

**The Marwari Community in North Bengal : A historical  
analysis of the selected districts  
(19th & 20th centuries)**

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## *PREFACE*

The history of a particular region arises out of interactions among the multifarious socio-economic factors and forces. Human communities are instruments of constituting those factors and forces. The Marwaris are such an Indian community whose endurance and emergence in the region of North Bengal, and particularly in the three districts of Cooch Behar, Jalpaiguri and Darjeeling, had activated such factors and forces. An effort has been made in this study to identify those factors and forces and analyse their impact interplay on the society, economy and polity of the region.

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## INTRODUCTION

### Scope of the Study

This research work is perhaps the first ever attempt to make a comprehensive study of the Marwaris who have settled in the three northern districts of Darjeling, cooch Behar and Jalpaiguri of West Bengal. Some studies have no doubt been undertaken on the Marwari Community in general and some of its sub-caste groups in particular. But no detailed or district-wise or even region-wise study has so far been made of this business community. Two fundamental works on the community, which are available, are (1) Thomas A. Timberg's "The Marwaris-from traders to Industrialists" and (2) Dr. D.K. Taknet's "Industrial Entrepreneurship of Shekhwati Marwaris". But these are macro-level research studies on the Marwaris living in the important cities and towns of some Indian Provinces or states. The two works do not go into the details of commercial pursuits, industrial activities and achievements of the Marwari community at the district level. Even the article and papers on the migrant Marwari community, published so far in academic journals and magazines, focus on specified aspects of the business activities of the Marwaris and are by no means micro level studies undertaken region or district-wise. Moreover, the Districts of Darjeeling, cooch Behar, and Jalpaiguri are virtually virgin soil in this respect from the researcher's point of view. Herein lies the relevance and

importance of the present study.

The process of migration of the Marwaris to the region under study has to be understood in the context of the socio-economic as well as socio political conditions prevailing in the area before and also at the time of their migration; The marwari business community was attracted to the area because of some factors that were in operation in the three Districts under study during a certain period of time. The historical method of research has been found useful to analyse these factors. The approach is of the micro level type which is consistent with the present move towards historical empirical research. The remote village has at times been used as the lowest socio economic unit, thereby going down to the grass root level. Further, as various groups and communities have come within the orbit of the study, the group approach to social science research has also been of use.

However, micro level research often suffers from lack of data or primary source material and the present study is no exception. To obviate this difficulty, a pilot survey was conducted by handing out questionnaires to the old resident Marwari families of the districts of Darjeeling, CoochBehar and Jalpaiguri. The information furnished by those who responded constitutes the primary source material for this study. The district gazetteers, government records, and administrative reports have also been used

extensively in this research study. And local journals, magazines, little magazines, souvenirs, news papers and above all, secondary source materials collected from the books published on the subject, have provided valuable supplementary information for the study.

The first chapter of this dissertation deals with the early history and socio-economic background of the three districts of Darjeeling, CoochBehar and Jalpaiguri, prior to the arrival of Marwari businessmen in the area. How things changed after the establishment of British rule has also been covered in this chapter. After the British came, the subsistence<sup>e</sup> agriculture of the area was gradually commercialized, which opened up opportunities for business ventures and induced various merchant groups to migrate here.

The second chapter briefly covers the early history of the Marwari community and its social, economic, religious, caste, and cultural identities. The role of religion as a factor in the choice of a business career by the Marwaris has also been touched upon.

In the third chapter are given some definitions and general theories of human migration, both internal and external or transcontinental. The factors and forces behind migration and the causes of the Marwari migration to the region under study have also been dwelt upon.

The fourth chapter deals elaborately with the emergence of the Marwaris as a distinct business community in the three districts of North Bengal and their settlement at the important centres of trade and commerce in the area.

In the fifth chapter, the switch over by the Marwaris from the money - lending to the money - investing business has been discussed in some detail. Initially, the principal occupation of the Marwaris was to lend money and earn interest. However, as new avenues of commercial enterprise opened up, they began to deviate from their traditional occupation and started investing money in land and various businesses. Ownership of land was a status symbol and it also diluted, to some extent, the 'outsider' identity of migrants. Besides, ownership of land was a necessity for commercializing a backward agriculture. So many Marwaris who earned interest at exorbitant rates by lending money and thus amassed vast sums of money had actually started purchasing 'jotes' to become 'jotedars'.

Chapter sixth highlights the development of transport and communication that provided a fillip to business and industrial activity in the area. The gradual development of a communications network and a transport system increased labour mobility and the viability of business units. The development of transport and communications was also conducive to the commercialization of agriculture. So as the profitability of investment increased, migrant



merchant groups were attracted to the area and the Marwaris with their business acumen were quick to seize the new opportunities.

The seventh chapter throws light on all aspects of the commercial ventures of Marwari businessmen in the three districts under study. The transition of a subsistence agrarian economy to a market oriented and surplus generating economy, the commodities and cash crops like paddy, sugarcane, tobacco, cinchona, coffee and tea which began to be marketed on an increasing scale and the important role of Marwari marchants and entrepreneurs in the trade and commerce of the region, have already been discussed at considerable length. The predominance of the Marwaris in the export and import trade of the area has also come under close study.

The next chapter notes the cultural activities of the Marwaris in the region and also their participation in political activity. Some Marwari had actually joined the freedom movement of our country. In the ninth chapter is given a detailed account of how their philanthropic nature, power of adaptability to local conditions and amiable temperament helped the Marwaris set up their business in areas far away from their homes in Rajasthan. Indeed, their remarkable ability to mingle with local people and their broad outlook went a long way towards achieving success in their pioneering efforts in the world of trade

and commerce in the area under study.

The concluding chapter sums up the research findings and analysis. And it includes some candid observations of this researcher on the success of the Marwari Community in the business domain in the area.

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## CHAPTER - I

### THE BACKDROP

This research study seeks to explore the emergence of the Marwaris as a distinct business community in the three northern districts of Cooch Behar, Darjeeling and Jalpaiguri of West Bengal. In order to understand the factors which attracted Marwari businessmen to these areas, a brief account of the transition of this region from a static feudal or semi-feudal state to a somewhat modern phase may be useful. Historically, the three districts were, however, by no means of homogeneous character; they rather exhibited diverse characters and the diversity persisted until the establishment of British colonial rule in India.

The district of Cooch Behar was at one time a princely state and its economy was of a static semi-feudal nature, heavily dependent upon traditional agriculture. The minimum daily needs of the people could be met with the meagre resource available to them within the state. (1) But there was merely subsistence living and no economic prosperity and social mobility in the state. There was a lack of transport and communication and no foreign contact. Hence no trade and commerce could develop either within the state or with the outside world. Even the general administration of the state was lamentable; in the words of the first Deputy Commissioner, Beveridge " Before

the appointment of a British Commissioner, the government of CoochBehar was in a deplorable condition. It was infact a mongrel government, being a cross as it were between the Bhutia or the Koch - idea of government and those which the Bengali Amla supposed to be ours. There was no cohesion or real subordination in any part of the administration from the top to the bottom." (2) This ineffectual administrative set-up, tagged on to a most backward economy, was bound to be a deterrent to any kind of modernization.

In this context, mention may be made of Nilambara, the last Khen King of Kamtapur. He was a mighty king and his suzerainty extended over the greater part of Goalpara and Kamrupa, the whole of Rangpur and coochBehar and parts of Jalpaiguri and Dinajpur. During his reign, the communications net work was improved and magnificent roads with good tanks alongside, every few mile, were constructed. Portions of these roads still form part of the main road between coochbehar, Rangpur and Bogra. (3) The present Dinhata Mekhliganj Road closely follows this alignment and the embankment of this road. Another big road was built so as to connect Kamtapur with Ghoraghat. (4)

The reign of Nilambara was also important from the socio-economic point of view, for it was for for the first time that a small communications network of some sort of

inter-regional nature had been developed. This advancement had at least three bearings on this region :

(1) Social mobility in the region was promoted  
(2) Agricultural produce could be transported from the village marts to towns and ports

(3) Foreign merchants were attracted to the region to take part in trade and commerce.

This is amply corroborated by Radhakrishna Das Bairagi, a contemporary chronicler of the Kamta dynasty, in his book " The Gosanimangal " wherein he mentions the "Kainyas" by which the Marwari merchants used to be called at that time. (5)

Nevertheless, this reign of Nilambara was nothing more than a momentary flash which failed to alter the basic character of the traditional economy of the princely state. This, however, does not mean that the state was devoid of economic vitality. Captain Lewin, in his 'Account of Kuch-Bihar State', writes, " Kuch - Bihar forms a large, well-cultivated plain. The greater portion of the state is fertile". (6) Its natural resources, flora and fauna, had always been numerous. At least six principal rivers such as (i) the Tista, (ii) the Singimari, (iii) the Torsha (Dharla), (iv) the Kaljani, (v) the Raidhak and (vi) the Godadhar have been flowing over the state. These rivers had always been navigable by trading boats with a carrying capacity of 100 maunds or say 4 tons through out the year. (7) The rivers were like arteries supplying water sources to the state. So the state had economic resources

and hence some development potential. What was lacking was an efficient administration capable of ensuring a proper utilization of the available resources. But then the native administration could do nothing to develop the economic potential of the state. Maharaja Biswa Sinha, the founder of the princely state of Cooch Behar (1510 A.D.) inherited this traditional and stagnant economy of the state. The Mughal overlordship in the 16th and 17th centuries too could not do anything to bring about an improvement in the economic situation.

Such a gloomy state of things continued till 5th April 1773 when a treaty was signed between the East India Company and Dharendra Narayan, the Maharaja of Cooch Behar. The whole plan was engineered by Nazir Deo Khagendra Narayan. The treaty stipulated that the Rajah of Cooch Behar would immediately pay Rs. 50,000/- to the collector of Rangpur to meet the expenses of the force sent to assist him, that the amount would be expended, if necessary, and that the Rajah would acknowledge subjection to the will of the company upon his state being cleared of his enemies and would also allow the Cooch Behar state to be annexed to the province of Bengal. (8)

Meanwhile, the East India Company was granted the Dewani of Bengal, Bihar and Orissa by the Mughal Badshah Shah Alam II in 1765. The company thus became the legal agency to renovate the land tenure settlements in the provinces

and at the same time to collect land revenue at its will. So it became necessary to make various land tenure experiments which tended to take a stable shape during the Governor Generalship of Warren Hastings. Ultimately, in 1793, Cornwallis introduced a new land tenure system under the name of permanent settlement. Under this new system a new class of intermediaries, called Zamindars, came into existence. With effect from the same year (1793) land revenue settlements were made permanent with Zamindars under an obligation to pay a fixed amount of revenue to the East India Company within a definite period of time. The Zamindari of the defaulters was to be confiscated and auctioned to the highest bidder. As a matter of policy, Cornwallis did not want to impose directly any financial burden on land-holders and cultivators. He wanted merchants and inhabitants of towns and cities to share the burden of revenue payment with zamindars. So he thought of introducing internal dues on commerce. He was of the view that since land revenues were fixed permanently, the company's servants would be free to devote themselves to the enforcement of the laws of internal trade which might be enacted for protecting the rights and property of land holders and cultivators. (9) In reality, however, after the new system of permanent settlement was introduced, the East India company, which was essentially a commercial organisation, started extracting as much revenue as possible. In a way, the permanent fixing of revenue in absolute

terms served the company's purpose to the fullest possible extent. The authorities also took a lesson from the contemporary European physiocratic way of thinking the cardinal principle underlying which was laissez - faire. It was with such a socio economic perspective that the East India Company concluded a treaty, in its own favour, with the Cooch Behar state in 1773. Naturally, this intercourse began to generate its impact on the traditional economic set-up of this region and the consequent change followed the logic of history.

The reign of Harendra Narayan (1783 - 1839 ) had set the stage for change. During his reign, Henry Douglas was appointed British Commissioner for Cooch Behar in 1789. He not only restored law and order in the state but also introduced administrative procedures to be followed properly and regularly. He himself used to supervise all offices, whether judicial or revenue. He also superintended the proceedings of the courts and influenced their decisions. He used to pay quarterly visit to the Sadar Diwani Adalat and the Revenue Board of Calcutta, and also to the different departments under his charge. (10) Thus the State of Cooch Behar came into direct contact with the British administration. From then onwards the land tenure system and land revenue settlements began to be geared into motion and the traditional agricultural economy of the state started shaking off its age - old slumber. The reign of Shivendra Narayan witnessed further improvements in the



administration of the state.

But the real breakthrough in the whole system came with the accession of Nripendra Narayan to the throne (1863-1911). He was truly a modern king. He had a great passion for English education and culture. He was a liberal minded monarch who broke the dynastic tradition by marrying Sunity Devi, daughter of Keshab Chandra Sen, the celebrated Brahmo reformer of the 'Naba Bidhan Brahmo Samaj'. Under him the administration of Cooch Behar entered into the modern phase. (11) The administrative machinery of the State was created on the model of a British district. (12) The land revenue system became scientific after rearrangement and resettlement. The state was thoroughly surveyed and all tenures and rights were recorded. By these operations land revenue could be raised from Rs. 307454 (£30,745.8s Od.) in 1863-64 to a prospective figure of about Rs. 900000/- (£90,000) in 1878-79. The English law codes were introduced. The courts, both civil and criminal, were conducted by the best executive servants. The police of the state had also been re-organised. The education of the people was given proper attention. Good carriage roads were built to connect the state with adjacent commercial centres. The rivers were bridged, plantations of valuable timber trees were preserved and an efficient system of the postal and telegraphic communication was established. (13) Every encouragement was given for the extension of cultivation. Production of commercial crops like jute and tobacco

was given priority. Nripendra Narayan went to the extent of hiring the services of two tobacco experts - Mr. Paterson of America and Mr. Montford of Manila. A scientific agricultural farm was established to train cultivators so that they could produce good quality tobacco on a large scale, Kumar Gagendra Narayan was sent to the Royal Agricultural College at Syren Sesta in England. Kumar Nityendra Narayan too was sent to learn agriculture in the U.S. After completion of their education they returned home and devoted themselves to extension of tobacco cultivation. Two experimental tobacco farms one at Neelkuthi and another at Dinhata, were established. For the first time in this country virginia tobacco cultivation was experimented with and the result was highly encouraging. (14) A major break through was also achieved in the field of communications.

Before Colonel Houghton's arrival there were only three roads covering a total distance of 41 miles in the whole of the state, but under British administration, the distance covered by roads increased to 284 1/2 miles by 1882 - 83. (15) The communication system was also geared up with the opening of the Cooch Behar State Railway for traffic in 1893. The rail transport greatly facilitated augmented supplies of commercial and agricultural goods, helped the growth of trade and commerce, created a variety of new avenues of employment and thus played a pivotal role in socio cultural development in the State and the neigh-

bouring British provinces. The rail link changed the entire pattern of the State's economy. (16) The development of transport and communications facilitated the movement of agricultural goods from the rural areas to the towns, bazars and bundars (ports) in increasing quantities. With the opening up of the country by roads and railways it was but natural to expect that the export import trade of the state would gradually expand. (17)

Thus Coochbehar became an area of lucrative trade and commerce and hence an area that held out good business prospects to any enterprising business community in India. What needs to be noted further is that since most of the people of the area earned their subsistence livelihood from land, there never existed a native or indigenous business community as such in this region. There had always been a 'commercial vacuum' in the area. This economic void was a great incentive to alien trading communities. So as years rolled on, various merchant communities such as the Marwaris, Gujaratis, Bengalees (Gandhabaniks, Subarnabaniks in particular), Khattris and so on, got attracted to the vast business prospects of the State and began to migrate and settle here to exploit the existing situation. The pioneers in this field were the Marwaris.

The picture was somewhat different in the district of Jalpaiguri as this district had never been a separate political entity before its modern formation in 1869. Its

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destiny was like that of a pendulum swinging to and fro; it belonged to different states at different periods. At times its destiny was merged with that of CoochBehar. In the ancient period both Jalpaiguri and CoochBehar had been parts of ancient Kamrupa (Pragjyotishpur)(18). During the early part of the 15th century, these two districts came under the sway of Khen imperialism and the three Kings of this dynasty were Niladhvaj, Chakradhwaj and Nilambara (19).

In the early part of the 16th Century, Jalpaiguri was known as Baikanthupur estate or Battrishazari, situated between the Teesta and Mahananda rivers and it was under the direct paramountcy of the Koch Kingdom, founded by Maharaj Biswa singha. It yielded an income of Rs. 32000/- per year (20). This estate or paragana was divided by Biswa singha and a part given to his brother Sisu (later Sishyasinha), the founder of the Raikat Family of Jalpaiguri. So the Raikats of Baikunthapur were a collateral branch of the Koch dynasty and as Sisu was the elder brother of Biswa sinha, they claimed themselves to be the senior branch of the Koch line.(21)

From the 17th Century onward, the fate of Jalpaiguri began to be separated from the destiny of CoochBehar by the Mughals who were rapidly extending their sway towards the east and they virtually conquered and annexed CoochBehar

in 1603. A fierce struggle then took place for possession of the two parganas of patgram and Boda which were ultimately ceded to the Mohammedans, though they were farmed out to a cousin of the Raja of Cooch Behar who held them on his behalf. These parganas were included within the Mughal Zamindari of Fakirkundi or Rangpur and were transferred to the East India Company with the grant of Diwani to it in 1765 (22). Thus Jalpaiguri came under direct administration by the British.

In the 18th and 19th centuries, the fate of Jalpaiguri was destined otherwise by the British. It was practically converted into a chinese melon to be cut up and distributed again and again among various British districts or territories. This behavioural process started with the commencement of hostility towards Bhutan in 1772 when the Bhutias invaded Cooch Behar which was a dependency of British Bengal(23). After the British occupied Assam in 1826, it was discovered that the Bhutias had usurped several tracts of low lying land at the foot of the mountains, called the Duars and passes (24). There were 18 passes or Duars covering a narrow strip of country extending over twenty miles in breadth. The whole locality came to be known as the Athara Duars or 18 passes. Of these, eleven were situated between the Teesta and the Monass, bordering on the Bengal frontier and hence were called the Bengal Duars. The remaining seven passes were on the frontier of Goalpara and Kamrup districts of Assam and

were generally called the Assam Duars (25). The Bhutanese managed to overrun the Bengal Duars dispossessing the Mohammedan rulers but failed to obtain absolute possession of the Assam Duars. However, the Assam princes were forced to purchase their security, as it were, by making over their Duars to the Bhutanese in lieu of an annual payment of Yak tails, ponies, musk, gold-dust, blankets and knives of the estimated value of Narrainee Rs. 4785.4 (26)

At this revelation, the British conceived two things : (i) annexation of Bengal Duars from Bhutan at the expense of a fixed revenue ; and (ii) opening of commercial intercourse with Bhutan and Tibet. So initially the company decided not to lay emphasis on total rupture with Bhutan. Upon intercession of the Regent of Tibet, a treaty of peace between the company and the Bhutan Government had already been concluded in 1774. Thereafter three emissaries were sent to Bhutan one after another - Captain Turner in 1783, Captain Pemberton in 1837, and Mr. Ashley Eden in 1863. But the missions could not bring peace with honour, owing wholly to the high handed behaviour and indignity shown towards the British envoys by the Bhutan Government. When peace effort fails, use of force may succeed. The company declared permanent annexation of the district of Ambari - Falakata ( Bengal Duars ) and stopped the annual payments ( £200 as rent for Ambari - Falakata and £ 1000 as revenue from the Assam Duars ) previously made by the British Government to Bhutan. To the demands

for these payments the Debraja sent no reply. The Dharma Raja, however, solicited fresh intercession by the British. But the action of the Bhutan authorities left no option to the company. So by a proclamation made on 12 November, 1864 the British Government permanently annexed the Bengal Duars (27). With this annexation the foundation stone for the formation of modern Jalpaiguri district was laid.

At the same time, however, the British divided the Bengal Duars into two parts - Eastern and Western - for administrative reasons. Then they separated Western Duars along with Dalinkot from the East; and Fakirganj, Boda, Sanyasikata or Siliguri and Patgram from Rangpur and amalgamated them to form the modern District of Jalpaiguri in 1865. The Eastern Duars were merged with the Goalpara district of Assam. On 1st January, 1869 the Titalya sub-division was separated from Rangpur and incorporated with the Western Duars. But in 1867, the Dalinkot region (present day Kalimpong) was merged into the district of Darjeeling. Then came the 'Radcliffe Award' according to which the southern police stations of Titalya, Pachagarh, Boda, Debiganj and Patgram, comprising a total area of 672 sq. miles, became part of Pakistan. The Present day district of Jalpaiguri thus consist of the old Baikunthapur Estate and the Western Duars. Under the Bengal Estate Acquisition Act. of 1954, the Zamindari of the Baikunthapur Estate was abolished and Jalpaiguri became a district of West Bengal (28).

Till the end of 16th century Jalpaiguri was only an agricultural tract and its agrarian economy was static in character. The picture was the same in the Cooch Behar state during this period. The working people were mostly shifting cultivators, hunters and food gatherers. As such their economy was a subsistence economy. A change towards a settled agriculture was attempted only after a section of the Koches were Hinduized under the influence of Bengalee Hindus and the Koch Kingdom under Biswa simha was established (29). In the 17th century Jalpaiguri became a partner in Mohammedan land revenue practice based on the Zamindari system, promulgated by Raja Todarmal. During the Dewanship of Murshid Quli Khan in the 18th century, some sort of change in the form of an Ijaradari system was administered here. Even when the East India company was granted the Diwani in 1765 the company was still a trading organisation which lacked both the willingness and the ability to set up an elaborate land revenue administration. So the Mohammedan practice of farming out land to contractors was continued until 1783 (30). However, the period starting from 1783 and ending in 1869, i.e. till the formation of the modern Jalpaiguri district, did not witness any spurt in revenue administration. In this connection Dr. Buchanan Hamilton's account of Patgram, Boda, and Baikunthapur is worth mentioning. About Patgram, Dr. Hamilton states that the average rent paid



by the jotedars to the Raja was Rs 3/- for 10 dons, equal to 4 1/4 annas a calcutta bigha. The people were very poor shy and indolent. In Boda there was no economy in the management of revenue. In fact, the Raja's interests in this estate seem to have been greatly neglected. Baikunthapur was not included in any Sarkar or Mohammedan division of the country. It was only after the British assumed the government of the country that Baikunthapur was incorporated into the Bengal land revenue administration. The only rent actually realised from the tenants was about 4 3/4 annas per don of land, good and bad, equal to about 0.86 of a calcutta bigha (31). Hamilton's account undoubtedly indicates the miserable state of revenue administration in the district during the period preceding 1869.

But everything began to settle and improve since the formation of the district in 1869. The district was divided into two distinct tracts for revenue purposes. The permanently settled portion comprised Baikunthapur pargana and the chaklas of Boda, Patgram and purbabhag forming Jalpaiguri Sadar Sub division and Alipur Duar, Sub division comprised 180 temporarily settled estates and 5 government estates. The highlight of land settlements which were soon taken up, was that all settlements were made after detailed measurements and classification of the cultivable land (32). In the permanently settled parganas, all the farming lands were brought under cultivation. The zaminda-

ris were well managed with the manager supervising all the estates. The registers and accounts were kept up regularly. Everything became systematic (33). The first settlement was made in 1871 and the revenue of the parganas rose from Rs. 42,706/- to Rs. 65,133/-. The second settlement of 1880 resulted in an increase of revenue from Rs. 88,618 to Rs. 1,51,862 (34).

The increase in land revenue was due to a massive extension of cultivation and the transport of agricultural produce was largely supported by an improved communications network. It has already been mentioned that the khenking Nilambar of Kantapur constructed several roads which ran from his capital in different directions in his territory. To these were added several other roads constructed under the supervision of the Public Works Department. The rail links provided another milestone in the communication system of the district. The Northern Bengal State Railway was opened to traffic as far as Jalpaiguri in 1878 and was then extended to Siliguri. The Bengal Duars Railway on the metre gauge was opened to serve the growing tea industry. The Cooch Behar State Railway linked Cooch Behar with Gitaldaha in 1891 and the section between Koch Behar and Alipur Duar, Jaintia was opened in 1900. (35)

But historically, the most significant development after the formation of the district had been the growth of tea plantation and the tea industry in the district. The tea

industry brought about a great transformation in the economic landscape, demography and the entire socio-economic pattern of the district. The thinly populated forest area of Western Duars gradually filled in with inhabited villages, tea gardens and small factories (36). The District began to prosper steadily and rapidly. The cultivators were well to do and probably in no other district in India, cultivation extended faster, while the reserved forests paid an increasing annual revenue to Government (37). As years rolled on, the district became a place of attraction and the population began to grow faster and faster. Educated Hindu gentry from East Bengal districts, clerks, lawyers, doctors, and teachers, from the neighbouring areas and even from the distant provinces of India flocked to and around the district and settled here. Thus a process of urbanization set in and the tea plantations and the tea industry further accelerated this process (38).

According to the first census taken in 1858 - 59 at the time of the revenue survey of Rangpur (to which district it then belonged) the population of the regulation part of the district was returned at 1,89,067 (39). A survey of the Western Duars was made in 1865 - 67, according to which the population of Western Duars was 49,620 (40). However the first elaborate attempt to enumerate the population of the District as a whole was made in 1872, according to which the population was 417,855. This figure

increased to 5,80,570 in 1881 and to 680,736 in 1891. The upward trend continued, the population figure reaching up to 787,380 in 1901. The largest increase in population, however occurred in Western Duars Gruning writes that migration of people from the neighbouring districts to the fertile waste lands of the Western Duars began as soon as British rule ensured the safety of life and property. With increasing migration more and more waste lands were brought under cultivation. The Mainaguri Tahsil was soon left with very little land for new settlers. Cultivation in the Falakata Tahsil was extended to an enormous extent.

Even in the eastern Tahsils of Alipur and Bhalka population increased rapidly and cultivation was extended in every direction. This increase was due to two factors:- (i) growth of the tea industry and (ii) influx of settlers from other districts and the Cooch Behar State. According to the statistical information made available by Gruning, the population of Western Duars increased from 49,620 in 1865 - 67 to 100,111 in 1870 to 182,687 in 1881 to 296,348 in 1891 and to 410,606 in 1901 (41).

So the British administration, new land settlements, tea plantations, growth of the tea industry, utilisation of reserve forests, major improvements in transport and communications, the extension of Cooch Behar State Railway up to Buxa Duars and of Northern Bengal state Railway up to Siliguri and the construction of Bengal Duars Railway to

serve the growing tea industry - all these factors completely changed the socio economic life of the people of the district. Every aspect of daily life was geared up. And social mobility among the native and alien inhabitants of the district increased considerably.

Extension of cultivation led to increased agricultural produce. Tea plantation and the tea industry undoubtedly provided a new momentum to economic activity. But then cash crop such as jute, tobacco, mustard, rice, cotton and wheat also began to be cultivated extensively. The forest resources of the district were numerous and valuable and were available over an area even larger than that of the adjoining district of Darjeeling. Baikunthapur was famous for its Jungle Mahal which was abundant in valuable Sal trees. So the scientific reservation of forests made the district rich in the timber resource. Improved communications made it possible to transport agricultural produce from remote village to towns, bazars and bundars. The geographical location of the district was such that it automatically got connected with trade in Calcutta in the south, with East Bengal and Burma in the East, with Nepal, Darjeeling and Sikkim in the west and with Bhutan and Tibet in the North. In the 19th century, or rather in the second half of the 19th century, to be more precise, a trans-Himalayan trade system grew up in North East India. Assam, Manipur, Rangpur, Dacca, Narayanganj, Chittagong and Calcutta on one side and Nepal, Darjeeling, Sikkim, Bhutan,

Tibet and even Central Asia on the other, came within the orbit of this international trade system (42). Thus tea and timber were added to trade and social mobility led to trade mobility. Various merchant communities such as Marwaris (Agarwals, Oswals etc) Biharis, Bengalees (Gandhabaniks, Subarnabaniks) , Khattris and so on came and settled here in search of commercial pursuits. But it was the Marwari community that played a dominant and pioneering role in the business domain. Gruhing writes "Marwari merchants exploit the western Duars as they do many parts of India ; always ready to lend money at exorbitant interest, they manage to get the simple cultivators into their debt and then extract from them the uttermost farthing or seize their land under a decree of the civil court. Cultivators are, however, generally so prosperous and crops are so certain in the Western Duars that the Marwari has never succeeded in getting the hold which he has in other parts of India "(43). The native inhabitants were essentially an agricultural community and had no knack to take to trade and commerce as their occupation. According to the 1901 census, 89.4 per cent of the total population (700,000 persons) lived by agriculture, a larger proportion than in any other district of Bengal. Of the 700,000 persons, 133,207 or over a sixth, were dependent on the tea industry for their livelihood. (44) So it is evident that there had always been a 'commercial vacuum' in the district. The Marwaris filled up this gap.

The formation of the District of Darjeeling was a late chapter of British colonial rule in India. The nucleus of the District of Darjeeling, before it got its present dimension in 1866, was part of the dominions of the Raja of Sikkim. It was created as a result of almost accidental involvement of the British Indian Government in the affairs of neighbouring Himalayan states such as Nepal, Sikkim and Bhutan. In 1817, The British Government fought on behalf of the Raja of Sikkim against Nepal and restored to the former the whole of the tract between the Mechi and Tista rivers (45). In 1835, the Sikkim Raja, "Out of friendship presented Darjeeling to the East India Company that is, all the land south of the Great Ranjeet river, east of the Balasur, Kahail and little Ranjeet rivers and west of the Rungno and Mahanuddi rivers ". This was an unconditional cession of the worthless uninhabited mountain at the expense of Rs. 3000/- as compensation granted to the Raja. The figure, however, was raised to Rs. 6000/- in 1846 (46). Thus the foundation of the modern district of Darjeeling was laid. The next addition to the district was Sikkim Morang or tarai at the foot of the hills bounded by the Ramman river on the north, by the Great Ranjeet and the Teesta on the east and by the Nepal frontier on the West. This addition was the result of a British expedition which became necessary. The Raja's Dewan Namguay, the Lamas and leading men of sikkim had become frustrated and grew jealous at the increasing

importance of Darjeeling under free institutions and at the loss of a monopoly of all trade in Sikkim and loss of control over those slaves who now settled as free citizens and British subjects in Darjeeling. They seized and imprisoned Dr. Campbell and Dr. Hooker while they were travelling in Sikkim with permission from the government and the Raja of Sikkim (47). The last addition to the District was a slip of Bhutia hill territory, ceded to the British in return for an annual subsidy in 1865. In 1866 it was transferred to Darjeeling and it became the Kalimpong Sub Division of the District (48).

This is how the present district of Darjeeling was physically formed. But how it became a centre of economic importance and thereby attracted various merchant communities to migrate and settle here for commercial ventures is, however, another story. At the outset, it is necessary to keep in mind that none but the British, the nation of shop-keepers, opened various avenues of successful trade and commerce in the district. The Britishers were the precursors who effected all round development in the district and thus set the stage ready for commercial enterprise. At that time, the Governor - General was William Bentinck who<sup>66</sup> was an advanced whig in politics and a disciple of Bentham. But the real significance of Bentinck was that he was a man of the left who carried within himself the ideas of the new age just coming into power ... he was able to give Indian policy a twist to-



wards welfare and Western innovation..... The phrase "We have a great moral duty to perform in India" was coined by the brilliant Ellenborough, but it was the man he sought to recall who gave it content and meaning (49)". Bentinck's sincere notion to do good to the greatest number was corroborated by the promulgation of the charter Act of 1833 which abolished the monopoly trade of the East India Company and opened Indian markets to the international sphere. And after Mr. J.W. Grant penetrated the hills in 1829, convinced Bentinck about the importance of securing possession of Darjeeling and, in particular, pointed out its advantages as a centre of trade and its strategic importance owing to its geographical location, commanding the entrance into Nepal and Bhutan, Bentinck readily approved of the proposal of its cession along with the court of Directors. Even after its cession in 1835, he sent General Lloyd and Dr. Chapman to Darjeeling which was still a terra incognita to the British, to explore and ascertain the nature of its climate, and to investigate the potentialities of the place ; and after getting their report, he finally decided to adopt Darjeeling as a sanatorium (50). So the development process started in the district without delay and under his patronage, Mr. Grant, Captain Herbert, General Lloyd, Dr. Chapman, Joseph Hooke and above all Dr. Campbell, with their sincere efforts and diligence, developed the district into a modern one.

However, the economic potentiality and the prospects of

trade as well as the strategic importance of this place did not escape the eyes of the British administrators: -

(i) The geographical Location of the district itself was of advantage as regards its socio economic viability and mobility. It is hemmed in by international frontiers. There is Nepal to the West, Sikkim, now a state of India, to the north and Bhutan and Bangladesh to the east. Only three Indian districts, one of which is in Bihar, offer accessibility to Darjeeling and that again, only from the south (51). With its international frontiers, the district from time immemorial had been a partner in trans-Himalayan trade. In the ancient period, there was a trade link with China via Assam. A road from Singfu in China connected Langchu, Singfu, Kokana via south eastern Lasha and Chumbi valley in Tibet and reached the Ganges Valley. One more road pass reached Assam from Lasha. One trade pass, starting from the Darang District, merged with Bhutan and Tibet through the river Dhansiri. Merchants from Central Asia, China and Tibet would come to Assam through these passes for purposes of trade and would sell their wares, chiefly silk goods. That was why they were called 'ceres', 'ceredoi' and at last 'Kiratas'. They were the first to start silk cultivation in Assam. 'The Periplus of the Erythrian Sea' has mentioned a trade route that ran through the Jalpaiguri and Darjeeling districts of North Bengal, Sikkim and Chumbi Valley and reached Tibet and China where the silk goods would come from and enter India. These Silk goods would also reach Demrisia (Tamil Kingdom) via

Tamralipta port. Buddhist monks used to enter India through these passes ( 52).

(ii) During the Turko-Afghan period massive trade activity went on between India and Central Asia via Bhutan, Tibet, Persia and Afghanistan. According to B.M. Morison, in the 12th and 13th centuries North Bengal had had trade links through land routes with Tibet and Burma. In the Mughal age, Darjeeling, Jalpaiguri and Cooch Behar were within the purview of trade relations, through the Northern passes, with the Tatars of Central Asia and Tibet. Hoven has mentioned an American Merchant who stayed for five years at Lasha in Tibet where he used to buy and sell cotton goods, indigo, variously fashioned clothes, musk etc. (53)

At that time the Mughal trade system was directly linked with Bhutan and Tibet. The list of imports included rock-salts, silk, wool, gold-dust, horse, yak tails, musk, etc. and the items that were exported to those countries were wax, dried fish, cotton and silk goods, perhaps also rice, iron, etc. This caravan trade was mostly conducted between Assam and Lasha and transactions or barter were made somewhere at the foot-hills or Terai. In 1809 the total value of the goods trade was Rs. 2 lakhs (54).

Long before their occupation of Darjeeling the Britishers had been in search of this classic trans-frontier and

trans-Himalayan trade link. This is evidenced from the remark of W.W. Hunter. He remarks : " The establishment of trading relations between British India and Tibet and Central Asia is a subject that has long received close attention from Government". (55) So with the cession of this hilly tract, they now had the golden prospect of trans-Himalayan trade. The annexation of Terai in 1850 and Kalimpong in 1866 further brightened this prospect. Previously Darjeeling had been an enclave in Sikkim territory and, to reach it, the British had to pass through a country acknowledging the rule of a foreign country. But after the seizure of Terai, the British Territory in Darjeeling was continuous with British districts of Purnea and Rangpur in the plains and the Sikkim Raja was cut off from access to the plains except through British Territory (56). The unification of Darjeeling had, however, a greater significance. The trade and commerce of the plains now got linked up with frontier trade. It guaranteed the opening up of the country to foreign trade and the removal of all restrictions on travellers and merchants; it also fixed the maximum rate of transit duties to be levied on goods between British India and Tibet. Full freedom of commerce was thus secured. All this was possible owing to a fresh treaty concluded between the British and Sikkim government in 1861. (57)

(iii) After the seizure of Terai, the three districts of Darjeeling, Jalpaiguri and Cooch Behar in North Bengal

came under a similar kind of British administration and were thus joined with the mainstream of British administration in Bengal. This promoted all-round development of communications, land tenure and land settlements, agriculture and above all trade and commerce. So merchants of various communities who had already migrated to and settled in other districts of Bengal in search of commercial careers, now began to think of further migration to these three districts in search of better fortunes. The Marwaris who had already settled in Murshidabad, Malda, Rangpur, Dinajpur, Dacca, Assam and even Calcutta, now began to flock in and around this region to grab at the new economic opportunities. Indeed the unification of the Darjeeling district heralded a new horizon of trading prospects which generated an extra momentum to the trans-frontier trade system.

(iv) The Britishers acquired Darjeeling for establishing a good sanatorium on account of its cool and excellent climate, with the purpose of enabling sick British troops and civil servants to recuperate their health. But they soon discovered that the climate of Darjeeling was quite suitable for plantation of tea, coffee, oranges, cinchona, various European fruits, grapes, etc. But by far the most important factor to reckon with in the district was its potentiality to produce tea. Tea had a very big foreign market. The East India company exported tea from China to Britain in exchange for Indian opium. So

when it was discovered that Darjeeling had a great potential for tea production, the Britishers began to take keen interest in how tea plants could be grown. In 1834, the then Governor-General, Lord William Bentinck, appointed a committee<sup>66</sup> for the purpose of submitting a plan for the introduction of tea culture in India." In 1840 Dr. Campbell started growing tea on experimental basis (58). Tea plantations and the tea industry had completely changed the demographic picture and the economic scenario of the district. Tea became an item of commercial enterprise of the district.

(v) The formation of the district had a political significance too. Political relations always precede commercial relations. The district was the product of peaceful negotiations among the British Raj, Nepal, Sikkim, Bhutan and to some extent, Tibet. The British mediated when there was a hostile relation between Nepal and Sikkim and restored the whole tract between the Mechi and Teesta rivers to the Sikkim Raja who, as a mark of friendship, presented the tract to the British. Without this mediation the foundation of the present day Darjeeling district could never have been laid. Again, it was the British who maintained Sikkim as a buffer state between Nepal and Bhutan. Thus it was British intervention that prevented the Gurkhas from making the whole of Sikkim and the hills west and south of the Teesta an outlying province of Nepal (59). Secondly, the British thought that a hostile neighbouring country

like Sikkim would jeopardize the smooth flow of trade with Bhutan and Tibet. So after the seizure of Terai, the British settled the frontier relation with sikkim by concluding a peace treaty on 28 March 1861. Thirdly, the British, for the same reason, was in favour of establishing peaceful relations with Bhutan, a country that had to be crossed to reach Tibet. That was why the British Government made a fresh treaty with Bhutan in 1865 in order to remove all differences between the two. Fourthly, the location of Darjeeling was also important from the strategic point of view. The district could be an area that engross all the trade of the region, commanding the entrance into Nepal and Bhutan. Also, as Darjeeling held the key of a pass into Nepal territory, its importance for military purposes could hardly be minimized(60).

Immediately after getting proprietorship over Darjeeling, the British started development work which was slow in the beginning but gradually became faster. In 1835, this tract was almost entirely under forest, and an area of 138 square miles contained only 100 souls. The density of the forests and poor communications were hindrances to human migration here and only those people who could make a precarious living from rough cultivation of forest land and collection of forest fruits, would dare to come here. Soon a primitive system of government was introduced in the area. Though it countenanced slavery, it did nothing to encourage development and a rise of population.

Only huts were found in the area in 1836.

But soon after the British decided to develop Darjeeling as a hill resort, things began to change. A sanatorium was set up. Allocation of funds to the petitioners was made quickly. By 1840, a road (Pakhabari road) had been constructed ; a hotel was started at Kurseong and another at Darjeeling. Thirty Private houses were also erected at Darjeeling. These were the achievements of Lloyd as a local agent.

But the man who completely changed the entire complexion of the district by his magic stick was Dr. Campbell, a member of the Indian Medical service and the British resident in Nepal. He was transferred to Darjeeling in 1839. He was actually in charge of political relations with Sikkim and was entrusted with civil, criminal and fiscal administration in the district, besides being Postmaster, marriage registrar and administrator of the station funds (income from the leased lands for building purposes in and around the station). All these responsibilities were shouldered by Campbell single-handed. He encouraged the immigrants to cultivate the mountain slopes, stimulated trade and commerce, and attracted the settlers to receive grants of forest land. His success could be measured from the fact that the population which was only 100 in 1839 rose to 10,000 in 1849. " whatever has been done here ", wrote Mr W.B. Jackson, an



inspecting officer in 1852, " has been done by Dr. Campbell alone. He found Darjeeling an inaccessible tract of forest, with a very scanty population; by his exertions an excellent sanatorium has been established for troops and others ; a hill crops has been established for the maintenance of order and improvement of communications; no less than 70 European houses have been built, with a bazar, jail, and buildings for the accommodation of the sick in the Depot ; a revenue of Rupees 50,000/- has been raised, and it is collected punctually and without balance ; a simple system of administration of justice has been introduced, well adapted to the character of the tribes with whom he had to deal, the system of forced labour formerly in use has been abolished, and labour with all other valuables has been left to find its own price in an open market, roads have been made, experimental cultivation of tea and coffee has been introduced, and various European fruits and grapes, and this has been affected at the same time that the various tribes of inhabitants have been conciliated, and their habits and prejudices treated with a caution and forbearance which will render further progress in the same direction an easy task. I may, in short, say of him that to him is the government indebted for the formation of the district of Darjeeling ." (61)

The year 1866 marks an epoch in the district. Henceforth development proceeded with more certainty and greater momentum. Noteworthy development was achieved in the

agricultural sector. Large areas of forest land were brought under cultivation. The primitive method of shifting or 'jhuming' was replaced by the more efficient method of terracing, ploughing and irrigating lands. New crops such as tea, cinchona, potatoes cardamom, oranges, etc. were introduced. Side by side, systematic conservation and utilisation of forests had been effected. The rapid extension of agriculture, followed by a rapid increase of population, resulted in the clearance of large areas of forests at favourable altitudes. In 1864, the first large cinchona plantation was started at Rangbi. Now this plantation is a centre of manufacture of cheap quinine which is within the reach of the poorest peasant. The industry was now firmly established as a commercial enterprise. Dr. Campbell's example was followed by others, resulting in the establishment of large plantations and in the formation of companies, until in 1866 there were no less than 39 gardens with over 10,000 acres under tea and an outturn of the value of nearly half a million pounds (62). The industry was still almost entirely in the hands of Europeans, chiefly for two reasons : (i) the hill people were not acquainted with the mechanism of its manufacture and (ii) they did not have sufficient capital to invest in the industry. That was why the Marwaris who had plenty of capital began to enter the industry as money-lender. People of other communities, mostly Bengalees, obtained loans from the Marwaris to enter the

The cultivation of coffee was started at the same time. Experiments in the growth of tobacco, rubber, camphor, fine Indian corn, etc. were made. Several planters laid out good orchards. Orange groves, Peach trees and Pine apples did set a target of good prospects.

The most remarkable breakthrough without which progress in other directions would have been impossible had been made in the communication system. The Royal engineer, Lord Napier of Magdala had been engaged in laying out the station of Darjeeling and in making a Road through the virgin forest to the Terai. But this road was too narrow and too steep for wheeled traffic. So the wonderful Darjeeling Hill Cart Road was constructed and extended up to the plains. The opening of the Darjeeling Himalayan Railway in 1881 was an important addition to the communications network. The process of urbanisation was furthered with the establishment of a hydro - electric power plant in the district. This was the earliest of its kind in India. Experiments with manufacture of paper and copper smelting were tried during this period. The manufacture of local handicrafts was also given encouragement

Major attempts were made in the sphere of spreading education in the district. The first attempt to make the hills the home of Euroean education in India, was made in 1860. Bishop Cotton's proposal for the establishment of hill

schools for the Europeans was supported by Lord Canning. So several hill schools were established at Darjeeling, Kurseong and Kalimpong. Many of these were boarding school. The St. Paul's schools was shifted from Calcutta to Darjeeling in 1864. The spread of education was a pre-condition for the original purpose for which Darjeeling was acquired, that is, use as a sanatorium (63).

However, the picture in the Terai was different. Here the development process started late. The reason for this late start was obviously the late occupation of this tract in 1850, that is, 15 years after the cession of Darjeeling in 1835. That was why Siliguri, the heart of the entire Terai, was a remote village and a quarry of malaria and Kalazar. It then contained only 784 souls (64). But with the incorporation of the Terai within the jurisdiction of Darjeeling hills in 1850, its importance as a partner in trans - Himalayan trade had largely increased. Now the Britishers turned their attention towards the Terai. They started land-surveying and distribution of Jotes which were completed in 1891-92, (65) The Darjeeling Improvement Fund was created for the all round development of the Terai. Various 'hats' and 'bazars' controlled by the government, were established at Siliguri, Matigada, Bagdogra, Naksalbari, Kharibari, Phansidewa and so on. (66) But the simple factor that transformed the whole socio-economic complexion of the Terai with full mobility was the opening of the railway by the British. In 1878,

Eastern Bengal State Railway company extended its metre-gauge line up to Siliguri. In the same year, a wooden bridge was constructed over the river Mahananda.(67) In 1881 the Darjeeling Himalayan Railway opened a narrow gauge line connecting Darjeeling with Siliguri. (68) Siliguri was also connected with Darjeeling Sadar by the Hill Cart Road which again linked Cart Road with Kalimpong and Sikkim and it thus promoted the local trade. Several jute firms were established here and in addition to the permanent shops, a bi-weekly government market was also brought into existence (69). Side by side, the post and Telegraphic system was introduced.

The other place of importance was Kalimpong which had a population over 1000 inhabitants in 1907. It was charmingly situated at an altitude of nearly 4000 ft. with a delightful winter climate and a rainfall far smaller than that of either Darjeeling and Kurseong. Here a part of the land had been set aside for European settlers (70). After its inclusion within the jurisdiction of Sadar Darjeeling, its importance as a trade centre increased to a large extent. Locally too, it became an important place. It was the chief market for the agricultural produce of the neighbourhood, to which villagers would bring the produce of their fields on market days. The trade of the place was also stimulated by the establishment of an annual 'mela' or fair at the end of November. Merchants from neighbouring countries like Nepal, Sikkim, Bhutan and

even Tibet would come here with various kinds of merchandise and a number of mules which were brought up by government for transport (71). There were large bazars at Pedong on the Tibetan trade route and at Sombari at the end of the chief valley, where the produce of the hill cultivators was sold to the cultivators of the Duars (72). But the real significance of the British occupation of Kalimpong lies elsewhere. Kalimpong had been the terminus of the pack mule routes from Tibet to India via the Jalapla pass about 65 miles away. It was also the terminus of the Darjeeling Himalaya Railway in the Teesta Valley (73). The trade and commerce of Kalimpong was enriched by the extension of cultivation, land - revenue survey and settlements, development of communications, a rapid increase in population and so on, after its transfer to Darjeeling Sadar in 1866.

So the year 1866 was a landmark in the history of Darjeeling. The Britishers provided all kinds of incentives to make the district a hill resort and at the same time provided the requisite infrastructure for commercial ventures. Naturally, merchant communities such as the Bhutias, Nepalese, Tibetans, Bengalees, Marwaris, Biharis, Punjabis, Kashmiris and Hindusthanis in general began to migrate to this area and settle here in order to set up their business enterprises. British rule gave them protection and security. Of all these communities, the Marwaris were and are still the most enterprising.

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## CHAPTER - II

### CASTE AND ECONOMIC IDENTITY OF THE MARWARI COMMUNITY

Technically, the inhabitants of Marwar should be termed as Marwaris. But generally it is a common practice to term the inhabitants hailing from the state of Rajasthan and its adjoining places, as Marwaris, though Marwar was technically an old state of Jodhpur in Rajasthan. The Marwari expert Thomas A. Timberg writes, " Since significant groups of traders and industrialists came from the Shekhavati region of the neighbouring states of Jaipur and Bikaner and other areas of Rajasthan, there has been a tendency to join all these Rajasthani emigrants under the rubric of Marwar. In colloquial usage, outside of Rajasthan, Marwari is used to refer to emigrant businessmen from the vicinity of Rajasthan." (1) A recent researcher on the Marwaris, Dr. D.K. Taknet, identifies the Marwaris in the following way: The word Rajputana' symbolises the national fervour. Marwar is confined to the geographical and cultural aspects of Rajasthan. In fact, three factors - language, geography, and the exclusive social caste phenomena - constitute the Marwaris who use dialects spoken all over Rajasthan except for Bharatpur, Dholpur and Karauli regions. Some people living in Rajasthan, Haryana, Punjab and a few parts of M.P. have their origin in Marwar and have similar life styles and traditions. (2) According to All India Marwari Yuba Manch, all persons

having adopted the lifestyle, language or culture of Rajsthan, Haryan, Malwa in Madhya Pradesh or nearby regions and who themselves or whose forefathers living whether in India or any part of the world, would be identified as the "Marwaris". (3)

The Marwaris are a community by themselves in India and they are separated by caste, religion, ritual, regional and economic differences and like all the communities living in India, the Marwari community too is divided by several castes or 'Jatis'. Like the Rig Vedic Aryans, this community was divided into four casts or varnas, viz. the Brahmins, the Kshatriyas, the Vaishyas and the Sudras. The Brahmins were at the top of the Society, having taught the Kshatriyas and Vaishyas, observed religious customs and rituals, and worshipped gods and goddesses. The mostly lived by remuneration or lands provided either by the state or by royal families.

The Kshatriyas were the protectors of the societies and their social status was next to that of the Brahmins. Members of this caste were known as the Rajputs who had a glorious past, bravery, self-sacrifices and chivalry. The Rajput women once glorified their womanhood by performing the horrible rite 'Jauhar' (Jawaharbrata) to preserve their chastity from the Muslim miscreants. This practice has proved their bravery, devotion, patriotism and heroism and this heroic posture of the Rajputs helped them in

future to take part in the heroic venture of trade and commerce which is full of risk and adventure. Dr. Taknet truly writes, "A glorious tradition of gallantry has been set by the martial castes of Shekhawati like the Rajputs, the Jats, the Yadavas, the Kayamkhanis and the Gujars. The Kshatriyas have continued the tradition till date, though other castes have also not lagged behind".(4)

The Vaishyas had been ranked third in the list of social composition. Later, they became Mahajans or money lenders. But basically, they were traders and were connected with both export and import business and to some extent with retail and wholesale trade and that is why they are often called "Baniyas". Among the four castes of the Marwaris, they were the pioneers who had migrated to every nook and corner in India in quest of career in the 19th century. Perhaps there is no periphery in India where they did not migrate. The discomfiture of the geographical conditions had created in them, since their birth, the spirit of enterprise, adventure, hardwork, fortitude, frugality, adjustment, money saving tendency and it admits of no doubt that all these human qualifications are earnestly required for a man or a community to achieve success in trade and commerce.

And the sudras were the last in social ranking. They were the backward class people in the society and their major duty was to serve the other communities.

Howerer, the traditional or ancient caste -composition did not remain unaltered in modern times and a kind of inter - caste toleration among the various castes, and sub castes of the Marwaris grew up with the passage of time. There are instances of taking to money - lending as a profession by the Brahmins. So also the Kshatriyas are taking up business as an occupation. Generally speaking, there are at present only two wings of the Marwari Community as a whole the Brahmins and the Vaishyas. The Brahmins generally perform religious duties and rituals, though again many of them are inclined to seek employment and some also do business, specially hotel business by opening a 'Dhaba.' (5)

The Vaishyas are sub - divided into a few categories, such as Agarwals, Maheswaris, Oswals, Khandelwals, Porwals, an so on. Of them the Oswals are Jains and the rest are Hindus. The Agarwals are the followers of Raja Agrasena of Agroa which is situated in Haryana and that is why, their surname is 'Agarwal'. At first, Agrasena was a Kshatriya but for some reason or the other, he gave up 'Kshatra - Achara' and became a Vaishya. The Maheswaris are the devotees of god Maheswara (Siva) and for this reason, they commemorate the day 'Mahesh Navami' of every year as the inaugural date of their society. According to a legend, they were transformed from Rajputs to Vaishyas by the grace of god 'Mahesh' (Siva). The Jains are sub divided into two sects - oswals and saraogis and of them again

some belong to setambar and some to Digambar sects. Though by religion they are Jains, by practice, they are, to some extent Hindus. Among the Marwaris in general the folk-god 'Hanumanji' has been very popular. (6)

One may be curious to know why the Marwaris took to business as their occupation. Socio economic compulsions, as has been discussed in the previous chapter, no doubt provided an inducement to go into business, but perhaps a positive inducement also came from their religion. Jainism preached non-violence (Ahimsa) according to which the killing of any creature is a great sin. The vow of non-violence was so rigid that even an unconscious killing of an ant, while walking, was regarded as a sin. Non-violence was an obsession with the Jains, and they wore a muslin mask which covered the mouth and nose to prevent the involuntary inhalation of even microscopic insects. So agriculturalists could not opt for Jainism as cultivation involved killing insects and pests. Jainism also denied crafts as a profession, for, it endangers the life of other creatures, which meant committing of vice. Even ownership of land was very much limited within the fold of Jainism. So with the prohibition on farming, craftsmanship and restriction on ownership of land, trade and commerce was only possible occupation open to the Jains and the encouragement of frugality prescribed by Jainism also coincided with a proclivity to take up commerce as an occupation. For these reasons, Jainism spread rapidly

among the trading community to which the Marwaris belonged. The discovery of new routes and the revival of old routes were further incentives to trade.(7) The Jains became gradually experts in the purchase and sale of manufactured goods as bankers and in the job as middle men. Thus Jainism became interlinked with the spread of city culture. The prospect of maritime commerce was bright on the west coast of India, where the Jains became the money lenders while others sailed for overseas with their merchandise.(8) The Marwari community initially was of Jain faith, though caste-division had been a later development. Naturally, they opted for trade and commerce, the only possible occupation open to them.

