

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 ^Pposite forces of rural push and _A 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)

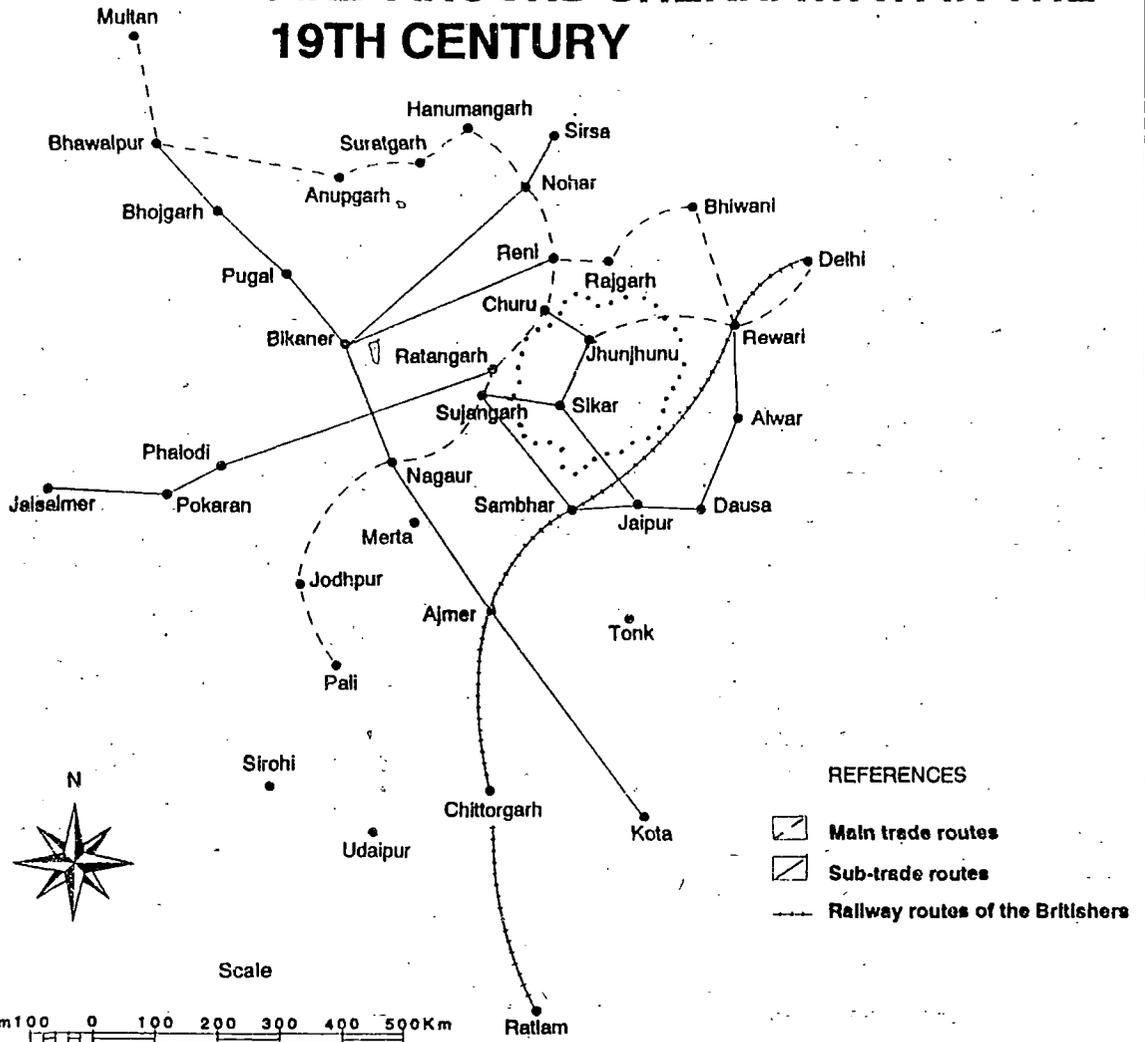
(4) The establishment of British power (1756 - 1803) furnished the conditions for Marwari migration, the conditions being the decline of their hereditary business of money-lending to the warring princely states, trading along Rajasthan's caravan routes and the opening up of new opportunities to serve 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 concessions, 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

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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, andthat 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.