The first step of the emergence of Marwaris was their migration between Rajputana and Bengal or, broadly speaking, between Rajputana and the rest of India. This outmigration is essentially understood as a movement of the Marwari community into different parts of India, particularly into Bengal, in search of opportunity for industry, trade and commerce. (9) Timberg also writes, "Thousands of merchant caste members from the north-western states of Rajasthan (Bikaner, Jaipur, Jaisalmer and Jodhpur) moved east and south. (10) However, the Marwari connection with Bengal may be traced back to the 18th century when the seths or scions of the House of Jagat Seth originally hailing from Marwar served as bankers to the Nawabs of Bengal. (11) But that does not mean

that the Marwaris, before their out migration all over India, were altogether without a trading background. Dr. N.K. Sinha has explained this in an introductory note of a book. In his opinion, Marwar enjoyed a considerable volume of trade during the Mughal period. Its chief mart was Pali which connected the west Indian sea coast with northern India. Dr. Sinha quotes Tod in the following manner : " Pali was the entrepot for eastern and western regions where the production of India, Kashmir and China (Tibet?) were interchanged for those of Europe, Africa, Persia, and Arabia. Caravans (Kitars) from the ports of Cutch and Gujarat imported elephants' teeth, copper, dates, gum-arabic, borax, coconuts, broad cloths, silks, sandalwood, camphor, dyes, drugs, oxide, sulphate of arsenic, spices, coffee, etc. In exchange they received chintzes, dried fruits, Jira (assafoetida from Multan) , sugar, opium (from Kota and Malwa), silks and fine cloth, potash, shawls, dyed blankets, arms and salt of home manufacture ". Thus the sons of Marwar learnt how to earn money by trade. This knowledge, stood them in good stead in the 18th century. (12)

In this perspective, a question might arise as to why the sons of Marwar left their native land in search of livelihood after enjoying a brisk trade during the Mughal period or, what happened in Marwar that forced or pushed its inhabitants to migrate elsewhere. Two factors might have been responsible for this kind of movement : (1)



Population of Marwar had been increasing day by day in such a way that it could no longer be sustained with the limited economic resources that Marwar had (II) Marwar had lost its importance as a trading centre. That these two factors were at work seems quite possible. The following Table will substantiate the first point:

TABLE

Census Year	Population	Variation	
		Absolute	Percentage
1901	10,294,090	-	-
1911	10,983,509	+ 689,419	+ 6.70
1921	10,292,648	- 690,861	- 6.29
1931	11,747,974	+ 1,455,326	+ 14.14
1941	13,863,859	+ 2,115,885	+ 18.01
1951	15,970,774	+ 2,106,915	+ 15.20
1961	20,155,602	+ 4,184,828	+ 26.20
1971	25,765,806	+ 5,610,204	+ 27.83
1981	34,261,862	+ 8,496,056	+ 24.80
1991	43,880,640	+ 9,618,778	+ 21.92

Source: Census of India, relevant years.

The furnished table regarding the growth of population in Rajasthan during the past 60 years, i.e. from 1901 to 1961 reveals that population has increased by 95.8%. The break down caused to its growth between the decades 1911 - 1921 was due to famine and epidemics. But the population had been constantly growing since 1921. The highest rise of 27.83% had been recorded during the period 1961 -1971.

As regards the second point, we may postulate that Marwar lost its importance as a trading centre and obviously this coincided with the shift of Bengal's trade from west to east. This theory was propounded by Prof. H. Furber many years back. According to him this tendency of east ward trade was the almost simultaneous concomitant of the decline of trade in the west. (13)

Bengal had extensive trading operations with the western region since the 17th century. Bengal's market lay to the west of cape - comorin, the ports of Western India, specially Surat and those on the Persian gulf or the Red Sea. But it is not that Bengal had no trading relation at all with the east. Bengal had markets to the east of the straits of Malacca, ports in Malaya and Indonesia and above all, Manila in the Philippine Islands and canton in china. Around the Bay of Bengal itself, South Eastern India, Burma and West coast of Sumatra, Calcutta ships traded extensively. (14) Still Bengal's volume of trade with the west, do doubt, surpassed, in massive proportions the volume of trade with the East. However, Bengal's trade with the west sharply declined about the middle of the 1730s. A few reasons have been cited by P.J. Marshall to explain this decline. (1) Asian sea borne trade was a vulnerable business at any time. Hence its operation was laborious, hazardous, risky and expensive, and its success depended on large profits. Moreover, piracy was a recurring problem to which was added the danger of French attack

during the Anglo French war. Again, missing a ship in the sea meant serious hardship for many people in Calcutta. No less calamitous were the mishaps. So long as prosperous years followed one after another, the losses could be covered. But once the bad season started, trade would fall into a crisis. (II) Political instability was a deadly disrupter of trade and this instability was caused by war and disorder. By the middle of the 18th century, all Bengal's Markets in Western Asia were threatened. In the 1720s, the Maratha drive to the North put Gujarat in a period of civil strife and foreign invasion. Violence spread to Surat itself. Mughal rule was overthrown there in 1758. Eighteenth Century Iran suffered from Afghan invasion, wars against Turks and Russians. Basra Bengal's alternative port on the Persian Gulf was threatened by Arab insurrections against the Turks. There was civil war in Yemen. The rapacity of the ports at Jidda and Mocha made trade to the Red Sea precarious. So this political instability disrupted the ports of Bengalee merchants and the lines of communications by camel, bullock or river boat. By the middle of the 18th century, all Bengal's markets in Western Asia were threatened by the political instability.

(III) The Turkish Empire also suffered on the Eastern frontier. From this end, Bengal's Merchandise were transferred to different regions, viz. Egypt, Babylon etc. But the revolt in Egypt and its dislocation led to the

disruption of trade. The Caravan trade in Cairo, Suez and Baghdad also deteriorated. The local trade organisation was responsible for this decline. According to Verelst, Bengal's trade with Persian Gulf and Red Sea Region declined by about 80 p.c.

(IV) In the 1740s, the effect of rising prices in Bengal itself was a potent cause for the decline of Western Trade. The price of Bengal Sugar increased by 50 p.c. The price of raw silk increased by 40 p.c. and the price of Bengal's cotton piecegoods increased by 30 p.c. These commodities lost their markets in Western India and Persian Gulf. So mounting political disturbances and rising prices began to erode Bengal's trade to the Western Indian Ocean from the mid-1730s. (15)

These are the possible reasons for the decline of Bengal's trade with the west. But simultaneously something must have happened in the East, which created conditions for the shift of Bengal's trade from West to East. This shifting was determined by British needs. The Calcutta shipowners operated along routes which had been established by the Asian Merchants, carrying Asian freight or goods which would be sold in Bengal's traditional markets. But after the conquest of Bengal, the wealth which the British acquired and the control which they won over some Bengal's commodities, such as opium, enabled them to begin to carve out routes of their own. Trade between Calcutta and Malaya and Indonesia were essentially British creations in re-

response to British needs.

The background of the shift resulted from Bengal's expanding trade with China and other zones. Marshall writes, "The rise of Calcutta's trade with China was a response to two developments : to the increasing needs of East India Company for funds at Canton with which to purchase cargoes of tea for London, and of the makers of fortunes in Bengal to find new ways of transferring money to Britain".

(16) As it was a trade connected with Bengal, Canton and England, this kind of trade would better be called the triangular trade system.

The East India Company's trade in China was mainly concentrated on the purchase of tea and silk for London and the continental market of Europe. So money was badly needed to finance the tea purchasing. After the grant of Diwani to the company, the court of Directors ordered the Bengal Council to ship Rs.4000,000 annually to Canton, out of what was assumed to be the surplus of Bengal's revenue, to finance the purchase of tea. In the first two or three years, the council could comply with the request. But after 1768, the Bengal council was in no position to provide sums of this order due to an acute silver scarcity and scarcity due to tax difficulties and the company's involvement in recurring wars. So in 1773, it had decided that money remitted to Canton must largely be provided by private individuals. A number of schemes were devised to

attract private money from Bengal to Canton. But this dependence was not the solution. It soon became apparent that if bills on London at a reasonable rate of exchange were freely available at canton, large sums from calcutta would find their own way there. At last a substitute was found in the export of opium to China. Opium was the only Bengal commodity which sold extensively in China. (17)

This shift of Bengal's trade from West to East coincided with the decline of Western Trade and as a corollary to this fact, Marwar, which enjoyed a brisk trade during the Mughal period, gradually lost its importance as a trading and commercial centre. At the same time, this shift created new avenues for commercial enterprises which in its turn attracted commercial communities to migrate here and needless to say, the Marwaris with their shrewd business acumen were quick to seize this opportunity.

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### Chapter III

#### HISTORY OF MIGRATION OF THE MARWARIS TO THE REGION UNDER STUDY : FORCES AND FACTORS.

Migration is an outstanding feature of human life. The present chapter deals with the forces and factors leading to the migration of the Marwaris to the region under study. Broadly speaking, an act of human movement from one place to another, in search of subsistence or better fortunes, is called migration. There are quite a few theories regarding the nature and definition of the word "migration". According to "Encyclopaedia Britannica", moving from place to place in search of means of subsistence or to escape a stronger foe, men, from time immemorial, have spread over the greater part of the Earth's surface. Within recorded history, human migration have transformed the entire aspect of lands and continents and the racial, ethnic and linguistic composition of their inhabitants".(1) The encyclopaedia further suggests, there are certain forces, leading to human migration :they are (1) destruction of means of subsistence by wars and revolutions, (ii) gradual exhaustion of the soil and of other resources, (iii) loss of markets and resulting unemployment , (iv) great changes of climate at intervals of tens of thousands of years, causing a complete shifting of flora and fauna, (v) increased population pressure and insufficient supply of food, (vi) human tendency towards a set-



tled civilisation, (vii) human urge to gain freedom from social, political, or religious bondage, (viii) progress in transportation and communication, (ix) industrialisation and urbanisation and so on.(2) In the New Webster's Dictionary, the word "migration" has been defined as "the act or an instance of moving from one country, region or place to settle in another or the act or an instance of moving from one area to another in search of work."(3) Another theory has been propounded by E.B. Ravenstein, according to whom, "bad or oppressive laws, heavy taxation, an unattractive climate, uncongenial social surroundings, and even compulsion (slave trade, transportation), all have produced and are still producing currents of migration, but none of these currents can compare in volume with that which arises from the desire inherent in most men to "better" themselves in material respects".(4) Another migration theorist is William Peterson who opines that free migration is a movement motivated by the individual willingness to risk the unknown of a new home and breaking from a familiar social universe for the sake of adventure, achievement of ideas, or to escape a social system from which he has become alienated. (5) So also Helen I. Safa put forward another migration theory which reads like this : "Migration is normally viewed as an economic phenomenon. Though non - economic factors obviously have some bearing, most studies conceive that migrants leave their area of origin primarily because of a

lack of employment opportunities and in the hope of finding better opportunities elsewhere".(6) According to the Census definition of migration, people usually migrate from one place to another for higher wages, good economic opportunities and good land to settle in. The same source is of the opinion that migration has been closely connected with population. The distribution of population over any region varies from place to place. The fact that strikes most about distribution of population over any region is its unevenness, its variations in density from place to place. Changes in the pattern of population distribution in a country are the product of two forces, (a) migratory movements and (b) variations in the rate of natural increase. The latter factor in a country or in a region marked by rural urban differentials in fertility and mortality would produce a considerable change in the pattern of population distribution. But where economic opportunities exist, migratory movement have a vital role in fixing the population distribution of the region. Apart from natural increase, migration plays a predominant role in the growth of population in a region where urbanisation is taking place. (7)

The nature and definition of the word 'migration', so far discussed, postulate two types of migration, viz. external or international and internal. When migration does not remain confined within the same political boundary of a particular country, caused by geomorphological changes or

by dearth of subsistence, employment opportunities, etc. and spread to another neighbourhood or distant countries, with the mission to fulfil those inherent desires, available at the new place of his migration, this act of human behaviour might be called external or international migration. This important socio economic phenomenon occurred from time immemorial in most parts of the world - Europe, North America, Latin America, the U.S.S.R, Asia, Africa and so on. But when migration exclusively takes place within the same political boundary of a country to which the migrant is born, that movement might be called the internal migration, the preconditions behind the migration however, remaining the same as in the case of external migration. A latest research has been done on "Internal migration in India" : A case study of Bengal" by an eminent scholar- Haraprasad Chattopadhyaya, who defines internal migration in the following way : " When people move away from their home in search of better employment opportunities or to look for adequate means of subsistence or in response to the renaissance spirit of adventure, their movement does not normally or necessarily remain confined to their district boundaries alone but crossed beyond ". (8)

Prof Chattopadhyaya has discussed and classified in detail the internal migration into two types, viz. rural to rural and rural to urban in his classic thesis. He said that the socio economic conditions prevailing in a country are

primarily responsible for internal migration of both rural to rural and rural to urban alike. Regarding rural to rural migration, the researcher has shown the following reasons: (1) the marriage of females in not far off villages within the same district (2) the movement of landless agricultural labourers and workers in search of seasonal employment in neighbouring villages or districts in harvesting seasons (3) the opening up of railways and transportable roads with the interior or remote villages of the country, and (4) outbreak of natural calamities or epidemics such as famine, plague, acute type of malaria leading to an outflow of persons from the affected areas to the normal areas. The female migration, though principally social and permanent in character, the seasonal migration bears an economic character but is of a temporary nature and the migration due to stress of natural calamities is, indeed, of a temporary nature. (9)

So far as the rural to urban migration is concerned, the present scholar is of opinion that this type of migration is generally more economic than social in character, and this is the product of a push - pull factor, push from the static, backward rural sectors and pull by the dynamic, advanced urban centres. So two factors - economic and push pull factors which are, for obvious reasons, necessarily interlinked, are responsible for rural urban migration. The interaction of the <sup>p</sup>posite forces of rural push and urban pull generate considerable impact on the spatial

mobility of the population. However this researcher has consulted the work of Gino - Germani, the renowned theorist of " Migration and Acculturation ". Gino - Germani thinks that it is necessary to take into account not only push and pull factors but also the other social, cultural, and subjective conditions under which push pull factors operate both at the place of residence and at the place of destination. These conditions by nature are at objective, normative and psycho-social levels. The objective level includes push pull factors and the facilities of communication between the place of origin and the place of destination. The normative level includes the norms, beliefs, and values of the society of origin. At the psycho - social level, the attitudes and expectations of the individuals concerned required to be taken into account. (10)

According to Prof. Chattopadhyaya, the positive inducement behind rural to urban migration has been urban industrial development which attracts rural people for the rehabilitation of their economic status. So urbanisation and industrialisation are two closely related phenomena in the history of internal migration. A highly industrial stage in a country is favourable to urban to urban or urban to suburban movement, a phenomenon not characteristic of developing countries. Inconveniences and drawbacks of urban life and over urbanisation tend to push back persons from urban areas to the villages where means

of subsistence are promised. (11)

Internal migration has indeed, diverse facets. It is characterised by different spatial type of movement, villagers moving to small towns, or sub-divisional or district, and small town dwellers moving to large ones.

Many again are obliged to move like a floating population under economic pressure, from a rural to urban area or from one urban area to another. Even the movement of skilled persons to the areas where skills are in short supply is not beside the point. So lured by the prospects of sufficient opportunities for employment, business, marketing, education and for similar other amenities, persons have moved, since the early Census years, daily, weekly, fortnightly or monthly, according to their needs, to the urban areas offering them such opportunities but have returned, their business being over, to their places of permanent residence. Increasing transport facilities have no doubt facilitated the movement of commuters between their place of origin and the urban business centres like Calcutta. (12).

Early census reports, which Prof. Chattopadhyaya has consulted, distinguished between five different types of migration - casual, temporary, periodic, semi-permanent and permanent. Casual movements were minor movements between Mauzas or districts, occasioned by marriage or by short visits of married girls to their parents' houses for their first confinement or by a person's short stay with

his near or distant relatives residing elsewhere. Again, persons may have temporarily leave their birthplace or the place of residence as the case may be, to visit fairs and the places of pilgrimage or to attend marriage ceremonies. Furthermore, there may be periodic or seasonal movements in response to the seasonal demand for labour during harvest time. Under semi-permanent migration, persons moved out of their usual place of residence, normally in connection with service, without losing connection with it, which they visited at more or less regular intervals and to which they ultimately returned after retirement. Permanent migration, was occasioned by economic pressure, over-crowding, superior urban attractions, social ostracism, and the like. (13) Prof. Chattopadhyaya thinks that the analysis for internal migration from rural to rural and from rural to urban offers the traditional exposition of the factors that cause movement from the area of origin and fit in with the Indian situation. (14)

The migration theory advanced by Prof. Chattopadhyaya in connection with internal migration in India does not wholly suit the case of Marwari merchants' migration in the North Bengal region. Here the nature of Marwari migration is of two types, viz, (i) inter - regional and(ii) intra-regional. When a person moves away in search of better subsistence or career from a region, to which his birthplace or residence belonged, to another region,

far off from his native region, his movement would be designated as inter- regional migration. The Marwari migration, that originated from Rajputana, a province situated in the Central Indian Region, ended in North Bengal, situated in the North - Eastern Region of India. On the other hand the movement of a person, in search of better job opportunities, from his native place to the region, not far off from the place of his origin or within the same region to which his birth place or residence belonged, could be designed as intra - regional migration. This type of migration has also happened in case of Marwari migration all over India and obviously the North Bengal region was not an exception to this type of experience. However, in this case, the migration was not direct from Rajputana region to North Bengal. Here the movement first occurred in district of a region, where the migrant, having failed to build his career emigrated to a sister district or province within the same region, not far off from the place of his first movement, to fulfil his economic career. There are many instances to corroborate this theory regarding Marwari migration in the region under study. Such instances would be furnished in the next chapter as and when necessary. So for all practical purposes, it might be concluded that Marwari migration in the three districts of North Bengal had been a combination of both types of migration, viz. inter - regional and intra - regional ; and rural to rural and rural to urban migration, be it casual, temporary, periodic, semi-



permanent or permanent are no doubt variable facets of the phenomena of inter - regional and intra - regional migration, the two wings of internal migration.

A summary of the definition and nature of migration, both external and internal, and its various types thus could be made. On the whole, migration basically is the outcome of two factors - Push and Pull. The former includes the following components : (1) Destruction of means of subsistence by wars, revolutions and foreign invasions; (2) Natural calamities or epidemics such as plague, famine, malaria, cholera, diarrhoea, etc; (3) Geomorphological changes making the climate unattractive or causing complete shifting of flora and fauna ; (4) uncongenial social surroundings and compulsion such as bad or oppressive laws, heavy taxation, slave trade, socio political or religious bondage, etc ; (5) increased population pressure leading to gradual extension of the socio economic resources, non availability of sufficient land, food and employment opportunities : (6) shifting of trade from a long established zone to another resulting in loss of markets ; (7) uneven distribution of population due to variations in the fertility and mortality ratios of a particular region ; (8) massive backwardness of the rural areas ; and so on. And the components of latter factor are (1) better subsistence, followed by good economic opportunities, viz., higher wage rates, sufficient employment for the landless labourers and workers in the

towns ; (2) good lands to settle in ; (3) opening up of new roads and railways, resulting in progress in transportation and communication ; (4) industrialisation and urbanisation, requiring both skilled and unskilled labourers or glittering attractions of city life ; (5) inherent desire of some community people, to risk the unknown, to break from a familiar social universe or to achieve new ideas of age and above all to better themselves in material respects.

The Marwari migration from all over India to the three districts of North Bengal under study fulfilled almost all the basic ingredients of migration theory so far discussed. (1) The geophysical background of the Rajputana region was a potent cause of this sort of migration. The soil of the Rajputana region, by nature was barren, sandy and stoney, its weather was bad with scanty rainfall and with occasional outbreaks of natural calamities like famine, and plagues, etc. So this region was devoid of sufficient, even adequate natural resources and thus nature itself was a great bar to human livelihood, a stumbling block to job opportunities and a great hindrance to commercial agriculture, trade and industry. Dr. Chattopadhyaya truly observes, " The barrenness of the soil of Rajputana forced them out of their province in search of economic opportunities which were available elsewhere. They availed themselves of the opportunities and turned out, in course of time to be big

industrialists, business magnates and financiers - the Rothschilds, the Nattukottai Chettiers, the zaibatsu capitalists of Bengal, so to say". (15)

There were certain compulsions which had made the people of Rajasthan leave their native land and search out better and alternative means of livelihood, the compulsions being the predatory hordes of Mairs, bad or oppressive laws of the princely regimes of Rajasthan, heavy taxation, uncongenial social surroundings, poor facilities for education, lack of other amenities and infrastructure, and so on. (16)

(3) To these compulsions were added the renaissance spirit of the Marwaris, or the militarism of the Rajputs, their inherent desire to better themselves in material prospects, obviously in the regions where commercial vacuum existed and whose indigenous population was neither well organised, nor provided with the other requisites such as commercial skills and tactics, holding of enormous capital to fund the local trade and commerce as a wide " resource group ", taking risks in commercial activities, etc. But above all, it was clearly voluntary acceptance of the economic opportunity that predominated in the Marwari case. People who were born traders and functionally specialised in trade thus moved to other areas where the terrain could sustain an exportable surplus of opium, jute, cotton, or wool. As new opportunities opened up, as

in the development of Assam and Malwa, Marwari business men rushed to take them up. Elsewhere where opportunities were absent, or competition potent as in Bombay, they moved less rapidly.(17)

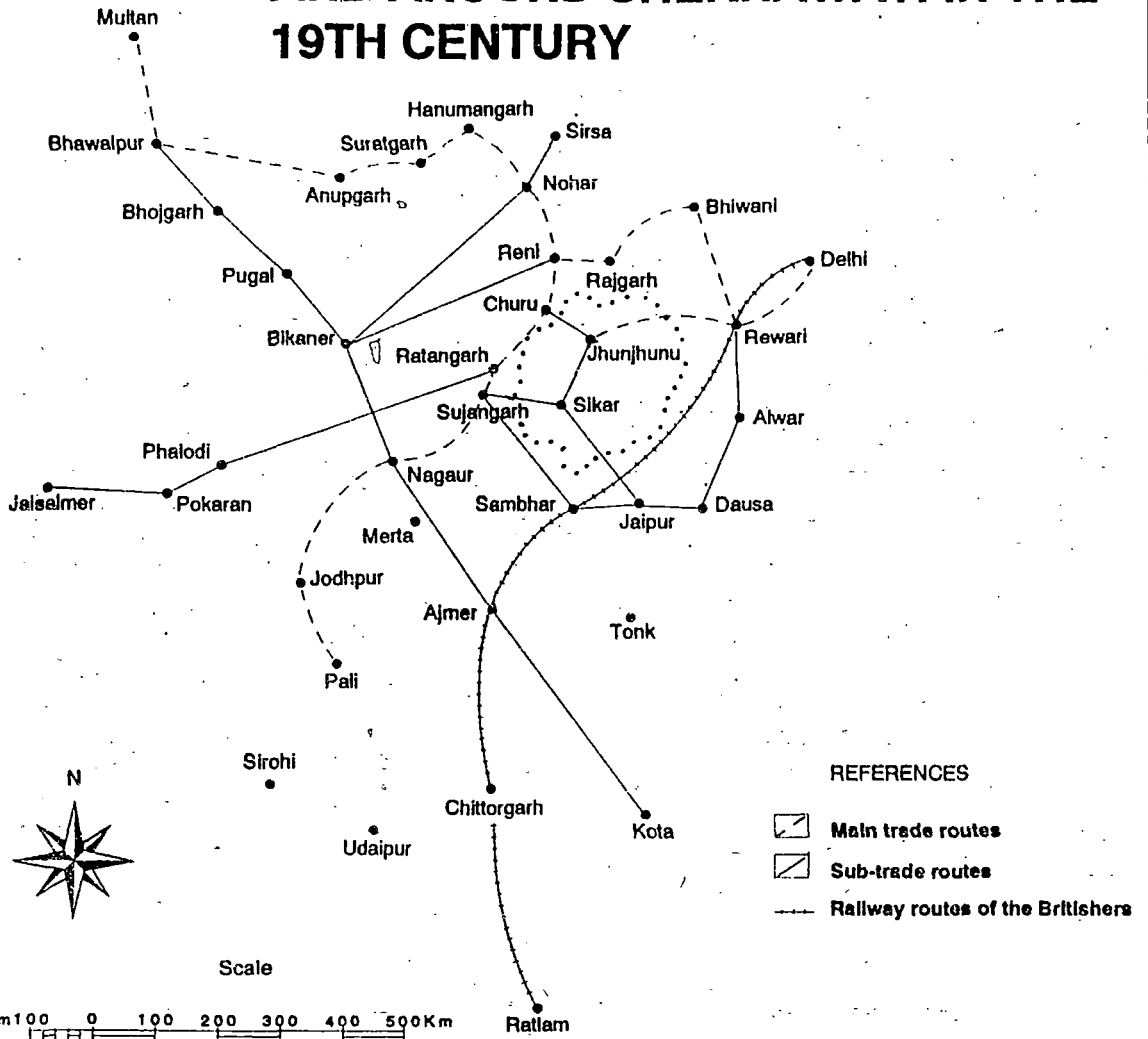
(4) The establishment of British power (1756 - 1803) furnished the conditions for Marwari migration, the conditions being the decline of their hereditary business of money-lending to the warring princely states, trading along Rajasthan's caravan routes and the opening up of new opportunities to serve as intermediaries in the new foreign oriented commerce which were developed by the Britishers. The Britishers also called off all kinds of discrimination against businesses that were conducted in the princely states of Rajasthan and provided relative security of property to those based in British India. Timberg writes " Most dramatically the British impact was to cause the decline of former centres of political power and the rise of new commercial ones and to shift the trade routes on which merchants perforce must live ". Mr.Timberg has also noticed some other factors which had served as incentives to Marwari migration. The Britishers needed experienced agents to supply their armies and to help in the conduct of government finance. The expanding market demanded the provision of credit facilities to craftsmen and peasants, and the Britishers provided an opportunity to secure this credit against land. The increasing physical security provided further assurance to money

lenders and traders. The lower taxation started by the British in some areas like Maharashtra indirectly created a surplus with the peasantry on which a trade could be based. A few princely states like Gwalior and Indore, also offered tax and loan concessious, and various personal immunities to attract merchants to their locality.

(18)

The decline of the old trade routes and the opening of new ones have always been Key - incentives for mercantile migration. The decline of traditional routes through Rajputana and Kutch and the growth of Bombay and calcutta ports had been reciprocal. This shift of traditional trade routes attracted the businessmen towards further migration. The overland trade routes which had gone through the Punjab and Rajasthan were replaced first by riverine, then by railroads, stretching up the Ganges valley from calcutta and out from Bombay in various directions. The shift of routes was accelerated by customs barriers imposed by the British in India. The changes in the importance of various commercial lines further influenced Marwari migration. The decline of the Ganges river ports like Mirzapur and Farrukhabad, after the construction of the railway from Delhi to calcutta in the 1860s led to migration, especially to the new rail centres like Kanpur. The Marwari movement to Assam was stimulated by the increase in the tea trade there and the consequent influx of

# TRADE ROUTES PASSING THROUGH AND AROUND SHEKHAWATI IN THE 19TH CENTURY



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population. The migration to Bombay and Central India was increased by the opening of the opium and the cotton trades and so also the migration to East Bengal was due to the growth of the jute trade. (19) Thus, the 19th century witnessed a major reshifting of old trade centres along with the mercantile migration throughout India and obviously the marwari Migration was no exception to it.

(5) The progress of the means of communications and transports towards the end of the 19th century further quickened the pace of Marwari movements from the land of their birth to the places where they discovered their means of subsistence and Marwari infiltration dashed to Punjab Haryana, U.P., Bihar, Orissa, West Bengal Maharashtra, Gujarat Hyderabad, Mysore and Assam. Some Marwaris even went abroad. Bhagwan Das Bagla, the first Marwari Millionaire, migrated to Burma. In the latter half of the 18th and the first half of the 19th centuries, Calcutta, Bombay and Patna had become progressing centres of trade and commerce. With the opening of the Delhi - Calcutta railway link, Marwari migration reached its zenith. The Britishers provided material support to the Marwari migrants and allured them to establish their business at the remote corners of the country. The trade of opium in Malwa was at its climax and in Calcutta, the trade of foreign textiles, jute and silver was yielding enormous profits. (20)

(6) The kinship, caste and religious systems of a region also produce an inducement to human or community migration. The Marwari migration, to some extent, was influenced by these factors, though other commercial groups in Bengal took this hypothesis from the social point of view. These groups had a heterogeneous character, unlike the professional commercial groups from outside Bengal - the Oswals, the Agarwals, the Khetris, etc. The Marwari migrants, once established their business firms in a particular place, extended their helping hands to a person of their own community, caste and religion, coming from their own native places, by making arrangements for his food and lodging at their own 'Basas or gadis'. Sometimes they would even provide a temporary job to their fellow migrant so that he could initially start his career there. This kinship bondage or community feeling facilitated further migration. Dr. Taknet truly writes, " This is a well known fact that early migrants attracted large groups from Rajasthan mainly by virtue of the ties of religion and kinship. (22) The Marwari expert Thomas A. Timberg also expresses same view by saying that sometimes the presence of one big firm owned by a fellow of his community, as in the case of Jagat Seth of Murshidabad would attract immigrants. In the other direction, people opened up shops in new areas because their friends and family wanted agents there. (23)



(7) To these were added the militarism of Rajputs and the predatory hordes of Mairs who perhaps pushed the Marwari migrants in the same direction and persuaded the enterprising class to move out in quest of fresh woods and pastures new (24)

However, a few deviations could be marked in connection with Marwari migration in the districts under study a contrast indeed to the general theory of migration. The marriage of females had been a factor in the process of human migration. But this cause was not a potent factor in the case of Marwari migration to the region under study. Here, the female migrant came, not by virtue of marriage from her paternal house to her in-laws, but by virtue of husband - wife relationship or family ties and that again, after her husband or her family members here settled well. That is why the female migration at the initial stage of migration was conspicuous by its absence. Prof. Chattopadhyaya has stated that the normal practice of the Marwaris had been, however, to migrate, unaccompanied by their women - folk. (25) But things changed during the last decade of the 19th century. The number of females in relation to males in the Marwari community in Darjeeling, Jalpaiguri and Cooch - Behar began to increase remarkably. The following table will make the point clear :

Marwari Migrants in the three districts

	1881-1891		1891-1901		1901-1911		1911-1921		1921-1931	
	M	F	M	F	M	F	M	F	M	F
Darj- eeling	74	6	501	146	753	102	808	117	612	189
Jalp- aiguri	145	11	592	265	1007	182	948	524	220	1132
Cooch Behar	-	-	689	50	844	64	899	101	627	44

(26) Source: Haraprasad Chattopadhyaya, op.cit., pp 338 -343

The above table clearly indicates an unprecedented upward trend of female migration in the districts under study. This trend signifies another postulate that the Marwari families in those districts had been settled more or less permanently.

Another unusual aspect of Marwari migration in the North Bengal perspective is that the Marwaris did not migrate here as landless agricultural labours or workers as it usually happened in the case of rural to urban migration in quest of employment in factories or industries as wage earners. Here they migrated exclusively as money - lenders, or traders. Prof. Chattopadhyaya has noticed that migration between Rajputana and Bengal (Which obviously covers the North Bengal region) or, broadly speaking, between Rajputana and the rest of India is essentially understood as a movement of the Marwari community, in search of opportunities for industry, trade

and commerce. During the decade 1891 - 1901, 40,572 persons emigrated from Rajputana to the then Bengal, almost all of whom were traders.(27) This goes contrary to the general theory of human migration.

Another exception could still to be discerned between the general theory of human migration and the Marwari migration in the North Eastern region. According to the accepted theory, migration usually takes place from the periphery to the centre. But in the North Bengal zone, Marwari migration took place from the centre to the periphery in the sense that there was, indeed, hardly a remote corner in this zone where they did not migrate. Perhaps the marwaris could come to a foregone conclusion about the economic prospect of a place or region, be it a remote village or a backward area. This is a rare quality of human being, which a Marwari possesses.

These are the forces and factors behind Marwari migration any where in India. But as the present study ventures to focus on the North Bengal syndrome, it is relevant to pin point the specific forces and factors which caused the Marwari migration to this region. (1) North Bengal from time immemorial, had been a purely agricultural tract and the development of its economy was mostly agriculture-based. As most of the people of this region earned their subsistence from agriculture, they took to agriculture rather than commerce as their profession. 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 ". (28) The same view, Mr. Hunter expresses about Darjeeling and says, " The population of the district is entirely rural ..... and live solely by agriculture ". (29) The same picture could be found in the district of Cooch Behar too. (30) Naturally, no business community could emerge from among the native inhabitants of this region. So this rare situation was a positive inducement behind Marwari migration to the districts under study.

(2) Again non existence of any business community in this zone meant non - competition in the business market. When the region became extremely viable in respect of its economic potentiality under the aegis of British administration and when commercial agriculture had become a grand success with cultivation of various cash-crops, like paddy, jute , tobacco, cotton, cardamom, etc. and plantation of tea coffee, cinchona, oranges, etc., there was none to compete with the Marwari traders in the arena of commercial entrepreneurship. In Bombay, there was a competition as there existed Gujarati and Parsee merchants; in Calcutta, there were Bengalees, Europeans, Punjabis, Kashmiries, Beharis ; in East Bengal there were the Bengalees i.e. Subarna Baniks, Gandha baniks, Vaisya Sahas along

with the Marwaris. But in the North Eastern India and more specifically in North Bengal, there had always been a commercial vacuum which the Marwaris filled in. That is why the Marwaris from the very beginning exerted a monopoly control over all kinds of trade and commerce in this region.

(3) Money-lending had been the traditional or rather ancestral profession of the Marwaris and the highlight of their banking business was that, in order to make money-lending exclusively as a monopoly business of their own community, they favoured their caste fellows and did not put their money in bank stocks where it could serve the general trading interest. This professional attitude otherwise helped them to establish their monopoly control over trade and commerce. T.A. Timberg has quoted a soviet scholar who writes, " those narrow boundaries within which they contain their banking activities must be to a significant degree co-related with their monopoly position in the trade of Bengal ". (31) Fortunately for them, the North Bengal region was a virgin soil of money-lending or banking or Mahajani business. In the Cooch Behar state the native people or the state did not come forward to introduce systematic banking establishments in order to lend money to the people who were mostly agriculturists. Only a few 'Bairagis' and to some extent, some company officers would lend money to the peasants at exorbitant rates of interest upto 71-72 p.c. The

Commissioner of Cooch Behar, H. Douglas informed the Governor-General in Calcutta in a letter, dated 19th May, 1790, that " 72 percent (of interest on money) is considered as very moderate interest and what almost exceeds belief is that in many instances which came to immediate knowledge, 360 percent has been exacted ". (32) There had been no state or Govt. provision for granting agricultural loans to the peasants. So the Dadni Mahajans fully utilised this opportunity in their favour. Ananda Chandra Ghosh, a member of " the Cooch Behar Hitaishani Sabha " in his historic lecture on the " History of Cooch Behar " in B.S. 1272, had mentioned that in the absence of any strong state economic support base, the money - lender's role in building the agricultural economy was significant. (33) It was only during the reign of Maharaja Nripendra Narayan that the State Co-operative financing society was established for providing financial assistance to the peasants. (34) Favourable conditions for the money - lending business prevailed in the district of Jalpaiguri too, for the obvious reason that once upon a time, it was the Baikunthapur Zamindari Estate of Cooch Behar. Still the prospect of the money-lending business had been greater here than in Cooch Behar in view of the fact that the district's economic vitality had increased with the growth of tea plantations and tea industry since 1874 when a tea garden was opened by Richard Haughton, the pioneer of the tea industry in the

Jalpaiguri District. This tea garden was owned by Dr. Brougham. (35) So also the growth of tea plantation and tea industry, attracting an enormous inflow of population, in the District of Darjeeling since its cession in 1835 and subsequent additions in 1850 and 1864, made the tract extremely profitable in the money-lending business and since the original inhabitants were averse to this type of economic ventures, the tract had always been left open for any foreign migrant community to start this type of enterprise. So the money-lending profession was a point of attraction of this region to any migrant community like the Marwaris, the forerunners of India's indigenous system of Banking.

(4) Sometimes, religious identity and caste of a particular community of a region attracts men of the same religion and caste of the different region. The religion and culture of the North Bengal region are mainly based on Hinduism. Hunter writes, "divided according to religion, the majority of the population of the District of Darjeeling are Hindus whose total number was 69831 or 73.7 percent of the district's total population, according to census report of 1872". (36) In the district of Jalpaiguri too, the Hindus occupied the majority position and according to the census report of 1872, the Hindus, as loosely grouped together for religious purposes, numbered 182353 or 55.6 percent of the total population of the district. (37) J.F. Gruning has also given a statistical

report on the total Hindu population of the District of Jalpaiguri as 531625, i.e., 68 percent of the District's total population according to the census of 1801. (38) The same position was maintained in the district of Cooch Behar where the number of the Hindus was 127928 or 72 percent of the total population according to the census of 1872. (39) The Hindu-based society of the North Bengal region was another point of inducement to migration of the Jain Marwaris whose religion, i.e., Jainism, though rose as a protest against confused vedic practices of religion, made a compromise with Hinduism in respect of observance of rituals, customs, etc. and it is due to its affiliation to Hinduism that Jainism could survive in India. Jainism really settled with the vedic caste system and outwardly showy vedic rituals. Apparently, although Jainism seems to be a great impediment to Hinduism, there are many resemblances between the two. (i) The rise of Jainism mentioned by some scholars as "Protestant Hinduism", is itself indicative of some kind of assimilation between the two. (ii) The theory of 'Transmigration of soul' (Janmantarbad), the doctrine of 'Karma' (Karmafalbad or action) and the doctrine of 'Non Violence' (Ahimsa) of the Vedas and Upanisadas were borrowed by the Jaina preachers. (iii) Mahavira, the founder of Jainism, is supposed to be the prophet and reformer, but not the originator of the creed like Buddha. Parsvanatha preached the four vows, viz Ahimsa (Non - injury), satya (truth), Asteya (abstinence from stealing) and Aparigraha (non attachment to worldly



things ). To the four, Mahavira added a fifth, i.e. Brahmacharya ( chastity ).(40) (iv) In respect of image worship, the two religions came close to each other's thoughts and practices. The worship of Jina Image was in vogue as early as the 4th century B.C. This concept of image worship became very popular among the Jains and this practice was borrowed from the Brahmanical Hindus first by the Jains and later on by the Buddhists.(41) The Jains pay homage to a class of divinities called vidyadevi. According to their tradition, these goddesses, headed by sarasvati, are sixteen in number. An epigraphic record reveals the dedication of a statue of Sarasvati by a Jain lay disciple. (42) The Jains also worship other two deities, Ganesh and Lakshmi. So it is found that in many respects relating to religion, the Marwaris, the followers of Jainism, were very near to the Hindu rituals and customs. In this context, one more point to be emphasised is that the Maheswarees, Agarwals, Brahmas, of the Marwari community are the followers of Hinduism. Naturally, the Marwaris, with their, to some extent Hindu outlook, did not hesitate, to migrate to a region where the absolute majority population were the exponents of Hindu faith.

(5) Rajasthan has an affinity with Cooch Behar in another respect. This affinity grew up through the establishment of a matrimonial relation between Rajasthan and Cooch Behar State. In 1596, Prabhavati Devi, sister of Maharaja

Lakshminarayan of Cooch behar was given in marriage to Mansing, king of Ambar. (43) So also in 1940, Gayetri Devi, the second sister of Maharaja Jagat Dipendra Narayan of Cooch Behar was wedded to Mansingji of Jaipur according to Hindu rituals. (44) This feeling of affinity might have enhanced Marwari migration in this region.

(6) The Bargi (Marathas) invasion of Bengal under Bhaskar Pandit in 1742 onwards during the Nawabship of Alivardi Khan provided a cause behind Marwari Migration in North Eastern India. The Marathas devastated the Normal life of Bengal. As the invasion centred round the western part of Bengal, i.e. mostly Howrah, Midnapur, Hooghly, Burdwan, Katwa, Birbhum, and lastly Murshidabad, this part of Bengal began to be less populated resulting in an increase of population in East and North Bengal. The invasion affected every aspect of Bengal's economic life. Agriculture, trade and commerce, indigenous industries, flow of capital - all these suffered a serious setback, causing immense hardship to the general mass of population. Naturally, large numbers of population had to migrate to neighbouring safer places which they found in East and North Bengal. Murshidabad was the capital of the Nawab. The Marathas severely plundered Dahipara, a suburb of Murshidabad, burnt its bazar and reached the capital city which also became a victim of wanton pillage. They robbed away 3 lacs of rupees by sacking the mint of Jagat seth, the great banker of Murshidabad, alone. (45) Many

Marwari families including the House of Jagat Seth lived in the capital city. The Maratha invasion threw the capital city in the midst of uncertainty and hopelessness. Trade and commerce were on the wane. Consequently, the merchant communities of the capital city along with many Marwari families were bound to move to the safer region of North Bengal which seemed to them to be a region of much economic potentiality.

(7) The North Bengal zone had a great commercial prospect which had been a point of attraction to any migrant merchant community. The three basic components of its economy were tea, timber and trade. The cultivation of various cash crops like jute, tobacco, tea, coffee, orange, cardamom and preservation of forests for good quality of timber, etc. had greatly enriched the commercial heritage of this region. The Cooch Behar state was famous for its tobacco cultivation in addition to jute and paddy. Jalpaiguri and Darjeeling won world renown for plantation of tea and tea industries in addition to tobacco, Jute, paddy, timber, etc. However, the impetus to cultivation of various cash crops came from the British. The princely state of Cooch Behar came under British tutelage in the 2nd. half of the 18th century. Jalpaiguri had been brought under British revenue administration earlier as it was once a part of British Rangpur. So the traditional mode of cultivation of this region had been superseded by advanced and scientific methods of

cultivation. Darjeeling was handed over to the British by the Sikkim Raja in 1835. Immediately after its cession, various development projects had been initiated by the British to make Darjeeling a trade centre in connection with frontier trades among the Himalayan and sub-Himalayan countries like Nepal, Sikkim, Bhutan, Tibet, etc. The Britishers had also a great ambition to open up a trade link between Calcutta and China, even with central Asia through the TransHimalayan mountainous trade routes.

In the mean time, the British trade policy underwent a great change with the promulgation of the charter Act of 1833 which abolished the monopoly trade of the English East India company and 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 such as plantations of tea, coffee, cinchona, cultivation of tobacco, jute, paddy, silk, orange, timber, and so on. This new trade policy of the company began to bear fruit very soon. Cash crops like jute, tobacco, and orange began to be widely cultivated. Plantations of tea, coffee, etc. were also taken up on a big scale. Thus every aspect of the economy of this region was geared up and trade and commerce began to flourish. With this progress, various merchant communities such as the Marwaris, Beharis, Gujaratis, Bengalees, etc. began to flock around the North Bengal region in no time. However,

the Marwaris surpassed all other business communities in this respect. Side by side, transport and communications began to develop. The Bengal and Central Public works Departments built at least 34 principal lines of roads which knitted the Darjeeling district. In Jalpaiguri as many as 13 roads were built. The Public Works Department opened at least 3 long roads which connected Jalpaiguri with Calcutta. But the real break through was achieved in the domain of communication network with the opening up of railroads. The East Indian Railway, The Northern Bengal State Railway, the narrow gauge state Railway of Cooch Behar and the Eastern Bengal State Railway brought almost the North Bengal region under a single locomotive shade. Besides, North Bengal had its own river traffic which transacted a considerable portion of trade. This commercial background of the districts under study provided pre-conditions for migration of any commercial community to which the Marwaris belonged.

(8) When this was the bright economic prospect of the region under study, Marwari migration was further facilitated by the absence of medium - sized business sectors and tradesmen, specially in Darjeeling and the other two districts - Cooch Behar and Jalpaiguri. So the Marwaris not only gripped the wholesale business but also the retail business of the area. In some cases, they lent money to the hill people who were interested in opening up shops.

(9) Finally, beside the causes mentioned above, Marwari migration to the districts under study was possible due to the homogeneity of interests between the moneyed Marwaris and the feudal lords and aristocrats of the areas under study. The feudal economy of the districts, in fact, invited the moneyed Marwaris to settle and to play the role of money - lender as well as capital investor. References may be made here to the Maharajas of Cooch Behar who used to take loans from the Marwari money lenders settled at Cooch Behar. In this respect, the names of two well known Marwari banking firms - the Baro-kuthi and the Chhoto - Kuthi who were the bankers to the Cooch Behar Raj family, might be mentioned here. The landed aristocrats wanted to use the community to extend the market of tobacco and jute. The Marwaris of Cooch Behar as traders in these commodities, in fact, played the symbiotic role to preserve and protect the interests of the landed bourgeoisie of the area under study. Thus, while the higher economic class appreciated the Marwari migration, the local rural folk were compelled to accept Marwari settlement in the area because they were destined to accept Marwaris as money - lenders or rural bankers. In fact, the trade or business in Cooch Behar district had been mobile because of the enterprising and extended market - oriented attitudes of the Marwaris.

The Marwari migration syndrome in both Jalpaiguri and

Darjeeling reveals the same story. The potentiality of the moneyed Marwaris to invest capital for the expansion of the tea industry and other types of trade and commerce had helped to pave the way for Marwari settlement in the districts. Thus, Marwari migration to the areas under study has been the result of an inherent tie between the native bourgeoisie and the moneyed Marwaris.

To conclude, one may mention that Marwari migration was not simply an option or compulsion for the Marwaris, rather it was an objective intention of the community under study for the extension of trade and business. This intention was supported by the local landed aristocracy and feudal lords who had definite intention for the extraction of a share of surplus created out of the effort of Marwaris in the expanded trade and business. It was perhaps because of this latent understanding that no communal violence took place within the given time scale of the study. Interestingly enough, although the Marwaris had settled in the area for a long period of time, most of the Marwari families still have their distinct relations with their place of origin. As a result there has always been some transfer of funds from the area under study to the place of origin of the community.

All these factors and forces paved the way for Marwari migration in the region under study. But initially the out migration was a kind of movement throughout India and there had been hardly any place in India where the Mar-

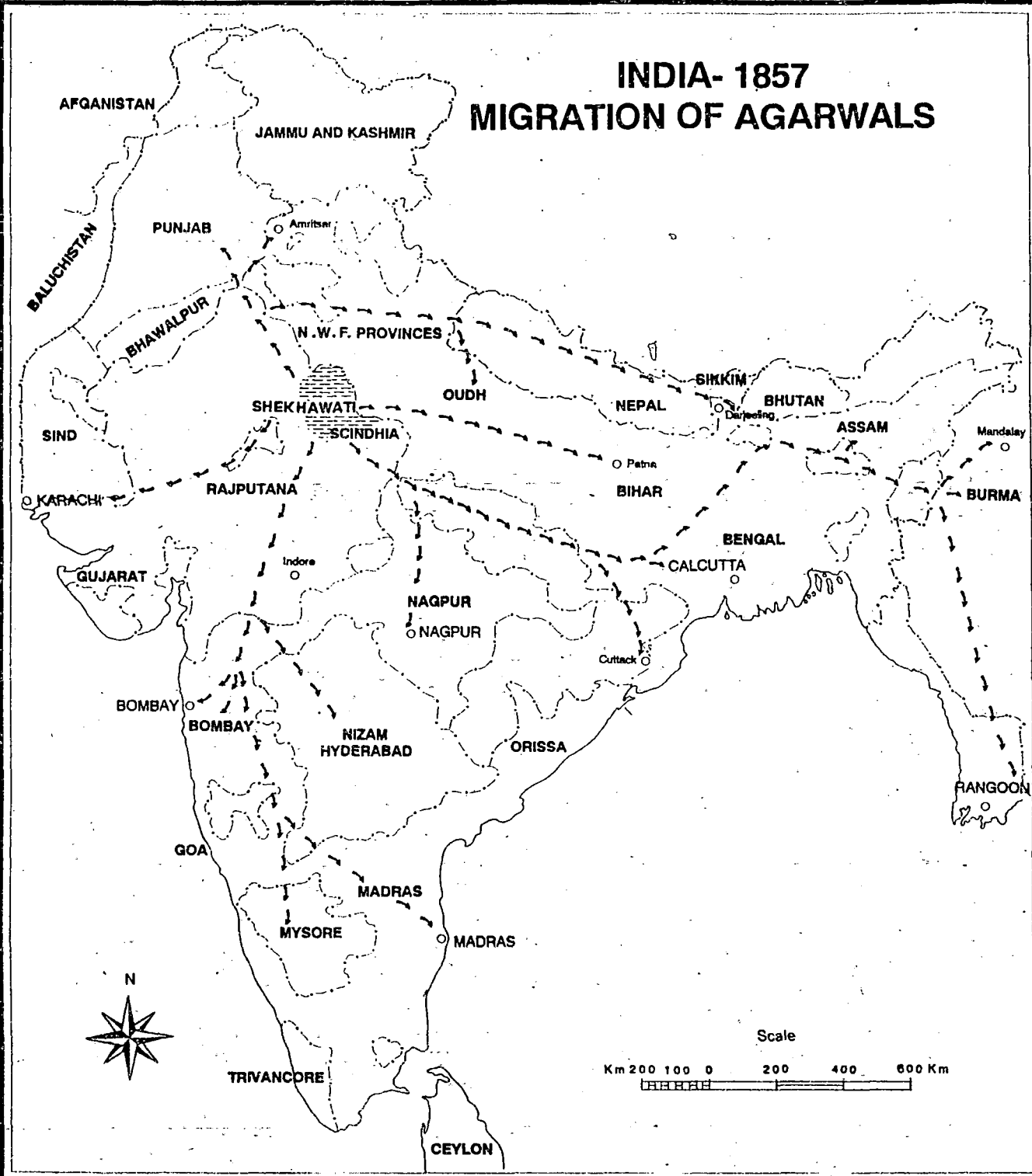
waris did not migrate to. In the north they migrated to Delhi and Punjab in the North West, to Sind and Karachi, in the West to Gujarat and Bombay, in the South they reached Hyderabad, Mysore and Madras and in the East, Uttar Pradesh, Bihar, Orissa; and particularly in Bengal, they migrated first to Dacca and then to Murshidabad, Calcutta, Dinajpur, Malda, Rangpur, Jalpaiguri Cooch Behar, Darjeeling and to the regions and countries beyond Bengal, such as Sikkim, Bhutan, Assam and even Burma. So the proverb goes " where the railway goes, the Marwaris follow its ways ".

The earliest migration of the Marwaris was directed to Bombay. Timberg thinks " the migration of Marwaris to Bombay occurred somewhat earlier, at least in point of gravity, than that to Calcutt ". The Agarwals of the Shekhawati region of Rajasthan were the majority among the Marwaris who came to Bombay. (46) Here the Marwaris had been connected with money - lending and speculation in opium, cotton, silver and gold. (47) The forefathers of the present House of the Biralas were the pioneers who achieved major success in business in Bombay. (48) The early migration of Marwaris to Bombay might be connected with the then Bombay's international character as a centre of both import and export trade. However, the Marwaris in Bombay could not make much success in business due to strong competition from the parsee and Gujarati traders.

In the 17th century, the Marwaris reached Behar and like



# INDIA- 1857 MIGRATION OF AGARWALS



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in Bombay, here too the migrants came almost exclusively from the Shekhawati region of Rajasthan. (49) However it was Hiranand Saho, an inhabitant of Nagar in Marwar and belonging to the Gailarha family of the tribe of Oswals who was among the early Marwari settlers in Bihar. Urged by the hereditary spirit of enterprising characteristic of his race, he left the place of his birth in 1652 A.D and settled in Patna. Patna was then an important trade centre and many merchants and bankers lived there. The arrival of Hiranand Saho at Patna was almost contemporaneous with the establishment of a English Factory there. However, Patna was famous for its salt petre trade and on more than one occasion, the company's servants at this factory had approached the descendants of Hiranand Saho for loans to enable them to carry on their trade. (50) Hiranand Saho seems to have prospered and soon his successors became the most important and richest traders in North India. Among them were the ancestors of Jagat Seth who later became the banker of the Nawabs of Bengal in the 18th century. (51) According to the Census of India, 1911, Vol - V, VI A, VII, part - I, II and III, Bengal, Bihar and Orissa, and Sikkim - from 4,000 immigrants from Rajputana in 1891 ( and not much lower in 1881 ) the number rose to around 11,000 by 1901 and 13,000 in 1911. The immigrants in Orissa was much lower than in Bengal. The 1911 Census estimates that 4,000 Marwaris lived in that area. The Puri district Gazetteer reports that the Marwaris here were chiefly cloth and grain merchants. The Marwari popu-

lation of both Bihar and Orissa in 1921 is recorded as 18,000. Some Marwaris moved from Calcutta to Burma and here the main items of their business were timber, rice along with money - lending. The Marwaris migrating to Uttar Pradesh were numerous. The 1901 census reports that the Marwari traders and money-lenders were to be found in every district except parts of oudh (around Lucknow), being especially numerous in the western divisions of the province. In Kanpur, the Marwaris originally seem to have been bankers and cloth and grain traders. But later on, cotton, wool, sugar, oil, indigo came into the arena of their business. In Delhi, the first settlers came soon after the British conquest of Delhi in 1803. Throughout the 19th century, many Marwari firms had their branches and shops in Delhi and were mainly connected with the cloth trade. (52) In Punjab an early Marwari migration took place in the 18th century in connection with the wool trade.

In Bengal, the first phase of Marwari migration occurred in the 16th century. Some Marwaris entered Bengal for the first time in the disguise of Rajputs and Vaishyas in 1564. (53) The pace of migration became faster in the last decade of the 16th century when Mughal rule in Bengal at last took firm root under the Viceroyalty of Raja Man Singh at the time of Akbar. (54) It is believed that many Marwari traders left for Bengal to supply rations to the troops of His Highness Mansingh. (55) However, the Marwari

migration in the 16th century was intended mainly for military purposes, not for economic reasons. But with the coming of the 17th century, the situation began to shape otherwise and henceforth, Marwari migration might have been prompted by trading goals.

Two or three factors could have been responsible for this change of situation which had been operative since the Mughal imperial rule came over Bengal. This rule witnessed the working of certain new forces which had completely transformed Bengali life and thought. During the first century of Mughal rule (1575 - 1675 A.D), the outer world came to Bengal and Bengal went out of herself to the outer world, and the economic, social and cultural changes that came out of this intercourse between Bengal and the outer world created something new in the Bengal scenario. True, the Mughal emperors did not deliberately introduce these forces, but the political change which accompanied their conquest and the administration which they imposed on the conquered land made the triumph of the new forces possible and easy. The first of these forces was the growth of a vast sea borne trade. Salt petre (an essential ingredient of gun - powder) had a great demand all over Europe. It came from North Bihar (Lalganj) and was exported to Europe by the river route through Bengal. Many other items, added on the list of Bengal's export trade, were silk - stuffs, indigo, fine cotton goods, coarse cotton textile, etc. European merchants took part

enormously in this new kind of Bengal's sea - borne trade. In only four years (1680 -1683), the East India Company imported into Bengal Silver worth £ 200,000 to pay for their purchases. The Dutch too imported more or less the same amount of silver into Bengal. This huge influx of silver effected a sudden and profound change in Bengal's economy. The growth of European trade by bringing huge quantities of silver into the country and passing the money on to the Bengali peasants and artisans now enabled the Mughal viceroy to send tribute in money to his master in Delhi.

The European exporters enriched Bengal's economy in another way. They gave a tremendous impetus to Bengal's industrial production. Bengal had a vast market for her salt - petre, cotton goods, silk yarn, and indigo. Now by providing ready cash to the peasants and artisans, the European buyers indirectly raised Bengal's industrial production in terms of both quality and quantity. The whole system was conducted either through the chain of agents or through advances (dadan) to the workmen. Thus Bengal's economic isolation was broken. East Bengal's connection with the mughal rule also facilitated Bengal's trade. The trans - Brahmaputra region was henceforth closely connected westwards with the rest of Bengal and the whole of Upper India. (56) So in the seventeenth century, Bengal had become a lucrative trade centre which attracted outmigration of trading communities. The

Marwaris readily responded to this opportunity. Indeed Bengal's new trading prospect coincided with the Marwari migration into Bengal. Thus in the 17th century the pace of Marwari migration into Bengal picked up.

In 1652, Hiranand Saho, a scion of the Oswal sect of Nagar in Marwar reached Patna in search of a career. But initially he struggled hard to make himself established. There is a myth that a dying old man in the midst of a jungle near Patna, was pleased with Hiranand's nursing and caring, and handed over to him a vast hidden treasure. With this vast wealth, he established a 'gadi' at Patna and started his banking business. After having prospered, he also established seven 'Gadis' for his seven sons in different progressing cities such as Delhi, Agra, Patna, Dacca and so on. His eldest son Manik Chand inherited the Dacca 'gadi.' (57) Manik Chand proceeded to Dacca when Azim - US - Shan, grandson of Aurangzeb, was the viceroy of Bengal and he was destined to become the first of the Seths of Murshidabad and to launch his family into the same business which made its name famous throughout the length and breadth of Hindostan. (58)

Dacca was the then capital of Mughal Bengal and the most important centre of river - borne trade in Eastern India. It had direct communications with all the branches of this inland navigation. The annual return of trade transactions in this inland port amounted to more than ten million

rupees. (59) Dacca's Muslins and woven stuffs were world-famous and they had a great demand in Europe. The English, the French, the Dutch, the Americans, the Gujaratis, and other Indian and non - Indian merchants made Dacca a competitive trade mart and in this very competitive market, bankers with their timely supply of credit prospered day by day. So Manik Chand's 'Kuthee' began to prosper. (60)

After Murshid Kuli Khan became the Dewan of Bengal in 1701 and then the Subahdar in 1703, Manik Chand's fortune went a step further. A family tradition states that Manik Chand helped Murshid Kuli Khan to purchase his confirmation in office after the death of Aurangzeb. All the financial transactions of Murshid Kuli Khan were made through the banking house of Manik Chand. Even the annual tribute to Delhi was remitted through the 'Kuthee' of Manik Chand. When Murshid Kuli Khan transferred his head quarters from Dacca to Makshudabad ( later renamed Murshidabad ) Manik Chand accompanied him to the new centre. Here Murshid Kuli Khan established a mint in 1706 under the direct supervision of Manik Chand. (61) Side by side, Manik Chand also opened banking business of his own at Murshidabad and established its branches at Calcutta, Hugli and so on.

Manik Chand died in 1715 and Fateh Chand, his nephew succeeded him. Fateh Chand got the title of Jagat Seth as a hereditary distinction in 1722. Thus started the career

of a great man who not only made and unmade Nawabs of Bengal and thereby controlled the political rein of Bengal, nay India, but also controlled the whole economy of Bengal. He could provide the Nawab's government from time to time with vast amounts of money and thereby induce the government to take such steps and introduce such regulations for the rate of money - exchange as would favour his house. He and his house have been variously eulogized. Prof N.K. Sinha rightly observed " The Jagat Seth House was to the Bengal Nawabs what the fuggers of Angsburg were to Emperor Charles - V of Germany and the Medicis of florence were to the papacy in the Middle Ages." (62)

Similar remarks have also been made in favour of the House of Jagat Seth by others. The Dutch records say, " Jagat Seth was the greatest money - changer of Hindustan ". In another place it is said " Fateh Chand's estate was deemed as the King's Treasure ". (63) A recent researcher on ' Internal Migration in Bengal ' has emphatically remarked, " The House of Jagat Seth were the Rothschilds, the Nattu kottai Chettiers, the Zaibatsu capitalists of Bengal". (64)

After Fateh Chand's death, the glory of this great house was on wane, though his successors carried on with the family business of banking, not only in Murshidabad, but also in other parts of Bengal till the death of Indra Chand, the fifth and the last widely known Jagat Seth, in



1823. Thus the house of Jagat Seth which launched its career at Murshidabad covered a period of one hundred and seventy years in the banking business and it admits of no doubt that a conspicuous section of the total population of Murshidabad sprang from the house of Jagat Seth. According to Mr. Magrath's District Census compilation (1872), there were 81 members of the Jagat Seth Family.

Besides, there were 347 Agarwals and Marwaris along with 250 Oswals. (65) The same source informs in terms of religion that the number of Jains in the then District of Murshidabad was 678 of which 347 were marked as Agarwals or Marwaris, 250 as Oswals and 81 as Seths. The Jain population had almost monopolised the commerce of Murshidabad ; and a great portion of the carrying trade from Purniah and Tipperah to Calcutta is also in their hands. Hunter truly writes, " Among them are to be found the richest men in the district and poverty is said to be unknown in the sect. They are rapidly accumulating wealth, and show some tendency to invest a portion of their gains in the soil of their adopted country. These men appear to have a genius for trade ; and their frugal habits are eminently suited for the preservation of money. (66) According to the Census of 1881, the number of Marwaris in the said district increased further to 675. (67) During the decade 1881 - 1891, the Marwari presence in the district of Murshidabad increased upto 2257. (68)

The wave of Marwari migration also reached Rangpur, Dinajpur, Malda and at last entered into the three districts of North Bengal, viz. Cooch Behar, Jalpaiguri and Darjeeling.

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## Chapter IV

### COMMUNICATIONS NETWORK AND BUSINESS VENTURES :

#### A HISTORICAL OVERVIEW.

Communications and transportation have always been key factors in economic advancement. It is worthwhile to mention that a communications network and transportation have a significant effect on the growth of the economy. They induce migration of people, be it, rural to rural, rural to urban, inter-district, inter-state, inter national or even inter - continental, and thus promote industrialisation and commercialisation. As an after effect, urbanisation is speeded up. There are various facets of economic development which are inter - related to each other : (1) communications and transportation act as the potent agencies of economic development. They greatly widen the range of human migration. (1) (II) Industrial development requiring labourers from rural areas causes international migration. This also helps to spread urbanisation. So industrialisation and urbanisation are two integrated factors of internal migration. (2) (III) New trade routes promote mercantile or overseas colonial migration. (3) (IV) In order to supply raw materials and facilitate marketing whether internal or external, for finished goods, a well spread-out communications and transport network is necessary. (4) (V) A sufficiently planned and developed communication system or communica-

tion and transportation satisfy the twin needs of industrial revolution, i.e., manpower as well as raw materials and a very accommodative market, national or international. So exporting of surplus goods abroad and importing of scarce goods from abroad are facilitated and it is thus possible both to widen the range of goods and services coming to the home market and to increase the value of domestic output and thereby to improve the national standard of living both qualitatively and quantitatively. (5) And lastly, low degree of geographical integration is a feature of pre-industrial economy which arises partly from its dependence on agriculture and partly from its low level of specialisation. This is due to lack of integration among its regions and in this case, economic decisions are taken in accordance with varying conditions in regional markets, thus causing variations in the value of commodity goods in different regions. This is the result of a poor communication system. (6) So promotion of communication and transportation is helpful for reducing such regional economic differences.

One can easily understand the close link of communication and transport with economic development in a country from the following facts : (I) Communication serves final consumers by carrying products to them. It also helps traders to export goods. Smooth communication ensures availability of a variety of goods everywhere and thus

generates newer and greater demands.

(II) It facilitates larger production by channelising raw materials and necessary equipment to places of production. Again, smooth and quick transport reduces costs and hence the prices of produced goods. It also helps in finding the best locations for industries.

(III) Planned economic development largely depends upon the progress of transport and communications. They help in linking different parts of the economy and thus keep the economy in a sort of integrated balance. Every part of it can grow smoothly. Easy access to remote areas within a country helps discover new and unexplored resources. Some times the range of markets can be extended and remove obstacles to industrial development easily.

(IV) The provision of transport service itself requires a lot of things including engines, wagon, coaches, ships, aeroplanes, railway stations, airports, ports, offices, etc. Again, supply of all these depends on things like steel, coal, electricity, wood, rubber, cement, bricks, etc. So in a broad sense, communication provides a vital infrastructure facilitating the procurement of all such requirements.

These are the economic benefits of communications and transport. But there are some non-economic benefits too. The coming together of people from different places and



regions fosters in them social integration. There is also the cultural impact of interactions among the people. Their emotional make-up undergoes change for the better ; they became broad minded and humane. (7) So the relationship between communications and the economy is so direct that without the former, the rich natural resources of the latter may remain inaccessible and so untapped.

Provision of transport facility as well as means of communication may be through a personal enterprise, a social service or an industry. Its evolution falls into two well-defined phases. The first covers the period upto the industrial revolution, before which the power of human porters, draught animals, water currents, and the winds were to be employed. But the industrial revolution begins the 2nd phase during which steam, electricity and internal combustion have been developed as source of energy.

The new sources of energy bring about a transformation in the basic conditions of the old transport system and both the techniques, employed in it, and the forms of organisation as well as ownership, associated with it, are greatly influenced. Motor-propelled vehicles, whether wheeled or floating, take the place of animal-pulled vehicles. Machine defeats man or animal power. So these vehicles could run faster than animal-pulled traffic. However, the new devices require a specialised track, whether a road, a railway or a waterway. A road is a much less specialised track than a railway and naturally, the

options for using this track are many. Various kinds of traffic are using the road tracks. Generally, the organisation, acting under Central or Local government, provides the roads and the construction of railways is made by private enterprises except in cases where industrialisation does not reach its 'take off' stage. In that case, initiatives is frequently taken by the state. Again use of road transport by a vehicle does not require any co-ordination between the track and the vehicle. But the rail transport, it was early recognised, needs signalling for safe and speedy journey. Here the provision of track and signalling should be under the same control as the provision and operation of the trains. Regarding the sea and air transport, nature provides the tracks and the vehicles are ships and air craft. The task of conducting transport is confined to the provision and operation of the vehicles and terminal facilities. Ships are generally owned by private entrepreneurs, but docks and harbours, either by local bodies or public corporations or private companies. (8)

The analysis so far made regarding the relationship between communication and economy was almost applicable in England and continental Europe before the industrial revolution. But in colonial India it had a different meaning. While in Europe everything was done with a view to upgrading national benefits, in India it was done for the benefits of the mother country, i.e., England. After

India became a British colony, means of communications and transportation were developed mainly for the purpose of draining and plundering of Indian wealth to feed the industrial revolution there.

The British found India as a big source of raw materials, a vast market for their finished goods and a field of investment. For these, they had to destroy the Indian handicrafts, introduce commercialisation of agriculture by compelling peasants to shift to cash crops like jute, tea, coffee, indigo, etc. and setting up of a communications and transport network. These led to entry of British capital to give rise to big managerial houses. However, as a result of such de-industrialisation policy, the Indian economy was ruralised with increasing poverty among its people. India thus turned to be an agricultural colony of the British. (9)

But this naked economic exploitation in India could not be possible without an efficient communication network. The Britishers had a pre-conceived notion that "the communications of India needed to be developed to effectively convert India into an agricultural firm. To serve this purpose, the interior of India was needed to be linked by a network of good transport system with the coastal towns and the coastal towns of India were needed to be linked with the ports of England." (10)

So attention was given to the development of a communica-

tions network length and breadth. Road making, opening up of telegraph lines, uniform postage service, irrigation projects, public works departments, and above all railways were enlisted in the programme of development of a communications system. It was Dalhousie who was the pioneer of civilian works in India. " He came to India as a convinced westerniser ..... He believed that the promotion of civilisation meant the promotion of western reforms, that western administration and western institutions were as superior to India as western arms had proved more potent ". (11) He set up the first telegraphic wire and established a cheap and uniform postal service. The public works Department, created by him, became the agent for carrying out his noble programme of public works, such as extension of irrigation projects, opening up of new roads etc. But the most striking achievement of Dalhousie was the Grand Trunk road which runs from Calcutta to Peshwar. (12)

But by far the greatest success of Dalhousie was the construction of railways. Although the plan was mooted by Hardinge, the rail initiatives came from Dalhousie and that's why he is called the father of the Indian Railway. Dalhousie's minute of 1853 convinced the home authorities of the need and feasibility of railways and laid down the main items of their development strategy. He envisaged a network connecting the important internal centres with the

ports to meet the strategic need as well as serve the purpose of commercial development. In 1849, the historic agreements for constructing railways were signed by the Secretary of the State for India with the East India Railway Company and the great Indian Peninsula Railway company. These early agreements became the proto-types of all the later ones signed in the last two decades of the 19th Century. Two types of agencies-private and state were used for this purpose. The North - Western Railways were state enterprises while the Bombay, Baroda, and Central Indian Railway remained in private hands. At the same time, railways built in the states, were sometimes operated by the state itself, as was the case of Hyderabad, sometimes by private companies or the Government of India. (13) By the end of 1869, construction of 4255 miles of railways was completed by the guaranteed companies. Upto 1880 nearly 2,493 miles of railways were built through the agency of the government, the total milage being 8498. After 1884, railway expansion was pushed on at 'break - neck speed'. By 30th June 1905 nearly 28,054 miles of railways, built at a cost of 359 crores of rupees (or 240,000,000) were open to traffic. (14)

The construction of railways in India provided numerous benefits. (1) It revolutionised the prospect of trade and commerce by making possible production for a market and by opening up of the interior and remote places to large-

scale economic operations. (II) Plantation and factory industries were facilitated by the easy supply of coal to the production centres. (III) The prospect of the distribution of finished goods to the markets, was brightened and the entire country was brought within the orbit of world economy. (IV) The supply of cash crops like jute, tobacco, indigo, opium, groundnuts, tea, coffee, cinchona etc. to the world market was assured in greater proportions. (V) Similarly, a number of industries including iron and steel, chemical, jute, etc. flourished.

However, the construction of railways had also its evil effects. Behind this grandiose arrangement, the British imperialistic attitude was absolutely clear from the famous and exhaustive minute, written by Dalhousie in 1853. He wrote that India could be a market for British Manufacturers and a supplier of agricultural raw materials, once its means of communication were scientifically developed, to the potentialities of India as a field of investment for British capital, and to the great use of railways in enabling more rapid mobilisation and movement of troops. (15)

So Indian handicrafts collapsed, the general price - level rose high and the internal economic balance was upset through excessive export. Dr. Chandra writes, " the transport revolution had merely ruined the existing carrying trade and enabled the cheap machine-products of England to undersell and thus destroy the indigenous handicraft

industries.” (16) But the worst consequence of opening up of railways was the increase in the volume of drain of wealth from India. The railways were built with foreign capital and management. So the obligations and casualties were many. India had to remit a vast amount of money in the form of interest and profits, payments for the imported materials and expenditure on the establishment in England. So the drain of wealth was continuous and all other benefits of railways were very much diminished if not altogether negated. (17)

Road making was given importance and here also Lord Dalhousie was the pioneer. He dissolved the old Military Board and set up the Public Works Department as the agent for carrying out his ambitious programme of public works. This Department extended irrigation project and took in hand a vast programme of road construction. In 1839, the Grand Trunk Road from Calcutta to Delhi was opened and this was followed by links between the major cities of British India. Ports of India were thrown open to the commerce of the world. Nearly 400 miles of electric telegraph lines were constructed, connecting Calcutta with Peshwar, Bombay, Madras and other parts of the country. Such an all-round advancement in the means of communication and transportation under the British Raj created a tremendous impact in North-Eastern India, particularly in the region under study.

The impact was two fold. (1) The development of the means of communication in the North East, helped to discover the natural resources of the remotest corner of the region and ensured supply of commercial crops to important business centres. This free movement of agricultural produce was a great fillip to trade and commerce in the region and regional trade was joined with international trade by dint of easy communication. After the state of Cooch Behar came into contact with the British Raj in the 18th century and Jalpaiguri and Darjeeling in the 19th, British trade in Calcutta was made to continue with the Sub-Himalayan countries like Nepal, Sikkim, Bhutan and even Tibet on the one hand, and in Assam and North-East Hill Council states such as Tripura, Nagaland, Meghalaya, Manipur, Mizoram and Arunachal Pradesh on the other. The direct contact with Bhutan and Tibet further helped to promote British Trade with China and even with Central Asia. (ii) Brisk trade naturally attracted trading communities of neighbouring parts of the sub-continent. The Marwaris, the Beharis, the Punjabis, the Kashmiris, the Sindhis, etc. from India and the Tibbatis, the Bhutias, the Sikkimese, the Nepalese, the Assamese, etc. from the hill countries came in and were engaged in trade among themselves which induced further migration of people which gradually reached its momentum with the pace of improvement in the communications network.

Though the Cooch Behar state came into contact with



British rule in 1773, it was until 1863 that real efforts to develop a communication system was initiated. At that time, the King of Cooch Behar was Maharaja Nripendra Narayan who was said to be the modern king of Cooch Behar. During his royalship, Colonel Haughton, the commissioner of the state, brought a revolution in the overall administration of the state and under his commissionership, much attention was given to the progress of communications. Making of roads was the responsibility of the Public Works Department and in 1867, Babu Govinda Chandra Roy was appointed a road overseer.

The early stage of communications has been evaluated in the Bengal Administration Report for 1874 - 75. It contains the following paragraph. 'There is a small but effective Public Works Department, with a good native officer with practical training at the head. The state has now 115 miles of unmetalled roads, with numerous good wooden bridges; and thousands of carts are now found where only tens and scores used to be seen. There are many streams and some boats, but water carriage does not seem likely to play an important part in the traffic of Cooch Behar. The territory lies intermediate between two great navigable rivers, the Brahmaputra and the Tista, and the cross roads are directed to meet the main starting places for such navigation'. (18) In another source, it is mentioned that there were only 3 roads with a total length of 41 miles in the state. All of them had originated from the

Cooch Behar Town. The first had advanced to the Banerwar Temple and was 7 miles long ; the second to Balarampur with a length of 10 miles ; and the third, the largest, to Mughalhat covering a distance of 24 miles.

In this diplorable state of road construction, the transport system was nothing worthy of mention. Most of the roads were unmetalled. So their condition in the monsoon was beyond description. Moreover, the existence of at least 6 rivers such as, the Teesta, the Jaldhaka, the Torsha, the Kaljani, the Raidak and the Gadadhar along with 200 streams used to make the state completely water-logged. As there were no embankments, the floods were frequent and devastating. The state had suffered from heavy floods in 1787, 1822, 1842, 1870, 1878, 1886, 1892, 1895, 1934, 1950, and so on. Such natural calamities obviously used to put a great bar to the development of a satisfactory communication system. Even in 1950, almost all the roads outside the Cooch Behar town were unsuitable for vehicular traffic.

So the traditional way of transport continued. The cultivators brought their produce in the markets either carrying it on their heads or by engaging porters. Then came the ox as a means of transport and the men who controlled the oxen, laden with goods to take to the markets, were called 'Baladia'. A mighty ox could bear on its back one maund of goods, i.e., one ox was counted as a unit of transport, meant for one maund of goods. Sometimes goods

were arranged in two parts, hanging from the 'Tat', fixed tightly on the back of oxen. (19)

Next came the bullock - carts in Cooch Behar in or around 1860. Later buffaloes, instead of oxen, began to be used to pull the carts as the carrying power of a buffalo is greater than an ox. Buffaloes were also used to pull ploughs. (20) Like the bullock carts, palanquins were also employed as transport for the civil population in both villages and towns. (21) Elephants were also used as means of transport. In the later period, when long and wide roads were constructed, elephant began to lose importance as means of transport. Still there were many tracks ravaged by rains. So elephants were the only means of transport that could penetrate into those impassable tracks. (22) Elephants were used by Govt. Officers too. Each sub-divisional officer had to undertake official tours on elephants. There were only a few two wheeled carts drawn by small ponies. Some wealthy villagers also kept horses to ride on. The state had a few jeeps for government use and a few buses only for distant trips to Bagdogra, Siliguri, Purnea, etc. (23)

In the monsoon, most of the roads in the state, particularly the village paths became so muddy that bullock carts could hardly move along them. So the people were compelled to depend on ferry traffic both for carrying goods to the 'hats' and markets, and for ferrying passengers. From Cooch Behar, Jute and Tobacco used to be

exported in very large quantities, but there was very little trade through river traffic except during the rains. (24)

In short, this was the traditional way of communication prevalent in the state and so the economy could hardly flourish, depending upon this primitive and obsolete communication. So the state had to look for other means of communication and attention was given to new road making and to repair the old roads so that they could be used for motor propelled wheeled cars, the hall-marks of modern transport. At the same time, priority was given to the opening of rail lines, the far more advanced road technology of the 18th century, in the state.

Haughton's over - all administration of the state synchronized with the beginning of a glorious chapter of road making. During 1865 - 1876 a major road, 97 miles long, was constructed on the embankments. Some feeder and cross roads linked up the main roads with the North Bengal and Western Bengal State Railways and their Stations, like Haldibari, Mughalhat, Dhubri, etc. So the Principal marts as well as the remote villages and backward areas came under a systematic road system which improved inland communication. Thus the milage of roads which was 41 in 1864, came upto 151 in 1876 and sprang up to 284 1/2 in 1882 - 1883. The major roads were constructed before 1876 and the increased milage of 1882 - 83, however was meant for the feeder and cross roads. (25)

Major Rennel showed the existence of ten roads in his map of 1779. They were (i) Cooch Behar - Chichakata road, via Alipurduar ; (ii) Sahebganj - Cooch Behar Road via Dinhata ; (iii) Mowamari - Dhubri Road, via Balarampur ; (iv) Mowamari - Parodanga road, via Sahebganj ; (v) Cooch Behar - Rangpur, via Bogribari ; (vi) Barthar (Sitai) - Mekhliganj, via Pargram ; (vii) Cooch Behar Jalpes, Via Maynaguri ; (viii) Chichakata - Balarhat, via Raychang ; (ix) Chichakata- epra, via Taankumary ; and (x) Kanthalbari-Dewanganj, via Changrabandha. (26) However, some of these roads subsequently changed their directions with changes in the course of the rivers. Sometimes, change in the course of a river and opening up of a new town caused disappearance of a road. Such was the case of the Cooch Behar - Mowamari - Balarampur - Khoribari road and the Cooch Behar Lalbazar road via Bogribari, Patharganj and Kaligani. (27)

Although in the two decades prior to the accession of Maharaja Nripendra Narayan, a progressive policy in the matter of communications was launched, the state was still far from well equipped in respect of means of communication. During the reign of Maharaja Nripendra Narayan, programmes were under taken for the development of communication with the objective of building up a regular transport system through outside the state. With this end in view, the Maharaja sanctioned an annual grant

of Rs. 50,000 from the state exchequer with effect from 1893 - 94. This helped creation and continuance of a fund for the improvement of communications within the state. The fund came to be known as the communication Improvement Fund.

In 1900, the following roads were seen existing : Besides Nos 1 and 2 as shown in Rennel's map, there were (i) Cooch - Behar - Kharibari, via Tufanganj, Road ; (ii) Cooch Behar - Goradhat (Guard-hat) , via Fulbari ; (iii) Ghoramara - Baneswar via Natabari ; (iv) Cooch Behar - Moranga, via Rajarhat ; (v) Pundibari - Patlakhawa via Chokhekata and Giladanga ; (vi) Cooch Behar Mathabhanga, via Rajarhat ; (vii) Cooch Behar Sitalkuchi via Sitai ; (viii) Cooch - Behar Mathabhanga, via Nishiganj ; (ix) Giladanga - Sitalkuchi via Mathabhanga (x) Mathabhanga - Sitalkuchi, via Nishiganj ; and (xi) Cooch - Behar - Falakata, via Chokhekata. (29) The network of Cooch Behar roads was joined with that of Rangpur (Now in Bangladesh) and through them approach to Calcutta became possible. In the 1950s a major breakthrough was achieved in respect of improvement of roads in the state.

There was neither any District Board nor any Local Board in the state to supervise the roads and it was not until merger with West Bengal that the Public Works Department of the latter took over the charge of construction and maintenance of roads in this region.

After some improvement in the condition of the roads,

passenger bus service was initiated Between Cooch Behar and Mathabhanga with a terminus on the left bank of the Mansai, opposite of Mathabhanga. Two other buses started running between Fulbari and Cooch - Behar and Dinhata and Cooch Behar. In April, 1945, the Cooch Behar Raj launched a motor transport service with a fleet of 3 buses and 3 trucks. After the merger of the state with West Bengal on 1.1.1950, the Government of West Bengal took over control of this service and converted it into the North Bengal State Transport Corporation. However, other private vehicles gradually began to ply in the state. In 1961, there were 85 private cars along with 84 Jeeps, 191 motor cycles, 163 public vehicles, 316 goods vehicles and 49 other vehicles. (30) In 1971, while the state buses had numbered 116 plying over 26 routes in the district, there were 14 private buses, 125 taxis, 186 private trucks and 40 State Transport trucks. (31) In 1990, the North Bengal State Transport Corporation possessed 640 buses and 30 trucks. There was also a proposal for purchasing 150 more buses in the near future. (32) Nevertheless, bullock - carts and bicycles are still the primary means of transport of agricultural produce from the villages to the primary markets. (33)

The ferry transport has also a key role in the communication network. In the rainy season, the roads, particularly the village paths became so sticky and deeply muddy, that they could hardly afford any wheeled vehicles to move. So

the country boats or ferry transport used to become the primary means of communication. Throughout this season, nearly the whole of both of the inward and outward of traffic needed to be carried on by country boats. (34) I have mentioned earlier that six principal rivers flowed through the State of Cooch Behar. They are (I) the Tista, (II) the Jaldhaka (Maushai, Singimari and Dharala with different parts of its course), (III) the Torsa, (IV) the Kaljani, (V) the Raidak and (VI) the Gadadhar. They have their origin in the Himalayas, entering the state from the Western Duars and falling into the Brahmaputra after passing through the state and the Rangpur District and often joining each other in their down ward course. (35) These big rivers as well as the numerous streams flowing through the State helped the formation of its soil, facilitated external communications and provided a good source of revenue to the State. (36) They were all nevigable with trading boats capable of carrying 100 maunds or 4 tons of burden throughout the year. There were also 20 minor streams which were used for boat traffic of mean order during the rainy season only. (37)

The river traffic had some limitations. It was usable in the rainy season only. The state had no river side town or large village inhabited by a particular community who could live on river traffic or could improve the ferry system. During other seasons the smaller streams became dry and the river mouths at Bagwa and Dudhkumar through



which the Dharala and Sankos fell into the Brahmaputra, had such a small depth of water, that boats with more than 100 to 200 maunds of burden required to be lightened for transshipment into smaller boats. (38)

The introduction of railways in the state brought about a major breakthrough in the whole communication system in 1876. In 1876, the North Bengal Railway opened a line at Haldibari. This line later turned to be the mainline of the Eastern Bengal Railway connecting Calcutta with Siliguri and Darjeeling. But as Haldibari was situated at the extreme Western end of the State and the Tista intervened, it could not serve the purpose of the State, connecting Haldibari with other places. So the State itself thought of constructing a railway of its own from Mogalhat to Cooch Behar. (39) Calica Doss Dutt, Dewan of the State, was asked by the Maharaja to take up the land required for the purpose and to properly compensate the people evicted in the process. Babu Hem Chandra Bhattacharyya, sudder Canoongoe, was first assigned to make an estimate of the compensation. The task was ultimately handed over to Kumar Gajendra Narayan, Superintendent of agriculture and forests. The total amount of the compensation paid up to the end of the year 1892 was Rs. 809399. (40)

The Cooch Behar State Railway came into existence in 1892. The line was originally opened on 2 ft. 6 inches guage.

Between February and April 1910, the line was converted into a metre gauge (3ft. 3 3/8 inches). This linked up Cooch Behar with the railway system of the district of Rangpur. At first, the Railway was ended near Cooch Behar town to the south of Torsa. But later it was extended upto Alipurduar and to Jaintia in the Bhutan foot - hills. The partition, however, caused a setback to the railway communication, as partitions of it went to East Pakistan. The dismal condition remained untill the Assam link railway was constructed. Presently the railway has been working from Gitaldaha to Alipurduar, establishing a link with Assam through the North East Frontier Railway, while the Bamanhat - Gitaldaha section has been operating as a branch line. The recent opening of the Broad gauge line from New Jalpaiguri to Jorai through the Northern part of the District has atleast provided a satisfactory railway communication in the district. (41)

During the Maharaja's administration, there were small airstrips at Cooch Behar, Tufangunj, Dinhata, Mathabhanga and Mekhliganj, designed to use his small personal planes. Since 1950, the Cooch Behar airstrips has been enlarged and improved to a good landing ground. Although the scheduled passenger service was not yet opened, Cooch Behar became a busy Airport handling almost the entire expensive inward trade of the district and large quantities of Tobacco, Jute and Tea from Cooch Behar itself and the Western Duars of Jalpaiguri. (42) After the

partition of India and till the Assam link portion of the railway was constructed, the only means of exit from Cooch Behar was the air transport. Later a few private operators started air services for passenger and cargo combined. At a later period, the Indian Air Lines had started the Bayudut service daily from Calcutta to Cooch Behar. But it had been in operation for a few years only. (43)

Among the three districts under study, Jalpaiguri was well in advance in the sphere of communications. This advancement was mainly due to two reasons - first, the Britishers did put their early foot prints in this region as it was once a part of British Rangpur, and secondly, its geographical location as an entrepot to reach both the North Eastern and trans-Himalayan countries with which the Britishers wanted to establish trade relations. Obviously, the promotion of communications here first caught the attention of the British even before its formation as a district in 1869. After the formation of the district, the most potent factor which gave a big boost to the development of communications was the growth of tea plantations and the tea industry. In fact the tea industry completely changed the landscape, demographic complexion and socio-economic pattern of the district. The Western Duars, which was once a very thinly populated or a desolate place, soon became dotted with inhabited villages, tea gardens and small factories. The district began to attract educated Hindu gentry from East Bengal.

The new administrative set up needed clerks and lawyers and once they settled there, doctors and teachers were required. They settled down in the town and built up domestic houses and schools. Thus a process of urbanisation set in. With the opening of tea gardens, the process of urbanisation got further momentum. (44)

In the 16th century, Nilambara the last Khen king of Kamtapur was said to have constructed a few magnificent roads with good tanks every few miles. During the British period, portions of them formed part of the main road between Cooch Behar, Rangpur and Bogra. (45) One of them stretched towards the north-western direction and reached Jalpesvar temple of Jalpaiguri. A part of the said road could still be seen by the Name of Dinhata - Mekhligang road. (46)

In the 18th Century as well as in the first half of the 19th century, road building in the region was concentrated over the area, west of the Tista. So this portion of the District was fairly well connected through the roads. Although geographical condition in this part of the district were favourable to road building, frequent flood as well as heavy downpour caused extensive damage to roads. In the western Duars, road construction was very difficult and communications were often interrupted as this tract was cut off into sections by large rivers which again frequently changed their courses. In 1905, the Raidhak swept away five miles of the main road to

Alipurduar and the floods of 1906 dissected the roads to pieces. So there had been a great want of roads in the Western Duars to the North East of Alipurduar. There were Alipur - Haldibari - Jainti - Raidhak and Newlands - Chakchaka roads. But they were all rude cart tracks and became quagmires in the rains which impeded rather than aided traffic. So metalled and at the same time, new roads were badly required, specially after the introduction of the tea plantation and the industry in the Western-Duars. The industry was initially established as a commercial enterprise in 1856. The problem of communication was further intensified by opening of more gardens throughout the north of the District between the Tista and Sankos rivers. Before the construction of the Bengal Duars Railway, the tea gardens of the Dam Dim Sub district had to depend on the Jalpaiguri - Dam Dim and Fulbari Ghat roads to send away their produce to or get in supplies from Jalpaiguri and Siliguri. It was only after the opening of the said railway, that all the traffic began to use the railway. The introduction of the railway also provided a fillip to the improvements of the roads, to ensure that the traffic could easily avail of it from different stations. So use of these roads obviously increased with the opening of the railways. (47)

Necessity was followed by efforts. Road construction in the district came under the purview of the Public Works Department. In 1870, the following roads came under the

supervision of the Public works Department : (1) Twenty seven miles of the imperial cart road from Purniah to Darjeeling passing through Jalpaiguri. (2) A road, twenty nine miles in length from Jalpaiguri town to Titalya, was joined with the Purniah and Darjeeling Road. The mails to and from Calcutta were carried along this road. (3) A fine road was extended from Cooch Behar town to the military station of Buxa. The part of the road, twenty one miles long, fell within Jalpaiguri District.

A number of roads were under local management. Hunter has outlined twelve of such roads. They were (I) Jalpaiguri - Haldibari, via Alipurduar, 77 miles long; (II) Mainaguri - Chamurchi, via Ambari ; (III) Mainaguri - Cooch Behar, via Jalpaiguri; (IV) Jalpaiguri - Siliguri, via Ambari - Falakata, 27 miles long ; (V) Jalpaiguri - Boda, 30 miles long; (VI) Jalpaiguri - Dalimkot, 29 miles long ; (VII) Jalpaiguri - Cooch Behar, 26 miles long ; (VIII) Tista - Domahanihat ; (IX) Mainaguri - Domahanihat ; and (X) Jalpaiguri Dunga - Hat road. Apart from these main roads, there were many tiny village roads. (48)

The roads constructed by the P.W.D. were mostly intended to serve the interests of the tea industry. Those were :

- (1) the 19 - mile Latiguri - Matiali Road, via chalsa ;
- (2) the Ramshai - Sulkapara road was ten miles in length;
- (3) eight and half miles long, the Sulkapara - Thaljhora Road;
- (4) the Banerhat - Chamurchi road;
- (5) the 13 -

miles long Ramshai - Gaikata road ; (6) the Gaikata-Birpara Road which was Seven and half miles long ; (7) the eight and quarter miles long Gaikata - Dhupguri Road ;

(8) the Gaikata - Binnaguri Road, four and half miles long. The Jalpaiguri District Board constructed a few roads, the total length of these being 802 miles ( 26 metalled + 778 unmetalled ). These roads as identified by Hunter have already been mentioned. The District Board also constructed a few roads over the west of the Tista. Among those, the notable were the Boda Road (31 miles long), the Siliguri Road (23 miles long), the Titalya Road (26 miles long), the Boda - Domar railway road (19 miles long), part of the Central Emigration road (28 miles long), the Imperial road and so on.

In the Western Duars the important roads, constructed and maintained by the Board, were (1) a road from Dam Dim to Fagu tea garden in Darjeeling ; (2) the road between the Hantapara tea Garden and Falakata; (3) The road running to the Rajabhatkhawa station ; and (4) Cooch Behar-Buxa road. Apart from these, there were two other roads, east of Alipurduar, the Jainti - Raidhak Road, and the Newlands - Chakchaka Road. All of these roads were constructed to serve the interest of the tea industry. Bullock-carts, Buffaloes, human carriers, Pack ponies, Bhutia men and women, elephants, etc. were used for transports. (49) Bullock carts carried mainly goods, but occasionally,

they carried passengers. Then came cycles and cycle - rickshaws, particularly in the urban areas.

Presently, the state highway - connects the district headquarters of Jalpaiguri with Alipurduar, Cooch Behar etc. and all the 13 block headquarters are connected either by state highways or good metalled roads. Distant places like Delhi, Lakhnau, Patna, Calcutta, Gauhati, etc. are connected by National Highways. The Public Works Department (Roads) constructed the following roads between 1954 and 1968 : (1) Mainaguri-Changrabandha road, (2) Jaldhaka - Ranirhat feeder road, (3) Dhupguri - Falakata Road, (4) Mondalghat link road, (5) Jalpaiguri-Paharpur Road, (6) Bonarpara Road, (7) Mainaguri station Road to Mainaguri-Changrabandha road, (8) link road to Berubari, (9) link road to Jalpes temple, (10) Heeramati Gurudevpur Hat road, and (11) Kholaignam - Khetiphulbari road. The total length of these road has been 99.25 Km.

Such a great advancement in road construction has its effects on road transport. With the improvement of road conditions, motor propelled vehicles began to move on the roads. Government Offices began to use jeeps, instead of horses or elephants. Human carrier gave way to motor wagons, taxis, trucks, hat buses, etc. The North Bengal State Transport Corporation was set up. The latest addition to the transport system are four wheeled little trucks, little buses and three wheeled auto rickshaws. At least 33 routes in the district were covered by North



Bengal State Transport Corporation. 86 buses were run by private owners. 74 hat - buses also plied in the district. 260 Taxis including 7 station wagons were used to run in the district along with fifty two-seated autorickshaws. At a glance, 86 state carriages, 534 contract carriages, 1908 private carriers, 1,627 public carriers and 3,582 private cars and jeeps ran in the district in 80s of the 20th century. (50)

The district is well fed by the rivers. Those are the Mahananda, Karotoya, Tista, Jaldhaka, Duduya, Mujnai, Torsa, Kaljani, Raidhak and Sankos. Those all had originated from Sikkim, Bhutan and Darjeeling Hills and could be classified into two systems, namely the Brahmaputra system and the Ganga system. (51)

Almost all of these rivers, since the ancient past, were navigable by boats carrying hundred maunds, or between 3 and 4 tons of burden throughout the year. (52) So there had always been a prospect of river traffic in the district. The Tista was navigable by large boats to approach Jalpaiguri. But the Torsa was navigable by cargo boats and that was again during the rains. (53) Eight ferries were used to ply over the Tista throughout the year. A ferry plied over the Mahananda at Siliguri. The Duduya, Mujnai, Torsa, Kaljani, Chek, Raidhak, and sankos rivers also had facilities of ferry transport. In the monsoon, few temporary ferry services were opened, one

each to traverse the Jaldhaka, the Gadadhar and the Karatoya rivers. Ferries were leased out for one year to the highest bidders through auction. (54)

There were 125 ferries in the district, of which 99 belonged to the District Board, and the rest were provincial. The District Board secured a revenue of Rs. 18740, in 1907 - 08 from its ferry service where as the provincial ferries got Rs. 7,516. The principal ferries were allowed to continue on the Tista and Jaldhaka Rivers. Hunter states that only eight ferries were used to serve the Tista river. But J.F. Gruning mentioned about three more ferries, one at Premganj, one at Kharchibari and one at Fulbari. A wirerope ferry was used to help cross the new road through the Tondu forest. On the Karatoya a ferry was introduced at the point where the road from Jalpaiguri to Titalya crossed it. Other ferries were launched at Pochagarh on the Jalpaiguri- Boda road and at Debiganj on the Boda Domar Road. (55) However, most of the river traffic lost their importance after the district was opened to the railways, as the merchants preferred to carry goods more by train than by boat.

The real breakthrough in the overall transport system was effected in the district with the introduction of the railways. The entire trade and commerce of the district, both export and import, got a tremendous boost by this transport revolution. The Eastern Bengal State Railway, better known as the Northern Bengal State Railway, the

Bengal Duars Railway and the Cooch Behar State Railway- all traversed the whole district.

The Northern Bengal State Railway was opened to traffic up to Jalpaiguri in 1878 and was extended to Siliguri, the present terminus of that railway. Calcutta and Darjeeling were linked up by this line. Previously, the passengers of Darjeeling had to halt for transshipment at Sahebganj and, after crossing the river Ganges, had to undertake a long and tedious journey by road from Karagola Ghat to Siliguri. But this line entered Cooch Behar near Haldibari station and was directed North-wards to Jalpaiguri where it again curved to the North West. Thus, vexatious transshipment and tedious journey by road had been obliterated. (56)

The Bengal Duars Railway was constructed for two purposes, (i) to assist in opening up the Western Duars and (ii) in developing the tea industry. The line between Barves Junction and Dam Dim, 31 miles long, and the line between Lataguri and Ramshaihat, 5 1/2 miles long were opened for traffic in 1893. The line between Barnes Junction and Lalmanirhat (now in Bangladesh), 65 3/4 miles long and that between Barnes and Barneshghat, covering one mile were completed in 1900. The western expansion from Dam Dim to Bagrakot, 6 3/4 miles long, was completed in 1903. The eastern extension from Mal to Madarihat, covering 44 miles was opened for traffic in 1903. The railway, therefore,

consisted of a mainline from Lalmanirhat, the Junction with the Dhuburi branch of Eastern Bengal State Railway, to Madarihath on the Torsa river and two short branches, from Latiguri to Ramshai Hat and from Mal to Bagrakot. (56) In 1915, a line of the same railway was added to the existing lines from Chalsa to Matiali, 5 miles long. (58)

The Cooch Behar State Railway opened a narrow guage line in 1891 from the Western side of the Torsa to Gitaldoha. The line was first extended to Rajabhatkhawa and thence to Jainti in 1901. The latter portion was converted into metre guage in 1910 and was merged with the Eastern Bengal Railway. The meter guage from Rajabhatkhawa to Hasimara was enlarged in 1914. (59)

The Assam link Railway project further laid a mile stone in the district's Railway linkage after Independence and the last vestige <sup>of</sup> the medieval railway system was removed after the Farakka Barrage was constructed over the river Ganges and thereby Calcutta was directly linked up with New Jalpaiguri by a broad guage line. Then the line passed through Belakoba, Raninagar, Jalpaiguri town, Mainaguri, Dhupguri, Falakata, New Cooch Behar, Alipurduar, New Bongaingaon and reached Gauhati in Assam. Now all the rail lines came under the jurisdiction of the North Eastern Frontier Railways. (60)

Before any part of the present Darjeeling came into British possession in 1835, the means of communication

were nothing but mere patch work. The only roads and bridges that existed here were a few narrow rough tracks through forests and a few cane-bridges over the torrents. Except this rudimentary communication, the whole tract was almost covered by deep forests. Grants' memorandum of 1830 reported that there were only two routes there - (i) the 'Nagree' pass and (ii) the 'Sabbook Golah'. A third route by the side of the Mahananda was also mentioned. According to the Darjeeling Guide of 1838, the journey from Calcutta to the foot hills of Darjeeling took 98 hours. The whole journey to Darjeeling lasted five or six days and the expense needed for a journey from Karagola Ghat on the Ganges to the foot hills was Rs. 240 in 1848. (61)

This hopeless and uninhabited condition of Darjeeling, specially after its present formation as a district, congregating the Terai in 1850 and the Kalimpong subdivision in 1865, proved to be a Pandora's box to the British. They annexed Darjeeling to build a sanatorium for the sick servants of its Government, to engross all the trade of the country and to use it as a key-pass to Nepal and Bhutan. But after annexation, they soon discovered its boundless economic potentiality and the trans-Himalayan trade route between British India and Tibet and even Central Asia. They soon realised that the natural environment of the district was wholly conducive to plantations like tea, coffee, Cinchona and cultivations of European fruits like orange, grapes, etc. and vegetables

like potatoes, cardamom, and other commercial crops like tobacco, rubber, etc. besides its priceless forest resources. But the most important development without which all these economic prospects would have been foiled was the improvement of communications. So the British gave first priority to road-construction in the district. By 1840 a road was built from Pankhabari and another at Mahaldiram. But the whole complexion of the tract underwent a great change with the transfer of Dr. Campbell from Nepal to Darjeeling as superintendent. Of him, it is said that, " whatever has been done here, has been done by Dr. Campbell alone ". His effort resulted in establishing a good sanatorium, building up a hill crops, improving the means of communications, constructing of European houses and roads, and introducing the cultivation of tea and coffee. Above all, the Government was indebted to him for the formation of the district of Darjeeling. (62)

The first step to introduce modern communication could be traced back to January, 1839. Calcutta road, to the east of the hill on which Jalapahar cantonment stands now, was completed by Lloyd. A road from Siliguri to Darjeeling was completed in 1842. This road, now known as the old military road, could be seen from Pankhabari to Kurseong and then on to Dowhill, Sinehal and Ghum. However this road was not fit for wheeled traffic. So the construction of a cart road began in 1860. The portion from Kurseong to Darjeeling was opened to traffic in 1864 and the whole

portion was completed in 1869.

On the basis of Tumlong treaty of 1861, the British were authorised to construct a road through Sikkim. The old military road was not sufficient to meet the expanding demand of the district. So the Siliguri - Darjeeling cart road had to be constructed. It was along this highway that the Darjeeling Himalayan Railway route was subsequently projected. (63) Meanwhile, communication in the plains had been improved by the construction of a road 126 miles long from Karagola ghat on the Ganges opposite Sahebganj to Siliguri. The hill cart road was connected to this road at Siliguri. The road from Karagola to Siliguri is presently known as the Ganges - Darjeeling road. (64) The next important road, constructed in the district, was the Tista valley road which was the highway for travellers and merchants going to Sikkim and Tibet. At the extreme south of this road, an extension road leading from Sivok to Siliguri was constructed and at the Tista Bridge, there was an important junction where the roads to Darjeeling and Kalimpong met it. The other two roads leading to the Tista valley, had emerged from Darjeeling. Another important road, leading from Ghum to Simanabasti on the north west was also constructed. This was good cart road, 10 miles long and passed through Sukiapokhri. Other important roads were : (I) Kurseong Matighara, via Pankhabari (11 1/2 miles), (II) Tiribana Bagdogra (6 miles), (III) Naksalbari- Garidhura (11 miles), and (IV) Rikyisum -

Jangi guard, via Mimglas and Gorubathan (26 miles). (65)

The maintenance and construction of the roads were carried out by the Public Works Department, the District Road Committee, the terai road fund committee, the District Road Cess committee and the Darjeeling improvement fund and so on. In the tea garden areas, some roads were used by the tea estates and in the reserved forests, some by the Forest Department. The means of transport were strong bullock - carts, Pack - ponies, human carriers 'Dandi', hardy porters, Sure - footed mules, coolies, elephants, Palki (Palanquin), tonga and luxurious rickshaws.

In 1860, the East India Railway was extended up to Sahebganj. From this point to Karogola Ghat was a journey of five hours for crossing the river before proceeding by bullock cart to Dingra Ghat and from there by Palki, Pony, Carriage or cart to the foot of the Hills past-purnea, Kishanganj, and Titalya and thereafter a 56 miles tedious journey along the Pankhabari - Darjeeling Road. The Cart Road from Siliguri to Darjeeling was completed in 1869. In 1877, the Northern Bengal State Railway was opened for traffic between Atrai and Jalpaiguri. In 1881, the Darjeeling Himalayan Railway started carrying passengers to Darjeeling. But the greatest hurdle to continuous journey from Calcutta to Darjeeling was the Ganges. At last this hurdle was won over and the Ganges was bridged in 1915. The broad guage system was first extended



north ward so that a passenger could reach Darjeeling after a continuous train journey of 22 to 24 hours from Calcutta, instead of 98 hours as needed in 1838. (66)

The road communication received a further impetus after 1918 with the introduction of the petrol driven vehicles. Since then, the carrying capacity of the communication system in the district was largely enhanced and at the same time, the comfort and convenience of passengers were also ensured. Austin 7, a very light motor car with a specially low gear box for use in the hills began to ply on the street. (67)

In 1871, the following imperial roads were under the management of the Public Works Department, viz, (1) the 48 miles Darjeeling Hill cart road from Siliguri to Darjeeling, the first 8 miles being metalled ; (2) New cart road from the saddle to Jalapahar which was 2 1/2 miles long and unmetalled ; (3) Pankhabari - Siliguri road which was 16 miles long and unmetalled ; and (4) Cinchona Plantation road from the saddle of Rangbi, which was 7 miles long and also unmetalled. The total length of the roads under P.W.D. jurisdiction was 93 miles.

In the same year, the following roads, all unmetalled, were maintained through the Local Fund under the supervision of the Deputy Commissioner : (1) the 6-mile road from the little Ranjit river to Gok and Kalbang ; (2) the 4-mile Balasan-Nagri road ; (3) the 20-mile Little Ranjit-

Nepal frontier road ; (4) the 6-mile Tista river - Kalimpong road ; (5) the 14-miles Kalimpong Damsang road ; (6) the 12-mile Damsang Llabaroad; (7) the 38-mile Llabaroad - Daling Kot and Kiranti road ; (8) the 12-mile Garidhara - Nuksarbari road ; (9) the 16-mile Garidhara - Phansideva road ; (10) the 10-mile Matigarh - Phansideva road ; (11) the 6-mile Nuksarbari - Karaibari Hat road ; (12) the 12-mile Karaibari - Phansideva road ; (13) the 12-mile Nuksarbari Matigarh road ; (14) the 6-mile Karaibari - Adhikari Hat road ; (15) the 12-miles Matigarh - Campasiri road ; and (16) the 12-mile Gurumara-Tistaroad. So the total length of the roads, maintained from the Local Fund, was about 234 miles..

The following unmetalled roads were under the supervision of the Municipality. (1) 8-mile long Dhutiria road from cart road to the Dhutiria Factory ; (2) the 10-mile long Gok road from Darjeeling town to the little Ranjit ; (3) the 16-mile Hopetown road from cart road to Hope town and Balasan ; (4) the 2-mile long Darjeeling station - Jallapahar road ; (5) the 8-mile long Darjeeling station Rangnu road ; (6) the 6-mile long Kurseong -Pankhabari road ; (7) the 12-mile long Ranjit road no.1 from Darjeeling to Great Rangit; (8) the 8-mile Rangit road no. 2, from Takvar to Great Ranjit ; (9) the-10 mile long Singtam Road from Darjeeling to Little Ranjit and (10) the partly metalled and 20-mile Darjeeling Station road. So the total length of the roads under the municipality was, more or

less, 100 miles. The grand total of the length of roads, covered by the 3 agencies as noted above, was 427 miles.

(68)

The comprehensive road building programmes undertaken by the British in the District from 1835 to 1871 had been a grand success in view of the fact that the uneven soil, because of the mountainous nature of the country combined with heavy rainfall and the landslides in the Terai made road construction almost impossible. The devastating and frequent floods also created hindrances to road construction. In the hills, the soil, because of its content of micaceous substance was prone to erosion and landslides, especially where the forest covering was destroyed and the rain swept away the exposed surface. So owing to the physical features of the land, road building was not only a difficult task but also extremely expensive.

O'Malley wrote in 1907, " The roads have to be driven up hill and down dale, often along the edge of steep precipices, where the hill side must be dug away, the rocks blasted, and the hill streams controlled. Expensive stone walls are consequently necessary, breast walls being built above the road to prevent the hill side falling upon it, and revetments being built below to prevent it sinking. The rock strewn streams which drain the mountain slopes are another source of danger. Trickling runlets in the hot weather, they become swollen torrents in the rains

; and training walls have to be built far up the mountain to prevent them washing away the road. The effects of excessive reainfall have also to be guarded against, in order to prevent the roads being scoured out. For this reason, they are generally built with an inward slope and with a drain against the hill-side, as otherwise the steep inclines would make them mere water- courses ; and at intervals there are small ridges of stone to divert the water into the drains. In some cases, the roads have been built with an outward slope, but in the opinion of my engineers this is a mistake, as the water rushing over it is apt to scour and undermine the hill-side below the road ."