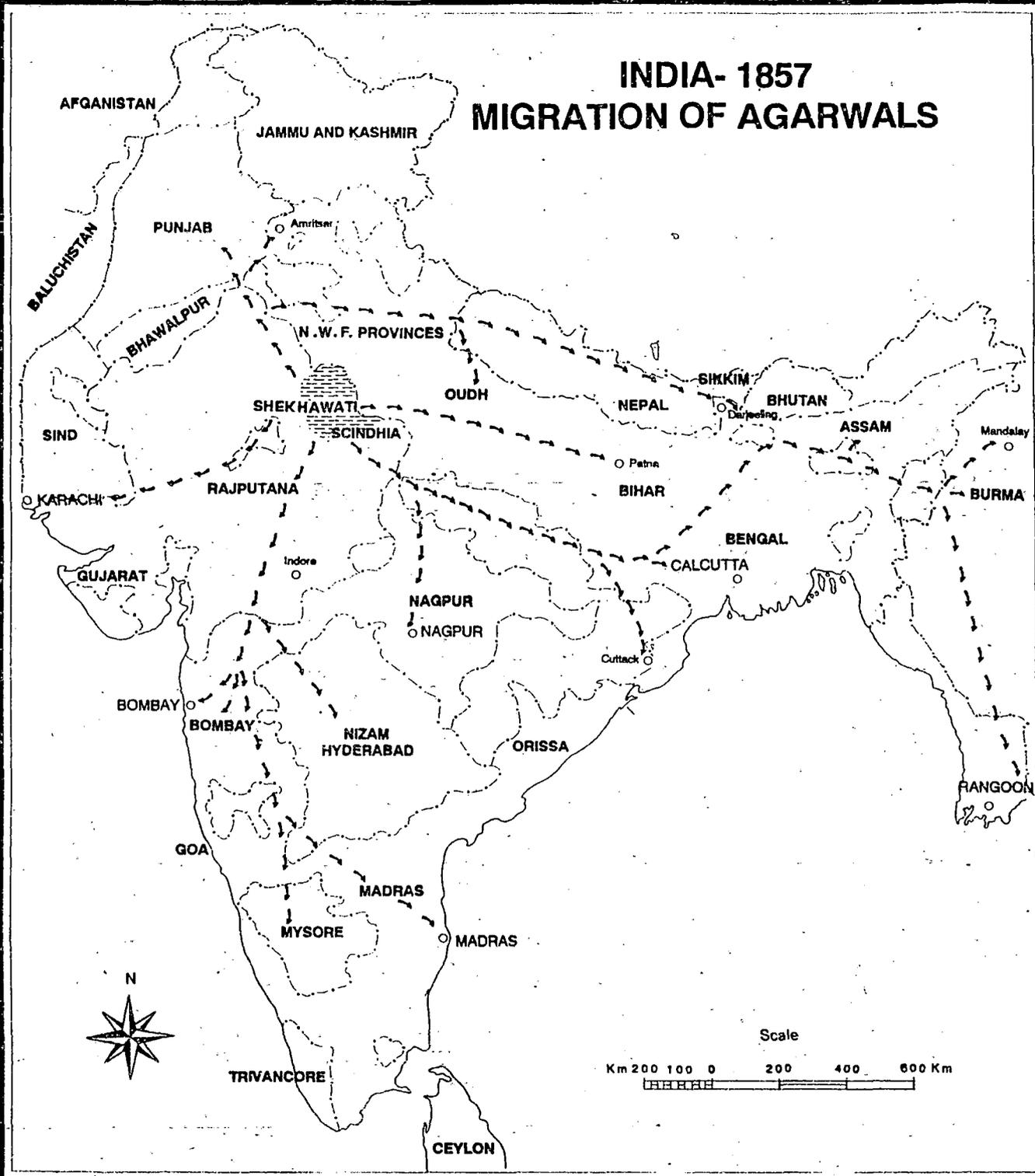
All these factors and forces paved the way for Marwari migration in the region under study. But initially the out migration was a kind of movement throughout India and there had been hardly any place in India where the Mar-

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

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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 Mansingh 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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