" There are few roads with a gradient easy enough to allow of cart traffic, and the majority are built with a gradient which only admits of the passage of ponies and pedestrians : in some places, in fact, the gradient is so steep that ordinary metalling will not rest, and the roads have to be paved with rough stoneslabs. These, though troublesome enough to walk upon, are the only means of keeping the road passable during the monsoon months, and of preventing them being scoured out by heavy rain. The roads have more often than not to be laid out in sharp zig zags or curve round the spurs of the mountains and into the deep ravines and gorges ; and the result is that their length is out of all proportion to the actual distance as the crow files, being often twice and sometimes thrice as

great ". (70)

In spite of the difficulties and the resultant heavy costs, the construction, maintenance and bridging, road construction in Darjeeling was given most priority both by the government and the army, for, this was the prime factor without which modernisation of Darjeeling could never be achieved. The Public Works Department, the Zilla Parishad, the Municipality and the local Boards assigned for road making were all very much aware of this. So as they gave importance to new road making, they also emphasized repairing of the old roads and metalling the existing 'Kutchha' roads as much as they could. With the introduction of automobiles on the roads of the district after 1918, a fresh impetus was given to the building of modern throughfares in this area. (71)

In 1928, the Road Development Committee under the chairmanship of M. R. Jayakar necessitated a great change in the whole road policy of the government. In 1929, a central road fund was set up with the proceeds of a surcharge on petrol in order to enable them to make annual Bolck grants. This fund was used to subsidize the provincial work on roads. But as Bengal had no development plan worth the name at that time, A.J. King was appointed social officer for development in 1934. Mr. King prepared a plan for 309 miles of improved roads in the district consisting of 182 miles of the existing metalled, 83 miles

of existing unmetalled and 44 miles of the new roads. (72)

But the king's plan was modified at the Nagpur conference of the provincial chief Engineers. Here the roads were classified into five categories, viz, (i) National Highways (ii) Provincial Highways, (iii) Major District Roads, (iv) Other District Roads, and (v) Village Roads. It was decided that 41 miles of the roads were to be constructed in Darjeeling under the head of National Highways, 106 miles under the head of Provincial Highways, and 201 miles under the head of major district roads. (73)

The Shillong plan, which was better than the Nagpur plan, proposed that 'through' express ways and ring roads around important towns like Siliguri were to be constructed. During the first and second plan periods, a number of roads was transferred from the Cooch Behar construction Division to the Darjeeling construction Division which included Raiganj, Siliguri and Darjeeling construction Subdivisions. Investment in road development during the third plan was directed primarily to improving the quality of roads, bridges, and culverts. In the fourth plan, emphasis was laid on the construction of roads to serve the industrial centres, potential centres of economic growth and underdeveloped areas. (74)

The most important throughfare in the district was the Ganges-Darjeeling Road, now known as National Highway no. 31, which formed part of the Great Asian Highway. It links

National Highway No. 37 in Assam with N.H.W no. 31A from Sikkim, N.H.W. nos. 30,33 and 2 in Bihar and N.H.W. no. 34 from the southern West Bengal. This results in Siliguri being developed as the most important commercial centre of the North Bengal.

Although road construction in the district made tremendous progress, rail - roads did not lag behind. The properties of the Darjeeling Himalayan Railway Company and the extension company were purchased by the Government of India in 1948 in order to convert a part of the system into metre gauge for establishing a direct rail link with Assam running exclusively over Indian territory. (76)

After the partition, in order to make good the loss of the portion of the old Bengal Railway to the Eastern Bengal Railway (East Pakistan), the old Assam Railway was made to link Assam with the rest of India and was converted to metre gauge. The metre gauge portion of Siliguri - Jalpaiguri and Jalpaiguri - Haldibari railways were opened to traffic on the 23rd and the 26th January, 1950, respectively. (77)

The policy of the Indian Government to re-group, the Indian Railways gave birth to the North East Frontier Railway which included the Railway system of the Darjeeling District. It included important stations like Siliguri town, Siliguri Junction, New Jalpaiguri, Darjeeling,

Sukna, Tindharia, Kurseong, Sonada, Ghum, Bagdogra, Matigara and Naksalbari. However, considering the fact that road transport is comparatively cheaper and quicker, the growing competition between rail and road communication has put this section of the railways in a deplorable condition. (78)

The erection of the rope ways was another landmark in the history of communication network in the Darjeeling Himalayas. The Kalimpong Rope way co. Ltd. was formed in 1928 for transportation of commodities from the Kalimpong town to the Darjeeling Himalayan Railway over the Tista Valley. The Ropeway opened in 1930. On Arrival at the station, the carriers were automatically lifted off the rope and ran on overhead rails in the station. The Ropeway from Darjeeling to Bijanbari, 5 miles long, was owned by the Darjeeling Ropeway Co. Ltd., and was opened for traffic in January, 1939. There were also a number of Private Ropeways on different tea gardens, such as Liza Hill, Thrubo, Gopaldhara, Namring, Pashok, Gyabari, Phuguri and Singball etc. estates. (79)

The Kalimpong Ropeway Co. Ltd has been inoperative now and in 1966, it was handed over to a new company owned by the Samthar Co-operative Multipurpose Society Ltd. (SAMCO) The Darjeeling Bijanbari Ropeway of the Goeankas now serves the intermediate station of Jail Angle in addition to Singtam and Chongtang. One noticeable feature of this ropeway is that it is owned by the Marwaris. The only



other ropeway, opened after Independence, connects Darjeeling with Singla Bazar with a carrying capacity of 4,000 tonnes of goods and 10,000 passengers per year. It is divided into four sections from Lebong Road station to Takvar Tea Estate (Station II), from Takvar to Barnesbeg Tea Estate (Section III), from Barnesbeg to Singla Tea Estate (Station IV), and from Singla Tea Estate to Singla Bazar (Station V). The goods car can carry 1,500 Lbs (or 75 Cft) while the passenger cars are four-seated with two standing travellers at a time. (80)

The district has very little prospect of water communication. Only small country boats or dug-outs could be used in short portions of the rivers, flowing over the plains. So no regular means of water communication has grown in the district. There were only five recognised public ferries in the 1930s. They were Sivok, Dumukha, Duramari, Champasary and Phansidewa Ferry systems. At present, the old ferries have been replaced by bridges. (81)

#### Communication Network and business ventures

In the district of Cooch Behar, the all-round and gradual progress of the means of communication, coping with the growing needs of the time, generated a tremendous impact on the society and economy. The impact was many sided : (i) it increased social mobility among the inhabitants of the district ; (ii) it opened the country, to a great extent, to trade and commerce. ; (iii) it transmitted commercial

crops like jute, tobacco, foodgrains etc. from the village marts to the towns and bunders (Ports) ; (iv) it helped the rise of prices of agricultural produce considerably as markets become more and more competitive; (v) it made exports and imports easier than before; and (vi) it attracted foreign merchants from abroad to take part in new economic ventures. With the rise of prices of the agricultural produce, both the cultivators and the state were benefited. (82) Previously, as there was no competitive market owing to the absence of adequate communication the peasants were compelled to undersell their produce at the local markets and become economically losers. (83) The state also did not get sufficient revenue. But the gradual improvements in the means of communication made trade and commerce free and viable leading to rise of a real and competitive market. The opening of the railways and the construction of roads all over the state opened the country for trade. (84) So the alien merchants such as the Marwaris, Gujaraties, Beharis, Kashmiris, Maghs, and so others, began to rush to the state for economic ventures. The exports and imports in the state were largely enhanced. The chief exports from the state were tobacco, jute, mustard - seed, mustard - oil, rice etc. and the principal imports were piece - goods, salt, metals, copper, utensils, suger, molasses, pulses, silks, cocoanuts, betel - nuts, beads, dried fish, etc. The crops of the district, after meeting the local demands, were

exported abroad. There was a large export of jute, tobacco, rice, mustard - seed and suger cane. The native merchants estimate the value of exports at about £150,000 per annum, and that of imports at £ 90,000 per annum. The value wise break up of the export and import items were as follows; (1) Exports : Tobacco £ 70,000 ; Jute £40,000; Mustard - seed and oil £ 20,000 ; rice £10,000 and micellaneous £10,000 : (2) Imports : Cloth £50,000 ; Salt £15,000 ; and other articles £25,000. So it is revealed that the balance of trade was in favour of the state as the value of exports exceeded that of imports over time. This was a good source of capital accumulation in the state leading to economic prosperity of the people. (85)

The centres of commercial activity were the various bunders (Ports) and 'Hats' (markets) apart from the Cooch Behar town itself. The communication network knitted these centres in a single chain and thereby every nook and corner of the state came into closer contact with each other. It is the progress of communication network which converted a remote corner of a place into a little rural town and that into a big town, as explained by Harendra Narayan Chaudhury in his book " The Cooch Behar and its Land Revenue Settlements " in the following manner : " The nucleus of a bunder is a Hat. As the latter grows in importance it begins to draw larger traffic, and if the site be favourable with good means of communicatin by land

or by water an experimental shop is opened by the side of the Hat by some enterprising man. If the venture succeeds, more shops come into existence, and, following the example of the pioneers, are raised near the Hat ground. The place soon grows into a little rural town ".(86) As soon as the town grew in importance from the commercial point of view, big merchants began to reside permanently in the markets and bunders and open firms to conduct business.

The principal centre of commercial activity in the district was the headquarters itself. It had commercial link with the bunders and the other market places of the district. This became possible with the growth of a satisfactory communication network in the second half of the 19th century. Moreover, the trade grew in volume over the years. This is evident from the fact that the volume of trade in the state in 1884 far exceeded the same of both of 1864 and 1872. A general review of trade was made in 1872, according to which the total value of exports in that year was Rs. 13,20,000 while that of imports was Rs. 90,000. According to the said review, the trade in jute was doubled due to the opening of the North Bengal Railways.(87) It is obvious that the bulk of the trade as stated above centred round the Cooch Behar Town market which was divided into two sub-markets the Kalikaganj market for the morning shift and the Toha market (presently Bhabaniganj market) for the evening shift. Here

articles of both local and foreign produce of every description and variety were exchanged for trade.

Among the 25 bunders in the state, Haldibari was famous for its jute trade. Its connection with the Kasiabari, Emigration and Manikganj road ; and with the Eastern Bengal State Railway, made the jute trade a brisk one and owing to this, the number of carts carrying jute in the bunder rose from 35,562 in 1910 - 11 to 51,901 in 1911 - 12 ; the quantity of jute imported into the bunder was 5,19,010 maunds in 1911 - 12 as against 3,55,620 maunds of the previous year. (88) Mathabhanga was famous for Tobacco trade. The total quantity of tobacco imported into the Calikaganj bunder was 38,555 maunds in 1911 - 12 against 34,560 maunds of the previous year. There was also an increase from 4,076 to 5,822 maunds in the quantity of jute to the bunder. Similar trends were also noticeable in other bunders such as Chanrabandha, Chowrahat, Dewanhat, Balarampur, and Buxirhat. From Balarampur, jute, paddy, mustard - seed and oil were carried across by boat to Sirajganj. (89) During the year 1891 - 92, owing to the failure of the rice crop, the prices of foodgrains rose high. But this crisis was easily overcome by the easy transport and communication network. Large quantities of rice were imported into Haldibari, Mogulhat, Kalirghat near Cooch Behar, Chowrahat, Mekhliganj, Jamaldah, Laukuti, Cooch Behar and other places either largely by boat and also by road transport or by the railways. It was imports in large quantity from Brit-

ish India that kept up the supply and saved the state. Imported rice found its way to the most distant corners of the state where no home - grown rice could be available. (90)

That the spread of communication served as a great stimulus to the increase of trade and commerce in the district, may also be inferred from the following facts. The number of jute - carts which came to the Haldi-bari bunder was 67,542 in 1901 -02. The number of such carts was 65,5830 in the previous year. So there was an increase of 1,959 carts over a single year. The amount of tolls collected from those was Rs.8442.12 in the former year as against Rs. 8197.14 in the latter. The volume of jute trade in Dewanganj also increased. From Calikaganj bunder at Mathabhanga, the respective quantities of tobacco and jute exported abroad were 57876 and 11285 maunds in 1901 - 02. These were 48,120 and 8030 maunds respectively in the previous year. The total value of different trade items such as tobacco, jute, rice, mustard - seed, salt and sugar etc. was estimated as Rs.4,54,000 in 1901 - 02 which was a marked improvement over the corresponding figure of the previous year. (91)

The Mekhligunj bunder was important for its tobacco trade. A large number of Burmese merchants used to come here to purchase tobacco leaves to send those first to Kaligunj in Rangpur, by crossing the Tista by boat and then to

Chittaganj for final transshipment for Rangoon and other Burmese ports. (92) Tobacco trade at Mathabhanga was mostly conducted through the ports of Brahmaputra, Manikgunj and Narayangunj. (93) Dinhat had its trade mostly along the Sahebganj, Gosanimari and Rangpur roads. (94) Most of the trade in Changrabandha bunder was carried out through both of the road and river transport. It was directly linked up with Patgram, Jalpaiguri, Mekhligunj, and Ranirhat. (95)

The co-existence of both road and river traffic caused different means of communication to grow over time. From Cooch Behar, the export of jute and tobacco was abundant. The Sairat mahals were under the district control of the state and were leased out to farmers on convenient terms and usually for 3 years. The ferries belonged to the state and provided a sizable annual revenue over time. The chars, grown up in a river were liable to fresh assessment. (96) The rivers of this district were to directly connect Rangpur in East Pakistan (Presently Bangladesh). So some portion of the total volume of trade of the district was to be carried on through the southern district of Eastern Bengal. (97) During the monsoon all the rivers flowing through this district had to be traversed in boat of a carrying capacity of 1000 maunds each. None of the marts on the Dharala was of any importance but the aggregate volume of trade was immense. On the Sankos, on the extreme north eastern limit of Rangpur district,

there was a mart at Bharngmari through which a significant amount of trade in oil, oil-seeds and cotton was conducted with Assam. (98)

W.W.Hunter, in his statistical account has provided a chart of river traffic in terms of both exports and imports for the six months since september 1875. The account reveals that the district during the six months undertook the following volume of trade comprising various goods - 260 maunds of wheat ; 502 maunds of rice ; 4,382 of maunds paddy ; 72,934 maunds of jute ; 3,199 maunds of oil ; 1,972 maunds of mustard - seed and 33,940 maunds of tobacco Volumes of import of different goods from abroad were also revealed such as 11,150 maunds of coal ; 104 maunds of cotton ; 1,854 maunds of pulses and gram ; 19,679 maunds of salt and 17,186 maunds of European piece goods.

This is a partial assessment of the total volume of goods traded through the district. The total volume of exports during the six months of reference was 118,540 maunds or 4339 tonnes while that of the imports was only 41,812 maunds, or 1530 tonnes, being a little more than one-third of the exports.

Jute was the most important article of export, aggregating 72,934 maunds to account for 61% of the total volume of exports during the 6 months period of reference. Almost the entire volume transshipped of it was sent to Sirajganj



in Pabna district for being transshipped into larger boats. A very small quantity i.e. 850 maunds was exported directly to Goalanda. The jute-exporting bunders of Cooch Behar had the following volumes of trade during the five-month period from Nov., 1875 to March, 1876, : Balarampur, 28,812 maunds ; Chaorahat 17,149 ; Demakuri 5,437 ; Bak-sarhat, 4,200 ; Cooch Behar town 3,135 ; Durgapur 2,754 ; Bella 2,135 ; Gobrachhara, 1,949 ; Mekhligunj 1,476 ; Silkuri 979 ; Tobacco, exported abroad was 33,940 maunds, or 28% of the total volume of export. The exporting centres had the following volumes of trade during the same period of time : Sibpur, 1747 maunds, Chilka, 750 maunds ; Mathabhanga, 691 maunds ; Cooch Behar towns, 530 maunds ; Silkuri, 425 maunds. The entire English piece goods were imported from Sirajganj and the marts like Chaorahat had received, £ 660 and Cooch Behar Town had received, £ 473. (99) However, after partition the importance of river traffic diminished to a great extent partly due to the loss of many branches of the rivers to East Pakistan and partly due to the opening of the railways, namely the Northern Bengal State Railway. It considerably diverted the traffic from the rivers and almost tended to monopolise the export of jute, tobacco, mustardseed, mustardoil - cake, etc. (100)

The opening of the railways in the state was the first tangible step towards a well spread communication network, and its subsequent modernisation. In fact, it brought

about a transport revolution in the district. The Cooch Behar state appeared in the railway map in the year 1893. It not only changed the pattern of the economy of the district, but also played a key role in promoting cultural development through social mobility. The State Railway was instrumental in augmenting its commercial and agricultural resources by facilitating the growth of trade and commerce. It created a variety of new avenues of employment by inducing mobility of labourers within the state and between states as well. The following table shows the net earnings of the state from the investment on the railways.

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Year	Gross workings	Workings	Net Earnings
1900	Rs. 94,792	Rs. 43,190	Rs. 52,602
1901	Rs.1,27,596	Rs. 52,929	Rs. 74,667
1910-11	Rs.2,17,388	Rs.1,09,532	Rs. 1,07,856
1921-22	Rs.3,06,142	Rs.1,40,825	Rs. 1,65,317
1928-29	Rs.5,63,677	Rs.2,58,594	Rs. 3,05,083

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Source : The Annual Administrative Reports of Cooch Behar.

(101)

It is evident from the above table that the State Railway became a regular source of sizeable earnings which enriched the state exchequer.

Another contemporary administrative report also highlighted the business orientation of the State Railway in the following manner : " The original estimated gross earning for the year 1901-02 was Rs. 94,000 and this figure in the revised estimated was raised to Rs. 1,19,000. The actual gross earnings for the year were Rs. 1,30,559 or Rs. 11,559 more than the revised, and Rs. 36,559 more than the original estimates. During the year ; it had been decided that in the new working agreement the percentage of gross earnings to be charged by the Eastern Bengal State Railway should be lowered from 45 to 40%. On all traffice when the stones carried in trucks were exclusively the property of the Eastern Bengal State Railway. The new agreement took effect from the 1st January, 1901. The actual expenditure for the year under the aboe terms was Rs. 53,707. The net earnings for the year were, therefore, Rs. 76.852, or approximately , 5 1/3% on the total capital outlay, which up to the 31st March, 1902, amounted to Rs. 14,41,578 of which only Rs. 14,08,310 had been accounted for, leaving a credit balance of Rs. 33,268 in 'Your highness'favour' in the hands of the Eastern Bengal State Railway. The capital expenditure on the line for the year, as reported, was Rs. 57,580 against an estimate of Rs. 20,000 in 1902-03. The estimated gross earnings of the railway for 1902-03 were placed at Rs. 1,17,853, and though this figure was considerably below the actual earnings for the year under report, still it was on the safeside in as much as the earnings for 1901-02 included certain earnings

for previous years on account of the stone traffic, which, it was discovered, had not been correctly credited to the Cooch Behar State Railway in the past. (103)

The following table will show the revenue, results and traffic working of the line during the year 1901 - 1902.

For the year		1900	1901
Mean mileage worked	Miles	33.71	33.78
Train milage	Miles	64.397	56.112
Gross Earnings	Rs.	94,792	1,27,596
Working Expenses	Rs.	43,190	52,929
Net Earnings	Rs.	51,602	74,667
P.C. of working expenses On gross Earnings	Rs.	45,6	41,40
P.C of net Earnings	Rs.	4.02	5.25
on capital outlay, including suspense (14,20,370)			

Source : Ibid, P.13 (104)

The above table postulates the following : (1) The extension of the railways wholly consistent with the increase of state earnings ; (ii) the state earnings stimulated further investment in rail transports.

The above table contains signs of future progress. The

following table will substantiate it.

Number and value of wagons loaded in selected Railway stations of Cooch Behar District, 1969 - 1972

Table

1969 - 1970			
Name of Station	Principal Commodities	No of Wagons	Approximate Value
		Rs.	Rs.
Cooch Bihar	Jute	400	37,32,350
New Cooch Bihar	Jute	1298	4,15,36,000
	Tobacco	122	1,23,42,000
	Hides	21	6,03,000
	Timber	37	1,11,000
	Miscellaneous	224	60,00,000
Dinhata	Jute	1,678	2,51,70,000
Nataguri	Jute	193	23,16,000
Bamanhat	Jute	523	7,84,500
Choksha Danga	Jute	25	3,75,000
Jorai	Jute	19	18,227
	Timber	131	77,597

Table

1970 - 1971			
Name of Station	Principal Commodities	No of Wagons	Approximate Value
		Rs.	Rs.

Cooch Bihar	Jute	566	50,76,500
New Cooch Bihar	Jute	683	2,18,56,000
	Tobacco	77	41,69,400
	Hides	10	3,01,500
	Timber	29	87,000
	Miscellaneous	81	40,00,500
Dinhata	Jute	879	1,18,35,000
Nataguri	Jute	138	16,56,000
Bamanhat	Jute	310	4,65,000
Choksha Danga	Jute	16	84,520
Jorai	Jute	21	15,269
	Timber	379	2,35,956

Table

1971 - 1972			
Name of Station	Principal Commodities	No of Wagons	Approximate Value
		Rs.	Rs.
Cooch Bihar	Jute	594	57,59,375
New Cooch Bihar	Jute	1,222	4,05,23,000
	Tobacco	52	57,20,000
	Hides	16	4,06,300
	Timber	31	93,000
	Miscellaneous	255	67,00,000
Dinhata	Jute	1,085	1,62,75,000
Nataguri	Jute	95	1,14,000
Bamanhat	Jute	246	<b>3,63,000</b>

Choksha Danga	Jute	12	72,320
Jorai	Jute	108	94,358
	Timber	273	2,12,749

Including Broad-gauge and Metre-gauge wagons.  
The rest are on Broad-gauge wagons.

105) Source : Durgadas Majumder, op. cit. P. 97

The two tables presented above demonstrate ideal examples of the communication economy relationship which obviously attracted the entrepreneurial communities of India to migrate here for undertaking economic ventures and it is needless to say the the Marwari Community, the pioneer of private entepreneureship in trade and commerce in India, must have come on the scene early enough to exploit new opportunities.

Jalpaiguri, before it got its present dimension in 1869 was the only outlet through which British Political as well as commercial intercourse either with Tibet through Sikkim and Bhutan or with Cooch Behar and Assam Came off. Even when Darjeeling was an enclave in Sikkim Territory and Ambari Falakata was forcefully occupied by Bhutan, Jalpaiguri was the only connector, which served as a footing platform to Captain Lloyd, Mr. Grant, Captain Herbert, Dr. Chapman, Dr. Hooker, Ashley Eden, and above all Dr. Campbell who were deputed from time to time to explore and investigate the climate and capabilities of Darjeeling. So when this was the state of things, Jalpai-

guri, Owing to its inadequate communications, had no easy access to the territories lying on its western, northern and eastern boundaries, except only with British Rangpur and Purnea in the south. These geo-physical features were the real hindrances to any kind of economic development and only proper growth of means of communications could remove these barriers. It should be kept in mind in this context that the communicational development in Darjeeling and the North East as a whole was largely conditioned by the improvement in the means of communication in the district of Jalpaiguri and herein lay the reality of the communication-economy relationship. The Britishers were well aware of it and so they did the needed things when Jalpaiguri became a district in 1869. Jalpaiguri was really a bottleneck between Darjeeling in the West and Cooch Behar in the East, besides its frontier link with

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British India in the south and thereby promoted not only internal trade within itself but also inter regional trade with Darjeeling, Assam, and Cooch Behar and trans-Himalayan trade with Nepal, Sikkim, Bhutan, Tibet, China and even with central Asia, a trade route, which the British desired for long. All these were the far reaching consequences of the gradual introduction of a the modern transport and communication system in Jalpaiguri either by the Government or by private initiatives, particularly by the tea garden owners.

The crops of the District were more than sufficient to



meet the local demand. So there had always been a surplus which was largely exported abroad. Jute, Sal-Timber and tobacco, largely, and rice and paddy, partly were exported. The gradual progress in the means of communication, obviously, stimulated this trade, to a great extent and this sign of stimulation could easily be seen in tobacco cultivation. A letter, published in 'The Statistical Reporter of March 1876' reported that the cultivation of tobacco in the district largely increased as the market of it became buoyant. Some year ago, the 'bispat' or the lower leaves were considered almost of no value. But in 1875, the prices rose rapidly up to Rs. 4 per maund. The tobacco packed up into bundles under gunny covers were sent to Goalanda by boat and then to Calcutta by rail. (106) The jute cultivation was also growing as its market too responded very positively.

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Available statistics on river trade for a period of 6 months prior to february, 1876 reveal that as against the total volume of exports of 50,540 maunds or 1850 conns, the total volume of imports was only 17,750 maunds or 650 tons. Among the exportable items, jute contributed the maximum of 47% of *the export* followed by tobacco with 43% of the same. So there were three times more exports than imports during that period of time. In contrast, salt among the importing items alone contributed 50% of the total volume of imports. The Statistical Reporter furnishes detailed information on the three staple articles

or trade, namely, jute, tobacco and apiece-goods for the period of 4 months from Nov, 1875, to Feb, 1876. Out of a total of 23,806 maunds of jute exported from Jalpaiguri, 16,433 maunds or 69% was sent to Sirajganj and 7373 maunds or 31% was to Goalanda. During the last 2 months of 1875 Baura exported 7484 maunds of tobacco. But Baura during the said four months, received European cotton manufactures of the value of Rs. 17,605, which was the total import into Jalpaiguri. The whole of this import, as is known, came from Sirajganj of Pabna District. (107)

However, the greatest achievement of a well-knit communication system was the extension of the Darjeeling based tea industry to this district in general and to the western Duars in particular. J.F. Gruning writes, " The development of tea industry and the influx of a large coolie population into the western Duars, combined with increased facilities of railway communication, have given an impetus to trade generally; and the large markets, which have sprung up in the neighbourhood of the tea gardens, provide the cultivator with a ready market for his rice, vegetables and other produce ". (108) In fact the railways monopolised in respect of carriage most of the trade of the district. The rail transport was used to carry tea and jute to Calcutta and Tobacco to Burma. Most of the Sal Timber was sent down by river to Eastern Bengal. Rice was imported in large quantities from Dinajpur. Coke for tea gardens came from Raniganj and at a later

period from Assam. In addition to sal timber, tobacco, mustard seed, jute, cotton and hides were also exported by river routes to Sirajganj, Dacca and other markets. The up-stream traffic was mainly engaged to carry the imports of earthen cooking utensils, cocoanuts, molasses, dal etc. from Dacca and Faridpur. Most of the trade with Bhutan was carried out through Buxa. (109).

The principal trade centre was Baura Hat. Here extensive trade was undertaken in respect of goods like tobacco, rice and jute which were collected from all parts of the district for being exported by river to Dacca and other Eastern Markets. Sal timber followed down the Brahmaputra river to be transported to Dacca and Sirajganj. Some amount of tea was sent to Falakata to be despatched to the Mujnai by boat. That again was to be loaded in the steamers at Dhubri.

The railway statistics for the year 1907 show that the railway carried 606,000 passengers and 144,000 tons of goods. The principal items of import carried by the railway were 14,910 tons of coal, 19,507 tons of food grains, 4,58 tons of salt, 3,397 tons of manufactured metals, and 952 tons of cotton - goods. The principal items of export were 17,106 tons of jute, 16,229 tons of tea and 6,342 tons of tobacco. The export of item like jute, tea and tobacco vividly explains the growing trends of cultivation of those crops in the district.

Presently, the district imports rice from West Dinajpur, Darjeeling and Nepal ; and pulses from Bihar and Uttar Pradesh. And it exports jute and oranges to Calcutta and tobacco to Assam, Orissa and Calcutta. (112) Obviously, the means of communication meant to brighten the prospects of import and export trade have been the road and the rail traffic.

The British occupation of Darjeeling in three phases and its subsequent conversion into a district in 1865 had some important objectives. Those were (I) to make Darjeeling a sanatorium, (II) to introduce plantation of tea, coffee, and cinchona, (III) to establish trade relations with Tibet and Central Asia. and (IV) to open out the district for trade and commerce. They conceived those keeping in mind the great strategical importance of Darjeeling as the gateway to Nepal, Sikkim and Bhutan. The British desired to bring this added advantage in their favour. The establishment and growth of adequate means of communication in the district helped them to make it a reality. It was communication which made it possible for Darjeeling to approach the British Districts in Purnea and Rangpur on the south, Nepal on the west, Bhutan on the east and Jalpaiguri on the South. The long - cherished British desire of opening up a commercial route with Tibet either through Sikkim or through Bhutan also now became a reality. So socio economic mobility began to grow faster and faster among the inhabitants of these regions. Modern

communication helped to boost the transfrontier trades as well as the trade with the plains over time. Improved and greater facilities accrued through the smooth communication network which largely stimulated the cultivation of cash crops like jute, tobacco, cardamom, orange, and above all, tea.

The cultivation of jute increased largely since the advent of the railway system of transport which ensured cheaper costs of export of jute. (113) With the rapid growth of tea plantation, the industry was commercialised and boosted by easy and cheap traffic. In 1874, the number of tea gardens in the district was 113 which increased up to 148 in 1905. (114) Production of orange and cardamom - growing also became more profitable since the improved communication facilities smoothed their exports to foreign countries. 90% of the total output of oranges was being exported from Darjeeling. (115)

The construction of a trade route in Sikkim and its linkage with the Northern Bengal Railway fulfilled the British desire of establishing a trade relation with Tibet and Central Asia. This became possible by signing a friendly treaty with Sikkim in March 1861, and another with Bhutan in Nov. 1865. The opening of Darjeeling to free trade and commerce through a well planned communications network also accomplished with greater ease. The made the establishment of a sanatorium in an once uninha-

bited area surrounded by hill forests, feasible and consequently it became a reality.

The road and the railway system of the district, the latter in the form of the Darjeeling Himalayan Railway, really created an excitement to exploit the regions of both Terai and the hills economically. Siliguri became an international trade centre. The entire trade along the Tista valley with Sikkim and Tibet and also with Kalimpong passed through Siliguri ; and practically the whole of the import and export trade from the plains passed through the Bengal and Assam Railway via Siliguri. The Hill cart road and the main line of the Darjeeling Himalayan Railway transported the greater portion of the produce of the Sadar besides that of Kurseong. Again, the commodities, needed for Darjeeling, Kurseong, and the tea gardens, were supplied through these routes. The Kisanganj Branch of the Darjeeling Himalayan Railway and the terai road system served the Terai tea gardens via Siliguri and a certain amount of Nepal bound traffic via Naxalbari Station also moved through Siliguri. The amount of goods booked to and from the Siliguri Station on the Bengal and Assam Railway to enter or leave the district for the year 1941-42 was 81,505 tons and 37,946 tons respectively. Similarly the amount of goods booked on the Darjeeling Himalayan Railway, entering into and leaving from the district at Siliguri was 34,567 tons and 26,419 tons respectively for the same period. So also, the amount of goods booked internally on

the Darjeeling Himalayan Railway coming to and leaving from Siliguri and Siliguri Road Stations in the year ending March, 1942 was 19,703 tons and 3,015 tons respectively. The principal commodities, imported to and exported from Siliguri included paddy, rice, gram, and pulses, wheat flour, wheat, oil seeds, salt, gur, sugar, wood, cotton, fruit, vegetables, oranges, jute, iron and steel, oil cakes, Kerocene, tobacco, tea, cardamom, wool, etc. (116)

A latest gazetteer of the district has explained the communication - economy relationship with a new focus on it. The inflow of goods largely reflects the strength of the local and sub-regional economy. The highly ginning market of perishable commodities, foodgrains, building materials, and timber is due to the rapid rate of urbanisation at Siliguri and flourishing forest based industries. The tea gardens of the Duars, Siliguri, Mainaguri, Patlakhawa and those on the Dalkhola - Siliguri road sections together account for nearly three-fourths of the total supply of tea coming into Siliguri. More than 85% of the building materials are supplied by the business centre of Siliguri, Dalkhola and those lying on the Siliguri Mainaguri Road sections. *The miscellaneous commodity group* occupying the largest share in the total import, consists primarily of a variety of consumer goods. Considering that Siliguri remains the main ware housing and distributing centre of consumer goods for the North Bengal Region as well as for parts of North Bihar and the Brahmaputra

valley, such a large inflow of miscellaneous commodities would only be natural.

Large scale import and ware-housing and heavy reliance on railways characterise the movement of foodgrains. Primarily due to the 'break of guage' factor, export of food grains by road is double that of import. Moreover, Kalimpong and other widely scattered tea garden areas of the district of Darjeeling and Jalpaiguri which are not served by railways have to depend exclusively on road transport for this as well as for other commodities. As a matter of fact, Jalpaiguri town is one of the largest receivers of foodgrains from Siliguri and in this regard how vital is the role of road transport in carrying the foodgrains by trucks is borne out by the fact that Siliguri imports 1,313 tonnes of grain every week.

By virtue of its location, Siliguri has also become the main collecting as well as distributing centre of fruits and vegetables. Wholesale vegetable markets are held at Siliguri twice a week and the town imports 812 tonnes and exports 583 tonnes of this commodity per week, local consumption accounting for the difference, since there is hardly any rail transport for this perishable commodity. In the absence of any incoming traffic by road, the carriage of commodities like mineral oil, coal and cement from Siliguri is made almost by rail and pipeline for this region. The main corridors of transshipment of these commodities are the Siliguri - Mainaguri, Siliguri -



Dalkhola, Siliguri - Kalimpong and Siliguri - Gangtak road sections.

The goods in transit through Siliguri is only, 1,934 tonnes per week or 13% of the total flow. This relatively low proportion of the goods in transit indicates that Siliguri is more important as a ware housing and distribution centre. A large proportion of the goods in transit flows between Assam Valley, particularly Gauhati, and the Calcutta industrial belt. This is partly due to the complete stoppage of inland water transport through East Pakistan (Now Bangladesh). It is estimated that on an average Calcutta sends 487 tonnes of goods, mostly consumer products and iron and steel to Assam Valley while Gauhati in exchange sends to Calcutta 332 tonnes of goods, mostly tea and jute every week". (117) The latest statistics in respect of passenger and goods traffic by the North Frontier Railway during the period 1965 - 66 and 1966 - 67 has been furnished by the said Gazetteer. The said railway carried 1,05,310 and 1,20,470 passengers during the year mentioned and its earnings on this account were Rs. 3,41,390 and Rs.3,04,222. It also earned a total of Rs.90,320 in 1965 - 66 and Rs. 1,45,374 in 1966 - 67 under other miscellaneous heads. Its earnings on goods traffic were Rs. 12,16,000 and Rs. 10,24,000 as against 58,546 and 51,145 tonnes of goods carried respectively during the same years. (118)

The construction of ropeways also caused some amount of economic progress in the district. Previously Kalimpong had to rely on bullock carts and coolies for the transport of all goods and the rates varied from annas 8 to Rs.1 - 4 per maund from Gielle Khola railway station depending on the seasons of the year. But the opening up of the Kalimpong ropeway in 1930 not only reduced the carrying costs of the goods but also enhanced the quality of goods for transportation at a time. The traded goods included mainly baled wool, oranges and timber outward and foodgrains, brick-tea, cloth and building materials inward. The quantity of goods transported increased fast over to 475,000 maund in 1939 - 40. Thus the ropeway proved to be an efficient and commercial form of transport.

The Darjeeling Bijanbari ropeway opened in 1939, carried on an average annual maundage of 150,000. It connected Bijanbari, an important trade centre from the Eastern Nepal and Western Sikkim with Darjeeling. Bijanbari has also an important tea garden, forest and Khas Mahal area. This ropeway transported potatoes, vegetables, poultry, cardamoms and forest produce up to Darjeeling and carried down cloth, year, sugar, salt, keroscene, and metals. (119)

The Kalimpong ropeway had been replaced by a new ropeway owned by the Samthar Co-operative Multipurpose Society Ltd (SAMCO). It carried various agricultural and forest produce from Suruk, Samthar, Sinji and Yangmakun Khas Mahal

forest blocks. The Darjeeling Bijanbari ropeway began to serve an intermediate station of Jail Angle in addition to Sangtam and Chongtang. So transport in this area became easier and for that reason, agriculture, horticulture, dairy farming and bee keeping began to develop in Bijanbari - Pulbazar area. Import of hides and medicinal plants from across the Nepal and Sikkim frontiers also largely increased. The only other ropeway, i.e., Darjeeling - Singla Bazar ropeway operating since Independence added further momentum in the general transport system in the district. (120)

Transport and communications are considered to be important pre-requisites for modern economic development. These provide a vital impetus for growth by inducing factor mobility and widening the market for the goods throughout the country as well as the world.

These two are also necessary means of industrialisation. Rapid industrialisation promotes commercial activities which bring forth urbanisation.

So for the spread of urbanisation in the country, massive industrialisation as well as commercialisation are essential. Obviously, all of these are stimulated by a smooth transport and communications network.

Before the advent of the British, the transport and communication system in India was of primitive type,

depending mainly on bullock-carts. But whatever development the British made in this field in India was not for meeting India's need for economic progress, but to serve the colonial interests of their mother land. They found in India a good source of raw materials, a big field of investment and a growing market for their manufactured goods as well. In order to fulfil these objectives better, they paid necessary attention to built up a transport and communications network throughout the country. Roads were developed, Railways were set up and internal navigation was organised. As a result, economic activity was extended to the districts.

The districts of North Bengal were no exception to it, although in Cooch Behar, the progress of development of the present day system of transportation was initiated by Nripendra Narayan, a King with a modern outlook. The Duars of Jalpaiguri attracted the British rulers for being suitable for tea plantation as were the hilly areas of Darjeeling, which had significant commercial prospects and this prompted them to built up modern transport system. The strategical importance of Siliguri being the gateway to Sikkim, Nepal and Bhutan and the only passage to vast north eastern region of the country was also a dominant factor to reckon with. The districts of North Bengal, having many large rivers, with tremendous water course for the major portion of the year, had a good case for development of water transport. With the advent of modern

means of transport in the district of Cooch Behar, Jalpaiguri and Darjeeling the trading activity became brisk in and around the region over time, with the exportables being the principal local produce like jute, tobacco, orange and rare variety of wood apart from tea.

With improved transport and communications, new economic entrepreneurships sprang up in these three districts of North Bengal. It was natural that the Marwaris, the leading commercial class of the country, entered the region to undertake economic ventures.

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EMERGENCE OF THE MARWARIS IN THE DISTRICTS UNDER STUDY

The Marwari Migration to the North Bengal region and particularly to the three districts of North Bengal, viz, Cooch Behar, Jalpaiguri and Darjeeling under study owed its early origin to Patna in Bihar, Dacca, Murshidabad and to some extent to Calcutta, apart from its origin to Rajputana, the central region of Marwari migration. However, the nature of Marwari migration from the places other than Rajputana, mentioned above, had been a secondary one. Still the references in connection with migration, to the sister districts of North Bengal, viz. Rangpur, Dinajpur and Malda would obviously come within the purview of discussion.

The earlier date of Marwari presence in this region may be traced back to 1596 when Raja Man Singh, the Mughal Subahdar of Bengal came in rescue the British Vassal, Maharaja Lakshmi Narayan, from his cousin Raghudeb who was in alliance with Isa Khan. In that year, the Maharaja Gave in marriage his sister Pravabati to Man Sing.(1) This matrimonial alliance was of great importance in respect of Koch-Rajput cross breeding and in the sense that the Marwaris had originated from the Rajput clans. The coming of Man Singh was also important in view of the fact that many Marwaris also came with Man Singh in the guise of Rajputs and Vaishyas to supply rations to the troops of

Man Singh. Another reference to early Marwari migration in this region has been made by Miss Collet, the biographer of Raja Ram Mohan Roy. She noted that many Marwari traders used to attend the evening session of Raja Rammohan Roy when he was the Serestadar of Rangpur (1809 - 1814). Rangpur was then a populous mart where many Marwari traders of Jain faith lived. (2) Baikunthapur, Boda and Patgram were within the administrative purview of Rangpur, though these 3 chaklas were merged with the fact of Jalpaiguri in later years. (3) C.F. Magrath's district Census compilation for Rangpur states that 67 Agarwals and Marwaris along with 57 Oswals i.e., taking a total of 124 Marwaris lived in the district of Rangpur. (4) A brief account of the commercial feature has also been sketched by Hunter in his Account. He writes "the Jain population appears to be confined to the Kyahs or Marwaris who have settled in Rangpur, most of whom are wealthy merchants carrying on a considerable trade in country produce and piece-goods, or as money lenders". "The weaving of carpets was a item of the handi crafts in Rangpur. The carpets when manufactured are purchased by Marwari traders, who take them to Dacca and other places for sale". "Mahiganj was the largest town of Rangpur and it was the most important of the permanent seats of commerce. A large number of Marwari merchants reside here, and carry on a thriving trade in every description of produce. Banking operations are also carried on by one or two houses".

Another early recorder of the presence of Marwari traders is Radha Krishna Das Bairagi who in his great epic 'Gosani Mangal' has mentioned of the Kainya (Marwari) merchants. The first edition of this epic was composed in 1306 according to the Bengali calendar year. (6)

In the nearby district of Dinajpur, also, the number of Marwari traders was numerous. According to the census compilation of 1872, the number of Agarwalas and Marwaris, or up country traders and merchants was 100 excluding 14 oswal traders. (7) About the Jain population it is said that the jains are represented by about a dozen banking families in the station of Dinajpur, together with their servants and retainers. (8) Dr. Buchanan Hamilton gives us a pen picture on the commercial aspects of Rangpur. He says , " The proper bankers in this district are confined entirely to the capital where there are seven houses. The principals live generally at Murshidabad ; but some of them occasionally visit Dinajpur, and are all of the Oshoyal - sect. some of them import certain goods, and they export dry ginger; but their principal business is granting bills of exchange for money. In the muhammedan government, the revenue was remitted to Murshidabad through these bankers ..... The money also which is necessary for purchasing the exports, is chiefly sent to the district through these houses .....Bills are never discounted by these bankers, except by the house of Jogotseit. But they occasionally lend money in ad-

vance to land holders, who are in arrear of revenue. They take one rupee per cent a month as legal interest ; but exact as much more under the name of 'munafa', which is deducted from the principal at the time when it is advanced ". (9) In the district of Malda, there were 50 Agarwals and Marwaris excluding 4 Oswals in 1872. (10) The earliest Govt. record of Marwari migration to the district of Kuch Behar is Mr. C.F. Magrath's census compilation of 1872, according to which there were 180 Marwaris in the district along with 3 Oswals. (11) During the decade 1891 - 1901, Rajputana sent out 739 (689 male and 50 females) persons to Cooch Behar, almost all of whom were traders, out of total 25,741. The decade 1901 - 1911 witnessed the emigration of 36,659 persons from the Rajputana Agency into Bengal, out of which 908 persons (844 males and 64 females) entered Cooch Behar. The majority of the immigrants hailed from Jaipur and Bikaner. The 1911 - 1921 census data notes that, out of a total of 47,865 Marwaris who migrated into Bengal, 1000 (899 males and 101 females) went to Cooch Behar and again out of 1000, 5 persons ( 3 males and 2 females) came from Ajmer and Marwar. Among 32,906 Marwaris hailing from Rajputana, 777 persons migrated to Cooch Behar during the decade 1921 - 1931. Of them 516 persons came from Ajmer and Marwar (12)

In 1892 - 93, 4,06,528 or more than 70% of the total population of Cooch Behar were Hindus and 170746 or 29% were Muhammedans. The remaining 1% was made up of

Christians, Buddhists, Jains, Brahmos and others. (13) In the 1961 census, it is noted that, out of a total of 10,19,806 persons who emigrated to Kuch Behar, 1,860 came from Rajasthan. (14) According to the census of 1971, the total Jain population in the district of Cooch Behar was 1084 (686 males and 398 females). Again, in the district town the number was 447 (284 males and 163 females) and in the Sub-division of Dinhata the number was 417 (258 males and 159 females), in Mathabganga 135 (86 males and 49 females), in Mekhligunj 16 (7 males and 9 females) and lastly in Tufangunj, 69 (51 males and 18 females). (15) The census statistics furnished above indicate some postulations. The increasing number of females accompanied by the male migrants coming from Rajputana to the present district indicates that the Marwari families had settled in the district more or less permanently, which is an exception to the normal practice of Marwari migration leaving their women folk in their native place. At the same time, it becomes evident that the Marwaris were establishing their monopoly control over the district's trade and commerce day by day and thereby attracting more neighbours from their native land to migrate here.

The Marwaris followed atleast two routes in their migration to Kuch Behar - one through Delhi, Kanpur, Lakhnau, Katihar, Lalmonirhat and patgram and the other through Delhi, Calcutta Malda, Dinajpur, Rangpur and Lalmanirhat, and then to Kuch Behar. The means of transport, then operative, were mostly walking on foot,

supported by camels, bullock-carts, boats and in the later period, train. Naturally, it was time consuming, expensive, hardy and adventurous outgoing. Even in their homeland, the journey was boring and tedious. They had to travel on camel's back, facing severe heat and sandstorm day after day, week after week and even month after month. Dr. D.K Taknet in his famous thesis has quoted the observations of migrations by G.D.Birla, the world famous industrialist. Mr. Birla observes, " In those days, to travel to Bombay was a problem. The nearest railway station to Delhi was either Ahmedabad or Indore. To travel by camel was sheer torture and migration was done in groups called Sangh. It used to take about 20 (twenty days) to travel from Pilani to Ahmedabad ". (16) Still, the valiant nature and indomitable spirit of the Marwaris helped them to overcome all sorts of troubles.

It might be worth giving a brief account of the travails of some old Marwaris during their migration to the district. The information has been collected from some Marwari interviewees living in the district. (i) Arjun Das Bhura started his journey on foot from Rajasthan in 1864. Then he travelled on Camel's back and reached Agra. Then he reached Calcutta by train and again he reached Kuch Behar, via Lalmunirhat on foot and in a bullock-cart. (17) So also Toolaram Sant started his journey from Rajasthan in 1912 on foot. He used bullock carts and boats to reach Gitaldaha and then to Cooch Behar. (18)

It is perhaps not always true that Marwaris migrated to



Kuch Behar directly from Rajasthan or Calcutta, for, there are instances that some of them first came to a place temporarily to start a career, but when they saw that circumstance were not favouring them there, they migrated further to another place in search of a better fortune. This feature of Marwari migration is to be noticed in the case of Cooch Behar. (19) (i) Nathmal Lakhota, who came at Dimla in Rangpur in 1870, started his career as a hawker of textile goods. He stayed there for about 25 years after purchasing lands. But in search of better prospects he migrated further to Kuch Behar. (20) (ii) So also Vikram Chand Jain first came to Falakata in Jalpaiguri around 1896. But having failed to establish his career here he moved to Mathabhanga Sub-division in Kuch Behar. (21)

The Marwari migration in the district did not occur within a short period. Its pace was gradual and increasing in nature. But the interesting aspect of this migration is that one male member of a family in Rajasthan came first to this region in quest of a fortune and stayed here for a few years and transacted business. Thus, having established himself, he helped or encouraged the other members of his family, whom he left behind in his native place at the time of his migration, to come here and join his business. Sometimes he also helped his distressed neighbour who came here in search of subsistence, by giving him a temporary engagement in his firm along with providing him

the facility of free food and lodging at his 'Basa' or 'Gadi'. This practice was, however, a common feature of Marwari migration in Bengal, nay India. (22)

Another notable feature of Marwari migration to Cooch Behar was that, once a person firmly established himself in any kind of business, he began to live with his wife and other members of his family, both female and male. In some cases, this he did after purchasing a plot of land on which he built a house. Otherwise, he lived along with his family in a rented house. However, a person thought of living with his family only when he finally decided to settle here on a permanent basis. Some Lalchand Pugalia came to Cooch Behar in 1895 -1896. But he had an early correspondence with a growing Marwari family who came here before his migration. This earlier correspondence no doubt helped him a lot in starting his career here. (23) So also Chhatidas Bothra came to Mathabhanga in 1892 from Rajasthan. After having settled himself in business, he escorted his two sons - Chhagmal and Hanuman Bothra to Mathabhanga in 1910. He again escorted Punam Chand and Dharam Chand to Mathabhanga in 1924. Thus the Bothra family began to flourish at Mathabhanga. (24) Perhaps this sort of Marwari migration was also not unknown in other two districts of North Bengal, i.e., Jalpaiguri and Darjeeling.

The Marwaris in the present district were engaged in all sorts of economic enterprises such as money lending, Jotedari, Aratdari (stock business), export and import

business, wholesale and retail business, etc. Bhagavati Charan Banerjee, Sub-Deputy Superintendent of Schools in Cooch Behar, stated in his book "History of Cooch Behar" in 1884 that trade and commerce of this district was mainly controlled by the foreign merchants, most of whom were the 'Kainya' (Marwaris) mahajans who came from Jodhpur, Bikaner, Murshidabad etc. Their main activities centred round the capital city, but they had their branches in some mofussils. (25) According to W.W.Hunter's observation, "Nearly all the commerce of the State except such as is carried on at the weekly markets is in the hands of foreign merchants, chiefly the Marwaris from Bikaner who bring more energy and enterprise to the work than the Kutch Beharis usually possess". (26) The long absence of any indigenous merchant community helped the Marwaris to establish their predominance and control over the districts trade and commerce and at the same time to extract as much profits as they could.

The leading trade centre was the Cooch Behar town itself. The town stands on the left bank of the Torsa. There are two markets located in two different parts of the town, one of which is called the Calicagunj Bazar, and the other, the Toha Bazar (present Bhawanigunj Bazar). 27 The town consists of two parts, the town proper and suburbs, the latter containing among others the bunder at Khagra-bari in the North, and the quarters at Nilkuthi in the east within a loop of the Bura Torsa. (28) Kuch Behar was

one of the main centres of trade in the district. The commodities marketed were tobacco, jute, rice, pulses, and mustard seeds. (29) The chief items of exports were tobacco, jute, mustard oil and rice; and the chief items of imports were cloths, salt, utensils, suger, spices, etc. Tobacco, oil and jute were exported to Sirajgunj, Manikgunj etc. by boat. After the North Bengal Railway was introduced, exporting of most of the jute, produced in the district, and importing of cloths were done by train through the Haldibari Station. The total cost of exporting commodities such as Tobacco, jute, mustards, rice and others was Rs. 1500000 and the cost of importing commodities such as cloths, salt and others, was Rs. 900000. (30) So it is quite clear that Kuch Behar town enjoyed a brisk trade in the 19th century and it admits of no doubt that the Marwari traders took an active and dominant role in the whole show. Harendra Narayan Chaudhury, a later member of the Kuch Behar Royal Family, remarks, " A bazar containing a large number of shops of Marwari and Bengali merchants furnishes articles of local and foreign production of every description and variety ". Mr. Chaudhury has mentioned the existence of a Jain temple in the Kuch Behar town. This undoubtedly indicates that a considerable number of Marwaris lived in the town and they established the Jain temple. (31)

The district town was well-fed by the bunders that usually grew either by the leading road sides or by the river sides. Bunders meant the little marts located generally in

the Sub-divisional towns. The bunders were the important hats in their early stages. Big merchants established their firms for hoarding trading commodities - either for export to foreign countries or for imports in the internal markets. In the concluding part of the 19th century, the number of bunders in the state was 25. Among them the leading bunders were Haldibari, Mekhligunj, Changrabandha, Mathabhangha, Dinhata, Dewanhata, Shitai, Balarampur, Lawkuthi, Moranga etc. (32) The bunders are the seats of trade and commerce where merchants permanently reside and have firms for the conduct of business. The nucleus of a bunder is a Hat. (33) Before partition, Haldibari was a place of much commercial importance and was known for its jute traffic. It was located on the railway line from Calcutta to Siliguri. Many Marwari merchants flocked around the bunder. Even now a few Marwari Jute firms exist there though at present trade is limited to traffic with Jalpaiguri. (34) The Mekhligunj bunder was important for its tobacco traffic. Naturally, the Marwari merchants had their big shops here, apart from the Bengali merchants. The Burmese merchants paid annual visits to buy tobacco leaves from the native brokers. Tobacco was exported to Rangoon and other Burmese ports by boat via Kaligunj in Rangpur and Chittagong. (35) Changrabandha was also a centre of export trade in jute and tobacco. It was connected by road with Patgram (Now in Bangladesh) and before partition had a brisk trade standing on the road joining Patgram with Jalpaiguri, Mathabhangha, Mekhligunj,

Jalpes and Mainaguri. Here also the Marwaris had their big shops and were connected with the stock business (Aratdari) in tobacco and jute. Now Changrabandha has lost its commercial importance. So some Marwari families left this bunder and settled at a nearby town, Jamaladaha where a good business is carried on in jute, tobacco, rice and vegetables. (36)

By far the most important of the bunders in the district is Mathabhanga. The bunder and the hat ground are situated in the northern part of the town wherein were located several big shops of Marwari merchants. Of course, here the predominant position in trade and commerce were at the disposal of the Bengali merchants, particularly of the Saha mahajans of Eastern Bengal. This was a rare feature which could not be found in other a districts or sub-divisional towns in Cooch Behar. However these merchants or Mahajans together with Marwari merchants traded with the ports of Brahmaputra, Mekhligunj and Narayangunj.

The Dinhata Bunder (also called chawrahat) is now a sub-divisional town and was built on both sides of the Rangpur Road. The Sahebgunj Road and the Gosanimari Road started from the Rangpur Road in its North. The large hat ground took up a considerable space on both sides of the Rangpur Road. It had a long tradition of jute and tobacco trade which undoubtedly, were controlled by the Marwari merchants whose shops grew, centred round the hat. (38)

Dewanhat stands on both sides of the Cooch Behar-Gitaldaha

Road, (old Rangpur Road) and is connected with marts in the east and south east. There were some big Marwari merchants and their firms here along with an Armenian merchant's firm. (39) The existence of the Armenian firm which entrusted exclusively in tobacco trade, rightly indicates the great importance of Dewanhat as a tobacco trade centre. Balarampur was an excellent jute centre. It stands about a mile west of the Kaljani, a short way south of the Dhubri road, in the midst of a rich tract which grow excellent jute. The bunder contained the shops of several Marwari merchants along with some Bengali merchants. Balarampur was also famous for its good mustard oil. (40)

Lawkuthi was otherwise called Buxiganj. It lies half a mile west of the Gadadhar. A road leads from the bunder to the Ghat. There were some big shops of Marwari merchants arranged on four sides of the quadrangle formed by the hat ground, the Mahiskuchi road going north by its east. (41) Moranga was a frontier bunder. It is twelve miles north of Patgram and is connected with the Jalpaiguri - Falakata Road. The bunder contains shops of Marwari and Bengali merchants. It lies in the west. (42) Bakshirhat is situated to the east of Tufangunj and is connected to National Highway. The place is at the border of Assam and West Bengal and is a good marketing centre. It was flourishing village inhabited by a large number of merchants. Rice, paddy, jute, mustard seeds and vegetables were the chief items of business here. (43) In the last quarter of the

19th century, at least three Marwari families migrated to Bakshirhat and gradually got involved in various kind of trade in timber, grocery, cloths, jute etc. At present atleast 27 marwari families reside here and of them 8 are Agarwals, 13 Maheswaries and 6 Oswals. (44) Tufangunj is a subdivisonal town, situated to the east of Cooch Behar town. Towards the closing years of the 19 century, a few Marwari families migrated here and the commodities with which they started their business career, were jute, rice, paddy, mustard seeds, cloths, foodgrains, etc. Presently at least 10 to 12 Marwari families, reside here. (45)

Chowrahat was another principal seat of commerce in the state. Here also some Marwari merchants had got shops. They annually purchased large quantities of jute and exported them to Sirajgunj and other places. The line of Cooch Behar State Railway passed by this Bunder. An European firm was installed there for the jute trade. (46) The Marwaris stepped for the first time into the district of Jalpaiguri some time before the outbreak of the first Bhutan war (11th Nov. 1865 A.D). The story goes that some ancestor of the present family of Panchoram Nahata of Jalpaiguri came to this uninhabited and backward place from Katihar. At that time, western Duars of the present Jalpaiguri district was in the possession of Bhutan. Here the forest was so deep and congested that sunshine could hardly penetrate into it and none could imagine that this tract would be a seat of important trade in the years to come. But the Nahata family could visualise that prospect



and that was why that family stayed and settled here. The local people used to accost Panchoram Nahata as the 'King'. This family later on got involved in a brisk trade and became wealthy in the Jalpaiguri town. Even today this family is recognised in the town by all. (47) Then came Gorakhmal Sitani with the Indian troops to fight against Bhutan in 1863. After the war ended, all returned home but Gorakhmal Sitani did not. Perhaps, he foresaw the bright prospect of this place in respect of trade and commerce. So he started his career as a grocer. (48) He was followed by Ramrajji and Harichandraji. But the Marwari migration to this tract began to increase after the district was formed in 1869. (49) During the period between 1870 - 1878, came Prabhudayal and Kanailal Agarwal from Rohtak District of Punjab. They settled at the present Dinbazar area of the District town. The family tradition of them is still maintained by Ram Singh Agarwal, the Grandson of Prabhudayal and by Maturam Singh Agarwal, the Grandson of Kanailal. The story goes that these two persons came here mostly on foot. Their indomitable enthusiasm, extraordinary intrepidity and profound patience produced to day's modern Jalpaiguri town. (50) During the period 1878 - 1900, Monohar Das Agarwal (his grandson Ganesh Prasad), Mohonlal Daga (Son of Tansukhram Maheshwari) came from Rajasthan. They settled and started their business at Dinbazar and Raikat Para. (51)

After the formation of the district, the town had been advancing in size and proportion. The opening of the

Northern Bengal State Railway further added a new dimension into it. Soon its population doubled which included <sup>n</sup>may Marwari immigrants. In 1870, the population consisted of 4,000 to 5,000 souls. The place then contained 10 to 12 small but respectable shops in which articles of English manufacture were sold. Besides, there were 80 to 100 petty shops for the sale of Brass and Iron domestic utensils and of the ordinary articles of native consumption. This shop pattern has been well expressed by W.W. Hunter. He says, "Almost all these shops are kept by foreigners from Bihar and north - western provinces. Some 8 or 10 wealthy Marwari traders also reside in the town, and carry on extensive dealings in cloth and country produce". (52) According to a Bengal District Gazetteer, the Marwari Jains began to immigrate into and settle in the district from the middle of the 19th century and 20s of the present century. (53)

The earliest government account of Marwari migration to the district was recorded in Mr. C.F. Magrath's district census compilation (1872) according to which there were 44 Agarwals and 53 Oswals out of total of 630 trading casts. (54) H. Beverley, the then Inspector General of Registration, Bengal, had computed the population of the district in 1872 according to which 4,910 Marwaris were found in Bengal proper and of them, 44 lived in Jalpaiguri. (55) The census of 1881 records the presence of 1378 Jain or Marwari migrants in Bengal; of them 6 were present in Jalpaiguri. (56) During the period 1881 - 1891,

the number of Marwari migrants into Bengal proper was 4,679 out of which 156 (145 males and 11 females) were to be found in the Jalpaiguri District. (57)

The significant feature of Marwari migration during this period is that they began to migrate here, accompanied by female members of their families. This indicates that they now began to settle here more or less permanently. Hence-forth, this upward trend of Marwari female migration could be marked as of a permanent nature.

The decade 1891 - 1901 witnessed the emigration of 25,741 persons for Rajputana into Bengal proper, out of which 857 (952 males and 265 females) entered into Jalpaiguri. Almost of them were traders. (58) During the period 1901 - 1911, out of 36,659 persons who migrated from Rajputana Agency into Bengal proper, 1189 (1007 males and 182 females) individuals entered into Jalpaiguri. The majority of the migrants held from Jaipur to Bikaner. (59) The 1911 - 1921 census data notes that, out of a total of 47,865 Marwaris migrating from Rajputana into Bengal proper, 1,472 (948 males and 524 females) went to Jalpaiguri and again out of 1,472, 65 (61 males and 4 females) came from Ajmer- Marwar. (60) Among 32,906 Marwaris hailing from Rajputana (516 from Ajmer-Marwar), 3333 (2201 males and 1132 females) entered into jalpaiguri, according to the 1921 -31 census. (61)

The 1961 census records that, out of a total population of

4,54,177 in the district of Jalpaiguri, a vast number came from Bihar, Punjab, Haryana, Rajasthan, Uttar Pradesh and Assam. Out of the figure stated above, 681 persons were Rajasthanis and 12 persons were rajputanis. (62) According to the same Gazetteer, the total Jain population as 780 and in 1971, 1,572. The percentage of the Jain population in the total population works out to 0.05 and 0.08 respectively, the percentage variation between 1961 and 1971 being +75 -90. (63)

The figure of Marwari migration in the district given by the 'Samalochani Samiti upto 30th June, 1930 is worth mentioning in this context. According to this figure, 3,954 Marwaris (2,233 males and 1,721 females) lived in the Jalpaiguri town. (64)

The Marwaris used atleast three routes to migrate in the district, viz. (i) Delhi-Katihar, (ii) Sahebganj and Malda and (iii) Calcutta, Dinajpur, Pabna and Rangpur via Malda routes. The communication network was very bad as it required a few transshipments to reach Jalpaiguri. Still, the indomitable and valiant nature of the Marwaris could overcome all the hurdles, they faced at the time of migration into this region. The transport system was not worthy of mention. The distances were mainly covered by walking, supported by camel, bullock-cart, boat and later on, by train. A few instances of which I came to know from the sample survey, might be cited in this context : (i) Biswaswar Lal Kanodia started his journey from his native place Haryana in 1921 and he went to Delhi, Sahebganj, Katihar

and Parbatipur on his way to reach Jalpaiguri. (65) (ii) In 1941, Bachhraj Daga started from his birth place Sardarsahar in Rajasthan, came on his way to Alipurduar, to Ratangarh, Delhi, Lakhnau, Katihar and Jalpaiguri. (66) (iii) So also, Meghraj Agiwal came to Delhi in 1953 by train and thence he passed Lakhnau, Barauni, Katihar, and siliguri on his way and at last reached Alipurduar. Then it was a journey from Rajasthan to Jalpaiguri, of four to five days. (67)

As in the case of Cooh Behar, the Marwaris did not always migrate to Jalpaiguri either from Calcutta or from Rajasthan. For example (i) Bisweswar Lal Kanodia came first to the 'Gadi' of Gurmukh roy Chunnilal in Kaliaganj in 1911 as petty clerk. But this engagement did not suit his purpose. So he left this job and came to the stationery shop of Mahadeb lal Nandakishore at the Jalpaigure town to make his fortune. He built his career here in four years and in 1921 he himself opened a stationery shop and at last fortune smiled on him. At present, his eldest son Satyanarayan Kanodia runs this business. His other three sons are engaged in business at the district town. (68)

(ii) Chiranji Agarwal, father of Ramdin Agarwal, started his career at Loksan bazar, near the Duars in 1880 as a grocer and cloth merchant. When he was 10 years old, he came to loksan bazar, accompanied by his father, Kaluramji who pruchased a plot of land in the district town for residential purposes in 1902. nevertheless, his business establishment remained in Loksan Bazar upto the year 1920.

overwhelming Marwari predominance over the trade and commerce of the district has been verified by statistics furnished by the Merchants' Association of Jalpaiguri. According to these statistics, 82% of the membership of the Association are kept by the Marwaris. In 1987, out of a total of 384 business concerns, the number of Marwari concerns was 321. In 1988, out of 376,330; in 1989 out of 387,318 ; in 1990 out of 370,301 ; and in 1991, out of 371,302 concerns belonged to the Marwaris. (72)

Another peculiarity of the Marwaris in the district of Jalpaiguri is that the number of the Marwaris living in the districts is by far the greatest as compared with their number in the other two districts of North Bengal, viz., Cooch Behar and Darjeeling. The Marwaris of the district are also superior in terms of capital, education, and culture to their counterparts living in the other two districts of North Bengal. (73)

The modern district of Darjeeling was a late creation of British colonial rule in India. Naturally, the emergence of the Marwaris came off in this district lately. Nevertheless, the Marwari migration to this district had not been an isolated event. Its root would have to be traced to main stream of Marwari migration in the early part of the 19th century. In Darjeeling town it self, the marwari venture started with the establishment of business firm by Jetmull Bhojraj in 1845. (74) However, Thomas A. Timberg could not identify the firm of Jetmull Bhojraj as a Marwari concern. (75) Thereafter, the Marwaris entered Kalim-

pong in 1865 ; Kurseong in the 50s and 60s of 19th century; and lastly siliguri in the 70s of the 19th century. (76) According to the deputy commissioner's estimate, the living expenses of a well-to-do Marwari shopkeeper or trader in the Darjeeling town, including Municipal, house, and shop rent varied from about Rs. 15. to 25 (Rs. 10s. od. <sup>to</sup> Rs. 2, 10s. od.) per month. (77) According to Mr C. F. Magrath's District Census compilation of 1872 for Darjeeling, at least 8972 Rajputs lived in the district. Of them, 1754 belonged to the hills and rest, i. e., 7218 to the Tarai. It should be noted here that the Marwaris once belonged to the Rajput class. The Rajputs here were employed in Military service, and as guards, policemen and door-keepers. Some of them were cultivators and landholders. From their military profession they claimed the rank of Kshattriyas, and this was usually accorded to them by the natives of Bengal. In the same compilation, it is shown that the Marwaris were up-country traders and merchants who claimed to belong to the great vaisya or trading caste of ancient India. However, this identification is generally believed to be extinct. They were 10 in number and all of them lived at the district headquarter. Of the 18 Agarwala merchants, who lived in the district, were <sup>0</sup> fund in the hill sub division and 9 belonged to the Tarai. And lastly, the said census noted that 34 Oswal merchants lived in the district. But out of them, 13 settled in the hills and 21 in the Tarai. (78) In the computation of H. Beverley, 1872, it is shown that 4910

Marwaris lived in Bengal proper, of whom 28 belonged to the Darjeeling District. According to 1881-1891 census report, 4679 Marwaris (3101 males and 1578 females) came from Rajputana to Bengal proper, of whom 80 (74 males and 6 females) migrated to Darjeeling. The 1891-1901 census enumerated 25,741 Marwaris (18442 males and 7299 females) migrated to Bengal, out of which 647 (501 males and 146 females) went to Darjeeling, in quest of career. Similarly, according to the 1901-1911 Census computation, Rajputana agency sent on its 36,659 (26,490 males and 10,169 females) inhabitants to Bengal and of them 855 (753 males and 102 females) reached Darjeeling. Then again, 47,865 Marwaris (33,473 males and 14,392 females) came to Bengal during the period 1911-1921 and among them, 925 (808 males and 117 females) migrated to Darjeeling. The same decade witnessed that out of 1930 Marwaris (1460 males and 470 females) coming to Bengal from Ajmer and Marwar, only 3 (2 males and 1 female) migrated to Darjeeling. So also 32,906 Marwaris (24,374 males and 8532 females) reached Bengal during the period 1921-1931 and here the number of Marwaris going to Darjeeling was 801 (612 males and 189 females).

(79) It is revealed from the census statistics furnished above, the Marwari migration to the district of Darjeeling reached its zenith during 1911-1921. A few reasons could be stated from this increase, such as improvement of the communication network, increased urbanisation, opening of railways, and above all the growth of tea plantations and the tea industry. Another feature of Marwari migration to



the district could be noticed from the above statistics : from 1891 onwards, the number of female migrants in relation to males took an upward turn which obviously indicates that Marwari families settled in the District of Darjeeing mor or less on a permanent basis. This upward trend is remarkable when compared to the normal practice of the Marwaris to migrate, leaving behind them their women folk and children at home. (80)

In the 1941 census, it is recorded on the basis of religious classification that the number of jains living in the district of Darjeeling was 54 and the number of the Marwaris in the district as a whole was 2416. (81) However, the Marwaris were by no means confined to towns. In Darjeeling Sadar, out of 1002 Marwaris, only 559 lived in the town; in the Kurseong sub-division, 66 Marwaris could be found; in the Kalimpong sub-division, 140 lived outside the Urban area; and in the Siliguri sub-division, only 40 settled beyond the town area. (82) The 1951 census on the basis of ethnic group-wise composition has recorded that 981 Rajasthani people lived in the said district. (83) The same census has enumerated, on the basis of languages, that 2008 Marwaris and 1053 Rajasthanis lived in the district under review. (84) According to recent statistics of Marwari population, about 1200 Marwaris of the Mahesree group and 1800 of Agarwal group lived at Siliguri. (85) A latest rough estimate of Marwari Population at Siliguri has been advanced by an old Marwari, Ramkumar Agarwal by name. According to his estimate, about 30,000 Marwaris of

whom 5000 are jains at present live at siliguri, the heart of the Tarai Dajeeling. (86)

The Marwaris used at least 3 routes to migrate to the district of Darjeeling, viz., (I) the route running through Delhi, Kanpur, Lakhnau, Katihar and Siliguri, (II) the road passing through Sahebganj, Malda and Siliguri, (III) the route which linked Calcutta, Maldah, Dinajpur, Pabna, Rangpur and then with Siliguri. (87) Before 1850 or rather before the annexation and attachment of Tarai to Darjeeling in 1850, one had to migrate into the hills through a foreign territory, i. e., Sikkim, acknowledging the alien rule, as Darjeeling previously had been an enclave of Sikkim Raja. But after its cession to Darjeeling in 1850, British territory in Darjeeling became continuous with the British districts of Purnea and Rangpur in the plains. (88) This change enabled the Marwaris to migrate directly to the hill areas of Darjeeling. The communication system had been very bad. The journey was mainly covered by walking on foot, supported by camels, bullock-carts, boats and in the later period by train. As the communication system was very bad, the pace of migration had been slow. But with the improvement of communications and transport in the 19th century, the pace of Marwari migration has gradually speeded up in the district.

However, here the nature of Marwari migration had not always been like that to the other two districts. Here, Marwari migration was of two kinds, viz., (I) direct migra-

tion from the land of their birth to Darjeeling and (II) interim or indirect migration, that is, first migration from Rajasthan to a centre and thence further migration to Darjeeling in quest of better livelihood. A few examples might be mentioned in this regard. (I) Hanuman Mal Kunda-lia started his journey from Rajasthan by walking and riding on Camel's back and reached Delhi and thence, by rail, he covered Kanpur, Lakhnau, Katihar and first reached Jorehat. Here he stayed for a few years, but here he could do nothing. So he further migrated to Siliguri where he could make a fortune and settled here permanently. (89) (2) Yograj Garg's father started his migration from Hisar district of Haryana in 1920 and passed through Sahebganj, Malda by train and reached Garubathan at Kalimpong where he got an employment at a private concern. But having failed here to make a fortune, he further migrated to Siliguri where he started a business through which he could firmly establish his career. (90) (3) So also Ranjilala Gidhra started his journey from Nohur district of Rajasthan in 1920. He first came to Sisra on camel's back and thence covered Delhi, Kanpur, Katihar, Parbatipur, siliguri by train and finally reached Kurseong where he got an employment at a petrol pump. But as a petty employee in a private concern, he could do nothing. So he retreated to siliguri and became wealthy by starting an independent commercial career. (91) (4) But Mohan lan Dalmia directly came to Siliguri from the Jhunjhuna district in Rajasthan, He passed on his way through Jaipur, Agra, Lakhnau, Parba-

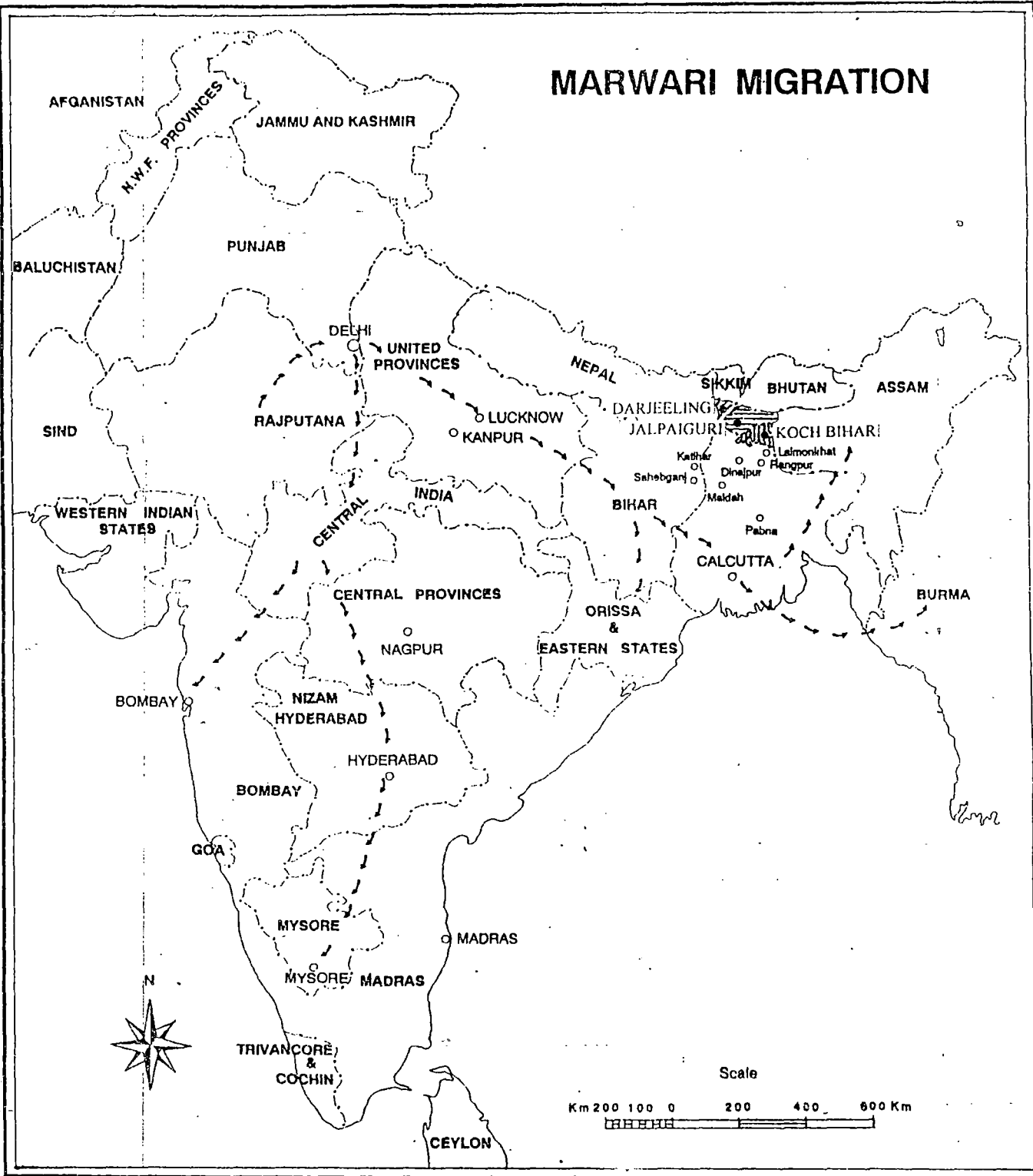
tipur and reached Siliguri. He and his family did not require further migration.

In the darjeeling district, the Marwari migration took place in four distinct phases - viz, (1) in the pre-independence period, (2) post independence period, (3) during the political turmoil in Assam in the 1970s and (4) lastly during the freedom movement in Bangladesh (Old or former East Pakistan) in 1971. During the first phase, Marwari migration to the district had been spontaneous and widespread directly linked with the mainstream migration. During the post-independence period, many Marwaris left East Pakistan and migrated to nearby districts, such as Cooch Behar, Jalpaiguri and Darjeeling. This had been the direct consequence of the partition of India. Babu Prodyot Kumar Basu, an eye witness of the dark days of partition, writes, that after the partition in 1947, atrocious communal riots broke out in East Pakistan. so many Marwaris, along with many Hindu - bengalees, Beharis, Rajbansis were compelled to take shelter in the neighbouring districts of Bengal as a result of which an exodus of population, under compulsion or to escape the heinous communal riots in East - Pakistan, put a tremendous pressure on Siliguri. Those who became known as refugees, included not only Bengalees, but also a number of marwari merchants. Again, many of the refugees were Gujaratis, Sikh<sup>s</sup> and Behari merchants. (92) In the 1970s, political turmoil in Assam which was of linguistic nature caused a migration of traders and others from there. As a result,

trade and commerce of the state had fallen to a level of uncertainly, anarchy and crisis. There took place a sharp decline in trade and commerce. So those Marwaris who migrated and settled in Assam before independence, were compelled to migrate further and came to siliguri and Darjeeling, and also to Cooch Behar and Jalpaigure. The latest phase of Marwari migration in the district occurred in 1971 when a freedom movemnt started in East Pakistan (Present Bangladesh) to liberate the country from the foreign yoke or rule by the West Pakistanis. So East Pakistan was in a state of total disorder. Political instability was followed by communal riots and homicides. Trade and commerce had sharply declined. The same pictue as could be seen in Assam was created in East Pakistan (Present bangladesh). As a result, hundreds of people crossed the border of East Pakistan and got asylum in the nearby district of North Bengal. Among these refugees, there were many marwari merchants who migrated to East Pakistan earlier, before independence. A section of this merchant community now further migrated to darjeeling. Thus , it is found that Marwari migration to theDistrict of Darjeeling were of two different characters (1) direct migration from Rajasthan and (2) interim migration from a place where a Marwari migrated first and thence to Darjeeling.

The Marwaris, since there emergence in the district played a very dominating role in trade and commerce in the district and there had been hardly any avenue of trade and

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commerce which the Marwaris did not explore. For a pretty long time, the marwaris had been directly or indirectly connected with all kinds of enterprises such as moneylending, Jotedaris (holding of jotes), Aratdari (Stock business), Commission agency, whole sale and retail business, export and import business, ownership of hotels, restaurant, godowns, and lately tea plantations and tea factories. An earlier Bengal gazetteer has given a pen picture of trade and commerce in the district in the following manner : "Here may be seen sleek, black-beared Marwaris, sitting in their cloth shops and perpetually conning mysterious account books, before a little wooden door concealing the shrine of their favourite God Ganesh; specious smooth-tongued Kashmiri and Punjabi merchants; petty Hindustani shopkeepers from the plains; and a crowd of hill people of various nationalities, such as the brawny sikimese, Bhotias, the placid lepchas, and the active and alert nepalese. The shops are equally varied in character, ranging from the ordinary glass-fronted shops, dealing in European piece goods, groceries, glass, hardware and crockery, to dingy stalls containing a curious assortment of oriental articles intended for visitors, such as turquoise, coral and amber ornaments, jade and agate cups and beads, Nepali Kukris, <sup>R</sup>Botia and Lepcha Knives, brass tea-pots, prayer wheels, bells, amulets and other curiosities illustrative of Buddhist monastic life". (93)

Though many merchant communities other than the Marwaris,

had been engaged in the district's trade and commerce for a pretty long time, the Marwaris were the pioneers and maintained a dominating role, both in volume and category of all trade and commerce, carried on in the said district. A contemporary District Gazetteer truly observes, "the Marwari dominates most of the exporting trades, viz., cardamon, oranges and potatoes and practically all the import trade of consumption goods. In addition, he has an almost complete control of the retail sale of consumption goods too and of the purchase of produce from, the small consumer and producer. It cannot be denied that the Marwari has played an important part in the development of the District ..... He still plays a most important part in the economic life of the district and his dominating position is due to his efficiency, hardiness and assiduity". (94)

The rich heritage of the commercial agriculture of the district had been an ideal pre-condition for the emergence of the Marwaris. The geo-physical nature of the district had been a varied one. Naturally, the nature of the cultivable land of the district had equally been varied. Different types of crops such as paddy, wheat, barley, Milet (Jowar), maize, potatoes, oil seeds, jute, tobacco, orange, cardamom, cinchona and above all tea and coffee were widely cultivated in the district. However, in the hills, mainly paddy, maize, potatoes, cardamom, orange, coffee, cinchona and tea were grown and the rest in the Terais. In addition to these, were its rich forests. so



the district had always been rich in resources. What was needed was their conservation and proper administration. And it was none but the British who really effected a great transition in the socio-economic life of the district in such a way that social mobility and economic viability in the district were secured in large measure, which in its turn served as a great stimulus to the emergence of any merchant class like the Marwaris.

The ultimate success of trading in agricultural or commercial crops largely depends upon two basic pre-conditions of the Industrial revolution, viz., (i) demand factors and (ii) supply factors, which could only be satisfied by both home and foreign markets. The present district amply fulfilled these two pre-conditions of any commercial venture. The confluence of the Tista, Rambi and Panighata was a centre which dealt mainly in oranges and served both as a primary and as a secondary market for this commodity. About 50,000 quintals of Darjeeling and 28,000 quintals of the Sikkim variety of oranges were exported to different places in 1966-67 of which about 65% was exported to Calcutta. Potatoes were first taken to assembling marts at Bijanbari and other places by the growers and village merchants. The whole salers purchased them and sent them to their counterparts at the secondary markets like Darjeeling, Ghum, etc. From where they were exported to various stations in West Bengal or other States of India. A variety of seed potatoes coming from Nepal and Sikkim and passing through this district was about 50% of the total

exports of the district and amounted to 1.7 lakh quintals in 1966-67. Cardamon was imported from its primary assembling centre at sukhiapokhri to its secondary markets at sonada and Kalimpong from where they were exported to different districts of West Bengal and to Delhi U.P. Punjab and Maharashtra. The district's total production of 10,000 quintals of cardamom was added to 8,000 quintals, imported from Nepal and Sikkim, and were exported during 1966-67, of which 40% went to different districts of West Bengal and 60% to other Indian states as mentioned above. The products dealt in at the different trade Centres during 1966-67 along with their total value were as follows:

Name of the trade centres	Commodities	Value Rs.
Ghum & Jore Bunglow Kalimpong	Seed Potato Cardamom, Ginger, Orange Maize	40 Lakhs 29 Lakhs
Tista Bazar	Orange	6 Lakhs
Rambi	Orange	5 Lakhs
Panighata	Orange	45 thousand

(95)

But by far, the most important and profitable commercial item has been tea which has a great demand not only in India but also in foreign countries like U.K., West Germany, U.S.S.R., Ireland and Iran. (96) The special quality of the Darjeeling tea is its fragrant flavour which the Jalpaiguri and Assam tea do not have. In 1966, the district produced 1,75,920 quintals of tea. The total value

of tea exported in 1970-71 was Rs. 16 crores roughly. (97)

Like tea, cinchona had its home and foreign markets. It was exported either directly or through Indian merchants to England, U.S.A. and other European countries. According to 1966-67 was Rs. 71,71,91750. (98)

The rich agricultural economy of the district had been dovetailed with the frontier trade. The geographical location of the district helped it to maintain close commercial links with Nepal, Sikkim, Bhutan and Tibet. In the early 80s of the 19th century frontier trade with Nepal was registered at Naksalbari, ghum and Kankilia. The items of imports were cattle, gram, and pulses, rice and other rain crops, ghi, salt-petre, mustard seed and linseed and the export items were cattle, raw cotton, piece, piece good, (European and Indian), brass, copper iron, salt, sugar, spices, and wool (manufactured). (99) In the first decade of the 20th century, the imports from and exports to that country remained almost the same. (100) In 1921-22 the value of imports from Nepal registered at the stations of sukhiapokhri, singla, Pulbazar, and Rangit amounted to Rs.63.62 lakhs; while the value of exports was Rs. 4.55 lakhs. (101) According to another Bengal Gazetteer, bijanbari and Pulbazar handled exports of rice, mustard oil, cloth, salt, pulses, Kerosene oil, copper and brass sheets, cotton yarn, bar iron, wheat products and sugar; and imports of potatoes, cardamoms, chirata, Mijinth, Ghee, and butter, vegetables, poultry

and eggs, slaughter animals, maize, millet, bristles and black dal. The commodities passing through the Sukhiapokhari group of Bazars are similar in description and their exports amounted along this route was about 24,000 quintals. (102)

In 1980-81, trade with Sikkim was registered at Pedong and Rangit. While the items of imports were horses, other cattle, foodgrains, brass-ware, ghi, salt, etc., the export items were cattle, European piece-goods, brass and copper, salt, tobacco, etc. The value of the imports was Rs. 1.68 lakhs and that of the exports Rs. 0.81 lakhs. In 1900-01, the value of exports of piece-goods, rice and salt was Rs. 2.46 lakhs, while the value of imports of sheep, goats, other animals, fruits, vegetables, nuts, grain, and pulse, ghi, spices, etc. was Rs. 4.21 lakhs. In 1921-22 Pulbazar, Singla, Rangit, 15th mile Rangit, Malli-ghat, Pedong and Lava were the registered centres for commodities exported to and imported from Sikkim and the value of both rose considerably. The imports included mainly fruits, vegetables, nuts, grains, pulses, animals, ghi etc. and the exports included cotton - manufactures grain, pulses, metals, manufacturers thereof, etc. (103) A.J. Dash noticed in 1947 that the commodities, imported from Sikkim, were mainly oranges, cardamoms, apples, vegetable, sheep, goats and a small quantity of musk. In 1943-44, Sikkim Darbar controlled all the oranges produced in the State. Sikkim Cardamom which is of a better quality than that of the Darjeeling variety, passed through the Kalim-

pong sub-division and its total output was estimated at 25,000 maunds (9328 quintals) annually. The trade that passed through the Singla Bazar was mainly transfrontier with Sikkim, the local trade being small. Exports were rice, mustard oil, cloth, salt, pulses, kerosene oil, copper, and brass-sheets, cotton yarn, bar iron, wheat products and sugar, the annual value of which was Rs.75,000. Imports from Sikkim were fruits, potatoes, cardamoms, ,chirata, ghe, maize, millet, and black dal. This bazar has lost its former importance recently as most of its trade has been diverted over to the Nayanbazar in Sikkim. (104) even now, trade with Sikkim occupies more or less the same position where orange and cardamom occupy the top position. (105)

In the first decade of the 20th century, the district's trade with bhutan passed through Labha and Pedong. (106) But Malley writes that most of the Bhutan trade passed through the district of Jalpaiguri and a fair quantity of the silk fabrics manufactured by the Bhutanese was imported into the district around 1907. (107) Imports from Bhutan during 1921-22, included fruits, vegetables, oil seeds, animals, etc. worth Rs. 5.45 Lakhs and the exports included cotton (manufactured), piece-goods (foreign), betel-nuts and other spices, etc. worth Rs. 2.01 lakhs. (108) Writing in 1947 A. J. Dash notes " The Bhutan frontier marches with the Kalimpong sub-division but very little trade crosses it or proceeds down the Jaldhaka valley to the plains. Only 2 or 3% of Kalimpong's

transfrontier trade is with Bhutan. Imports from Bhutan to Kalimpong are small quantities of wax, musk, bristles and lac. The smallness of the trade is due to the physical obstacles : more travesable trade routes exist further east between Bhutan and Assam" (109)

The trade from Tibet to the plains of India via Darjeeling were conducted through two routes that passed through sikkim. One left Tibet for Sikkim via Jalap La Pass and entered the district north of Pedong and passed through Kalimpong. The other route entered Sikkim by the Nathu La Pass and passed through Gangtok. Goods were carried on pack mules. From Gangtok, the traffic was moved by bullock-cart down the Tista Valley crossing the frontier of the district at Rangpo. (110)

In the early part of the 20th century, the exports of Tibet consisted chiefly of cotton piece goods, of European manufacture, and the imports of wool. Cotton yarn silver, copper, brass, and iron sheets, rice, maize, and tobacco were also exported to Tibet, while yaks' tails, musk, horses, mules, sheep and blankets were imported to the district. (111) The imports and exports during 1921-22 were valued at Rs. 31.89 Lakhs and Rs. 14.99 lakhs respectively. (112)

Wool was the most valuable commodity imported from Tibet and it was the trade in wool which had been mainly responsible for the importance of Kalimpong as trade centre. Over one lakh maunds of wool (3,846 tons) arrived annually in Kalimpong on caravans of mules conducted by Tibetans

and in addition about 19,000 maunds were carted from Gangtok to Kalimpong. Wool was consumed both within the locality and abroad. Formerly, Kalimpong was only a receiving centre from where all wool, after sorting and baling in warehouses in Kalimpong bazar, were despatched to Calcutta, and Calcutta in its turn exported it to Liverpool. Normally, ten thousand persons were engaged in sorting and baling of wool imported to Kalimpong at a wage of Re 1/- per day per head at least in ten warehouses. In the peak season, up to 6000 persons were engaged. Prices and quantities of wool had varied erratically. In 1928, the price of wool was Rs. 11/- per maund, which rose to Rs. 65 in 1938. In 1944 it had fallen to Rs. 40/- . Nearly 50 lakh rupees was invested annually in the wool trade. Next in value to wool as imports were musk, furs, yaks' tails, slaughter animals, gold dusts, silver, etc. In normal times exports to Tibet from India through Kalimpong were woollen and cotton piece goods, iron, steel, copper and brassware and sheets; stationary foodgrains, sugar and molasses; dried fruits, almonds and pistachios; dyes and chemicals; Kerosene; candles; lanterns; electric torches and batteries, brick tea, aluminium ware, porcelain ware, pearls, coral beads, precious stones, cement, leather goods, cigarettes, leaf tobacco and pharmaceutical goods. (113)

Apart from this ~~trans~~transfrontier trade system, the main trade of the district was and still are with Calcutta via Siliguri. All the trade through the Tista valley with Sikkim and Tibet and with Kalimpong passed through Siliguri.

(114) The importance of siliguri lies in the fact that it is a distribution centre as well as a centre for the transfer of through traffic from one transportation system to another. The chief items of exports are tea, jute, gunnybags, wool, cardamom and maize while the import items are European piece-goods, cotton yarn, rice, Kerosene oil and salt. Rice is also imported from Dinajpur, and coal and coke from Raniganj. (115) The chief trade centres in the hills are Darjeeling town itself and Kurseong, Kalimpong; and in the Terai, Siliguri. In the hills the weekly markets are pedong, sombari, Pul-bazar, Sukhiapokhir, and in the plains Matighara, Naksalbari, Phansidewa, Bagdogra, Kharibari, Adhikari, Garidhura and Panighata. This had been and still is the economic potentiality of the district. The prospect of trade and commerce was bright and widespread. The Britishers were precursors in this arena but as years rolled on, many Indian merchant communities, specially the Marwari community, began to enroll themselves as partners of district's trade and commerce. That the Marwaris held a dominant position in the district's trade and commerce, admits of no doubt. "The finance of trade and agriculture in the district is mainly in the hands of those who control trading i.e. Marwaris and to a much smaller extent Beharis". (116) The cardamom trade was entirely in the hands of Marwaris and it was this trade that first attracted the Marwaris to Kalimpong after its annexation from bhutan. (117) The trade in wool was a lucrative business. Though hillmen supplied all the



labour for sorting and baling in Kalimpong, the trade was in the hands of Marwari and Tibetan Merchants. (118) Tea plantation and the tea industry had also been an item of profitable enterprise. The Marwaris initially performed the money-lender's role and the Marwari store owners of tea plantations became major source of capital for that industry. But eventually they bought tea plantations in their own right. (119) The Gazetteer of the Darjeeling district has recorded the early activities of the Marwaris in Kalimpong in the following manner : " 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 introduction by the Nepalese of new methods of intensive cultivation by means of the plough, the need arose for agricultural capital and the Marwari was ready to provide it. In the begining this was more in kind than in cash, the loan in kind being invariably computed in money value to the advantage of the lender. Gradually the system developed into regular ~~money-lending~~ *money-lending in* cash at definite rates of interest. " (120) The same Gazetteer also opines, "It is probably correct to say that Marwari and Behari control of the Commodity trade of the District is practically complete and that Marwari and Behari control over retail supply of consumption goods and lending of money to hill men is dominating. " (121)

So far, I have discussed the Marwari ventures upon the main items of economic and commercial enterprises of the district. But we have to bear in mind that there is no one business in the district where the Marwaris do not venture upon. In the 19th and the early part of the 20th centuries, they huckstered clothes in tea gardens and supplied wood and coal. Many of them did retail business in cloths, rice, dal, salt, oil and various fashionable goods in the hats and bazars. Those who had permanent shops in the market did whole sale business. However, they could not altogether neglect the retail business in consumption goods. After partition in 1947, many Marwari merchants came to Siliguri and to the hill towns from nearby Sayedpur, Parbatipur, Rangpur, Domar, Nilfamari, Kusthia and Dinajpur. Again, many came from Assam, Duars, Jalpaiguri and even from the hills of Darjeeling, to Siliguri in search of a good career. So the number of Marwari migrants to siliguri began to increase excessively and thereby the prospect and volume of trade in the district largely increased. They started whole-sale business in various commodities. As the population increased rapidly, the prospect of hotel business became bright and the Marwaris entered into it at once. With the passage of time, the Marwaris began to enter into business in cement, tin, corrugated roofs, utensils, furniture, restaurant, confectionery, electronic and electrical goods, automobiles, motor parts, and so on. In recent years, the Marwaris have

also started opening nursing home. Some of them have also joined the medical and legal profession. Audit firm were established by some others. So it is found that the Marwaris could achieve great success in business in North Eastern India. (122)

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## CHAPTER - VI

### EARLY OCCUPATION:

#### FROM MONEY LENDERS TO MONEY INVESTORS

The Marwaris were the forerunners of an indigenous banking system in colonial India. James Tod writing in 1832 stated that nine-tenths of the bankers and traders were inhabitants of Marwar (Maroodesh) and that again, chiefly of the Jain faith. (1) John Malcolm had noticed in 1829 that nerarly the whole of Sowcars and shroffs (bankers and money - lenders), and a great number of Bunias (or retail dealers), in Central India, were either from Gujarat or Marwar and generally not every old settlers. The principal bankers at Oojein, Gujarat origin, came there about 3 centuries ago and those of Marwar at a later period. But of them, the Marwaris were more numerous than the Gujaratis. (2) A recent researcher on the Marwari community also writes that in Rajasthan, the traders and merchants have clung to the traditional profession of usury and banking. Apart from the traditional system, the Marwaris have conducted banking in the English style also. M/S G. Raghunathmal, bankers, were the first to conduct their banking business in this style in 1918. The researcher writes that the Marwaris charged insurance commission on goods called 'Hunda Purja' which was aimed at helping those Marwaris who did not possess sufficient

wealth. This approach of money lending became one of the major causes for the success of the Marwaris in the year to come. However, Gadgil thinks that the ability and the excellence of the Marwaris in banking was responsible for their success. (3)

With headquarters at Shekhawati and Ajmer or in Bikaner, the Marwaris were initially money lenders to the rulers of Rajputana. The Daddas were specially prominent in Jodhpur, Bikaner, Indore, Hyderabad and Jaisalmer. The papnas of pathua were prominent in Indore, Kotah and Jaisalmer. The Lodhas were in Jaipur, Jodhpur, Kishengarh, and Shapura; and the Pittys and Ganeriwals in Hyderabad. A reference could be cited here that Bhagoti Ram was a banker to a Nawab, and that his descendants' business incorporated money -lending to the rulers of Bikaner and the Punjab.

(4)

Dr. Taknet has cited a few examples of this kind. Joharimal Roongta had lent Rs. 20,000 to Thakur Shivnath Sing of Mandawa. The scholar has searched out with the light of early gazetteers that because of the Maharaja's protection, equally important banking centres had emerged at Bikaner and Jaipur. In 1879, leading bankers of Jaipur had a capital of 7 million pound sterling. Similarly Bikaner's bankers were owners of Rs. 55 million in cash in 1930. (5) Timberg is of opinion that the Marwari bankers in Rajasthan got security against the capital lent to the rulers with the help of criminal and civil jurisdiction which the Rajput rulers were compelled to codify, having

fallen a victim to their bargaining. The codification of these jurisdiction helped the Marwari bankers both to protect their employees from harassment and to strengthen their own control over their firms. (6) Secondly, they were so crafty that they did not invest their money in bank stocks, lest this practice would serve general trading interest, instead of favouring the interest of this caste. This was another secret of Marwari success in the banking business. (7)

The Marwaris, however, did not confine their enterprises within Rajasthan. They began to search new avenues where money could be advanced against high rates of interest. Astonishingly enough, they were greatly helped in the banking business by the British who really opened various avenues to extend their commercial interest. By the end of the 18th century and the 1st half of the 19th century, the British power in India was firmly consolidated and now the British rule in India became the British rule of India. This consolidation helped the British, to a great extent, to think of extending their commercial net-work all over India. Opium, jute, indigo, cotton and tea were developed as export commodities. By the end of the 18th Century, when British demand for cloth had declined in England, the company fell in distress in respect of its trade with china as to how the chinese tea could be purchased to satisfy its great demand at home. P.J. Marshal writes, " The rise of Calcutta's trade with China was a response

to two developments : to the increasing need of the East India company for funds at Canton with which to purchase cargoes of tea for London, and of the makers of fortunes in Bengal to find new ways of transferring money to Britain." (8) Several measures had been undertaken by the company but the scarcity of silver foiled these measures. At last, the solution was found in opium, the only Bengal commodity sold extensively in China. Thus a triangular trade developed between Bengal and England via China. Indian opium exported to China was to be sold there for financing the Chinese tea which again was to be sent to and exchanged in England for various manufactured goods and services of the British occupation, to be returned to India.

So a great demand for Indian opium in China necessitated its wide cultivation in India. The Marwaris at once reached those regions where opium could be widely cultivated. One such region was Malwa in central India which had a long tradition of opium cultivation. The Marwaris reached there for financing the production of this crop at high rates of interest entering into a contract with the opium cultivators. At the same time they wanted to take advantage of its speculation in stock markets. The same thing also happened in Bihar where the East India company at Patna established its monopoly control over Bihar's opium. (9) Calcutta's trade with China also facilitated Bengal's trade with Indonesia and Malaya. Calcutta

ships on their way to Canton, anchored at the ports of Indonesia and Malaya to take pepper and tin there, and then reached Canton. After the conquest of Bengal, the wealth which the British acquired and the control which they won over some of Bengal's commodities, such as opium, enabled them to carve out routes of their own. Trade between Calcutta and Malaya and Indonesia was essentially a British creation in response to British needs.

(10) British needs opened new routes of commercial enterprises in which the Marwaris became partners.

They financed specially the growth of the new cash crops which the British urgently needed. Timberg writes, "The greatest impetus to Marwari outmigration, however, was British rather than Moghal." (11)

In Bengal, the Marwari Banking Business was operated by the house of Jagat Seth first at Dacca and then at Murshidabad after it became the capital of Bengal Nawab, Murshid Quli Khan. The money-lending or banking business was then exclusively a monopoly venture of this House. Fateh Chand on whom the Great title "Seth" was conferred by the Mughal Emperor Muhammad Shah, was the illustrious son of this House and it was under him that the banking business of the House expanded far and wide so much so that he could provide the Nawab's government from time to time with enormous sums of money and by this means, he could induce the government to take such measures and pass such regulations for the rate of money exchange as would favour the House. (12) After the death of fateh Chand, the banking

business of this house was on the wane. But the model of this business, left by this house to posterity, was of great importance. It had really been a model, to be imitated by the Marwaris. The Marwari money lenders were also present in the adjacent districts perhaps earlier than in the three districts under review. Hunter states that Marwari money lenders carried on banking operations in Rangpur and Dinajpur. In Rangpur, the Jain population appeared to be confined to the Kyahs or Marwaris, most of whom were money lenders. (13) The most important of the permanent seats of commerce was Mahiganj. A large number of Marwari marchants lived here and carried on business in every description of produce. Banking operations were also carried on by one or two houses. (14) Dr. Buchanan Hamilton has mentioned in his book that Marwari bankers were in operations in West Dinajpur. He said, "The proper bankers in this district are confined entirely to the capital where there are seven houses. The principals live generally at Murshidabad; but some of them occasionally visit Dinajpur, and are all of the Osho-ya! sect,..... their principal business is granting bills of exchange for money..... Bills are never discounted by these bankers, except by the House of Jogot Seit". (15) In the district of Malda, silk and cotton weavers were financed mainly by the Marwari Mahajans. The Khamru market was also largely financed by the Marwaris of English Bazar in Malda. (16) According to another source, the trade of silk cloths of Murshidabad and Malda were transacted by

the 'Dadans' advanced by the Marwari money lenders to the weavers. (17) In the entire North Bengal Region, the role of the Marwaris as money lenders or bankers had indeed been conspicuous.

In the princely state of Cooch Behar, the Marwaris were the leading money lenders. (18) The rural agricultural economy of Cooch Behar led to the emergence of a new economic class, who became known as the money lenders. They played a significant role as an economic institution of the rural agricultural society. (19) But the fact which mostly helped the Marwari Mahajans in the money lending business in Cooch Behar was the absence of any landed aristocracy usually seen in the rural sector of Bengal. (20) Apart from the non existence of any landed aristocracy, there was also no state provision to advance agricultural loans to the peasants. Thus the state was totally devoid of any banking tradition or Indigenous banking system and this void no doubt made money-lending a profitable venture in the state. The Marwaris were the right persons to take advantage of the situation fully.

They established 'Kuthis' here as they did elsewhere. Two Kuthis doing brisk business, came to be known as the Baro Kuthi and Chhoto Kuthi. The old buildings of these Kuthis can still be seen at the Cooch Behar Town just opposite to the Rajbari gate. However, the Chhoto Kuthi was the largest Banking Institution and though its chief concern was money lending, it got involved in other busi-

ness activities too. The Kamala Bank deposited its surplus money at Chhoto Kuthi in exchange for interest at a very later period and the Kuthi like the present-day Reserve Bank, acted as the 'lender of the last Resort'. The Mahajans of Cooch Behar on many occasions used to take loans against hand notes from this Kuthi. (21) The Baro-Kuthi was also a banker to the Maharajas. They saved the majarajas many times from financial distress by granting massive amounts as loans to the Raj families. So what the House of Jagat Seth was to the Bengals Nawabs, the Baro and Chhoto-Kuthis were to the Maharajas of Cooch Behar state. These two Kuthis also advanced loans on interest to the small cultivators. (22)

There were also many small Marwari money lenders in the district. They usually lent money to the distressed peasants. There were three types of money lending in the state: (1) The general loan, the interest of which was very high, i.e., about 37.50, lent to the peasants against the guarantee of land to be mortgaged to the money lenders; (II) Muli of value loans, provided to the peasants, to be repaid by crops within a stipulated period, failing which the debtors would have to pay high rate of cultivated crops as per present market price; (III) the Bhutali loans by which the debtors were contracted to render wage free labour on the lands of the money lenders. (23) However it seemed that the Marwari money-lenders were least interested in the third type of money-lending in the



following way : " The agricultural operations in the district were entirely financed by private money-lenders all of whom were unauthorised. They charged interest at exorbitant rates and the peculiarity of their system was that, instead of paying the loan in cash at a time, the village money-lenders supplied food and other necessities to the agriculturists against the security of the future crop. When the crop was harvested, the repayment of the loan was made by delivery of the produce at a previously arranged rate". as this system was a hazardous one and most of them did not belong to the landed gentry having enormous land holdings. (24) However, it seemed that the Marwari money-lenders were least interested in the third type of money-lending as this system was a hazardous one and most of them did not belong to the landed gentry having enormous land holdings.

There was no fixed rate of interest on money - loans. In small transactions, when the borrower pawned some articles such as ornaments or household vessels, equal in value to the sum borrowed, interest was charged at the rate of 6 pies per rupee a month, or 37.5% per annum. In large transactions, where a mortgage was given on movable property, the rate was three pies per rupee a month or eighteen and three quarters per cent per annum. In the same class of transactions, but with a mortgage on immovable property such as houses or lands, the interest varied from 12 to 18% per annum. In petty advances to cultiva-

tors, with or without a lien upon the crops, interest was charged at the rate of 3 to 6 pies per rupee a month, or from eighteen and three quarters to 37.5% per annum. No rate of interest, however, was recognised in the civil courts of the state, which was higher than 3 pies per rupee a month, or 18 3/4 per cent per annum. The latest gazetteer on the Present district has highlighted the role of money - lenders in the following way ; "The agricultural operations in the district were entirely financed by private money - lenders all of whom were unauthorised. They charged interest at exorbitant rates and the peculiarity of their system was that , instead of paying the loan in cash at a time, the village money - lenders supplied food and other necessaries to the agriculturists against the security of the future crop. When the crop was harvest, the repayment of the loan was made by delivery of the produce at a previously arranged rate".

(24) The said gazetteer has also explained the scope of money lending business in the rural areas. As the district was abundant in cash crops like jute and tobacco, credit facilities in the rural areas were offered by big merchants. shopkeepers and farmers acting as money-lenders to whom repayment was made through the crop. (25) It admits of no doubt that these financial agencies were operated by none but the Marwaris who really developed an indigenous method of banking business in the district when it was an Indian state. (26) The Bothra family of Cooch Behar Town had a network of money-lending or banking establishments.

(27) So also, the Sharma family of Dinahata had been connected with money lending business. (28)

The Marwari money lending system proved to be ruinous in many instances. A contemporary administrative report of the Cooch Behar State has correctly sketched the portrait of Marwari money lending in the rural sector of the State. "The Marwari Mahajans, who have got most part of the trade in their hands have also been the principal bankers in the state. But the interest charged by them is very high and their Mooli system of advancing money has also proved ruinous in many in many instances. The people are purely agricultural and although the soil is generally rich and fertile and a good harvest is obtained with very little trouble, they themselves are involved and remain under debt to the Mahajans year after year. There is no landed aristocracy here as is known in Bengal, and the Marwari Mahajans are gradually acquiring extensive landed property as a necessary consequence of their system of banking business" (29) The ruinous effects of the money-lending practice of the Marwari Mahajans are also felt in an earlier Administrative Report of the State: "A ruinous practice widely prevails here, viz, the system of making advances to the cultivators for their crops. While the crops are still green in the fields, the cultivators take advances or undersell them at wretchedly low rates, while the inability to satisfy the Mahajans, brings about suits for the value of the crops at rates ruinously exhorbitant

and the so called high prices, therefore, inevitably benefit the merchants and impoverish the people. A single season of poor crops and high prices plunges the defaulting cultivator deeper into debt, from which years of plenty and prosperity can not rescue him". (30)

However, the mode of Marwari money - lending had been so disastrous and slow poisonous that the state thought of rescuing the debtors from the clutches of the Mahajans either by making provisions in the state to advance loans to the peasants who already fell over head and ears in debt to the Marwari Mahajans or by promulgating laws to protect the interest of the peasants. That the state was thinking of protecting the peasants or debtors from the Mahajans is indicated in the State's Administrative Report: "To arrest the increasing indebtedness of your highness' subjects and to afford opportunity to those who are already involved in debt, the necessity of a Bank, worked on approved principles, was greatly felt". (31) with this end in view, the Cooch Behar Banking Corporation limited came into existence in 1913. This was the first time that a regular Banking business had been started in Cooch Behar at the close of the year. The company had been floated with a capital of a lac of rupees divided into 2000 shares of Rs. 50 each and most part of the Capital had been subscribed by the people of the state. (32) This institution was not the last of its kind. The co-operative financing society also came into being in 1930 to afford

financial help to the distressed cultivators. (33) At the same time, a firm step was taken under direct state patronage by enacting laws to rescue the cultivators from the dangerous Marwari practice of money-lending. According to the provisions of the laws, the money-lenders could not extract from the debtors unlimited amount of money and interest. Another aspect of the laws, enacted, was that the court would not allow any case of money lending which extracted interest exceeding the principal amount advanced. (34)

The present district of Jalpaiguri was once a part of Cooch Behar and was known as the Baikunthapur Paragana or Battishhazari. So here, the nature and scope of money lending and banking business were, more or less, the same as those in the district of Cooch Behar. The money lenders were and still are the main financing agencies in the district, specially in the rural areas. (35) There were no large banking establishments in Jalpaiguri. So the money lending business chiefly conducted by jotedars, shop-keepers, Marwari traders and others. (36) But the business of money - lending to the cultivators was almost entirely in the hands of Marwaris who were a few in number and formed a close ring. (37) This was so, as the Marwari money-lenders were always bent on making this profession a monopoly one, wholly and exclusively for their community.

In case of petty loans where the borrower pawned ornaments

or household utensils, equal in value to the amount borrowed, the rate of interest varied from 24 to 60% according to circumstances. When the loan was large, a mortgage was required by the money lender on immovable property such as houses or lands and the rate of interest in such cases varied from 18 to 36%. In petty agricultural advances, where a peasant took what was then called Bhutia or an advance from a jotedar, for enabling him to purchase seed for the cultivation of his land, he paid no interest at all. But if he borrowed the money as a loan or a supply of grain as food, he had to repay it with 50% interest at the close of the year or at harvest time. (38) Enquiries made in 1905 revealed that the rates of interest in the Mainaguri and Alipur Tahsils varied from 18 to 37.5% per annum and in the Falakata Tahsil, from 12 to 75%, the average rate per annum being 36%. It is, however, doubtful if a cultivator was ever able to borrow at such a low rate of interest as 12% and it is probable that he had often to pay more than 37.5%. (39)

In the district of Jalpaiguri, money-lending business was more profitable in the tea gardens of the Duars. Here also the pioneering money-lenders were the Marwaris. They sometimes advanced big loans to the tea garden owners. Some Kalu Kainya (Marwari) lent Rs. 15,000 to Gopal Chandra Ghosh of Mongol Kata Tea Estate in 1884 to save the garden from impending bankruptcy. (40). The usual rate of interest charged by the Marwaris and Shop Keepers was Rs.

5% per mensem on loans of Rs. 100 or more and one anna in the rupee per mensem if the sum borrowed was less than Rs.100. These rates were equivalent to 60 and 75% per annum respectively. There was no scope of loss of money as the lender got security against the loan by every possible means. The crafty technique of Marwari money-lending in the tea gardens has been explained in a Gazetteer in the following manner. " He (a Marwari money lender) is generally in no hurry to get the principal paid up and tells his debtors not to worry about it but to go on paying the interest. If the man has plenty of cattle and is well to do, he often encourages him not to pay the interest for a time ; the interest due is then added to the principal and the victim executes a new bond in which he acknowledges receipt of the whole sum as a loan with the result that he has to pay compound interest on the original sum borrowed and his debt mounts up faster than ever. When the debtor gets old or takes to drink, the money lender sets to work to squeeze him, depriving him gradually of all his cattle, his wife's gold ornaments and other property. As a last resort, when he can get no more out of his debt or the money - lender threatens to file a suit against him in the civil court and this threat always has the desired result if the debtor can, by any possibility, get the money from his relations, who are generally willing to help rather than see one of their people sent to prison. In some cases the creditor secures himself by getting the debtor's wife

or son to sign a paper stating that, if the husband or father fails through death or any other cause to pay the debt, they will be responsible for it".

I have come upon at least three old Marwari families whose ancestors or forefathers were directly connected with the money-lending business in the district of Jalpaiguri. (I) The family of Tansukhrai Mahesree whose present residence is at Dinbazar, Jalpaiguri, had a money lending business which had been conducted by 'hundi'. They charged Rs.1 only per hundred during inflation. But in the pre-second world war period the rate of interest was only 2 annas. (41) (II) The family of Malchand Dugar of Alipurduar, Jalpaiguri, was connected with the money lending business. (42) (III) The house of Hoshiary lal Kalyani of Mainaguri also had money-lending provision at their Gadi. However their network had been limited and the rate of interest which they charged on the debtors was also very meagre. (43)

The evil effect of indebtedness on the Paharia (Nepalese) coolies on tea gardens in the Duars was of many kinds. Mr. H. Bald, Manager of the Chunabati Tea Estate, who came to the Western Duars about 1900, writes, " There is no doubt about it that the indebtedness of the Coolie to the sardar are the greatest evils retarding progress amongst the coolies. The debt hangs as a heavy weight round their necks and as a result, more drink is taken than otherwise



would be taken, and this in time leads to gambling and a general want of thrift. I came out to this country in January, 1882, and at that time, although coolies earned less money than they do now on tea gardens, they were undoubtedly better off than they are now. More women wore gold and silver ornaments, the property of their husbands. It is sad to think that the coolies as a class are poorer and less thrifty than formerly, after all the efforts put forth by government for their benefit. It is so all the same and I put this down to the money lender the indebtedness leading to increased drinking and a general want of thrifty. The debts press harder on the coolies now than in former days as so many carry debts contracted not only by themselves but by their fathers who are dead and for whom they have become responsible ". (44) However, this remark was applicable to Paharia Coolies only within the tea garden area. Outside the tea-garden area the cultivators were not as a rule heavily in debt and seldom owed more than they could pay off after selling the next season's crops.

Legislative action to limit the rate of interest had been suggested against the money lenders and this might have got some effect but could not defeat the cunning of the money - lender who could evade the law by getting his debtor to sign a bond in such a way that it did not come into effect in favour of the debtor in the civil court. However, in the government's estates, steps were taken

against the money lenders by restricting the right of the jotedar to transfer his holding. If the money - lender could not get possession of the land, he would not lend such large sums and the cultivator would not be able to borrow as recklessly as he sometimes did then.

The Marwari banking or money lending business had been more comprehensive and striking in the district of Darjeeling than in the other two districts, i.e. Cooch Behar and Jalpaiguri. The increasing socio-economic and trading importance of Darjeeling and its all round development projects undertaken by the British after its occupation by them in 1835, its subsequent joining with the Terai and Kalimpong in 1850 and 1865 respectively, every encouragement given to commercial agriculture by the British, establishment of trade relations with Tibet, Central Asia through the trans-Himalayan trade routes, and above all, introduction of tea-plantation and growth of tea industry along with cultivation of fruits, herbs etc. made the tract extremely ideal for the money lending or banking business. Capital began to be largely expanded in trade <sup>and</sup> in extending cultivation. However, rates of interest on loans were very high. The local English Bank charged as high as 18% which was the lowest rate prevalent in the district. Native Mahajans and money lenders seldom charged less than 24% . The Deputy Commissioner estimated that the usual rate charged by them was 36% and that 48% and even 60% were by no means unknown rates of interest. For both

big and small loan transactions the same rate of interest was charged. Loans to the peasants were usually advanced in the form of grain which was to be repaid in kind at harvest time. The lender had a tacit lieu upon the crop. (45) Thus money-lending or banking had become a most profitable occupation in the district and the Marwaris at once entered into this venture.

Here the Marwaris started advancing loans to both traders and cultivators. However, beside being traders, the Beharis were, to some extent, in the money lending business too. As A.J Dash writes, "The finance of trade and agriculture in the district is mainly in the hands of those who control trading, i.e, Marwaris and to a much smaller extent Beharis". (46) There was always a tendency of the hill men to borrow money from the money lenders both in the tea gardens and in the Khas Mahals, outside tea gardens. They never cared to accumulate capital, got hopelessly into debt and became virtual slaves to their lenders. Even when hill men made a life's business out of building, road or timber contracting or in driving motor cars lorries for hire, they hardly saved capital and always remained dependent on Marwari financiers for conducting their business. (47) In Kalimpong, how the need for agricultural capital arose and how the need was fulfilled, could be understood from the following comment made on the early Banking activities of the Marwaris : "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 ceded to British India and with the Introduction by the Nepalese of new methods of intensive cultivation by means of the plough, the need arose for agricultural capital and the Marwari was ready to provide it. In the beginning, this was more in kind than in cash, the loan in kind being invariably computed in money value to the advantage of the lender. Gradually, the system developed into regular money lending in cash at definite rates of interest." (48) Besides cardamom, the marwaris financed the cultivation of seed potato, orange, chirata, majinth, rice, vegetables, etc. and took a share for financing them. The tea industry was financed and controlled from Calcutta but it also needed local movement of funds for the smooth working of the industry. This was supplied both by the various commercial banks and the tea garden Kayahs, i.e., Marwaris whose main apparent function was the retail supply of commodities. Sometimes, this capital was provided by the large Marwari private banking firms registered under the money - lenders Act. (49) The role of the large Marwari Banking firms to finance the trade and agriculture is to be dealt with later on.

The basis of the finance of trade and agriculture was unfortunately the improvidence of the small producer and consumer, his lack of capital and his readiness to borrow

or receive on credit. Crops were sold in advance by growers and goods were sold on credit to labourers on tea gardens and to cultivators outside them. Owing to his carelessness, or recklessness and lack of foresight, the hillman always placed himself at a disadvantage in these transactions. The hillmen practised same thing in the Khas Mahals outside tea gardens. Their crops were bought in advance and goods were supplied on credit at prices unfavourable to them. Here again this sort of transactions did not either benefit or assist cultivators but ruinously threw them in the midst of improvidence, gambling and showy display. (50)

Money lending conditions in the Terai were somewhat different. The Kayahs were found in tea-gardens and they were usually financed by the management. The managements freely lent money without interest to coolies for the purchase of carts or buffaloes; these were available for garden use. petty shop keepers, outside tea gardens got loans from the jotedars who charged upto 25% interest while the Adhiars cultivating under jotedars took advances of paddy from them for subsistence and were charged upto 50% interest. However, the money-lenders Act had been passed to check the abuses. This act had had some effects to the extent that instead of filing suits at law courts, more attempts were made at amicable settlement of debts. In 1942, the number of suit filed for debt at Terai was 15 against 55 of the previous average (51)

But the money lending business had been really exhibited by the Marwaris by opening Banking firms in the district. In Darjeeling town itself, the firm of Jetmull Bhojraj was established in 1845 and Marwari firms were established in Kalimpong soon after its annexation from Bhutan. (52) The Bengal Provincial Banking Enquiry Committee (1929-30) supplied evidences of the existence of similar kinds of Marwari Banking firms which transacted banking business in Darjeeling, Kurseong and Kalimpong. " The Sub-divisional Officer, Kalimpong, provided further informations by listing the names of some important firms engaged in this venture, such as (i) Lachmandas Ramchandra (ii) Purukchand Lakhmichand (iii) Koramal Jethmul (iv) Joteram Ramrikdas (v) Siram Mulchand and (vi) Khtesidas Ramlal. Besides Banking, they also engaged in trade in piece goods, wool, cardamom, grains etc. employing about 75% of their resources in it. They obtained their funds from the proceeds of business as also from loans and financed agriculture, trade and contract work etc. charging interest varying from 9 to 18% per annum on big loans advanced to respectable persons and upto 37.5% per annum on minor loans granted generally for a year. They used two kinds of hundis, one paid on presentation and the other after a certain period as stipulated in them. In the case of banks run by Lachmandas Ramchandra and Purukchand Lakhichand, who had been in the business for long, the interest paid

on deposits for one year was 5%; for nine months, 4.5% for six months, 4% and on current accounts, 3% Even now the financing of trade and agriculture in the district is in the hands of the Marwaris and Biharis. Transactions in cash or kind between the private credit agencies and the agriculturists are now regulated by the Bengal Money lenders Act of 1940." (53)

The Deputy Commissioner, Darjeeling and the Sub-divisional Officer, Kalimpong, stated before the Bengal provincial Banking enquiry Committee (1929-30) that the farmers of the district depended mainly on co-operative Banks and Mahajans (indigenous money lenders) for agricultural credit. These indigenous money lenders were obviously the Marwari Mahajans along with the others. However, the rate of interest charged by the money lenders varied from 30 and 60% per annum while that by the Co-operative banks was 12.5% per annum. The former further compounded the interest accrued at the end of each year to the principal. Bank lent on the security of landed properties but the Mahajans insisted on mortgage of ornaments. Paddy loans charged interest varying from 20 to 50% to be repaid usually at the time of next harvest. " The proportion of secured and unsecured loans was 1:3, which encouraged usury as a necessary cover. In case of default, realisation of loans was effected through the civil courts which usually ordered the farmer's land or other properties to be sold. In the opinion of the Sub-divisional Officer, Kalimpong,

agricultural indebtedness was on the increase in his area. The average per capita debt of members of rural co-operative societies to their societies and money lenders amounted to Rs. 172 in 1929. (54)

I have come across two Marwari families who had money lending business at Siliguri. (I) The family of Mohan Lal Dalmia was connected with the money-lending business practices. This house, however, charged only 1 or 1.5% interest on loans, while the rate of interest, then prevalent in the market, was 3 or 4%. (55) (II) The House of Toolaram Gidra had money lending business at Siliguri. (56)

The Marwari bankers also reached Sikkim, adjacent to Darjeeling. In September, 1899, Messers Jetmul and Bhojraj, bankers of Darjeeling opened a branch of their Bank at Gangtok, the capital of Sikkim. During the Young - Husband expedition to Tibet in 1904, the Bank of Messers Jetmull and Bhojraj came to the service of the British Government. J.C.White was instructed by the Government to borrow money from this firm to meet the expenditure of the expedition. (57) The Sikkim people also used to borrow money on interest from the Marwari money lenders." These Marwaris, doing the money-lending business, were charging exorbitant interest from the Sikkim people and the Maharaja complained against them in the council meeting of Feb. 1990" (58) The state of Sikkim once had to borrow Rs. 3000 from



a Marwari at a higher rate of interest and in the council meeting of Feb. 1900 it was decided not to allow more than 12% interest per annum. (59) Dr. Jha has also shown in his book how usurious rates of interest, charged by the Marwari money lenders on the debtors told upon the general people of Sikkim. Dr. Jha writes, "The immigration of the Marwaris and other Plainsmen did not appear as a blessing to the Sikkim people. The Marwaris by lending money at usurious rates of interest, and against agricultural produce, ranging from 75% to 150%, caused widespread indebtedness among the Sikkim people. To check it, several resolutions were passed in the Sikkim council in 1908, and in 1914, some Marwari money lenders were expelled from Sikkim". (60) It is worth mentioning here that the other two Himalayan countries, Bhutan and Tibet, were also not free from immigration of Marwari money lenders.

The doleful picture of the evil effects of usurious Marwari money lending practice on the district has been narrated by L.S.S.O. Malley in a vivid and compassionate manner. Though general prosperity of the people prevailed in the district, the indebtedness of the people was one of the most serious economic problems of the district. This indebtedness was as much due to their reckless manner to contract debts as due to their customary obligation to incur heavy expenditure on marriage, funeral and other ceremonies, to their love of drinking, - they drank far

more than the inhabitants of any other part of Bengal - to their propensity to gambling, to their simple delight in display of all kinds, which led to an extravagant outlay on dress, ornaments, and jewellery, and finally to their improvident habits. Whenever, they needed money, they at once borrowed loan from the Marwari money lenders or Kanyas or Kayas as they were locally called. The big Marwari merchants were honest in their mercantile transactions. But their gomastas or agents were always eager for good profit as they worked as clerks for Rs. 30 to Rs. 50 a month. Their promotion largely depended on profit they could show. In some cases, they were commission agents. So they followed the old adage "Make money, honestly if you can but make it". They did it by usury without paying heed to morality. As they had virtual monopoly of the money lending business, they did it easily.

The innocent hill people were recklessly willing to sign bonds at high rates of interest on ready money. Interest began to mount and the unhappy debtor could hardly clear off his mammoth debt. Malley writes, "The money lenders are always eager to accommodate a fresh victim; and are willing to allow him to become involved fully upto the limit of what they think he can be made to pay. Till that limit is reached, they are quite content to allow the principal to remain unpaid, while they gather in the interest month by month, and the unhappy debtor goes on

blindly paying his monthly installments". Two instances may be cited here to gauge the extent of the exploitative mechanism. Once a poor old woman compelled by hunger to borrow 3 seers of rice on condition that she had to repay 30 seers of maize in two months' time. Again a peasant in dire scarcity borrowed 10 1/2 rupees worth of rice, but he only managed to pay off Rs. 76 in five years and he still owed to the lender Rs. 140. This is how the ingenious mechanism of the usurer was executed. Malley provided a further instance. " A sardar who wants to borrow Rs. 100, and agrees to pay at the rate of one anna in the rupee per mensem, has first to sign a note of hand for Rs. 106-4, i.e., Rs. 100 plus a month's interest. At the end of the first month he owes Rs. 112-14-3, compound interest being charged on the original Rs. 106-4, and at the end of 12 months he has actually been charged compound interest at 6.5% for 13 months and owes Rs. 219-14-9. The money lender then gets him to sign a fresh note of hand for this sum as if it was a fresh loan, and in this note he states that he has received Rs. 219-14-9 and agrees to pay at the same rate of interest as before. Sometimes, the old note of hand is destroyed, the result being that if a suit is instituted, the court has no means of knowing what was the original sum lent, or it is surreptitiously kept by the kaya and produced later for the purposes of the suit. In the later case, his dishonesty is rewarded, as he makes it appear as if the borrower had signed notes of hand year after year for ever increasing amounts, and there is

nothing to show that the larger amounts entered in the various notes really include the smaller sums for which the preceding notes were signed". This is an ideal example of Marwari cunning, deceit, and slyness.

The rate of interest depended on the nature of security given. Still the rate was very high. For loans on personal security, the debtor had to pay 'dua sud, 'i.e., one anna a month for each rupee lent. This was equivalent to 75% per annum (excluding compound interest). Another usual rate was Rs. 5 per hundred a month, which was equivalent to 60% as per simple interest. Compound interest was also charged. If the interest had not been paid off at the end of a year, a amount due was added to the principal and in that case a new hand note was taken for the increased amount. Then interest was charged on the total at the same rate as before.

In the government estates, the cultivators were more or less protected against such extortion - protection was given to them by the Deputy Commissioner who was entrusted with strong power of a civil nature by which he could settle many debt disputes and thereby could free the cultivators from the clutches of the professional usurers. Besides, the amount borrowed by the tenants was comparatively small. This was, to some extent, particularly the case with the Bhutias, owing to a curious custom observed by them. Still in this favourable area, cultivation of

cardamom afforded some facilities to the money lenders. This crop was mainly grown for export which could be disposed of to Marwari traders who on their term trapped the cultivators to debt by making advantageous bargains on the unreaped cardamom and by laying out advances on cultivation. So the poor Lepchas who grew it could not reap the benefit of this profitable cultivation of cardamom and remained miserably poor.

Outside this estate, the curse of money lending was very widespread, particularly among contractors and tea garden employees most of whom were financed by money lenders. The contractors made contracts with the money lenders in such a way that, while they began to make profit, their profit was swallowed up in the payment of interest to the money lenders. The plight in the tea gardens was still worse. Malley narrates, " The people incur expenditure recklessly, they look to their Sardar for money, and he gets it from the money lender. The hold of the latter over the labour force is so great that it is credibly stated that in some gardens , paying Rs. 2000 or Rs. 3000 a month as wages to their employees, the Kaya regularly attends on pay day, takes the whole amount from the sardars and then doles it out to the latter weekly, after deducting the interest due on the loans he has made." Malley quotes the experience of one of the leading planters of the district to illustrate general state of affairs. The planter writes - "one sardar told me that he had never owed less than Rs.

2000 for the last 20 years, and he said, 'I believe that the day I get out of debt, I should die.' It was meant to Malley that the environment under such circumstances would be so peculiar and abnormal that his constitution would never stand the awful and stupendous change. Malley further expressed his observation by illustrating another instance, which he himself came across in his own life. Three years before he wrote this account, he had lent his people there about Rs. 4000 at 6 percent by redeeming their hand notes (hath-chittas) for that amount from the Kayas. Then he reduced the proportion of principal and interest weekly, and at a time, they owed to Malley only about Rs. 700. When they paid up the sum, i.e., Rs. 700, Malley should have to give them more money as they could not sleep, eat, and even live without owing a good round sum to any one! According to Malley, their argument was : if somebody lent a debtor Rs. 100, why should he not take advantage of his splendid credit ? Any other course seemed to the debtors absolute lunacy! ". These remarks at least showed how blindly and willingly the Nepali coolie incurred debt and the evil was aggravated by the extraordinary readiness with which his relatives would back his bills.

Mr. Malley has supplied some statistics to show how prevalent the evil was and how exorbitant a rate of interest was charged. From 1898 to 1902, no less than 808 cases were filed in the civil courts for debts due and the interest claimed, varying from Rs. 2 to 8 a month for each

Rs. 100 lent, or 30% per annum, to Rs. 25 a month or 300% per annum. During this period 97 suits were instituted in which interest was claimed at 30%; 458 cases occurred in which interest at 36 to 37.5% was charged ; in 93 cases it was claimed at 48%, in 38 cases at 60%, in 113 cases at 108%, in 3 cases at 150% , and in one case at 300%. Besides there were many cases of similar nature which never came before the law courts. This was due to the simplicity and ignorance of the hill who were easily led by present necessity to agree to whatever was demanded in the shape of interest without caring for the future.

The evil of money lending was also prevalent in the Terai and here the victims were tea garden coolies who were mostly Rajbansis and the aboriginal tribe such as Oraongs, Santals and Mundas, Nepalis, etc. Sometimes, they settled down here as cultivators. It was found in 1903 that out of 834 jotes, with an annual demand of revenue amounting to a Lakh of rupees, no less than 272 jotes with an annual demand of Rs. 23,000 or nearly one-third of the total number, were owed by professional money lenders. Altogether 150 jotes had passed into their hands in the preceding 5 years, 139 being taken over from the local agriculturists and the remainder from the money-lenders, who held them previous to the transfer. This transfer of ownership of the Terai jotes from the hands of the local agriculturists was undoubtedly due to the ignorance of the people and the high rate of interest demanded by the

usurer. The usual rate of interest until recent years was 75% per annum. In later years, this rate was reduced to 36% per annum in a majority of cases. " All payments made by a debtor are credited as interest until all the sums due are paid up, so that the jotedar, like the coolie and cultivator of hills, once in the clutches of the money lender, does not escape till he has lost his property ", Says Malley.

It was explained that the reason behind the higher rate of interest in the district than elsewhere was the proximity of the Nepal frontier so that the debtors could easily escape to Nepal without paying his debts and the great risk which the money lender had to incur subsequently. But Malley does not think so, though this was to some extent true in the case of tea garden coolies who had no ties. But the Marwari money lenders, so long as they were not fully satisfied with the prospect of a debtor's repaying capacity, did not lend money to any one, especially to an ordinary cultivator. Without a valuable pledge, a Marwari did not lend money, so that he could very seldom be an entire loser even if the debtor absconded. So the reason for the high rate of interest lay elsewhere. In fact, the number of money-lenders was few. Moreover, there were no credit banks. Few agricultural banks were started in the Kalimpong Govt. Estate. But here agricultural credit was least needed. So a few Marwari money-lender formed a close ring and thus they had practically a monopoly of usury. (61)



The lamantable condition of the hill people at the hands of the sucking Marwari money lenders naturally led many to think for some ameliorative measures to protect the debtors from the creditors (1) The Bengal Money lenders Act was passed in 1940. This act was designed to check the unsound domination of money lenders. This Act had done much to check excessive interest and the abuse of credit sales. But it was no entirely successful, " Partly because of the hillman does not want to break away from his Mahajans, partly because neither party wishes to take recourse to the law and partly because methods of evasion by means of a kind of barter are practised." (2) Another effort was made at imposing restriction in the hill on transfer of holdings and on their size. The Khas Mahal authorities forbade the hillmen to transfer holdings to Plainsmen or to transfer holdings in such a way that a cultivator had less than 5 acres or more than 20. The authorities in Kalimpong insisted transfers by Lepchas or Bhutias to Nepalis. This measure also did not produce the desired effect as evasion by subletting was possible. A.J.Dash writes, " The policy of limiting holdings to a maximum of 20 acres may discourage enterprise among hillmen and in any case the whole policy of restricting transfers is merely a negative one at preventing deterioration. It does not offer any positive cure for the economic dependence of the hillman on the foreign money lender." (62) (3) Legislative action had also been pro-

posed by which interest should not be levied at a rate exceeding 24% per annum, whatever agreement the ignorant Cooly or cultivator may have entered into, and to lay down that the total interest should not be allowed to exceed one-fourth of a one year's debt, and should not in any case exceed the whole amount of the debt." Still, the possibility of the extent of success of such legislative action with its so many loopholes of evasion was anybody's guess and was a matter of the future to dispose of. (4) Furthermore, a remedy was sought in the establishment of Agricultural banks Joint stock Banks or co-operative credit societies with the provision of advancing loans to the cultivators at a minimum rate of interest to make the debtors or tea garden coolies least dependant upon the professional usurers. At the same time, it was proposed that if the Nepali Coolies who were spendthrifts by nature, were to be paid weekly wages instead of monthly, they would get small wages at a time. So the kayas, who were reluctant to lend money to the small earners, would check their temptation to make a coolie a victim of their usury. So Malley concludes, " It seems probable, therefore, that such an arrangement and the establishment of agricultural banks would tend, in some measures, to minimize the mischief which is at present caused by the professional money-lender."

This speculative measure, above other proposals, was given importance. In order to save the cultivators, tea garden

coolies and traders from the usurers, various rural co-operative credit societies came into being and to finance these societies many co-operative banks were also set up. The Kalimpong Central Co-operative Bank was established in 1911 for societies in Kalimpong Sub-division and the Darjeeling Central Co-operative Bank in 1914 for societies in the sadar and Kurseong Sub-divisions. In 1919, the Pedong Central Co-operative Bank came into being at Pedong in Kalimpong Sub-division. The Darjeeling Co-operative Banking Union Ltd. was established in 1955 mainly for the purpose of financing crop loans to rural credit societies in the Sadar, Kalimpong and Kurseong Sub-divisions. All these Banks were amalgamated in 1959 to form the Darjeeling District Central Co-operative Bank Ltd. whose financial position during 1966-67 was as follows :

Working Capital	: Rs. 8,68,840
Loans issued	: Rs. 42,780
Loans outstanding	: Rs. 3,92,896
Deposits	: Rs. 2,13,275
Loss	: Rs. 24,325

In the same year the district had 196 agricultural Co-operative Credit Societies with an overall membership of 12,151 and a total working capital of Rs. 9,46,389. (64) A few joint stock banks were subsequently established in the district. The State Bank of India had their Branches established at Darjeeling, Siliguri, Kurseong, and Kalimpong in 1923, 1957, 1958 and 1962 respectively. The Dar-

jeeling Branch played an important role in financing the tea industry during 1923 to 1937. The National & Grindlays Bank has a Branch at Darjeeling Town and the Central Bank of India at Kalimpong and Siliguri while the Punjab National Bank and United Commercial Bank have each Branches at Siliguri and the dates of their opening these Branches being 1935, 1943, 1944, 1936 and 1965 respectively. (65) At present, these credit societies, Co-operative as well as joint stock banks have almost replaced the mode of indigenous usurious banking practices and the role of the professional money lenders has now been in a state of whimper.

However, the usurious Marwari Practice of money lending to the ignorant cultivators, and coolies sometimes produced social tensions between them and the original inhabitants of the region under study. At Madarihat, a flourishing market centre, such tension was heightened on 12 Feb 1922 when a Marwari Shop-keeper had an altercation with a Santal labourer (or peasant) over the price of two gunny bags. In this incident, the former assaulted the latter. Then the Santal hired some members of his tribe and with their assistance he ransacked the Marwari's shop. There upon a case was filed at the nearby police station on 21 Feb. and accordingly a police officer of the Madarihat Thana searched some houses at village Salkumar and arrested four Santals who were involved in the sacking on 12 Feb. 1922. (66)

A peasant revolt against a Marwari Mahajan also took place in Rangpur. Here a share cropper who lost his land to a Marwari Mahajan and jotedar, as he failed to repay an agricultural loan, revolted against the lender with his supporters Manick Krishna Sen, Bipin Barman and others. Then the Marwari jotedar and his party struck Manick Krishna on the head and wounded Bipin Barman seriously. At this the unprepared peasants fled away for the time being but became united and prepared to take revenge. The peasants of Gayabari and Tapa Kharibari areas joined them with lathis, dadas and axes. The peasants thus in a body chased that Marwari Mahajan who fled to Jalpaiguri bag and baggage and saved his life. (67) A cultural member of Gaibandha, Panu Pal by name composed a song on a distressed Marwari. The first line of the song is : "Phande Paria Kaiyan (Marwari) Kandere " (68) Similarly, the peasants and Adhiars' uprising against the Mahajans in the nearby District of West Dinajpur occurred, to a certain extent, against the oppression and coercion of professional Money lenders and it admits of no doubt that a section of these money lenders or bankers comprised Marwari Mahajan or usurers.

The indigenous banking or money lending system has now been replaced by modern computerised joint stock banking ventures. But the great banking heritage, left by the

Marwari community of India, had and still has always been a conspicuous example to posterity.

The usurious Marwari practice of banking or money lending over the years in this region transformed them into a new professional class, i.e., jotedars. The Marwari money lenders became money investors; they began to invest money in land and thereby to get their hold on it. However, the Marwari money lender not only invested capital in land, but also in various kinds of business. But that is a separate history, to be dealt with later on. At least three factors constituted to their prospect of becoming Jotedars or land - holders. Firstly, their way of money lending practice, to a great extent, helped them to be owners of land holdings. The debtor or cultivator drew advances or loans from the Marwaris in lieu of bond or mortgage over their land, the only source of subsistence of the debtor or cultivator. The contract of mortgage was done in such a way that, if the cultivator failed to repay the loan within a stipulated period of time, the ownership over the mortgaged land would automatically be transferred to the lender as soon as the contracted period expired. This type of defaulting occurred frequently, for the debtor or cultivator was illiterate and ignorant. He could not see through the tricky trap of the wily Marwari money lender. Consequently, the debtor could seldom repay his loan to the lender who, by virtue of the mortgage, became automatically the owner of the debtor's land. As years

rolled on, the same thing happened and the area of land holding passed into his hand over the years became larger and larger to the extent that he became known as a jotedar. Secondly, there was no existence of landed gentry in this region, notwithstanding their very much presence in other parts of Bengal after the introduction of the permanent settlement in 1793. This paved the way for the Marwaris to enter into Jotedari profession as they had not to face any competition in this area of economic venture. Thirdly, investment in land necessitates huge amounts of capital which the Marwaris had and which the native people of this region did not have. It would indeed be surprising if the Marwari money lenders, with vast amounts of capital at their disposal, did not invest in the purchase of land holdings when a new opportunity of economic venture opened up before them by circumstances.

These are the circumstantial factors behind Marwari investment in land, but there are also some inherent factors which could not be overlooked. (1) Since time immemorial, land had been considered as a great immovable property as human beings could simple live by agriculture. (2) Land is the basic component of sustained economic growth, the lifeline of man and it is the only source of national wealth which could simply make a country rich and prosperous. (3) No less important was the consideration that land, through ages, had been considered as a

symbol of social status and prestige. So Marwari craving for land holdings in his place of migration was quite natural. (4) when a man migrates from his native land to a new place, he becomes a refugee. In new social surroundings and a different environment, he suffers from an identity crisis as every thing of the place where he migrates to, seems to him unknown. But a piece of land in his name could remove his refugee calumny and help overcome his identity crisis. (5) The native land of the Marwaris was a desert due to scanty rainfall, rocky dust, aridity and infertility of the soil. The scope of economic development there was very magre. So they migrated from their homeland to other places in search of subsistence and it could be said with certainty that they invested capital in land for the same reason for which they left their homeland.

A jote was a revenue paying estate and the owner of it was called jotedar. Jotes could be had in the estate of Cooch Behar Maharaja on payment of a fixed revenue to the Maharaja who was the owner of the soil. In lower Bengal, what a Zamindar was to his ryots, the Cooch Behar Maharaja was to his Jotedars. So a person, holding revenue paying land immediately under the Raja, was called a jotedar or proprietor of a jote. A jote was hereditary, transferable and divisible by the customary law of the country. The state had always recognised the right of ownership, subject to the payment of revenue at the prevailing rates,



although there was no written code extant from which such a right could be proved. The rent payable to the Maharaja by a jotedar was liable to enhancement. (69)

Apart from jotedars, the immediate tenants to the Raja, there were different classes of sub-tenants found in the State, such as Chukanidars, Dar-chukanidars, Daradar-Chukanidars, tasia - chukanidars and adhiars (holders under the Metayer system). The chukanidar was an immediate sub-tenant or an under-tenant of a jotedar, a holder of a certain portion of the jote or farm. This kind of holding was known as a chukaini which was saleable, under tenure, subject to the permission, to be had of the jotedar, for transfer. A chukanidar had a right of occupancy, his under tenure was also hereditary like a jote and divisible. He paid to the jotedar, as rent, a sum not exceeding 25%, over the rates that the jotedar paid to the State. What a chukanidar was to a jotedar, a Dar-chukanidar was to a chukanidar. Similar orders had been maintained in the ranks of Daradar - Chukanidar and Tasia - Chukanidar. This was the revenue and land relations in the state of Cooch Behar.

In the district of Jalpaiguri, the land relations were somewhat different. Here land relations were directly settled with the jotedars by the Raikats, not by the Raja, for the Raikats were the appointed hereditary zaminders of the Baikunthapur or Battrishhazari estate. However, other feudal relations remained the same as they were in

the Cooch Behar State. (70) But in the Western Duars, the government itself was the Zamindar. (71) Gruning writes about the power and position of the Jotedars : " the country (Jalpaiguri) is divided into small hamlets, the most important homestead belonging to a substantial farmer, often the Jotedar, while round it are the houses of his relations, under tenants and farm labourers. The Jot is the social unit and not the village ; the Jotdar, or if he is an absentee, the chukanidar under him, keeps the little community together ; he maintains a store house from which he makes subsistence loans of rice to his dependents or furnishes them with seed." (72)

In the district of Darjeeling, land relations were maintained in a completely different set of framework. The most important feature of the land relation here was that there was no king or zaminder with whom the land question could be settled. In their place, the jotedar or guarantor held his land directly from government and parcelld it out either to a praja or Thikadar. (73). Malley has divided the district into four distinct tracts for giving a scientific exposition of land relations the various tenants and sub-tenants, viz. (I) the government estates in the hills, (II) those of the Terai, (III) the strip of land lying to the North-west of the little Rangit and (IV) the land granted for cultivation of tea. In addition, however, were reserved forests and lands reserved for Chinchona.

In the government estates of Kalimpong, government was

direct proprietor of the estate. There were no private landlords or tenure - holders, and there was no one between government and the ryot, who was in most cases, the tiller of the soil. The estate was divided into 48 blocks. East block was placed in charge of a village headman or Mondal who was the direct representative of government on the estate. It was his duty to collect the rent from the ryots and to deposit it with the manager to whom he was a sub-ordinate and to report all transfers of land. In fact he was an intermediary between the government and ryots. The ryots of the estates were composed of lepchas, Bho-tias, Nepalis, etc. The rent of their holding was fixed for ten years. If they failed to pay their rent, their property might be sold up. They could not sublet or transfer their holding to others without prior permission from the Deputy Commissioner. Besides, the ryots had some obligations to the government and in any violation of these, their possessions over holdings were liable to be cancelled. (74)

Still, unauthorised subletting was rampant and difficult to check. As a result of subletting by absentee or Bhadrak lok tenants, three types of under-ryots sprang up on the Kalimpong government estate, such as (I) Pakhurias who paid a fixed cash rent to the tenant of the land, (II) Khutdars who paid a fixed produced rent, and (III) Adhiars, or half - crop under ryots. (75) So far as the other government estates in the hills are concerned, the

which were bankers to the Cooch Behar Maharaja, were also associated with the Jotedari profession and they had about 1 Lakh bighas of land ? The Chho-kuthi had under their occupancy, a big plot of land, measuring 93 bighas, 17 kathas and one Dhur at Taluk Banskantha in Paragana Mathabhanga. (84) Babu Tularam and Dalimchand Saroigi whose kith and kin still own large and leading business establishment in motor-parts, electrical and electronic goods, modern scientific equipments of daily life at Cooch Behar town were once jotedars. They possessed jotes in the Khas Mahal estate of Koch Maharaja. (85) So also Babu Jharanmal Oswal was a great Jotedar at Mekhligunj. (86) Again, Babu Janoki Nath Tiwari was a resident Jotedar of the Dinhat Sub-division. (87) As at Dinhat, Babu Hukum Chand Oswal had land holdings of 93 Bighas, 13 Kathas and 17 Dhurs in Paragana Mathabhanga. It was a Lakheraj holding (88).

Some information of Marwaris in the Jotedar Profession has been collected through sample surveys conducted by interviewing some of the old Marwaris, who now live in the district town and in the various Sub-divisional towns of Cooch Behar. Those interviewed were : (i) The family of Motilal Lakhotia (ii) Mongiram Jain (iii) Toolaram and Binraj Jain of Cooch Behar Town, (iv) Amar Chand and Lalchand Oswal, Iswar Chand Oswal of Paragana Tufangunj. (v) Gouri Shankar Agarwal of Bakshirhat, (vi) Tansukhdas Bhadani, (vii) Chhatidas, Chhagmal and Hanuman Bothra of Paragana Mathabhanga, (viii) Lunkaran Kothari of Chandra-

bandha and (ix) Giridharilal Mahesree of Mekhligunj who had their respective jotes in the estate of Cooch Behar Maharaja. The Bothra family was the owner of atleast (6/7) Six or seven hundred bighas of land. (89)

Jalpaiguri was the Baikunthapur Zamindari of the Cooch Behar State. Naturally the wave of Marwari mission of holding jotes also reached here. Like Cooch Behar, here also professional money lending helped the Marwaris a lot to be owners of jotes. That the Tenants, having fallen victim to Marwari craft on money-sucking, were losing their land to the latter, has been stated in contemporary Gazetteer : "Unfortunately, some of the land has passed into the hands of middlemen, e.g., Marwaris, Pleaders and other who were not cultivators, these men hold as Jotedars under the zamindari, but are mere land receivers" (90) In another gazetter, it is pointed out that many of the jotedars, while they were holding lands for generations, a tendency of passing some land into the hands of some Marwaris and Bengal Bhadrals grew among them. (91)

Though many jotes were transferred into the possession of Marwari middlemen and others, the material condition of the people was good. The increasing prosperity of the district made the people well-to-do. In the large two Zamindari estate, i.e. permanently settled portion of the district and the government estates, rents were low and and the cultivators were not badly off. Grunning writes, "It is difficult to estimate to what extent the money

lenders is succeeding in getting the hold of land, but he has probably been more successful in the permanently settled portion of the district than in the government estates. In the Baikunthapur estate many of the jotes are held by middlemen, while in the Cooch Behar Zamindari nearly all the land in the vicinity of Saldanga has passed into the possession of Marwari firm locally known as the "Saldanga Kaya". (92) A reading on the Falakata Tehsil in 1905 will make the picture clear. In that year 115 jotes, measuring 6,551.13 acres passed into the hands of the Marwaris. According to another set of statistics, 272 Jotes, measuring 1409.20 acres, 14 Jotes, measuring 381.41 acres, and many other jotes went into the possession of the Marwaris, up-country men, Kabulis and other persons (mostly Bengalee babus) respectively. (93)

Prof. Ranajit Dasgupta, who has done pioneering research on the District of Jalpaiguri, has given us percentage statistics about transfer of Jotes to the Marwaris. According to him, the percentage of Jotes and that of the total area, transferred, to the Marwaris, were 2.80 and 3.77 respectively. (94) The researcher has provided us with another set of statistics for the Mainagrui Tahsil : Out of 227 Jotes of the Taluks of Tatgaon, Udalbari and Saoga Fulbari in the said Tahsil, 102 of 45% were transferred in 1904 - 1905. The mainaguri Tahsildar reported that many of them had got into the clutches of professional money-lenders. In the same year, The Falakata Tahsildar

had noted a list of 71 jotes, measuring 1,882 acres, which were sold to the known money-lenders. So also Chukanidars mortgaged and sold their landholdings freely to the money-lenders. (95) However, according to Milligan, the process of transfer continued during the period of settlement operations. (96)

According to the sample surveys, carried out by me, the following Marwaris, or Marwari families were directly connected with the Jotedari profession, a profession which they could join because of their early money lending operations. Tejmal Ramprotap and Ramchandra Behani and their house were owners of jotes of about 1500 bighas at Mainaguri Tahsil. (97) Govinda Ram Kalyani, Kaluram Kalyani and their family were Jotedars. They possessed about 3000 bighas of lands. (98) Santlal Kalyani of Dhupguri was a partner of Jotedari occupation of the Kalyani family of Mainaguri. He was a scion of the great Kalyani family of Mainaguri. (99) Ramlal, Kisanlal and Sen Narayan Saswat of Dhupguri and their family possessed small land holdings. (100) And lastly, Malchand Dugar was a big Jotedar at Alipur Duar. (101)

In the district of Darjeeling, the Marwaris entered into the Jotedari profession only in the Terai Khas Mahals. Their appearance as 'Jotedars' in the region other than the Terai, could hardly be seen. J.C.Mitra writes that

the ubiquitous Marwaris could be seen even in the remotest corner of the Terai Sub-division not only as traders or usurious money-lenders but also as 'Owners of the Jotes.' and sometimes as planters. The writer also recorded in his report, "With the establishment of the British Government in the tract, the Marwaris, Pleaders, merchants and others came in and bought many of the jotes or portions thereof".

(103) The latest district Gazetteer has highlighted this report of Mr. Mitra and said that the jotes were originally let out to be brought under cultivation by the lessees themselves or by their tenants. But at later stage Marwaris, pleaders, merchants, speculators and others made their appearance in this field and bought up many of the Jotes. (104) The number of jotes and grants also increased with the Sub-division of the existing ones, reclamation of waste lands and conservation of service grants etc. into ordinary agricultural jotes. Land grabbing by speculators became rampant and this was accelerated by the settlement of the land under the old waste land rules for tea cultivation. The original settlers of the soil were gradually pushed out by the rich and influential immigrants who were mere receivers of the rent and the tenants holding under them were the actual tillers of the soil (105) In 1925, some notable Marwari Jotedars were Hanuman Prasad, Manturam, Kajarimal and Mahunga lal Agarwal. (106)

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## CHAPTER - VII

### MARWARIS AS TRADERS AND BUSINESS GROUP IN THE DISTRICTS

The Marwaris as a community are fond of trade and commerce. The climatic condition and economic environment of Rajasthan have induced them to be so. The position of Marwar at the crossroads of the major caravan routes, the priority assigned to business by their cultural ethic, the general regional attitude towards commercial activity, the anticipated vigorousness in the markets, the precarious nature of agriculture in Rajasthan due to very scarce annual rainfall to make economic well being uncertain, the location of Rajasthan at the head of the Ganges, and Malwa trade routes, etc., undoubtedly moulded the livelihood and occupation of the Marwaris. Their wandering nature with the practice of leaving the women - folk and children at home coupled with the old joint family system, strong fellow - feelings both at home and abroad have been further instrumental in developing their attitude towards becoming a commercial community. So the Marwaris are essentially a commercial class and that is why, they are often called "Baniya" or 'Vaisya'.

With such a commercial background at home, the Marwaris used to migrate elsewhere having very bright commercial prospects. The North Bengal region, specially the districts under study, had such a commercial prospect mainly due to its natural resources, its connection with

many trans-Himalayan trade routes, and plains of India. It had trade links even with foreign countries. So it is no wonder that the Marwaris after their migration here would at once pounce upon the region's trade and make commercial ventures.

Before going to locate the role of Marwaris as a business group, it is obviously necessary to have a regional overview of the chief commercial products or business commodities. In the district of Cooch Behar, rice formed the staple crop and besides paddy, other crops were jute, tobacco, mustard, pulses, wheat, barley, millets, sugarcane, etc. Jute was very extensively grown in the western portion of the state. (1) The average outturn of jute fibre was about 15 to 18 maunds per acre. The area covered by jute cultivation comprised about 14% of the acreage of the state and accounted for 12% of its total produce. It was cultivated all over the district particularly in Haldibari. (2) Next came tobacco which was by far the most important cash crop of the district. It was very largely grown, especially in the eastern portion of the state. (3) The areas adjoining the Mansal River, i.e., Dinhata, Sitai, Sitalkuchi and Mathabhanga produced most of the tobacco grown in the state. Cooch Behar district alone produced 72% of the total tobacco cultivated in West Bengal. In 1876, its export to Burma alone was valued at Rs. 10 Lakhs. (4) While wheat was cultivated in Cooch Behar to some notable extent, production of Indian

corn was not at all significant. (5) Mustard, til, pulses, barley, millets were also grown to some extent. Indian corn or Makai was used to be grown near the towns where people from up - country used to reside. Sugarcane and poppy had also been on the list of commercial crops. It should be noted here that Cooch Behar did not produce tea to any appreciable extent. The only tea garden in the district was situated in Taluk Saulmari of Mathabhanga Sub-division and its production in relative sense could hardly be 0.1% of the total production in West Bengal. (6) This was very surprising compared to its sister districts of Jalpaiguri and Darjeeling which had been enriched in tea production. The likely reason was that the geographical atmosphere and the surface of the district were not favourable to tea plantation.

Still, after British administration was established in the state, a process of transition from subsistence economy having limited market potentiality to a wide colonial market - oriented economy began to spring up and this transition in its wake led to commercialisation of agriculture in the state. The extended communication network with improved road, rail and river transport as discussed in chapter IV, further widened the prospect of commercial agriculture. Thus the scope of trade and commerce was broadened ; and it admits of no doubt that the Marwaris with a long inherited commercial tendency had at once penetrated into the district's trade and commerce



after having migrated here.

The agricultural prospect in the district of Jalpaiguri had been more or less the same as in Cooch Behar since Jalpaiguri was the erstwhile Baikunthapur Zamindari of the Cooch Behar State. But the noticeable difference between the two sister districts was in respect of tea plantation and tea industry which Jalpaiguri could alone be proud of. Apart from tea plantation, the principal crops in the district were rice, jute, tobacco, and mustard. Rice formed the staple food product of the district. The area under this crop in 1907 - 08 was 631,600 acres. (7) Two main kinds of rice were Aman and Bhadoi. The average outturn of Aman rice was about 20 maunds an acre or more while the outturn of Bhadoi varied from 16 to 20 maunds an acre. (8)

The cultivation of jute became increasingly profitable. So the area under cultivation of this crop began to increase at a very rapid rate. In 1895 the area covered by jute cultivation was only 6620 acres, which belonged to Mainaguri Tahsil and adjoining places of the Kranti outpost. But thereafter it began to spread throughout the western Duars areas in the vicinity of Madarihahat, the eastern terminus of the Bangl Duars Railway and the Alipur Duar Tahsil. The best quality of jute was being produced in the Rajganj police circle. (9) According to the Settlement Report of 1906-10, the area under jute cultivation was

50,580 acres. (10)

Next came tobacco which had been a very valuable cash crop in the district and was grown largely in the western duars. The best tobacco - producing lands were lying between the rivers of Tista and Torsa. (11) The yield of tobacco per acre was from 6 to 8 maunds and the market price had ranged between 6 and 12 rupees a maund. The average price of a good variety of tobacco might be somewhere around Rs.8 per maund. (12) However, such a price was existing in the first half of the twentieth century. Besides these, mustard, cotton, sugarcane, maize, wheat, barley, potatoes, pulse, betel-leaf, betel-nut, etc. were grown in some varying quantities in the district.

But by far the most important cash-crop of the district had been tea. Tea plantation and tea industry had completely transformed the demographic, socio-economic and political surface of the district. Tea industry, as a commercial enterprise, was initially established in Darjeeling in 1856. Next to Darjeeling, tea was planted in the Western Duars. In 1874, the first tea garden was opened up at Gazilduba in Jalpaiguri by Mr. Richard Haughton, the pioneer of tea industry in Jalpaiguri district. After Gazilduba, many other tea gardens were started, which included Fulbari (1875), Dalimkot (1876), Bagrakot (1876), Kumlai (1877), Dam Dim (1877), Washerbari

(1877), Manabari (1877), Manihop (1878), Patabari (1878), Ranichhera (1878), and so on.

After 1880, the cultivation of tea was extended rapidly along the tract between the rivers of Tista and Daina. By 1881 the number of gardens increased from 13 covering an area of 818 acres and producing 29,520 lbs. of tea, to 55 with an area of 6,230 acres and the outturn increased from 29,520 lbs. in 1876 to 1,027,116 lbs. in 1881. Thus, the number of tea gardens increased more than four times and the area under cultivation became more than seven times in five years. (13) By 1906-07, all waste lands in the Duars were exhausted with tea production. Attention was then shifted to cultivable lands for the purpose. Between 1834 and 1930, at least 150 tea gardens were opened up in the Duars. (14) In 1973, there were 150 gardens which covered 59,988 hectares of land and yielded 85,55,4000 Kg. of tea. The average yield per hectare was estimated to be 1,426 Kg. in 1976. (15)

A number of factors including the development of tea industry, a huge pressure of migration of Coolies from the neighbouring areas to the western Duars and the rail connection set up by the Bengal Duars Railway in 1896 and by the North Bengal State Railway in 1878, created a general impetus for trade. The large markets which grew up in the vicinity of the tea gardens provided an opportunity to the cultivators of "a ready market for rice, vegetables

and other agricultural produce. (16)

Prof. R. K. Dasgupta witnessed a significant transition in the socio-economic sphere of Jalpaiguri as a consequence of tea plantation. According to him, the first emergence of capitalist enterprise in the Western Duars took place in 1874 in the form of tea plantation in Gazilduba. This enterprise was rapidly extended in subsequent years in the 19th century which resulted in extension of roads, railways and the communication network. As a result of these, new markets for agricultural produce such as rice, jute, tobacco, mustard etc. were opened up. " All this provided a stimulus for commercialisation of Jalpaiguri's subsistence - oriented agriculture and for extension of cultivation and reclamation of land. .... By the turn of the century large parts of the Duars changed from jungle waste-lands with little human habitation into cultivated area and growing settlements. Thus Jalpaiguri's subsistence-oriented agricultural economy and society became increasingly integrated with the British Indian Market and wider colonial economy ".  
(17)

The same researcher points out that the concluding years of the 19th century and the early part of the 20th century constituted a period of cultivation of cash crops for sale in markets. Taken separately, the area covered under jute cultivation increased from 59,800 acres in 1901-02 to

125,500 acres in 1907-08. The said period also witnessed an extension of trade in rice, jute, tobacco and other agricultural produce leading to almost continuous and general rise in prices. During 1880s, the prices of major crops rose by 50%. The price of common rice increased to Rs. 5 a maund in 1908. " This trend, with some variations, remained in operation in the next decade and, among other effects, led to the rapid intrusion and spread of money-economy." (18)

The permanent seats of commerce and market places were Jalpaiguri, Titalya, Rajnagar, Saldanga, Debiganj, Baura, Jorpakri, Mainaguri, Falakata, Madarihat, Alipurduar, Kumargram, Samuktala, Gairkata, Amguri, Dhupguri, Matiali, Silitorsa, Barnesghat, Ramshaihat, Birpara, Binnaguri and Buxa. The trade of the District had been mainly with Calcutta. The chief exports were tea, jute, tobacco, and Sal timber; and imports were rice, cotton, piece-goods, machinery, corrugated iron, Kerosene oil, coal and coke.

Tea and jute were railed to Calcutta and tobacco was being exported to Burma by the Arakanese. Most of the Sal timbers used to be sent to East Bengal by river routes. Rice was imported from Dinajpur. In addition to Sal timber, tobacco, mustard seed, jute, cotton and hides were also exported by water routes to Sirajganj, Dacca and other markets. Baura was the chief trading centre. Earthen cooking utensils, coconuts, molasses, dal and other

miscellaneous articles came from Dacca and Faridpur through up-stream traffic. Most of the trade with Bhutan passed through Buxa. Ivory, wax, wool, musk, Rhinoceros horns, cotton cloth, endi silk cloth, blankets, honey and brick tea were imported and bought by local merchants either against cash or in exchange of rice, tobacco, English cloth, or betel-nut. large quantities of indigenous wool from Bhutan, Tibet and Central Asia were used to enter into India by this route. Jalpaiguri was involved in trade exchanges with Bhutan through periodical fairs, notably the Jalpes and the Falakata Fairs. (19)

In such an emerging commercial scenario in Jalpaiguri, the Marwaris, having their traditional commercial knack, had obviously entered into it to make and extract the surplus out of it. The absence of any prominent native merchant class or business group, made their task easy. It helped them to take the control of the district's trade and commerce and to regulate them from the very beginning. Soon they established, without much difficulty, their monopoly control over them.

The district of Darjeeling is composed of two distinct geographical parts: the mountainous region in the north forming the larger part and the alluvial plains in the south, known as the Terai. But the soil and atmospheric condition of the latter part were so divergent that crops of many varieties could be grown here. They were rice,

wheat, barley, millet, maize, potato, cardamom, spices, soyabeans, mustard, vegetables, pulses, orange; cash crops like jute, tobacco, and above all tea. The crops could be classified into the plantation crops like tea and cinchona and the non plantation crops like rice, maize, potato, wheat, barley, sugarcane, etc..

Rice could be grown extensively in the plains; while maize, potatoes and cardamom were grown in the hills. subsidiary crops like cotton, jute, pulses, oilseeds and sugarcane were grown in the plains. Besides, the forests of both hills and plains remained abundant with different kinds of timber which was a profitable item of trade.

Plantations : The East India Company used to export tea from China to England during the long period between 1689 and 1833. In the meantime, although they achieved the monopoly control over this business by 1721, the same was lost in 1833 following the promulgation of the Charter Act of the same year. So they had to find out an alternative source of supply of tea. In the process, Lord Bentinck appointed a Committee to prepare a plan for tea plantations in Darjeeling. Partly due to his initiative and largely due to the pioneering zeal of Dr. Campbell, the Superintendent of Darjeeling, the tea industry had its solid foundation in the district as a commercial enterprise. (20) According to the latest available information, the district's outturn in 1958 was

3,53,38,780 lbs. of tea covering an area of 68,007.46 acres . (21)

Next to tea, cinchona had been the most important plantation crop of the district. After initial experiments in Sikkim, Lebong and Rumbee valley in 1861, the first fruitfull effort at Cinchona plantation was made at Mungpoo. As a plantation crop Coffee cultivation involved very good prospect initially and the production of the crop was expanded to about 300 acres. (22)

Non - plantation crops: Paddy or rice had been one of the most important crops in the district. It was being grown on both plains and high lands up to an altitude of 5000 feet. Millet was grown on lands with heights between 1000 & 5000 feet. Maize could be grown on any type of soil up to the elevation of 7000 feet. Potato was grown in many parts of the district at an altitude up to 9000 feet above sea level. The annual production of potatoes was about 1,689 tons in 1967. Potatoes were being cultivated for export as well as for home consumption. Cardamom could be grown in moist areas. The entire production was being exported, mainly to pubjab. (23) Orange cultivation was a profitable venture and for this reason, its cultivation had been extended widely in recent years. About 90% of the output was for export. (24) Sugarcane and mustard were also being grown to some extent in the district.



The above mentioned crops had been the chief agricultural products which were commercialised to serve the colonial markets. The collecting centres at Tista, Rambi and Panighata dealt mainly in oranges. These centres might be treated as both primary and secondary markets. About 50,000 quintals of oranges were exported to different places in 1966-67, of which 65% was sent to Calcutta. Bijanbari was the collecting centre for seed potatoes. The cultivators or village merchants could hoard the potatoes here to be purchased and transported by the wholesale merchants to their counterparts in the secondary markets at Darjeeling, Ghum etc., Then those were dispersed to different parts of India. In 1966-67, about 50% of the seed potatoes, which amounted to 1.7 lakh quintals, passed through this district. Sukhiapokhri was the main collecting centre for Cardamom. The crop was mainly exported to the secondary markets at Sonada and Kalimpong. The district's total production of 10,000 quintals of Cardamom was added to about 8,000 quintals of the same imported from Nepal and Sikkim for being exported in 1966-67. While 40% of this quantity was sent to different districts of West Bengal, 60% went to Delhi, U.P., Pubjab and Maharashtra. (25)

Darjeeling tea had been famous for its flavour owing to the low temperature of the hill under which better quality

leaf could germinate. (26) So Darjeeling tea had a massive demand both at home and abroad. The major recipient countries were the U.K., West Germany, U.S.S.R, Ireland, Iran and some others. The district produced 1,75,920 quintals of tea in 1966. The total quantity of tea exported in 1970-71 had been valued at Rs. 16 crores. (27) Cinchona grown at Darjeeling also had a demand abroad and was exported to the U.K., other European countries and U.S.A.. While the total value of sales of cinchona was Rs. 96,87,305,00, the value of exports was Rs. 71,71,91,750 in 1966-67. (28)

The geographical location of the district had been favourable for developing a close commercial intercourse with Nepal, Sikkim, Bhutan, and Tibet. In the early 80s of the last century, the district's trade with Nepal was initiated at Naksalbari, Ghum, and Kanjilia. The imports consisted primarily of foodgrains, cotton piece-goods, manufactured wool, hides, potatoes, sheep, goats, cattle, poultry, gram, pulses, rice, other rain crops, ghee, saltpetre, mustard seed and linseed. The exports included cattle, raw cotton, piece-goods (European and Indian), brass, copper, iron, salt, sugar, spices, manufactured wool, Kerosene oil, tobacco and foodgrains.

The trade with Sikkim passed through Bijanbari - Pulbazar via Namchi and Singla via Naya bazar. (29) The trade with Sikkim was introduced at Pedong and Ranjit in 1980-81.

The Principal import items were horses, other cattle, foodgrains, brass-ware, ghee, salt, mustard oil, cloth, pulses, Kerosene oil, copper, cotton yarn, bar iron, wheat products, sugar, potatoes, cardamoms, chirata, majinth, butter, vegetables, Poultry and eggs, slaughter animals, maize, millet, bristles, black dal, fruits, etc. Notable items of export to Sikkim included cattle, European piece - goods , brass and copper, salt, tobacco, rice, mustard-oil, cloth, pulses, kerosene oil, cotton yarn, bar iron, wheat products and sugar. As against the total value of imports of Rs. 1.68 lakhs, the total value of exports, was Rs. 0.81 lakhs in 1980 - 81. (30)

In the beginning of the present century, trade with Bhutan had to pass through Labha and Pedong. A sizable quantity of Bhutanese silk fabrics was imported into the district around 1907. The imports from Bhutan consisted of fruits, vegetables, oil-seeds, animals, etc. Taken together, all these were of the worth of Rs. 5.45 lakhs in 1921 - 22. On the other hand, the cotton (manufactured) piece goods (foreign), betel-nuts, other spices, etc. constituted the exports, which in the aggregate, was valued at Rs. 2.01 lakhs in the same year. (31)

The frontier trade with Tibet was launched at 8 stations, Mallighat, Ranjit, New Ranjit and Singla being the collecting stations for goods exported to or imported from Sikkim, Sukhiapokhri for Nepal, Kanjilia for Nepal and

Sikkim, Laba for Bhutan, and Pedong for Tibet and Sikkim, and partly also for Bhutan. The exports to Tibet consisted basically of cotton piece - goods of European manufacture, cotton yarn, silver, copper, brass and iron sheets, rice, maize and tobacco. The items of imports were wool, yak's tails, musk, horses, mules, sheep and blankets. (32)

Apart from these transfrontier trades, the district's main trade was with Calcutta. The chief items of exports were tea, jute, gunny-bags, wool, cardamom and maize while those of imports were European piece-goods, cotton yarn, rice, Kerosene oil and salt. Rice was also being imported from Dinajpur, and coal and coke from Raniganj. (33)

Such was the commercial background of the district of Darjeeling prior to the advent of the Marwaris who were essentially a commercial community and this identity helped them to spread their commercial net-work over the district's economic resources.

In the district of Cooch Behar or in the old Cooch Behar State, the Marwaris or Kyans or Kayas (34) entered into every kind of business. The prominent among those were stock business (Aratdari) in foodgrains and cash crops like jute and tobacco; export and import business in essential commodities including piece-goods, salt, Kerosene oil, sugar, molasses; rice, 'jute', tobacco,

mustard seeds, oil, etc.; (35) and the whole sale and retail business in items of grocery and stationery and also in items like both hard and soft wires, utensils, electronic goods and electrical parts, automobiles, transport, office furniture, cloths, dress materials, betel - nuts, cocoa - nuts, consumption goods of every kind and every description.

The Marwari traders established 'Basas' at every important bundar or trade centre, market, hat or 'ganj' of the district. The chief centre of commerce was the capital city itself and two main markets were the Kalikaganj and the 'Toha' or presently the Bhabaniganj bazars. Needless to say, the Marwaris established their Basas around these market areas to operate both wholesale and retail business in connection with imports and exports. The wholesale buyers used to import salt, sugar, molasses, spices, Kerosene oil, utensils made of both copper and brass, piece - goods and so on from the alien states to pile them at their godowns in the capital city. These were first sold to the local wholesale merchants and then by them to local retail merchants. Retail merchants were of three groups. One group used to sale the commodities through permanent shops or establishments. The second group of retail merchants were mobile traders who used to sell the commodities at various weekly hats. The third group was composed of hawkers who used to hawk goods at various towns and villages occasionally.

The majority of the exporting goods were agricultural products or commercial crops such as jute, tobacco, food-grains, etc. At the initial stage, the growers or cultivators used to sell their items to the brokers or mobile whole salers. The price of the commodities remained very low at the primary markets or 'hats.' The brokers, after buying those crops at a cheap price, used to sell those to the wholesale expoters, to be transported to other states or countries, at a high price, the profit margin being 25%. Trading opportunities at all these different levels had almost been monopolised by the Marwaris who came from Marwar, Bikaner and other Rajasthani states.

(36)

Conversations with the leading Marwari businessmen have revealed in detail the nature of their transition from mere migrants to the wealthy trading class of the district. (i) Nathmal Lakhotia and his successors had their business in tobacco, jute, cloth, but later owned two rice mills, one at Sonapur and the other at Pundibari. (ii) The family of Toolaram Saroigi and Dalim Chand Saroigi was initially engaged in the business of jute, tobacco and cloth merchandise. Later on, they switched over to the business of electrical goods, motor parts, agency business, etc. (iii) The late Gobardhan Das Lakhotia came to Cooch Behar in the early part of the 20th century. He, along with his successors, Ramgopal Lakhotia,

Motilal Lakhotia, Ratan Lakhotia and others started their business in jute, tobacco, rice, mustard oil, wood, and above all were commission agents. Presently, they are engaged in tobacco trade on a big scale. (iv) The chhotokuthi of Cooch Behar was a renowned Marwari house with the prominent members being Rajkumar, Rajnishkumar, Jalim sing, Hukum chand, Chuniram, Punam chand, Giridharilal and Bachhraj Baid. This family was associated in the business of rice, foodgrains, paddy, mustard oil, jute, tobacco and cloth. (v) The family of Daulatram Pugalia, Lalchand Prithwiraj were involved in the business of cloth. (vi) while the family of Anaichand Sant dealt in cloth, that of Arjun Das Bhura dealt in the Jute business. (vii) Similarly, Ganesh mal Jain and his successors embarked on trades of jute, rice, paddy, cloth, etc. (viii) His son Srichand Jain has now been a big business magnate of the district and his present business is of motor parts and the Bayudut Agency. (ix) The family of Toolaram and Binjraj ventured in the business of paddy, rice, tobacco, cloth, etc. (37)

The above information has the following postulations. (1) The Marwari merchants had changed their business from time to time. Initially, most of them were engaged in the business of agricultural crops such as foodgrains, jute and tobacco, etc. With the availability of scientific modern household equipment and the gradual change in consumer demand for those, they switched over to the business

of such items like electrical goods, electronic goods, automobiles, motorparts, transport equipments, luxury goods and so on. (11) At the time of migration, the Marwaris did not have enough capital with them. So they did not venture upon those types of business needing substantial capital. At this stage they mainly carried on hawkery, brokery or the retail business. But as years rolled on, they piled up capital and began to invest that in big business. Some of them have turned now into big business magnates of the district.

The family of Gauri Shankar Agarwal, who came to Buxirhat some 150 years before, was connected with grocery and business in cloth and jute and is now engaged in timber business. This family did the business of jute hoarding (38) Another well known Marwari concern was of Vikam Chand Mahesree who dealt in grocery (both retail and whole sale) and had businesses of jute, cloth etc. This firm was known for its business involving stock of jute. (39) Among the Oswals, living presently at Buxirhat, the family of Lunkaran Oswal initially undertook grocery, but gradually shifted to the business of cloth and jute. Still this family uses to stock jute for exporting elsewhere. Iswar Chand Oswal has also been a well known Marwari merchant at Buxirhat. (40)

In Tufangunj, the renowned Marwari concern was of Likhmi Chand Oswal who came here around 1889. His successors



include Rup chand, Bal Chand and Rautmal Oswal. They have been connected with businesses of a variety of goods like paddy, mustard and other foodgrains, jute, cloth and so on. (41) Lal chand Oswal and his two sons Meghraj and Amarchand Oswal were another Marwari Family who dealt in jute, paddy, mustard seeds, foodgrains and cloth. A few members of this family had the clothing business too. They are Manik chand, Susil, Ray chand, Jatan lal, Tilak chand and Toolaram Oswal. (42) Babu Rautmal Baid and his successors started businesses in jute, tobacco, cloth etc. They also had the stock business in jute and tobacco. (43) The family of Ashkaran Bothra had the business to stock jute at Dinhata. (44) So also the family of Mangilal Sharma was engaged in the business of stocking jute.

para

At Mathabhanga, Babu Minrup chand Jain and his family members, viz., Vikram chand, Jash Karan and Jawahar lal Jain were involved in the business to stock jute and tobacco and in the retail business of cloth. (45) The Bhadani family, graced by Tansukh Das, Gulab Chand, Harekh Chand, Keshri Chand and Tejkaran Bhadani, was engaged in the business of jute, tobacco and cloth. (46) Another family of repute was that of the Bothras who initially began retail busines in cloth and gadually entered into stock business in jute, tobacco, and paddy, etc. They also had a jewellery shop. The notable members of this family are Chatidas Bothra, Bhaabandan, Chhagmal, Hanuman, Punam chand, Vijoylal, Nemchand, Nathmal and Sampat lal Bothra. In recent years, they entered into bigger business like

those of opening oil mills, installing pump and dealing in machineries etc. (47) Baktarmal Saroigi and his family were traders of jute, tobacco, paddy, rice and cloth etc. At present they have concentrated on tobacco, jute and the transport business. (48) Again, Indra Chand Saroigi who first came to Patgram ( Now in Bangladesh ) and then moved to Mathabhangra in the first quarter of the present century, had wholesale business in jute, tobacco, foodgrains, etc. Grocery and trading of cloth were also included within their enterprise. (49) Chhatidas Bothra, Punam Chand, Sampat Lal and Manoj Bothra were connected with trade in jute, tobacco, rice, salt, flour, and so on. (50)

The Marwaris also migrated to Changrabandha. Indra Chand Anchalia and his family were connected with cloth and stationery business. (51) Sukhalal Surana and his successors, namely Mahal Chand, Manik Chand and Narendra Kumar Surana, have been well known merchants at Changrabandha. They have their residence (Basa) there and are engaged in stocking and wholesale business in jute, tobacco, rice and foodgrains. Presently, Manik Chand purchases tobacco from the local growers to export those to Orissa, Calcutta and hill areas. (52) Indra Chand Kothari and his father Lun Karan Kothari have also been well known Marwari merchants at Changrabandha. They had wholesale and stocking business of paddy, rice, jute and tobacco. At present, Indra Chand concentrates on jute and tobacco business. (53) Another Marwari family which had petty

business transaction at Changrabandha and Jamaladaha, is of Bachhraj choadhury. (54)

Chimnilal Mahasree came to Mekhligunj some 150 years before. He initially launched a business in cloth. But his son Giridharilal Mahasree and his grandson Ram Chandra Mahasree gradually entered into the wholesale business in rice and grocery. (55) So also, the family of noted Hanuman Mal Mahasree had a wholesale and stocking business mainly in tobacco and secondarily in jute. (56)

Panna Lal Lahoti and his son Jesraj Lahoti came to Haldibari some 100 years before and started a business in jute and tobacco. Presently 'Jalibardhan' (Net knitted with jute fibre) is added to those. Jalibardhans are exported to Karnataka. The business is being run by their successor, Chiranjilal Lahoti at present. (57) Asaram Lahoti came to Haldibari in the last quarter of the previous century. He had a stocking and wholesale business in jute and tobacco. His son Jagannath Lahoti inherited this business which at present is run by his grandson Jay chand Lahoti. A new item which was added to their traditional business 15 years back is 'Jalibardhan' ( Also known as 'Fhatia'). (58) Another well known Marwari family which was connected with the stocking business in jute, tobacco, etc. was of Brijratan Binani and his ancestors - Narayan Das, Krishna Das, Gohalyan Das and Braham Ratan Binani. At present, Jalibardhan which is used for packing of cotton,

has been added to their ancestral business. (59)

The Marwari merchants in the district of Cooch Behar, however, did not think for long of conducting business operations isolatedly. So they began to get membership of the Zilla Babasayi samity which came into existence in 1972. Some of them were even founding members of this Samity, namely Chand Mal Nahata ,Hridkaran Somani, Hazari Lal Sharma, Kanailal Nahata, Malchand Baid, and so on.

(60) Presently, some prominent Marwari members of the said Babasayi Samity with their office bearers are as follows : SriChand Jain (President), Kanai Lal Bhura (Assistant Secretary ), Mal Chand Boyed (Treasurer), Lal Chand Bihani, Jagadish Prosad Agarwala, Dhanraj Bantia, Lakshi Nahata, Narath Mal Jain ( all members of the executive committee) ; Bhorilal Agarwala and Bhabani Sankar Agarwala (Members, Dinahata Babasayi Samity) .(61)

Some leading Marwari business concerns of Cooch Behar town are (1) M/S Ashoke Express Agency (Transport Contractors and commission agent), (2) Bhogilal D.& Company (Tea merchant), (3) Bhanwar Lal Bijoy Kumar (Cloth merchant), (4) Kaluram Aidan (Cloth merchant) (5) Askaran Subhakaran (cloth merchant), (6) Chunilal Bhawarlal (wholesale cloth merchant), (7) Alay Chand and Punam Chand, (8) Mahaveer Trading Company (Motor parts), (9) Jainco Traders (Petroleum Agency, (10) Ramlal Gupta (Potato and Onion merchant), (11) Toolaram Dalimchand (Electronic and Electri-

cal Goods, office furniture and daily household goods),  
(12) Gupta Watch Co. (13) M/S Surjit Kumar Sunil Kumar.  
(62) At present, no less than 1400 business concerns of  
Cooch Behar town have entrolled their membership under the  
Cooch Behar Zilla Babsayi Samity and of those the number  
of big and leading Marwari concerns is 84. (63)

The bunders constitute the important venues of commercial  
activity of this district. Here the Marwari merchants have  
their 'Gadi' to facilitate wholesale business of export  
and import. Such bundars are found at Haldibari, Mekhli-  
ganj, Changrabandha, Mathabhanga, Dewanhat, Chowrahat,  
Balarampur, Dinhata, Tufanganj, etc.

Haldibari was a place of much commercial importance and  
was famous for its jute traffic. (64) Here the Marwari  
Mahajans used to hoard jute in abundance to earn a huge  
amount of profit ranging from Rs. 70,000 to Rs. 80,000 in  
1891 - 92. Similar was the case with the business of  
tobacco and foodgrains. (65) Another contemporary  
Administrative report also speaks of the same tale about  
Haldibari. Here many Marwari merchants used to even take  
the risk of stocking large quantities of jute remaining  
unsold. (66) The stocking of jute was mainly intended as  
a wait for higher prices and thereby to make large prof-  
its. Thus one Well known Marwari merchant made profits  
even to the extent of Rs. 80,000 in a single year. Howev-

er, the Haldibari Mahajans did not usually keep jute in stock for long period. In a rough estimate, the total quantity of jute brought to Haldibari was about 3,50,000 maunds in the single year of 1891 - 92. (67) The Marwari firms used to continue their business of stocking jute during the initial years of the present century. (68) The number of jute carts coming to the Haldibari bunder showed an appreciable increase of 1959 in a single year from 65,583 in 1900 - 1901 to 67,542 in 1901 - 02. The tolls collected from these carts also increased from Rs. 8197 to Rs. 8442-12. (69) From these statistics one could easily guess the annual volume of trade and its increase over time in the said area.

Chowrahat was another important seat of commerce. The Mahajans who were mostly Marwaris, used to exchange commercial goods. Babu Hukum Chand Oswal was a notable Marwari merchant of Chowrahat. He did not bother to bring rice from outside the state to meet its occasional shortage in the area. Such was the case in 1891 - 92 when the local production was seriously affected by a natural calamity, causing the price to soar, he imported large quantities of rice to Chowrahat. (70) Most of the Marwari merchants, however with their shops at Chowrahat, used to make annual purchases of large quantities of jute for export to Sirajganj and other places. (71)

Although the New Marwari Mahajans were reluctant to dis-

close their stock figure, it is apparent that Babu Hukum Chand Oswal of Chowrahat Bunder made a huge purchase of 30,000 maunds of jute and Babu Taktamal did the same of 20,000 maunds of jute in the single financial year of 1899 - 1900. They sent down large quantities of jute from Gitaldah by boat. (72) There was a dull season for the jute market around 1897 - 98 which saw the price of jute varying from Rs. 3 - 2 to Rs. 3 - 6. It may be noted that at that time while Hukum chand could maintain a stock of about 8,000 maunds of jute, Kheturam Misser had 25,000 maunds of jute at his disposal. Other Marwari merchants could stock 5,000 maunds of jute. Messrs Apear and Company, even after exporting 25,000 maunds of jute to Calcutta, could still hoard 15,000 maunds in the said year.

(73)

The increasing importance of Chowrahat as a commercial centre induced a rich Marwari firm to approach the bundar authority for a plot of land to open his new business there. (74) Complaints were occasionally made against the Marwari Mahajans for intentional raising of the price of rice by means of their export to East Bengal and thus to make abnormal gains from the high price there. Considering their role as importers of rice in times of scarcity, the allegation could not always be held as true. (75) Such a complaint, however, could not hinder the growth of the Marwari firms. For example, the big firm of Hukum Chand Oswal at Chowrahat continued to prosper even after his death. (76)

Mathabhanga bunder was famous for its tobacco traffic. From the Calicagunj bunder at Mathabhanga, the respective quantities of tobacco and jute exported were 57876 maunds and 11,285 maunds in 1901 - 02. The corresponding figures were 48,120 maunds and 8030 maunds in the previous year. The total value of exports of tobacco, jute, rice, mustard seed, salt and sugar was estimated at Rs.4,54,000 in that year(77). A subsequent Administrative Report speaks of Mathabhanga Bunder : "Tobacco which is extensively grown in sub - division Mathabhanga is the chief article of trade in the Calicagunj bunder. The total quantity of tobacco imported into the bunder was 38555 maunds against 34,560 maunds of the previous year. There was also an increase from 4,076 to 5,882 maunds in the quantity of jute to the bunder." (78) So it admits of no doubt that Marwari Merchants took a dominant role in monopolising the stock business in tobacco and jute.

Babu Joharmal brought to Mekhliganj and Jamaldah large quantities of rice in 1891 - 1892 when the state became badly a victim to natural calamities. During this year, the prices of foodgrains continued to be high. The lowest rate at which common rice was sold was Rs. 3 - 8. From November to March, the price ranged from Rs. 4 to 4 - 6 ; in some places it went upto Rs. 5.00 "Foreign Mahajans imported large quantities of rice. 9000 maunds of rice had already been imported to Haldibari by rail. Heaps of bags



of rice were found at Mogulhat. At one time, there were 30 boats laden with rice at Kalirghat near Cooch Behar".

(79)

Babu Aidan Oswal had a large stock of jute in that year. " He imported rice in boats from Sirajganj and exported jute in those very boats. The rich Mahajans at Laukuti did the same thing. Rice was also imported to Mathabhanga by boat. Sometimes it was brought in carts from Haldibari. The quantity imported to Haldibari during February and March was large. Ordinary rice is exported from Cooch Behar and the people here do not have to depend for their supplies upon other districts. But last year it was the importation from British India that kept up the supply and saved the State. Fortunately, the Mahajans did their work quite satisfactorily in the midst of the crisis and showed how useful they really were. Imported rice found its way to the most distant corners of the State and in some places no home-grown rice could be had". (80) The jute trade through Dewanganj bunder was also progressing. So a number of Mahajans sought from the bunder authority a piece of land to establish their business firms. (81)

In the middle of the 19th century, a trans-Himalayan trade system emerged in North Eastern India. In connection with this trade system, Bengal had been exchanging trade and commerce with Central India through the routes of Assam, Manipur, Rangpur, Dacca, Narayangunj, Chittagang, and

Calcutta on oneside ; and Nepal, Darjeeling, Sikkim, Bhutan, Tibet, and China on the other. (82) Trade with Bhutan was conducted mainly through the Buxa Duars. Ivory, wax, wool, musk, rhinoceros horns, cotton cloth, and silk cloth, blankets, honey, and brick tea were imported and bought by local merchants, who paid for those in cash or exchanged those against commodities like rice, tobacco, English cloth, or betelnut. Large quantities of indigenous wool from Bhutan, Tibet, and Central Asia <sup>were</sup> used to come to India through this route. (83)

Two things could be highlighted here in connection with Marwari predominance over the district's trade and commerce. First, the Marwaris, though they were the first to migrate to this region in the 2nd half of the 19th century on a large scale and gradually settled here more or less on a permanent basis at the close of the last century, did not think of establishing any merchants' guild or chamber of commerce even by the close of the 2nd half of the present century. This aspect of deficiency on the part of the Marwari merchants is revealed in a recent investigative work by Satyendra Nath Roy. It mentioned that the trade and commerce of the Cooch Behar state were mainly in the hands of the foreign Mahajans who did not pay any attention to the betterment of commercial facilities in the state. They always thought of their own interests. But the concept of Merchant's guild or Chamber of Commerce was not new in our country. The "Bengal Chamber

of Commerce" and the "Bombay Chamber of Commerce" were established in Calcutta in 1834 and in Bombay in 1836. Thereafter, the Bengal National Chamber of Commerce, the Marwari Chamber of Commerce and the Indian Chamber of Commerce were founded one after another. But the merchants of the district of Cooch Behar did not feel the necessity for this type of Association. (84)

Secondly, industry has always been a boost to trade and commerce. But in the district of Cooch Behar, the Marwaris did not venture upon industry, even though the district had sufficient economic potentiality, conducive to industrial progress. It is known that industrial revolution needs certain preconditions to be fulfilled in respect of availability and supply of raw materials including electricity, proper communication, and transport facilities to ensure timely supply of raw materials from remote corners and a market for the finished products. The district of Cooch Behar had some favourable aspects including infrastructural benefits upon which industrial progress at least to some extent could be based. The district had two important agricultural products, namely tobacco and mulberry, to build up cheroot and silk industries. Besides, the large production of fruits like pineapples, mango and jack-fruit could be preserved to produce Jam and Jelly, chocolate, and squash in small industrial units. The by product of the jute, i.e. its stalk could be mixed up with plant, small chips of wood and dust wood to

produce particle boards. The vast forest resources of the district could be helpful to the emergence and growth of plywood industry as the packing of tea mostly needed plywood paper bag. (85)

In the district of Jalpaiguri, the Marwari predominance over trade and commerce had been more prominent than in Cooch Behar as is evident from the fact that 82% of the total commercial Organisations of the district have been in the grip of the Marwaris. (86) Although the trading commodities of the district did not differ much from those of the district of Cooch Behar, the sole exception, of course, was tea. Apart from tea, the district has a number of important items of export, such as rice, paddy, jute, mustard-seed, betelnuts, Cotton, lac, sal timber, tobacco, til seed, Bhutia ponies, Bhutia blankets, Yak's tails, ghi, wax, musk etc. Against those, the district has to import the items like brass utensils, salt, oil, cloth, spices, cocoa-nuts, cotton, piece-goods, machinery, corrugated iron, Kerosene oil, and coal and coke. (87) A number of factors such as the tea industry, the influx of population to the western Duars and opening up of some railways, namely, the Eastern Bengal State Railway, the Bengal Duars Railway and the Cooch Behar State Railway, provided an impetus to the growth of the District's trade. Besides, the large markets which had grown up around the tea gardens, encouraged the nearby cultivators to produce more and sell their rice, vegetables and other produce. (88)

The principal seats of commerce were Jalpaiguri, Titalya, Rajnagar, Saldanga, Deviganj, Baura, Jorpakri, Mainaguri, Phalakata, and Alipurduar. The district enjoyed surpluses in its crops like jute, sal-timber, tobacco, rice and paddy to be exported to foreign countries. (89)

The trade of the district was mainly with Calcutta, though timber used to be exported to Dacca and other markets in Eastern Bengal and tobacco to Burma. Tea and jute used to be railed to Calcutta. The Arakanese dominated the tobacco trade and they exported tobacco leaves to Burma for manufacturing Burma cheroots. Most of the Sal timbers were streamed away to markets of Eastern Bengal. As the local supply of rice was insufficient, it had to be imported in a large quantity from Dinajpur. Tobacco, Mustard seed, Jute, Cotton, hides were also exported by river routes to Sirajgunj, Dacca and particularly to Baura. Other articles of import were earthen cooking utensils, cocoa-nuts, molasses, dal and a number of miscellaneous items from Dacca and Faridpur. Most of the trade with Bhutan passed through Buxa-duars. Ivory, wax, wool, musk, rhinoceros-horns, Cotton cloth, endi silk cloth, blankets, honey and brick tea formed the items of imports and those were bought by local merchants in exchange of cash or kinds such as rice, tobacco, English cloth, betel nut, etc. Large quantities of indigenous wool were also imported from Bhutan, Tibet and Central Asia through this route (90)

This was the commercial scenario prior to Marwari migration in the district and the Marwari migrants, being basically a 'bania' community, at once entered into the district's trade and commerce. They began to venture upon almost all types of business avenues with sufficiently bright prospects. Those could be mainly classified into businesses of hoarding, imports and exports, wholesale and retail trade as well of the commodities already mentioned.

The early presence of the Marwaris in the district's trade and commerce has been stated in a contemporary survey and settlement report. According to this report, at Buxa Sadar Bazars, the shops were made of timber with roofs of corrugated iron and were owned by the 'Kyans' (Marwaris were locally known as the Kyans or Kayas). Only articles of native consumption could be procured from within the district. Europeans had to obtain every simple item of consumption from Calcutta as nothing was available at Buxa. Fowls and ducks could be procured from Alipur Duar and Cooch Behar at 3 or 4 per rupee. The Kyan shop-keepers used to undertake a brisk trade with the Bhutias of Chana-batti. The Bhutias brought their commercial items, already mentioned, into Buxa. The Kyan merchants immediately bought those either on credit or in exchange of cash or kinds in the form of rice, tobacco, betel-nut, English cloth, or other articles of the same value. No duties were levied on Bhutanese goods entering into Buxa and the

Bhutan Government did not levy any duty on British made articles imported into or transported through Bhutan. (91)

*Para*

Ghi was made in the Duars and was despatched to cooch Behar ; Jute, Mustard seed and tobacco to Dacca, Calcutta and other places ; and buffalo and Cowhides to Calcutta. However, rice, gur, sugar, endi silk cloth were manufactured and consumed with the district. But the cotton cloth, made by the Bhutias at Buxa, was sold to the Kyans who again resold those to people at Buxa. The local trade was mainly operated in the markets. Paikars and Kyans and agents of traders purchased all the jute, tobacco and mustard seed of the district. The shop-keepers sold a variety of articles like soaps, needles, pins, comfits, Keating's worm tablets, hair oil, cheap mirrors, boxes, combs, popguns, etc. and made a profit of 50 to 100% (92)

The said report gives a tahsil-wise figures of 'Jain and Rajput' population in the then Western Duars. In the Mynaguri Tahsil, the number of Jain (Marwari) mail population was 25 of which 7 were literate and 18 illiterate in 1895. Then there was no female population. In the Dam Dim Tahsil, the figure was 5. Of them 2 were male and 3 female. But all of them were illiterate. Six male Jains with half of them being literate, were present in the Alipur Tahsil. The female population in the said Tahsil was nil. In Salbari, there were only 45 males, 38 of them being literate. So a total of 81 people of Jaina faith lived in Western Duars in the last decade of the 19th

century. (93) According to the 1891 Census, the Rajput population living in Western Duars was 1735 (Male 1060+ Female 675) (94).

The role of the Marwaris in the district of Jalpaiguri has been highlighted in a recent study which mentions that the Marwaris came here as traders and merchants. " While the sowdagars of Dacca were mainly retail traders, Marwaris were engaged in both retail and wholesale business ". However, both of the Hindu and the muslim as well as the Marwari traders used to keep contact with their ancestral homeland and pay frequent visits. (95) [The entrance of the Marwari class into the tea plantation has also been noted in the study. During the second and third decades of the 19th century, the Dagas, a Marwari family with an active role in trade and financial activity since the 1870s, ventured on many tea gardens. (96) *Para*

The district had at least eleven trade routes with Bhutan. Among those, five (through the Rivers Teesta and Sankosh) were directly linked with Jalpaiguri and the remaining six, with Goal Para in Assam. These passes were called the "Doors to Bhutan" or the Duars. The Bhutani merchants traded with Rangpur, even with Calcutta through these routes via Jalpaiguri. The Lakhimpur pass was very inaccessible. Although the pass through Buxa and Bhutanghat was very insignificant, the trade route through Chamurchi was very important. The road through Jainganj was import-



ant, for having its direct link with Phuntsholing of Bhutan. A route reached Kalikhola from Kumargram which was a meeting place of Bhutan, Assam and the undivided Bengal. So its commercial importance was much greater than the other passes. (97)

Information on the exportables and the import items are available for six months from Sept. 1875 to Feb. 1876. In the six months, the total quantity of various articles, exported, was 50,540 maunds i.e., 1850 tonnes while jute constituted 47% and tobacco accounted for 43%. As against these, the total quantity of imports was 17,770 maunds i.e., 650 tonnes. The major portion, i.e., 80%, was made up of salt. So exports were three times larger than imports. Hunter separately shows that, against an export of 1310 loads of timber, 7,990 cocoa-nuts were imported during the same period. The writer discloses that value of exports of miscellaneous items was Rs. 85 and that of imports was Rs. 20,658 only of which European Cotton goods alone accounted for 84%. (98)

Hunter's chart reveals that jute, tobacco and piece-goods constituted the three staple items of trade. Out of a total of 23,806 maunds of jute exported from Jalpaiguri, 16,443 maunds or 69% were sent to Sirajganj and 7373 maunds or 31% were sent to Calcutta via Goalanda in a three-month period from Nov. 1875 to Feb. 1876. At that time, 12,907 maunds of jute from Baura and 855 maunds from

Jalpaiguri were exported. 7,484 maunds of tobacco were exported from Baura in the last two months of 1875. European cotton manufactures, worth Rs. 17,605, were imported to Baura from Sirajganj of the Pabna District in the same three-month period of Nov. 1875 to Feb. 1876.

(99) Baura was famous for its good quality tobacco. The raiyats used to cultivate tobacco in their small plots of land and sell the same to the 'Paikars' or middle men to be resold to the 'Mahajans' on wholesale basis. Tobacco was brought either in bulk or in bundles by the Paikars. The raw tobacco before delivery needed to be drowned into water for specification. After being dried, that was packed up again in bundles in gunny bags, containing about 130 lbs. each. Those were sent to Goalanda by boat and thence to Calcutta by rail. (100)

A sample survey of some old Marwari families of the district reveals the following. Late Bisweswar Lal Kanodia and his four sons, namely Satyanarayan, Bhadarmal, Muchilal, and Omprakash Kanodia have long been associated with the district's trade at Dinbazar. At present, they are engaged in grocery, and the stationery business, and the retail and wholesale business of foodgrains along with the production of candle. (101) Kaluram Agarwal and his family members Chiranji Lal and Ramdin Agarwal have been engaged in various kinds of business, the prominent being cloth and grocery, since 1880 A.D. (102) Late Lachhiram Lakhotia, Manick Chand Lakhotia and Madan Lal Lakhotia

have their business establishments at Dinbazar.(103) Hanumandas Mahesree came to Dinbazar with his father Tikam Chand Mahesree in 1938. His grand father was Gopal Chand Mahesree. They were mainly involved in the cloth and stationery business. It is noteworthy that they initiated their trading venture by Hawkery and via retail business, finally emerged as wholesale merchants. (104) Ratiram Mahesree started his career as a hawker of Dhuti, Saree, Lungi, etc. Then he along with his son Tansukhrai Mahesree embarked on the cloth business after setting up a permanent shop in 1946. It helped to improve their lot as they began to carry on business with a variety of items like mustard-seeds, ground-nuts, rice, foodgrains, sugar, cement, etc. Besides, they undertook the agency of the items of the Hindusthan Lever Company and also took a rationing licence in 1964 - 65. The nature of their business was 'aratdari' (stocking) and wholesale distribution. A late member of this business concern is Matilal Mahesree, Son of Tansukhrai Mahesree. (105)

The family of late Bisweswar Lal Khorla, Kishori Lal Khorla, and Shyamlal Khorla was engaged in wholesale business of foodgrains at Mainaguri. (106) So also the Behani family with members like Tejmal, Ramprotap, Ram Chandra, Ram Lal Behani, had the business to stock jute and Tobacco and are now carrying on a business of a lot of items including cloth, motor-parts, electronic goods, etc. (107) but the most reputed family living at Mainaguri is of the

Kalyanis. The eminent business personalities of this family are Sukhlal, Govindaram, Kaluram, Gaurisankar and Hoshiari Lal kalyani. With a vast business network, they ventured initially on the stocking as well as retail and wholesale business of jute, tobacco, rice, mustard-seeds, paddy, cloth, grocery, etc. Later on they started their real estate business in lands, opened paper, rice and oil mills and also set up plywood, hardboard and plastic factories. (108) Sant Lal Kalyani, a scion of the kalyani family of Maynaguri also had stocking as well as wholesale and to some extent retail business in jute, tobacco, grocery, cloth, rice, along with an oil-mill at Dhupguri. (109) The Saswat family consisting of Ram Lal, Kisan Lal, Seunarayan and Mohan Lal Saswat was the holder of stock business in jute and tobacco and retail business in grocery, cloth, etc. (110) The proprietors of at least 11 Marwari firms of repute at Dhupguri are Dwaraka Prosad Kalyani (1948, stock business in jute and ground - nuts), Harek Chand Mahesree (1948, jute and tobacco), Sagarmal and Ramkumar Daga (1948, Jute, tobacco and betel-nut), Chandmal and Santok Chand Oswal (1950s, jute and tobacco), Shibdayal and Mohanlal Agarwal (1950s, grocery, cloth and M.R. distributor, rationing), Tilak Chand Mahesree (1950s, grocery), Pannalal Dugar (Hardware and Jute), Purushottam Lal Parekh (Jute and Tobacco), Bal Chand Baid (Jute), Mal Chand Temani (Cloth), and Badri Lal Behani (Grocery). At Birpara, two well known Marwari traders are Sushil Rathi

(tyre and motorparts) and Satyanarayan Agarwal (Foodgrains). (111).

Ramkumar Agarwal and Dwarika Prosad Agarwal, the owners of the Malchand Mahabir Prasad and Company had their retail and wholesale business of petroleum products at Alipurduar. (112) Ram Kamal Agarwal, Jhansiram Agarwal and Nandaram Agarwal had a retail business in utensils. (113)

Jibanmal Daga who came to Alipurduar in 1891, started a business in paddy, rice, jute, tobacco, mustard-seeds, etc. His successors are Norang Rai Daga, Naren Daga and Bachhraj Daga. At present they have an oil mill at Alipurduar which is run by Bachhraj Daga. (114) So Also Meghraj Agiwal is a big merchant at Alipurduar and he deals in foodgrains and grocery on wholesale basis. (115) Ghasiram Agarwal had a wholesale as well as retail business in foodgrains at Alipurduar. (116)

The number of Marwari business firms was 110, out of a total of 300 business firms at Alipurduar in 1971. The number rose upto 114, out of a total of 382. It amply demonstrates the Marwari dominance of the commercial scene at Alipurduar. This is also substantiated in a district Gazetteer. It mentions that two Marwari families- the first one was of Tara Chand babu and the second one was of Mal chand Babu, came to Alipurduar during the early phase of Marwari migration here. They transacted the business of cloth and piece goods. The old market was shifted from the present 'Chowpatty' to 'Betarbhawan', consisting of

many shops belonging to the Marwaris and to some extent to the Beharis. The Marwari families concentrated in a particular place which connected 'Chowpatty' with other market places and hence the place became known as 'Marwari Patti'. In 1915, the population of Alipurduar was enumerated at 25000 which was doubled in 1970s. This was mainly due to the vast extension of trade and commerce.

(117)

The industry and trade relating to tea have now been a monopoly of the Marwaris in the district of Jalpaiguri. In this respect, mention may be made of the Kalyani and Daga groups. The following plantation garden and the associated industry presently belong to the Kalyani groups : (1) Sukna Tea and Industries ltd. (Sukna Tea Estate). (11) Saraswatipur Tea and Industries ltd (Saraswatipur Tea estate), (111) Sunny valley Tea and Industries ltd. (Joypur Tea Estate) (IV) Gour Nitye Tea and Industries Ltd. (Bargara Tea Estate) (V) Goodwill Tea and Industry Ltd. (Bhandiguri Tea Estate), (VI) Gurjangjhora Tea and Industries Ltd. (Gurjangjhora Tea Estate), (VII) S.R.K. Tea processing Industries ltd. (Choulibari Tea Estate). The Director and Chairman of this group is Mr. K.K.Kalyani. (118) The outstanding members of this group are (1) Shri S.K. Kalyani, (11) R.P.Kalyani and (111) B.K.Kalyani (119). The outstanding members of the Daga group are Shri J.K.Daga, Nathmal Daga, B.D.Daga, N.M. Daga, S.K.Daga, Sitaram Daga and Y. K.Daga. Apart from the kalyanis and Dagas, the notable members of the Indian Tea Planters'

Association, Jalpaiguri, are Shri R.L. Agarwalla, Ajit Agarwalla, S.K. Nahata, Chotelal Nahata, R. Maheswari, and J.K. Thairani. (120) The leading tea estates under Marwari enterprise in the Jalpaiguri Division are (i) Katalguri Tea Co. Ltd. (Banerhat) (ii) Atiabari Tea Co. Ltd. (Kalchini), (111) Northern Bengal Tea Corporation Ltd (Nedam Tea Estate, Mal), (iv) Diabari Tea Co. Ltd. (Madhu Tea Estate, Kalabari and Mathura Tea Estate), (v) Amritpur Tea Co. Ltd. (Raipur Tea Estate), (vi) Friends Tea Co. Ltd. (Kailashpur Tea Estate), (vii) Khayerbari Tea Co. Ltd., (viii) Debpara Tea Co. Ltd, (ix) Monmohinipur Tea Co. Ltd., (x) Palashbari Tea Co. Ltd., (xi) Debijhora Tea Co. Ltd. and (xii) Nepuchhapur Tea Co. Ltd. (121)

About sixty-six (66) Marwari business firms are at present conducting business at Alipurduar with various kinds of commodities and having various agencies. Those are (1) M/s Amichand and Abhoy Singh, (2) Palatram Shaw, (3) Sohanlal Bimal Kumar (Barabazar), (4) Amar Chand Shyamsundar, (5) Bajranglal Maheswari, (6) Mahabir Metal Stores, (7) Mahabir Stores (8) Manick Chand Rajkumar, (9) Mangilal Lалуani, (10) Rajkumar Pawan Kumar and (11) Bhagwan Mahesree (Station Road); (12) Bhairudan Surajmal, (13) Bhairudan Joremal, (14) Badrilal Sitaram, (15) M/S Bimal Nahata, (16) Dhanraj Lалуani, (17) Fatechand Nahata, (18) Indrachand Kan hallal (19) Jubarai Kundalia, (20) Joy Singh Kumar Daga, (21) Kalyani brothers, (22) Kishanlal Bhanwar-

lal, (23) K.K.Maheswari, (24) Kalyani Enterprise, (25) Kalyani Traders, (26) Lalchand Meghraj, (27) Mohanlal and Co., (18) Malchand Mahabir Prasad, (29) Mohanlal Bula-kichand, (30) Manoj Kumar Agarwala, (31) Matilal Nahata (32) Maheswari Stores, (33) Matilal Brothers, (34) Nagarmal Sharma, (35) Narayan Chand Daga, (36) Prem Kumar & Suresh Kumar, (37) Rajasthan Bhandar, (38) Ram Kumar Ghasiram, (39) Ramnarayan Ramkumar, (40) Shri Goyel Trading Co. (41) Sitaram Jaynarayan, (42) Satyanarayan Ghanshyamdass, (43) Surajmal Agarwala, (44) Sitaram Jhavar, (45) Seoratan Sankarlal, (46) Shri Jain Stores and Jain Mills, (47) Tolaram Banjoria, (48) Agarwal Brothers, and (49) Abhoy Karan Dugar (Marwaripatty); (50) Basraj Nahata, (51) Jagannath Jhanwar & Sons, (52) Jugal Kishore Daya Shankar, (53) Mohanlal Ghasiram, (54) Ramabatar Satyaprakash, (55) Rameswarlal Rajkumar, and (56) Sushil Kumar Hariprasad, (57) Subhakaran Nahata, (58) Sardarmal Nahata (Puranbazar); (59) Babulal Sarof and (60) Tikam Chand Mundra (Subhaspally) (61) Biraj Flour Mill (Santinagar), (62) Hanumanmal and Kedarmal and (63) Maheswari Brothers (Chowpatti); (64) Lakhmiprasad Gupta, (65) Thakurshidas Pugulia and (66) Pariwal Brothers, (Maya Talkies Road).

(122) The concentration of a bulk of Marwari settlers in a particular place further indicates the Marwari fellow feelings which attracted the later migrants to settle around the dwellings of the early migrants and thus the Marwaripatty grew at Alipurduar. This had been a common feature of Marwari settlements anywhere in India.



Some Marwari merchants were holding a number of important office bearer posts of the Alipurduar Babasyee Samity for the year 1987. They are Meghraj Agiwal (Asstt. Secretary), Kishanlal Jhawr (Treasurer), Jagadish Jhawr (Member), Subha Karan Nahata (Do), Makhan Lal Agarwal (Do), and Mohan Lal Surana (Do), Gopal Soni (Do), Prem Kumar Goenka (Do). An available list of president and General Secretary as well as the members of the Samity for some different years since 1971 exemplifies the predominance of the Marwari merchants in the district's trade and commerce. Fatehchand Nahata became the president of the Samity for the period from 1971 to 1976. Lalchand Baid became the General Secretary for the years 1976 and 1980 and the president for the continuous period from 1981 to 1987. (123) The members' list for the year 1985 consisted of the Marwari merchants like Begraj Agarwal (Asstt. Secretary), Sukhlal Lahoti (Treasurer), Dwarikanath Agarwal (Member), Meghraj Agiwal (Do), Subhakaran Nahata (Do), Kisan Lal Jhawr (Do), Jagadish Jhawr (Do), and Satyanarayan Pariwal (Do). (124)

The district of Darjeeling was the latest creation among the neighbouring districts of Cooch-Bihar, Jalpaiguri and Darjeeling. Nevertheless, its commercial prospect was most sparkling among the three. This became possible mainly due to its geographical location which made it an entrepot of commerce with the Sub-Himalayan countries, viz, Nepal,

Sikkim, Bhutan and Tibet and to approach as far as the central Asia on the North and as far as Bengal including Calcutta on the South. Apart from this international trade system, Darjeeling was also connected with the trans-Himalayan trade system relating to Nepal, Sikkim, Bhutan and Tibet. There were two sides of this trade system. First, Calcutta used to trade with Tibet, China, even with central Asia, through the Himalayan rocky passes, via the Terai and the hilly Darjeeling. At that time, there were two trade routes to reach Tibet. The first one reached Tibet through Darjeeling and Sikkim and the second one approached Tibet through the Buxa Duars and Bhutan. Large quantities of Wool used to come India via Central Asia, China, Tibet, and Bhutan. The famous "Silk Route" entered into India through these hilly Passes. Secondly Nepal, Sikkim, Bhutan and Tibet used to transact business themselves with each other to emerge as a kind of trans-Himalayan trade system. So Darjeeling came automatically under the orbit of an international trade system.

It is already noted that the British annexation of Terai from Sikkim in 1850 and the Duars from Bhutan in 1864 made the British territory continuous from Darjeeling to Purnea and then to Calcutta. This also helped to open new areas of undertaking British Commerce with Nepal, Sikkim, Bhutan, Tibet, China and as far as Central Asia. So it would not be an exaggeration to say that British commerce in Bengal linked with the Central Asia through Darjeeling which

played the role of a buffer zone in this respect. After the formation of the District of Darjeeling, the British interest centred round Sikkim and Tibet as the British themselves were interested in Tibetan trade as a first step towards the promotion of Anglo-Chinese trade through Sikkim and Tibet. (125)

Edgar who visited sikkim and the Tibetan frontier in 1873, narrated the nature of trade between Sikkim and Tibet in the following manner : " While we were at the pass, a man from Gungtuck, with his wife, came up with marwa of their own growing to the value of about six rupees, which they were taking to choombi for sale. They said that they meant to take the proceeds to Phari, where they could buy salt, which they would bring into Darjeeling, where they might probably lay out the proceeds of its sale in an investment for the Thibet market, if they found time to do so before next year's sowing season. There was scarcely a day .....that I did not meet people either coming from, or on their way to Darjeeling with goods..... These Marwa-sellers expected to get six rupees for their Marwa at Choombi, and with the sum to be able to buy at phari four maunds of salt, which they could sell at Darjeeling for Rs. 32, while the value of their Marwa at Gungtuck was only Rs.4-8." This was the nature of business transactions and while the items of export were millet, rice, oranges and madder, the items of import were ponies, blankets, salt, jewellery, yak's

tails, China caps, musk, silk, tea and sheep. Tibet earned the British Rupees. by selling their cattle, salt and other produce in Assam and Nepal. (126)

In case of Bengal's trade with Tibet, the latter, following Bogle's Report, had gold dust, musk and cow tails as the items of export, and coarse cloth, other skins, indigo. pearls, coral, amber, conch shell, spices, tobacco, sugar, malva striped satins and a few white coarse cloths along with snuff boxes, smelling bottles, knives, scissors, spectacles, cloves, nutmegs, sandal wood, emeralds, sapphiers, lapislazuli, jet, cottons and leather as the items of import. In the report Sikkim was deemed as a part of Tibet. (127) While sikkim's exports to Bengal amounted to Rs.8,02,657, the imports amounted to Rs. 1,41,647 in 1976-77. The corresponding figures were Rs. 69,35,711 and 15,51,532 in 1922 - 23. (128) So it is easy to understand that after the formation of the district in 1865, the economic potentiality of Darjeeling as a buffer zone had rapidly increased and the Marwari merchants entered into the scene as a natural business group.

The Marwaris ventured upon a number of commercial undertakings including commissin agency, stock business (aratdari), wholesale and retail business, exports and imports business, ownership of hotels, godowns, restaurants and the like. The stock businesses were mainly of Jute, tobacco, rice, paddy and other foodgrains. These

commodities were dealt in wholesale and retail trade and also used in export and import business. Business with such types of goods require large godowns or ware house facility. So the Marwaris began to be owners of godowns and big buildings. Four of such notable Marwari merchants who became proprietor of few big buildings in 1925 were Sri Hanuman Prasad, Manturam, Kajarimall and Mahungulal Agarwal. (129) Some of the Marwaris were commission agents who dealt in jute, tobacco, rice or paddy, tea and betel-nut.

The Marwaris used to hawk cloth and supply timber and coal in the Terai tea gardens in the 19th and early part of the 20th centuries. Again many of them had retail business in cloth rice, dal (foodgrains), salt, oil and others at the hats and markets. Some with permanent shops in the bazars, conducted wholesale business. In doing so, they did not, however, ignore retail business. After partition, many Marwaris migrated to Siliguri from the adjacent Saidpur, Parbatipur, Rangpur, Domar, Nilfamari, Kushtia and Dinajpur. Again, some came to Siliguri from Assam, the Duars, Jalpaiguri and hilly Darjeeling. So the marwari population had increased enormously over time. With the installation of shops, the scope of business in the Terai also expanded. In the Terai, Siliguri occupied a place of special importance as a seat of commerce. It was the place where the northern terminus of the Eastern Bengal State Railway joined with the Darjeeling Himalayan Railway. Being also the terminus of the cart Road running through

Pedong and ranjit in 1880-81 while the imports were horses, other cattle, foodgrains, brass-ware, ghi, salt, etc, the exports were cattle, European Piece-goods, brass and copper, salt and tobacco. The imports, in connection with Indo-Bhutan trade which needed to be registered at Labha and Pedong in the beginning of the 19th century, were Bhutanese silk fabrics, fruits, vegetables, oil seeds, animals while the exports were cotton, piece-goods, betel-nuts, spices, etc. Trade with Tibet was to be registered at Jalap-La-pass and Nathu-la-pass via Kalimpong and Gangtok respectively. The exportables were woolen and cotton piece-goods, cotton-yarn, silver copper, brass and iron sheets, rice, maize, tobacco, steel, stationery, foodgrains, sugar and gur, dried fruits, almonds and pistachios, dyes and chemicals, Kerosene, candles, lanterns, electric torches and batteries, brick tea, aluminium -ware, porcelain-ware, pearls, leaf-tobacco and pharmaceuticals. The imports were mainly wool and musk, furs, yaks' tails, slaughter animals, bristles, gold-dust, ponies, mules and so on.

In respect of local trade, Tista, Rambhi and Panighata were the collecting centres which dealt mainly in oranges. Bijanbari was the collecting centre of seed potatoes. For cardamom, Sukhia pokhri was the main compiling centre. The Marwari traders indulged in all sorts of trade and commerce, Whether of hoarding, export and import, whole-sale and retail and even peddling or wheher it be local and trans-frontier or even international and trans-Hima-

layan trade since their migration to the district in the 19th century. A contemporary gazetteer rightly asserts : "Marwari and Behari control of the commodity trade of the district is practically complete and ..... Marwari and Behari control over retail supply of consumption goods is dominating ". (131)

A sample survey of the Marwari entry into different kinds of business in the district reveals the following : (1) Hanumanmall Kundalia with his business firm Lalchand Amarchand engaged at a time in business of stationery goods and papers. (132) (2) Once Sitaram Gohalyan was a hawker of clothes. Later he and his family entered into the business of hardwares and motor parts. (133) (3) Ramjilal Gidra first came Kurseong in 1920. But later on, he further migrated to Siliguri. Though he came to Kurseong as a manager of Goenka and company limited, he along with his son Toolaram gidra started their own business in foodgrains later on. They also undertook the business of cloth, motor parts and petroleum subsequently. (134) (4) Seukaran Das Agarwalla and his family first migrated to Jalpaiguri in 1921-22. But they came to Siliguri in 1933. Initially they started a business in cloth on retail basis. But as soon as the business was established firmly, his successors transformed the retail business in cloth to wholesale business. (135) (5) Babu Gulab Roy Dalmia, his son Bilas Roy Dalmia and his family were involved in business during three generations. They ventured on

goodgrains, clothes, tea, jute, orange, timber, rice, paddy, nuts, tobacco, money lending, hardwares etc. A present day member of this family, Mohanlal Dalmia now purchases tea from auction markets, and exports that to Behar, Bombay and Calcutta (136)

The Marwaris are inborn traders and a commercial class. They inherit a long past wisdom and efficiency in undertaking commercial ventures. The locational, climatic and economic environment as well of Rajasthan and the surroundings made their ancestors commercial minded. The emerging commercial environment anywhere in the world had tempted them to rush to exploit the situation with early investment and thus to extract huge initial profit. The region around the northern part of West Bengal, which is commonly known as the North Bengal, was also an example of it. The systematic and rapid development of transport and communications by the British created tremendous possibilities of commercial uprising in the region. The abundant production of food crops like rice and non-food crops like tea and tobacco and also the fruits like oranges enhanced these possibilities. The introduction of tea plantation deserves special mention in this connexion. All of these lured the Marwaris to migrate and venture into the business area in the sub-Himalayan districts of the region, namely Cooch Behar, Jalpaiguri and Darjeeling.

They undertook every possible type of investment to promote



local, regional, national and in cases like tea, international trade and commerce. They tried their luck in any kind of business without considering its status beginning from hawking to retail and sholesale including stocking and dealt with any kind of goods varying from agricultural produce to fashionable consumer items, from hardwares to automobiles and to hotels and restaurants. The recent generations have been induced to shift to industrial ventures also. From the mere migrants, they have turned to be the business magnates of the region by virtue of their determination, courage and sincerity. These helped them to emerge as the dominating business class of the region.

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40. Interview with Lun Karan Oswal Buxirhat, Cooch-Behar.

41. Interview with Rautmal Oswal, Tufangunj, Cooch-Behar.

42. Interview with Meghraj Oswal, Tufangunj, Cooch-Behar.

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50. Interview with Punam Chand Bothra, Mathabhanga, Cooch-

Behar.

51. Interview with Indra Chand Anchalia, Changrabandha, Cooch-Bihar.

52. Interview with Manick Chand Surana, Cooch-Bihar.

53. Interview with Indra Chand Kothari, Changrabandha, Cooch-Bihar.

54. Interview with Bachhraj Choadhry, Changrabandha, Cooch-Bihar.

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56. Interview with Hanuman Mal Mahasree, Mekhliganj, Cooch-Bihar.

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## CHAPTER VIII

### THE INTEGRATED OUT LOOK OF THE MARWARIS IN THE DISTRICTS UNDER STUDY

The Marwaris are philanthropic by nature and this rare human quality is one of the chief reasons for success of Marwari entrepreneurship anywhere in India. Their cool-headed and amiable temperament, their power of adaptability and adjustability to any kind of circumstances, environment, whether regional or local, their exceptional sense of conciliation and assimilation - all these traits of their character helped them considerably in doing business in distant and unknown places, far away from their native land.

However, human factors are conditioned, to some extent, by compulsions. The Marwaris are aware that good public relations are a requisite for business transactions and that a rapport with the general public can best be established by making cordial gesture. Their quick adoption of the local language helps them immensely in establishing this rapport. Initially, they used to migrate to a place in search of subsistence alone, keeping their womenfolk at home. So there had always been an identity crisis which they suffered from at the place of migration and to over-

come this crisis they thought it wise to mingle with the local people by participating in local festivals and attending social gatherings of other communities who lived there. Thereby they tried to join the mainstream of the society. At times, this attempt at social merger was perhaps only half-hearted in view of the fact that a sense of uncertainty in business always occupied their minds which were also filled with concern for their families particularly for their womenfolk at their native place. However after they consolidated their position in business, and became acquainted with the new socio-economic environments, they began to live with their families at the places of their migration. At this stage, their relation with the native place was just mental and a matter of formality. Sometimes, it was confined to one or two fugitive visits annually. This long absence from the native land largely increased their affinity to the place and society they migrated to and through long associations with the alien folk, both came nearer to each other and began to imbibe each other's thoughts and customs. This assimilation was spontaneous and came through a give and take process. They brought in their trail their rich culture, customs, social habits, religion and a glorious heritage which came into confrontation with a local or a regional culture, the consequence of which is a synthesis. The policy of toleration is the basis of this synthesis which is still on in a society where the Marwaris migrated and came in close contact with the masses of that society.

There are many instances of such toleration. The Marwaris are now participating in local festivals and social gatherings. Again, people of other communities of the places of Marwari migration are also attending Marwari festivals and religious and marriage ceremonies. And one should not be surprised at the news that marriages between members of the Marwari and other communities are also taking place. These are good examples of social synthesis. At least three cases of inter-communal marriage have come to my knowledge-two solemnized at Cooch Behar and one at Mainaguri. (1)

A few instances of social assimilation between the Marwari and other communities may be cited here. A souvenir of Uttar Banga Sahitya Sammelan, held in Dinajpur states that at the 6th conference of the said Sammelan, the Marwaris showed exemplary enthusiasm by attending it. Having migrated from Marwar, they took Bengal as their own. That is why, now they are sharing largely their weal and woe, hopes and confidence, prosperity and decadence with the Bengalees. The souvenir further states that the Marwari brothers do not always hanker after money. At this platform of literary pursuits, their sincere and spontaneous participation reveals a great truth that, though they are ever favourite sons of Goddess Lakshmi, they are now seriously desirous of having the blessings of Goddess Saraswati. " This is a good sign for the country and this is also a matter to be alluded to with glory at this

little conference." (2) Similar incident of peaceful co-existence between the Marwaris and the Bengalees are also referred to by a reputed educationist of Jalpaiguri in a souvenir that there was a 'Pathsala' at Dinbazar (Jalpaiguri). It was called 'Kainya' School. At the break of the school, the author and all his mates went to the residence of Prabhudayal whose wife fed them 'DahiBada.' The Marwari boys also ate with Childish delight at the residence of his Bengali mates. Then there was no difference between the Bengales and the Marwaris in respect of inter-dinning among them. (3) These are two very good examples of social synthesis between the Marwaris and the Bengalees at Dinajpur and Jalpaiguri.

The systhesis is still taking place. The process is on as is in evidence in different fields of social reforms and welfare, different philanthropic activities, different cultural programmes, establishment of academic institutions, cultural clubs, 'Dharmasalas', publication of magazines or Patrikas, little magazines, even newspapers and participation in politics, both local and national.

However, Marwari charity began at home. Initially, those Marwaris who migrated first this region and settled here, encouraged the migration of other members of their families whom they left behind in their original homeland. After all members of their families had fully settled in business here, they thought of helping the neighbours of their native place. They extended readily a helping hand to

their neighbours who also came here in search of livelihood. The new comers were not only provided with free food and lodging at their 'Gadis' or 'Basas' by the fore-runners, but also with a minimum sort of business occupation by which a Marwari might start his career here. Sometimes, even the fund and space for setting up a business were provided by their senior counterparts. Sometimes again, temporary employment would also be offered to the late-comers.

The Marwaris migrated from time to time to the three districts of North Bengal under study, i.e., Cooch Behar Jalpaiguri and Darjeeling and played the same role, as they did elsewhere, as the pioneers of missionary activities, besides their economic ventures. Let us first take the case of Cooch Behar. Here, the relations between the Marwaris and other communities, particularly the Rajbansis and Bengalee are mainly determined by two factors — (1) the historic matrimonial relations between the Koch - Raj family and the Rajput families ; and (II) the spirit of toleration between a reformed and semi - Hinduised population. In 1596, Prabhabati Devi, a sister of Maharaja Lakshminarayan of the Cooch Behar Raj was given in marriage to Ambarraj Mansingh, a Rajput by caste. (4) Again in 1940, the Maharaja of Jaipur married Gayatri Debi, the second sister of Cooch Behar Maharaja Jagaddipendra Narayan. Both marriages were solemnised according to Hindu rituals. (5) Secondly apart from the Saroigi and Oswal sects of the marwari community, all other sects are

semi - Hinduised. So there cannot be any bar for the Marwaris and the Hindus to attending and participating in each other's social gatherings like marriage ceremonies, funerals, Holis, Rakhibandhans and religious festivals like Durga Puja, Kali Puja, Diwali and so on.

The earliest sign of the Marwaris' concern about social welfare in the district was manifested in the foundation of a 'Dharmasala'. It was founded by Idan Oswal and opened by the Cooch Behar Maharaja Nripendra Narayan on 8th May, 1889. It was named after its founder and came to be known as 'Idan Panthasala'. A contemporary administrative report has this to say about this Panthasala : " There are travellers who do like to accept alms and come to the Dharmasala, But who still want to place where they can pass the night ; for such people this house will be very useful ". (6)

In this district, the Marwaris patronised education and in this field a great role had been played by Giridhari Baid, a member of the famous Marwari Firm known as the Chhoto-kuthi. He was a patron of learning and one of the founding members of the present Rambhola High School. He used to make regular donations to this School. His love for education helped him to be an elected member of the Cooch Behar Hitaishini Sabha which was founded under the auspices of the Cooch Behar Maharaja. The next generation of the Baid family founded a Hindu High School at Cooch

Behar town. Again, the entire land on which the present Cooch Behar College now stands belonged to this famous Kuthi. (7) Another Marwari family, associated with the advancement of education in the district, was the Lakhotia family whose first member Nathmal lakhotia, founded two schools at Sonapur and two at pundibari to commemorate the greatness of his forefathers. Mr. Lakhotia came at Cooch Behar in the 1890s. (8) So also, Srichand, Shovanlal and Dhanraj Chhagmal founded the Soni Devi girls' High School at Dinhat in memory of their beloved mother Soni Devi in 1944. (9) Several Hindi Primary Schools of the district are presently being run by Marwari managements (10) Sometimes when a Marwari could not bear the entire cost of founding a School, he gave donations to the School fund, e.g., Babu Joharmal Oswal, a rich Marwari merchant and a jotedar of Mekhligunj, promised to pay Rs. 5/- a month as subscription to the School fund of the Mekhligunj Sub-Divisional School. (11) Accordingly, Mr. Oswal paid his subscription of Rs. 5/- per month to the said School fund. (12)

In politics the Marwaris also did not lag behind in the Cooch Behar District. They are now taking part in the active local politics. In this context mention may be made of the Bhadani family of Mathabhanga. Babu Sobhanlal Bhadani was a member of mathabhanga Town Committee. Mr. Bhadani is now an active left front leader of Mathabhanga Sub-division. (13) Likewise, Babu Hazarimall Bagri was a



member of the Board of the Town Committee of Haldibari during the period 1931-32. (14) In the Cooch Behar Municipal Election, the brother of Motilal Lakhotia took part. (15) Similar trends of Participation in politics by the Marwaris are now noticed in all the Sub-divisional towns of the District. Other kinds of humanitarian work done by a few Marwaris included giving donations to St. John's Ambulance, and different religious institutions and relief work for refugees coming from erstwhile east Pakistan (now Bangladesh) after independence. They were given both food and shelter. Donations were also made by the Marwaris to various cultural and sporting clubs. The total land for the construction of Maharaja Jitendra Narayan club was donated by a famous Marwari family of Cooch Behar town. This family also gifted some land to the Ramkrishna Ashram and also to Vinoba Bhave who launched the 'Bhoodan Movement'. (16)

The interaction between the Marwari culture and other community cultures through long associations have brought about a significant change in the Marwari orthodox culture, religious practices and social habits or customs. The spread of education among the Marwaris and their contacts with different communities, castes, social practices or customs, and religions rituals have largely contributed to broaden their outlook. Their rigid social and religious customs, traditions and habits are now on the brink of slackness. The practices of inter dining, inter

caste marriage, <sup>even</sup> inter community marriage and widow remarriage are knocking heavily and repeatedly at the door of Marwari conservatism. The dowry system, practice of vegetarianism, divorce, etc. are now on their last legs. Marwari children are exchanging 'Rakhi Bandhan' with other community mates. Bengalee girls are wearing clothes and garments in Rajasthani fashions and using 'Mahendi' on their palms. Marwari girls are also initiating Bengali styles and fashions in their dress, etiquettes, food habits, etc. The Marwaris are now well conversant with the local languages or rather local colloquial languages. Thus they have partly submerged their culture in the mainstream culture of the district under review.

In the district of jalpaiguri, the Marwari mission of philanthropic activities was much more extensive than in Cooch Behar. Here the missionary work included the spread of education, town building, construction of Dharmasalas, donations made to various social welfare Institutions, formation of Marwari Panchayets, sporting and cultural clubs, organisation of relief committees, publication of magazines, participation in both national and local politics, and so on.

In 1923, the Marwari Seva Samity took the initiative in founding a Balika Pathsala at Dinbazar. Later it came to be known as the " Kainya School ". Matilal Sharma was its teacher ; this pathsala imparted education till 1936. Its

fund of Rs. 2313.75 is still lying deposited in the custody of local 'Gosala'.(17) In 1946, the Marwari Boys School was founded on the land of Dhana Singji at the town with financial assistance from Rameswar Das Singhanian. (18)A library for the supply of text and reference books to the students was established in 1930 in a rent free compartment in the town provided by Rameswar Das Singhanian. (19) In 1956, another library named " Asoka Pustakalaya " was also founded at the town under the Marwari management. (20)

In town building, the contributions of the Marwaris were not less significant. According to available records, one Fatehchand Marwari constructed the first brick - built house in the Duars of Jalpaiguri. (21) After the formation of the district in 1869, the importance of Jalpaiguri as a commercial centre grew largely. So the native and foreign merchants began to crowd in the district. They badly needed food and lodging and to fulfil this need, at least three Dharmasalas were constructed in the town by the Marwaris as they thought that this would increase business transactions in the district. The first one was established at the Saodagar Patty (Dinbazar) in 1907. In 1912, it was converted into a 'Go sala'. In 1910 another Dharmasala, 'Saha Dharmasala' was founded by mansukh Roy Saha, father of Kisorilal at Dinbazar. And at a much later period, i.e., in 1941 Lachhmi Narayan Chaodhury, father of Niranjana chadhury, built, the "Chaodhury Dharmasala" at

Dinbazar. (22) In 1928, a branch Ashram of Belur Ram Krishna Mission was opened by Swami Bimalananda at Jalpaiguri. A reputed merchant family of the town, the Daga family, donated land in the race-course area on which the foundation stone of the Ashram was laid and the Ashram started functioning to serve the people. At a later period, a " Matrimangal Pratisthan " grew with the financial donation of a magnanimous Marwari merchant of the town.

(23) In 1923, at the southern end of the district town, Shri Ram Krishna Ashram was constructed. Dulichand Mahesree and Ramananda Daga donated both land and money to this Ashram. Duli chand Mahesree donated 6 bighas and 12

Kathas of land. (24) Electricity is an indispensable factor in town-building. So its necessity was badly felt. At the time of formation of the Jalpaiguri Electric supply company, the Daga family of Jalpaiguri donated a large amount of money to the company for constructing the power house. It was named "Mohan lal Ramchandra Daga Power house" later on. For the construction of Jalpaiguri Sadar Hospital, Kanairam Agarwal and his family gave non refundable financial assistance. In the 40s of the present century, two prominent businessmen of Jalpaiguri Town opened 'Naba Jeevan Bima Company' in the Arya building, located by the side of Kotwali police station. (25) Besides, their efforts in town building are worthy of mention.

The Marwaris were like foreign immigrants in Jalpaiguri.

Naturally they felt the necessity to live with a separate identity of their own community on a foreign land by forming associations or Panchayets. But in the primary phase of their migration here, their presence was negligible and in view of this fact, the formation of Marwari Panchayets was hardly possible. But in the last half of the 19th century, when communications and a transport system were largely developed, particularly after the opening up of the railways, the number of Marwari migrants in the district largely increased. This created a favourable atmosphere for forming associations or Panchayets. Thus the 'Marwari Panchayet' came into existence in the town and the persons who projected and executed the whole plan into reality were S. Dulichand Daga, Sardarmal and Jeevanram Gohalyan and Rameswardas Singhania, the motto of this Panchayet being the general uplift of their community in the district. (26) In 1922, Marwari Seva Samity was born. Its secretary was Chhagmal Khadoria and the Samity aimed at helping the distressed and supplying drinking water at the railway stations. In 1923, the 'Agarwal Sabha' was established and its chief architects were Prahlad Roy Kshetriwal, Mushdi lal, Jibanram, Rameswardas Singhania, Prahladchand Sahu, Bajrang gupta and Kaluram Kithania. The sabha intended mainly to stop child marriage and to help the widows. This Sabha celebrated the 108th birth Anniversary of Maharaj Sree Sree Agra Sen with much enthusiasm and gaiety. The "Marwari Sangha" was established at the town in 1930 in order to organise social reforms.

The Samgha stood against social evils like Communalism, superstition, Child and old age marriages, Pardah system, taking meals at funeral party, etc. and this movement was led by Tansukh Roy Mahesree, Bajrang Gupta, Fateh Chand Gupta, Jamuna lal Chaodhury and Ram Chandra Chachan. In or around 1936, Niranjana Lal Sharma established "Marwari Dramatic Club". Similar clubs such as Marwari yogas' club and "Bharatiya Natya Parishad" sprang up in the town in 1938 and in 1954 respectively. The former staged many dramas at Darjeeling, Siliguri and other adjoining places and got applause for dramaturgy. Madan Lal Lakhotia led the 'Natya Parishad'. The Marwari Yoga Association was formed in 1940 and the enthusiastic personalities who graced this association were Ramdayal Singh, Ramchandraji, Raghunath Singha, Gaurisankar Kalyani, Motilal Mahesree, Kisorilal, Sukhdev Prasad Agarwal and Brijlalji. This Association was intended to practise eloquence, debate, games and sports, etc.. With similar motives, the 'Marwari sporting club came into existence in 1941. The club won renown by sending volunteers to the 'Marwari Sammelan' held in 1941 at the town. The notable members of this club were Fulchand Singhania, Prahladchand Chaodhury, Mongal Chand Bajaj, Matadin Kidhania and Jadu prosad Rajgaria.

(27) On 15th August, 1947, "Adarsha Sudhar Samity" was founded. The famous cloth merchant Babulal Kondai was the heart of the Samity. Other members, associated with it were Bhadarmal Chaodhury, Gajananda Nakipuria, Madan Lal Kondai and Babulal Sharma. It was dead against various

social evils like the Pardah system, child marriage, etc. and supported child widow remarriage. Its members also distributed milk of Gosala. (28)

The establishment of the Marwari relief Committee in 1947 was another landmark in the history of Marwari initiative and enterprise in the sphere of social welfare in the district. Babu Dwip Chand Nahata was its chief patroniser and other members were Tamsukh Ray Mahasree, Fateh Chand Kalyani and Ganesh Prasad Sitani. The chief object of this Committee was to help the refugees coming from East Pakistan (now Bangladesh) after partition of the Country. At that time, the committee really served the refugees by providing food and shelter to them. (29) According to another source, the relief committee fed the unfed and clothed the unclothed and the whole management was done by Ganesh Prasad Agarwal, Babulal Sharma, Maturam Singh, Ram Chandra Dhangga. They formed a 'Sevadal. This Committee opened a Service Centre at Alipurduar Rly Station and for a long time served the distressed. It also made quick arrangements for their rehabilitation. On 12-13 June, 1950, the Town of Jalpaiguri was inundated by a devastating flood. The relief Committee at once came forward to distribute relief materials. Again in 1962, when an anti Bengalee movement started in Assam and thousand of distressed and oppressed people rushed into the Jalpaiguri town, the Marwari Relief Committee swung into action.

Relief camps were opened at Falakata, Angrabhasha, Madhavdanga, ,Maynaguri, Mal, Jayanti, Alipurduar, and so on.

(30) In this context, it should be kept in mind that a Marwari Committee of a similar kind had been formed at Jalpaiguri during world was II. That Committee was known as the Marwari Relief Society. In 1939, World War II created an artificial famine in East Bengal. So innumerable unfed and famished people crowded into Jalpaiguri from Neelfamari, Domar, Debiganj in Rangpur. Some workers and the Marwari Relief Society opened a 'langarkhana' (community feeding centre) in Bhatia building and Patgola for supplying food to them regularly. (31)

To keep Marwari humanitarian work going three more 'samities' (societies) such as the Marwari Balak Samity, Marwari Mitra Samity and Samalochana Samity were set up in the town in 1947, in 1954 and 1955 respectively. The Samalochana Samity was connected with debate, lecture, publication of a monthly magazine, etc. Chiranjilal Chaodhury, Nanda Kishore Sharma, Harish Chandra Chaodhury and Gopal Mahasree were the chief patrons of this Samity. This samity published a written magazine, named "Renu", under the editorship of Mahavir Chachan. Shri Gopal Mahasree edited "Pratap" and shri Rajmangal Pandey edied "Ashoka". Ashoka was a monthly Patrika (magazine) published from Jalpaiguri. Those who were connected with this patrika were Shri Harish Chandra Chaodhury, Shambarmal and Kejriwal. A Hindu weekly, named "Pathik", was also



published from its head office at Jalpaiguri and from its branch office at Kalimpong. Its editor was Chiranjilal Chaodhury and the co-editors were Shri Harish Chaodhry and Shri Arjun Agarwal. Its manager was Nanda Lal Sitani. (32)

The Marwaris in the district also did not keep themselves aloof from the political turmoil of those days. Many of them joined the national movement launched by the Indian National Congress. A Branch office of the Indian National Congress was opened for the first time in the town in 1893. (according to another source, in 1920-21). (33) The Marwari community at once took part in the various programmes launched by the district congress. On 13th March, 1927 Shri Tansukhlal Mahesree was one of the members of the Congress executive Committee. (34) When at the clarion call of Mahatma Gandhi, the movement of rejection of foreign goods and acceptance of 'Khadi' garments made by spinning wheels throughout the country was in full swing, many Khadi Bhanders in the district town were opened. It goes without saying that many of the " Khadi Bhanders " were under Marwari Managements. (35) At that time Sheudeo Sharma was the chief representative of " Bideshi Bastra Bahiskar Samity. " (36) In 1885, the Jalpaiguri Municipality was formed. In 1931, two Marwari members of the Municipality were Indraajmal Agarwal and Ramdin Daga. (37) In June, 1931, two elected members of the executive samity of the District Congress Committee were Badrinarayan Daga and Sheudeo Sharma. (38) In June,

1933, the Harijan Sevak Samity was formed under the auspices of the municipality. Shri Ramdin Daga was the nominated member of this Samity. (39) In the same year, a branch of the Arya Samaj was opened in the town and Shri Ramdin Daga was elected president of the Executive Committee of this Samaj. However, members of other communities such as Bengalees, Hindusthanis, etc. also became members of this Samaj. (40) In 1942, the conference of Bengal Provincial Hindu Mahasabha was held at Jalpaiguri. The venue of this Mahasabha was the local Arya Natya Samaj. Shri Padam Raj Jain delivered a speech at this conference. The Hindu Mahasabha was formed in 1940. (41) After the "quit India" movement spread to Jalpaiguri in 1942, burning of foreign garments became one of the programmes of the district congress. Shri Satyanarayan Kanodia, who is now a notable Marwari merchant in the district town, actively participated in this programme (42). Shri Naren Daga a reputed merchant of Alipurduar also took part in the "quit India" movement in his locality. He along with his co-worker Jagannath Biswas dismantled the telephone wires at Falakata. Sometimes, meetings of the district Congress were held at his residence. (43) Naren Daga was one of the celebrated men of the district. To commemorate his name, a prize worth Rs. 750 and a Silver medal are awarded to the top students of the district every year. The award is named after Naren Daga and is called "Naren Daga Memorial Award". (44)

The Marwari participation in various kinds of cultural activities, their contribution to social welfare and humanitarian work, and their role in the spread of education have had a definite impact on socio economic and political fields. All these activities have gradually shaken the orthodox and conservative outlook of the Marwari Community in the district. The spread of education among their children have raised the iron curtain from their vision which began to be more and more progressive. They began to free themselves from the shakles of conservatism and began to interact with members of other communities spontaneously.

Marwari children began to go to School in increasing number. This tendency is authenticated with appropriate statistics furnished by the "Samalachona Samity". According to this Samity, in 1951, the number of Marwari Students, who passed Matriculation Examination and above, was 0.72 percent. This figure increased upto 1.77 percent in 1961. For gauging the importance of this increase, a comparison of the rate of proportion with that of the all India percentage could be shown here. In 1958, the rate of literacy in India was 18.75 percent. In Bengal, it was 26.33 percent while in Rajasthan, the original homeland of Marwaris , it was 9.14 percent. Likewise, in the same year the rate of students, passing the Matriculation Examination or above was 0.95 percent in India, 2.97 percent

in Bengal and 0.10 percent in Rajasthan. So in comparison with these figures in India, in Bengal and in Rajasthan the figure of Jalpaiguri is revealing and may be of some interest.

We can further substantiate this case with the help of another set of statistics. On 30th June, 1960, the total Marwari Population in Jalpaiguri was 3,954 (Male 2,233 and female 1,721) of which 34 were matriculates, 20 had passed the intermediate examination, 6 were graduates, 8 had studied up to the post graduate standard (without passing the final examination) and 2 were post graduates who had passed the final examination, total number being 70 on 1st August, 1960. (45)

The spread of education brought forth some highly educated persons in the district. Babu Kisori lal Mahesree was the first commerce graduate passing the final examination in 1901. Babu Bhagawan Das Daga, son of the late Ram Chandra Daga, was another graduate of this district. The late Sitaram Kalyani was the first M.A.B.L. degree-holder. He started his Law Practice at Jalpaiguri court. He later joined the Tea industry and became a member of the executive Committee of the Indian Tea Planter s' Association. In 1976, Ashoke Kumar Agarwal, son of Sagar-mal Agarwal, passed the M.Com examination from the North Bengal University with a first class first in ranking. This is, indeed, a great achievement. Those who became

chartered Accountants were Rajendra Kumar Singhi, Sntosh Kumar Singhi, Narendra Behani and so on. To become a chartered accountant is a rare success which these persons achieved. International fame was <sup>attained</sup> by the great son of the late Dwip Chand Agarwal, Dr. Ramgopal Agarwal, who <sup>attained</sup> the glory of becoming an economist of the World Bank. This is, indeed, a rare achievement which the Marwaris as well as other communities of the district are proud of. (46)

The population composition in the district of Darjeeling looks like a multi coloured mosaic with Hindus, Muslims, Buddhists, Nepalis, Bhutias, Lepchas, Tibetans, Anglo Indians, Europeans, Punjabis, Hindusthanis and obviously Marwaris. Perhaps in no another districts of West Bengal, such a picturesque combination of so many ethnic and linguistic groups of people could be found. (47) Since this was the demographic picture of the district, the interactions between <sup>the</sup> Marwaris and other ethnic and linguistic groups of people was inevitable. And since the Marwari population in this district is by far the largest among the three districts of Cooch Behar, Jalpaiguri and Darjeeling, the interactions in this district had been greater than in other two districts.

In the town building and urbanisation of the Terai, the Marwaris played a great role. In 1887, Siliguri Hat came within the jurisdiction of Darjeeling Improvement Fund. At

this, the importance of Siliguri increased largely. So the Marwaris constructed a few buildings here. In 1907, Siliguri was recognised as a Sub-division. So a few other shops were again constructed at the present Hat and adjoining places of Mahabiristhan by a few Marwaris. The first hardware shop, opened here was that of Balchand Tejmal. (48) In 1935, the Union Board was formed at Siliguri and among its 8 members, two were marwaris named Hanuman Prasad and Shewmongal Sharma. (49) In 1939-40, the then S.D.O of Siliguri, Shri Sishir Gupta, convened a public meeting to consider the feasibility of formation of the Siliguri Municipality. Representatives of all communities like Beharis, Pubjabis, Jotedars, and Marwaris were invited to attend this meeting. However, the anti municipality institution was the Union Board, the president of which was Geogre Mebert and three Marwaris joined hands with Mr. Mebart. They were Mangtaram Agarwal, Shri Ramlal and Hanuman Prasad. In 1949, the Siliguri Municipality was atlast formed and the two bonafid<sup>de</sup> Marwari members were Shri Mantulal Agarwal and Shri Bindeswari Michhir. (50) Shri Manturam Agarwal was a Philanthropist. He donated 15/16 bighas of land to the Ramkrishna Vedanta Math at the bank of the Mahananda. Later on, a Dharmasala and a Gymnasium were built here, leading to more people coming to the area and the formation of a locality. (51) The present New market constructed at Siliguri is also an outcome of Marwari enterprise. (52) However, the greatest achievement of siliguri town plan-

ning and urbanisation was the construction of the Kunchanjunga Stadium by utilising a fund provided by the Federation of Chambers of Commerce and Industry of North Bengal (FOCIN). A gate of this stadium is named after this great Merchants' Association. The bulk of the members of this Association are Marwaris. (53)

In the realm of education too, their contributions are praiseworthy. In 1935, there was only one Hindi Madhyamik School-Siliguri Hindi High School. A primary section was attached to it. Later on, this School was converted into a Higher Secondary School. Now at Siliguri, there are one Hindi-Medium Higher Secondary School, two Hindi-Medium Girls' High School, two Hindi Junior High School and a few Hindi Primary Schools. There is also a Girls' College where the IGNOU (Indira Gandhi National Open University) syllabus is taught. (54) Needless to say, all these Schools were mainly established by the Marwaris and other Hindi-Speaking Communities. However, the Marwaris also took part in establishing Bengali and English-medium Schools. In 1929, a Girls College was founded at the premises of the Local Kalibari. Initiatives for building this college were taken by Shri Hanuman Prasad, Shri Sohanlal Agarwal, etc. apart from, by the other intellectuals of Siliguri. Shri Meghraj Brahman and Shri Hanuman Prasad were elected members of the Managing Committee of that College. (55) In Feb., 1949, Terai Adarsha Vidyalaya held classes for the first 6 months in a jute godown at

Babupara. The site of this School was transferred again and again and at last it was built on a land measuring 16 bighas, purchased from the Kairi Jotedars of Deshbandhupara at a price of Rs. 10,000. The kairi babus themselves donated Rs. 10,000 to the School fund. In 1953, this school was converted into a Higher Secondary School. The marwaris along with others made generous donations to this Schools time to time (56) An English-Medium School was founded at Pradhan Nagar By an 'Indian Padri' with the assistance of Kulcha Brothers and Shri Piarilal. Many merchants and industrialists donated liberally a total sum of more than one lakh rupees. But at one time, this school faced a cricis. A managing committee was formed to save this School from impending closure. Two Marwari members of this Committee were Sri Piarilal Agarwal and Fulchand Agarwal. A few Marwari students were then admitted to this School. But after a few years, this school was shifted to a place owned by Manturam Agarwal, at the Bank of the Mahananda and the School was named Margarate School. (57) After Independence, another School Nilnalini Vidya- mandir was established at Siliguri. The Marwari financial assistance was as usual available to this School (58) Books are the medium of learning in School. So, side by side with the establishment of many schools, the Marwaris felt badly the need for libraries for both text and reference books. Accordingly, in 1935, " Sri Hindi Pustakalaya " was opened in the Hindi High School on manturam Road. Later, it was shifted to a first floor compartment



of the "Mahabir Temple" at Mahabirasthan. (59)

In the socio-cultural arena of the Terai-Darjeeling, Marwari talent is manifest in the publication of many progressive magazines, journals, souvenirs and even newspapers. The Hindi dailies, published from Siliguri, are the 'Janapath Samachar' and the 'Purbanchal Bharat Darpan.' Its editor was Mangtaram Chaudhry. Two weekly newspapers published from here are the 'Purbanchal' and the 'Samadhan Varta'. However, the 'Samadhan Varta' is no more published. Its editor was Lakshminarayan Sharma and it was issued for the first time in 1957 and then in 1981 after a long gap. Another magazine of highly literary taste published from Siliguri since 1984 under the editorship of Dr. Veekhi prosad was 'Naya Akash'. This magazine made an assimilation of the Bengali and the Hindi literatures. It was published in 5 series - Bengali literature, Rabindra literature, Little story, Modern poem, and Geet Gazal series. Writers from various states of India would contribute articles and poems to these series. The hindi versions of the stories and poems written by the modern writers and poets of Bengal were frequently published in this 'Patrika' (magazine).

Apart from these newspapers and magazines, there are many other magazines (mostly little magazines), journals, souvenirs, and periodicals which are also published under Marwari patronage. In 1960, Shri Kamakhya Goyal and Shri

Balakrishna Dhanuka jointly published a quarterly 'patrika'- 'Nabagata'. Only three issues of this Patrika were published. During the same period 'Siliguri Samachar'- a weekly was published under the editorship of Sri Rajendra Baid. In 1967, another monthly 'Patrika',- 'Binimaya' was brought out. Its editor was Dr. Gopal Mahesee and co-editors were Shri Debi Prasad Pandey and Shri Shib Prasad Chattopadhyaya. Both the local and non-local writers would send contributions to it. It had several columns such as 'Sthania Sahayoga', 'Bishes Sahayoga' 'Adan-Prodan' etc. Among the local writers, the notable, were Ashrukummar Sikdar, Mahendra Singh, Mayasankar Pandey, Ramnaresh Sukla, Prabhakar Mishra, Veekhi Prasad, Birendra Jeevan Singh Kapoor, Harish Chaudhury, Shekhar and Debesh and among the alien writers, the notables were Bhagirath Bhargav, Dr. Rama Singh, Birendra Mishra, Nanda Chaturbedi, Jugmandir Tayal, Sudha Gupta, Chetan Parasar, Bishanswarup and Bimallesh. After publication of a few issues, it was named 'Anam'. This 'Patrika' exemplifies a sort of cultural synthesis among the various communities, living in Siliguri and thus it assumes a cosmopolitan character. 'Pabas' was the Hindi magazine, edited by Saonwarmal Nemani and Published by the 'Hindi Seva Sangha' in the 1960s. Its first issue was formally put into circulation by the famous Hindi writer Seth Govinda Das. In 1974, a souvenir was published by Ram Niranjana Goyal and Saonwarmal Nemani under the authorship of 'Khalpara Yubak Parishad'. In the same year was published 'Naya Sabera'.

Its editor was Sudarshan Gupta and its publisher Rabindra Kumar. 'Banga Maitra' was a little magazine, published by Sushil Kumar Goyal, edited by Om Prakash Agarwal and managed by Mahesh Kumar Sahu. A few other little magazines published from Siliguri are 'Dhuan' (1988), 'Samachar Pratap' (1988) and 'Naba Jagaran'. Mukunda Behari Pandey was the editor of 'Dhuan' and 'Samachar Prapat'.

In the 1980s, a great wave of cultural awakening swept the minds of residents of Siliguri. During this period, many cultural and sporting clubs or associations came into existence. However, many associations had come into existence before the 1980s. In 1952, the 'Hindi Natya Parishad' was formed at Siliguri. It staged a Hindi Drama named 'Veer Abhimanyu'. In 1953, the 'Naba Yubak Mondal' was formed. Apart from staging three dramas, it arranged a few indoor games. In 1954, 'Bhatri Sadan' came into being. The various cultural programmes undertaken by these association were (1) Staging of Dramas, (2) Participation in a Drama Competition by the Government of West Bengal, (3) arrangement of eye-operation camps, (4) Participation in a football tournament opened by Y.M.A, (5) formation of Badminton and Volly Ball teams, (6) opening of an Ayurvedic Charitable dispensary, (7) Celebration of the birth anniversaries of savants and eminent persons, (8) Conducting music competitions, (9) establishment of libraries, and so on. At the time of the then Prime-minister of India, Jawaharlal Nehru's stop over at Bagdogra Airport,

this association was required by the district administration to set up a stage for a meeting to be held there. In 1976, 'Sanskriti Parishad' was established. However, its blue print was chalked out a few years back at the residence of Sri Harish Chandra Singhal and its other associates were Sri Jagadamba Sukla, Satyen Banerjee, and some others. But this Parishad remained defunct for several years. Later on, Shri Gopal Mahesree, Kamakhya Goyel, Saonwarmal Nemani, Satyen Banerjee revived this association and conducted various cultural programmes such as arrangement for monthly literary gatherings, cultural functions, get-together of poets, staging dramas, story-writing competitions, etc. Renowned poets like Niroj Omprakash Aditya, Madhup Pandeyo, Bimalesh Rajasthani, Govinda Bash, Bed prakash Suman, Anjum Rahabar, Narendra Mishra, Kiran Bharati graced its literary and poets' gatherings. A few famous drama clubs of Calcutta like 'Arohi,' 'Rangakarmi', 'Swar-Lahari', 'Panchabati' and 'Saurav' staged their dramas under its patronage. Famous artistes of devotional songs Shri Hariom Saran and Mrs. Nandini Saran, famous Dancer Amita Dutta put up their respective performances at functions organised by this association. But the greatest achievement of this parishad was to hold a gatherings of different languages, castes and communities to exchange and share each other's thoughts, philosophies, ideas and cultures. What a classic example of socio cultural unity, the 'Sanskriti Parishad' has fostered in Siliguri, a cosmopolitan city. In 1980,

'Uttar Banga Hindi Prachar Samity' was constituted. It held a few functions off and on. In 1982-83, "Hindu Yuba Sangathan" was formed. Its founding members were satyendra Arya, Sanjoy Golchha and Rajesh Jain. It published an annual magazine "Yuba chetana" by name. It had a library at Janjodia market. In 1985, this organisation broke up and was revived as 'Yuba Yagriti Samgha'. Its annual magazine was also renamed 'Naba Chetana'. 'Mahesree Yuba Samstha' came into existence in the same year and its publication was 'Nabaranga'. 'Jaysawal - Biahut Yuba Parishad' was formed in 1989. Its annual publication was 'Rashmi' edited by Rakesh Jaisawal. Another organisation was 'Uttar Banga Bhogpuri Parishad'. However its activities are not noteworthy. But 'Sanskritik yubak Sangha' is an organisation of recent origin with its souvenir 'Sanskritik Chatana' edited by Karan Sing Jain. Another such organisation is "Skylark" which has to its credit the publication of a souvenir, named 'Odan'. 'protyush' was a literary organisation founded in 1985. Hindi Vidyalaya Siksha Samgha, founded at Jalpaiguri in 1981, opened its branch office at Siliguri. Siliguri Arya Samaj is also a cultural foundation which holds cultural functions. (61)

What should be kept in mind, is that these, Samghas, clubs and organisations or associations were all non-political bodies which were mainly aimed at holding cultural functions arranging various tournaments, publishing souvenirs, journals, magazines, etc., and constituting a common

platform where people of all communities, castes, races and linguistic groups could gather and thereby to exchange and share each others' thoughts, customs, cultures, and heritages. That this was so also revealed by the fact that the members of these Samghas and associations were not only Marwaris but also men of other communities living in the district. Again, participation in the various functions and programmes arranged by the Marwari associations by people of all communities also highlights the cosmopolitan character of these functions. A classic example of socio-cultural assimilation could be cited here. In January 1941, a great fair was organised in the big field of Khalpara which then belonged to Shri Manturam Agarwal. Shri Agarwal gave fraternal permission to hold this fair on his land. Not only that, the executive heads of the 'Mela' Committee were well known Marwaris like Shri Manturam Agarwal, Shri Kajarilal Agarwal, Shri Megharaj Brahman, and Sri Hanuman Prosad. But the committee was open to other communities of Siliguri as well and hence it was a collective venture. The main attractions of this fair were the magic shows of P.C.Sorcar, Opera-shows of Natto Company, theatre shows of Calcutta drama parties, dance programmes, a programme with film star Nilima Das and so on. (62)

But the establishment of a branch Office of the " All India Marwari Yuba Mancha" in 1985 at siliguri has brought about a revolution in the field of multi-cultural affinity of the district. The 'Manch' has also estab-

lished a Branch at Darjeeling town. Though, it is a organisation of the Marwari community, through and through, its socio cultural and philanthropic activities are intended for people of all communities.

It is a voluntary youth organisation. All persons, aged 18 to 40 years, having adopted the life style, language and culture of Rajasthan, Haryana, Malwa in Madhya Pradesh or nearby regions, who themselves or whose fore-fathers living in India or any other part of the world identify themselves as Marwari, could be members of this organisation. The fundamental objectives of this 'Mancha' are organisation of the Youth force, scattered all over the country to make them duty-bound to attempt an all-round development of the nation at social, economical, political, physical as well as moral levels. The 'Manch' has a well-formulated philosophy known as the "Manch Darshan"- which has five basic contents : (I) Manch Base : Public service, (II) Manch Insight : Social Reform, (III) Manch Strength : Individual development, (IV) Manch desire : Social dignity and self- security, (V) Manch Goal : National Development and Unity. Manch renders public service irrespective of caste, creed or religion and emphasises social reforms through self - reform. Man derives his strength through development of inherent qualities within himself and the community derives strength from that man belonging to the community and the nation from the communities, taken together, living within the nation. This are the vows for which the Manch aims at individual develop-

ment. Self-discipline and self-control at the individual level promote social dignity and self security at the community level. It encourage other communities and thus becomes beneficial to the nation. And "National Development and Unity" have been chosen as the prime goal of the Manch because no other alternatives pave the way for peaceful survival and glory amidst the community of the nations of the globe. The Manch gives awards to eminent persons for their distinguished achievements in the fields of National Integration (Vivekananda award for National Integration), social service (Ishwardas Jalan award for public service), Literature (Bhanwarmal Singhi Memorial award), Journalism/art and culture (Ram Monohar Lohia award). Each of these awards carries a Rajat Patra and a cash amount of Rs. 11,000/- (63)

The Marwari Yuba Manch came into existence on 10th October, 1977 at Gauhati in Assam and since then it has expanded to 23 towns/cities of North Eastern states by the year 1983. Its first national convention came off at Guwahati on and from 18th to 20th January, 1985, second at Delhi on 9th April, 1988 and the third at Siliguri on and from 23rd to 25th February, 1991. The national programmes under taken by the Manch are (I) National unity and Integrity, (II) Welfare programme for the handicapped, (III) Ambulance and deadbody carrying van services, (IV) drinking water supply, (V) Self-employment, (VI) relief during Natural calamities (VII) voluntary seven - point marriage code, (VIII) fight against bride torture and bride burn-



ing, and (IX) Yuba Manch foundation.

Some of the Major community welfare activities undertaken by the branches in their respective areas as per local needs are (i) environment protection, (ii) spread of education and knowledge, (iii) health services, (iv) talent development, (V) cultural programmes and (vi) Providing civic amenities. At present, the Manch has more than 200 branches throughout the country with its headquarters in Delhi. Recently, it has opened a new platform in the name of 'Tarun Manch' whose membership is offered to the youngsters upto 18 years of age. (64)

In 1985, a branch of the All India Marwari Yuba Manch was opened at Siliguri and since then, the branch 'Manch' has taken a firm vow to realise the aims, philosophy and programmes undertaken by the main branch of the Manch. The following are the great achievements of the branch 'Manch' at Siliguri : (1) Table tennis competition among sub-junior boys and girls was organised first in 1986 and lastly in March, 1992. So far, five competitions of this sort of tournament the eminent local political and chairman of the Siliguri Municipality was invited as the chief guest.

(2) During the Nehru Gold Cup Football Tournament held in the Kunchanjungha Stadium at Siliguri in 1988, the Manch built a passengers' shed on the main road of the town. It is still bearing the cost of its maintenance.

(3) Twice, once in 1990 and a second time in 1992, the 'Manch' opened transplantation of artificial limbs. In the

first instance, 166 and in the second, 175 artificial legs with callipers, were distributed to physically handicapped and disabled persons. Sometimes, sticks, baisakhies, shoes, tricycles, wheel chairs and medicines were also donated to the disabled needy persons. Mr. Indrajit Khullar, M.P. graced the occassion.

(4) In 1990, the ambulance service for the general public was introduced. It was inaugurated by the then chief minister in charge of West Bengal, Sri Binoy Krishna Chaudhury.

(5) In 1991, the Manch started cremation of dead-bodies. Shri Ashoke Bhattacharyya initiated the opening ceremony. This kind of philanthropy was a first ever attempt in North Bengal.

(6) Mahendi composition has been a part of Marwari culture. So the 'Manch' arranged a Mahendi composition contest at Siliguri. Though this competition was open to all, only Marwari girls participated in this contest.

(7) In 1992, both Jalpaiguri and Siliguri were inundated by a devastating flood which made at least 10,000 people homeless. The Manch at once started relief work and fed and clothed the distressed people. Medicine was also provided to them. Relief work during the natural calamities is very much within the purview of the 'Manch'.

(8) Under the patronage of the branch 'Manch', a cold water machine was installed at Kiran Chandra Memorial Burning Ghat by the Chairman of Siliguri Municipality, in

1992. This is a rare achievement, attained by the Manch at Siliguri.

(9) In Sept., 1991, the 'Manch' donated Rs. 21,000 to the Hakimpara Bengali Girls' School for construction of an additional class room. Thus the Manch not only made a notable contribution towards the advancement of learning but also promoted communal harmony.

(10) The 'Manch' awards a monthly scholarship of Rs. 250 to a poor and distressed student of merit to help him pursue his study of Computer Science at Calcutta. To this end, the Manch had already spent more than Rs. 6,000 and the monthly grant is still being offered.

(11) Supplying of Oxygen cylinder and providing monetary help to the distressed and dying patients are among the social welfare activities of the Manch at Siliguri. It once donated Rs. 5000/- to a patient who had been suffering from an incurable disease.

(12) Social reform is also a motto of the 'Manch'. It took up several cases that arose in the town regarding the dowry system, trying to eradicate this social evil.

(13) Another goal of the 'Manch' was to uphold and regenerate the ancient Marwari heritage and traditions. So it arranged few cheng competitions which are absolutely in conformity with that tradition. This type of competition has been a regular practice of it.

(14) The 'Manch' has been publishing a quarterly magazine named 'Pukar'. Its editor is Nanda Kishore Agarwal, Co-editor Ghanashyamdas Malpani, Adhakshaya - Bala - Kishen Saraf and Secretary Sushil Gidra. It is a cultural magazine intended to acquaint the common people in general and the Marwaris in particular with the aims and philosophy of the "All India Marwari Yuba Manch."

(15) For human resource development, it organizes various cultural competitions such as debates, essay competitions, and holds tournaments in various games and sports like Badminton and Table Tennis. They are mostly open competition in which people of any community can take part.

(16) The Manch celebrates 'Holi' and 'Dipawali' every year with much gaiety and enthusiasm. Various socio-cultural programmes are usually organised on these occasions. Eminent persons of all communities irrespective of religion, caste or creed, attend these social gatherings. (65)

(17) The greatest achievements of the branch 'Manch' since its inception at Siliguri, was the celebration of the 3rd National convention of "All" India Marwari Yuba Manch". It was a convention of unity and named 'UNICON' 91. UNICON '91 is an allegory. 'U' stands for unity, 'N' for nation, 'I' for image, 'C' for calibre, 'O' for Oath, and 'N' for nationalism. '9' stands for 9 P.C. of your time and 1(one) for 1 P.C. of your funds. (66) Over 1000 delegates attended the convention. The Chairman of the reception Committee was P.R.Lohia, Chairman of the finance Sub-

Committee was Hansraj Bafna, and the President of the Convention was Nirranjan Agarwal. (67)

The proceedings of the UNICON were in full conformity with the country's great tradition of unity and integrity. The convention made arrangements for video show and exhibition of local handicrafts. The convention arranged many cultural programmes such as a quiz contest, lectures on India's freedom struggle, discussions on Indian Art and Architecture, dance, music, education and culture, science and technology and so on. There was a session for women's welfare. In the evening, a cultural function exhibited national unity. The venue of UNICON was declared as "Vivekananda Nagar". The Manch urged the youths to be inspired by the thoughts and ideas of Swami Vivekananda (68)

The "All India Marwari Yuba Manch" regularly publishes a quarterly- 'Manchica' issued from its head office in Delhi. The chief editor is Promod Sahu, the executive editor Ramesh Pasari and other members of the editorial board are Krishna Kumar Lohia and Rajkumar Jhanjhari. A special issue of 'Manchica' was published during the celebration of UNICON' 91. The proceedings of UNICON'91, its plans and programmes, etc. are recorded in this issue. This issue also contains several columns such as editorial, preface, Manch Darpan, Manch Sandarva Manch Darshan, Sangathan Sutra, Paricharcha, Itihas, Special column and so on. (69)

Some future plans and programmes of philanthropic nature were taken as vows at the third national convention or UNICON' 91. They are as follows : (1) A Yuba chhatrabas (hostel for male students) will be constructed at Siliguri and the doors of this hostel would be opened to students of any community going in for higher education. The Manch has already purchased a plot of 6 Kathas of land to construct the proposed hostel on it. Another hostel is proposed to be constructed in Delhi. (11) Artificial limbs or Callipers, sticks, baisakhies, shoes, tricycles, wheel-chairs, etc. were to be distributed to physically handicapped or infirm persons. (111) Major emphasis will be laid on ambulance and dead-body carrying van services, supplying of drinking water in the locality, eye and blood banks and similar other social services. (70)

The UNICON' 91 did set a great example of universality by inviting people of all communities , irrespective of religion, caste or creed, such as the Hindus, Muslims, Christians, Sikhs and so on. National Unity and Integrity were its chief slogans, Philanthropy was its heart and social service and social welfare were its hands. So UNICON' 91 was absolutely a non-communal social and a cultural gathering which really exhibited unity in diversity, harmony in society and non - communality in multi nationality. This great example of synthesis animates other communities, their associations or clubs to come forward and launch social welfare programmes. So the

"All India Marwari Yuba Manch" has been a shining example to any country, any race and any time for its Philanthropic, cosmopolitan and integrated outlook.

In the political life of the town, the Marwaris, not also did not lag behind. Under the banner of the district congress, many Marwaris participated in the political movements against the British. Sri Seumongal Singh was then the undisputed congress leader of the district congress party. He once became the president of the district congress. He was agreeable to many top congress leaders of all India fame and standing like Mahatma Gandhi, Subhas Chandra Basu, Chittaranjan Das, Dr. Bidhan Chandra Roy, and by many other lesser lights like Shyam Sunder Chakraborty, Brajendra kumar Basu Roychaudhury, etc. Mahatma Gandhi spent a night at his residence. Under his leadership, the civil disobedience, non-violence, non co-operation and Quit India movements were launched in the district. In 1932 and 1942 he was twice imprisoned for his participation in the non-violence, non-co operation and Quit India movements. (71) At his clarion call, the Hindus, Muslims, Sikhs, Beharis, Bengalees, native Rajbansis and obviously the Marwaris gave ready response and joined the national movements. Shri Seumongal Singh celebrated the 15th August, 1947, at Siliguri. Again at this celebration many Marwaris took part along with the people of other communities. (72) At that time, two important Marwari leaders of the district congress were Sri Kedar Prasad Agarwal and Indra Chand Agarwal. (73) Even after

Independence, the Marwaris did not distance themselves from the political scene. Sri Hanuman Prosad was a member of the District Union Board. (74) In 1949, Siliguri Municipality was formed and two Marwari members of it were Sri Manturam Agarwal and Sri Bindeswari Michhir. (75) This tradition of Marwari participation in politics remains so even today. Sri Ram Kumar Agarwal was Commissioner of Siliguri Municipality in recent times. (76)

The Marwaris are out and out a bania community. Naturally, their traditional way of life was to worship Goddess 'Lakshmi' and to earn her favour. But presently their way of life is otherwise. They are now eager to have blessing of Goddess 'Saraswati, as well, and for this reason, they are laying more and more stress on education and cultural advancement. Their immense contribution to the spread of education and cultural advancement are very good examples of a phase of transition for them. This has been a direct outcome of their interactions with people of other communities at the place of their migration. However, their newly developed striving for education was not always intended for a new kind of livelihood but only for knowing business techniques which would help them a lot in their professional life and that is why they generally opt for commerce-oriented education. Apart from their urge for education, they also lay stress on cultural uplift through which a community could emerge to compete in the family of nations, and that is why they organise cultural associations and clubs to increase their cultural



awareness. Their integrated outlook, indeed, pushed them a step further in this prolonged effort. This change from their traditional attitude has also been a direct consequence of their interactions with people of many communities in the district.

The Marwari urge for the cultivation of education and culture does not go fruitless. Their presence in the professions, other than business, has been a conclusive proof of it. After having higher education in various disciplines, they are now taking practice in Law, medicine or entering into high-ranking services. Some eminent lawyers are Sri Tulsiram Agarwal (B.Com. B.L), Shri Radha Kisan Agarwal (B.A. B.L), Shri Ratan Kumar Ghatani (M.A. B.L.), Shri Mahendra Kumar Agarwal, (Lawyer sales and income tax), Shri Suresh Kumar Agarwal (L.I., Medalist), Shri Pushkar Lohia (Advocate), Shri Nanda Kishore Agarwal (Advocate). Some reputed medical practitioners are : Dr Pawan Agarwal (M.D Arogya Niketan), Dr. Deoyat Nakipuria (M.S., Arogya Niketan), Dr. Shyam Mantri (Child specialist, Jeevan Jyoti), Dr. Ram Niranjana Lohia (M.D., Mitra's clinic), Dr. Rajendra Kumar Agarwal (M.D. Mitra's clinic), Dr. Kailash Chandra Mopal (Orthopaedic surgeon). A few chartered Accountants are : Shri Mahesh Kumar Agarwal, Shri Ram Niranjana Goyal, Shri Ram Babu Mantri, Shri Ram Niwas Chandak, Sri Promod Saroigi. So also, some high ranking service holders are Shri Sajjan Agarwal (L.I.B. Development Officer, United Indian Insurance Company),

Shri Chadnirman Agarwal (M.Com. Additional Divisional Manager Oriental Insurance Company), Shri P.K. Sau (C.A., Officer, Punjab National Bank).

But the Marwari venture for philanthropic activities and socio-cultural assimilation between them and other communities as seen in the Terai Darjeeling is not worth mentioning in the hills of Kurseong, Darjeeling and Kalipong. The reason seems to be incongruent socio cultural atmosphere in the hills. Here, the hill tribes such as the Nepalis, Lepchas, Bhutias, Tibetans, Gurungs, Newars, etc. hold strong numerical position. Their indifferent life style, food-habits, languages, religion, social customs, culture, etc., obviously provided stumbling blocks on the way of synthesis. So the only plainsmen from the other parts of India, i.e., a few Marwaris and the man of the 'bania' or shop-keeper class, who chiefly settled here under British protection ever since the opening of the hill station, decided to concentrate mainly on money matters. That is why, they retained their own system of culture and social customs still to this day. (77) . However, the Darjeeling branch of 'All India Marwari Yuba Manch' has been launching various social welfare programmes like health services, talent developments, relief works to the distressed, and so on. The branch has also successfully conducted a few national and state level seminars of academic importance (78)

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## 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 Singhanian. 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.

## GLOSSARY

Amla	: Officer
Bandar	: Riverine trade centre
Baniya	: A business man
Baro-Kuthi	: A big Marwari family
Basa	: Literally residence or household but also used as business establishment
Chhoto-Kuthi	: A wealthy Marwari family or household which is not too large.
Dandi	: A kind of stick used for human carriers.
Dhaba	: Hotel & restaurant.
Dhoti-Clad	: A person who wearing a cloth wrapped round the lower part of the body.
Gadis	: Same as "Basas".
Hat	: Village trade centre.
Ijara	: Tase farming.
Ijaradar	: Farmer
Jagie	: A grant of land usually made by a Rajah in exchange for service.
Jagirdar	: Holder of Jagir.
Jote	: A unit of Land.
Jotedar	: Holder of a Jote
Kainya	: A Marwari in local parlance <sup>a</sup>
Kaya	: Same as Kainya
Kuttis	: Houses
Khas	: Individual holding on a plot of land, also

government land

- Lakhiraj : Exempted from revenue
- Mahal : A revenue paying estate.
- Mauza : A village or a group of villages used to indicate fiscal division in the revenue records.
- Mahajans : Businessmen.
- Marwaris : An Indian community.
- Marwari-Patty : A place or locality absolutely resided by the Marwaris.
- Raiyat or Ryot : A tenant
- Seth : A big trader
- Taluk : Estate or a small revenue unit.
- Thiccadar : Intermediary.
- Vaisya : A class of tradepeople
- Zamindar : A feudatory in British India and the early period of Indian independence paying the government a fixed revenue.

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