

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 housesBills 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 Dinahata 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 boaring 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 Lakhotia, 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 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 this 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 ⁿmay 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 was 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 at least 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. ^{to} od. 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 Kshatriyas, 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 ^o 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 out 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 Darjeeling more 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-

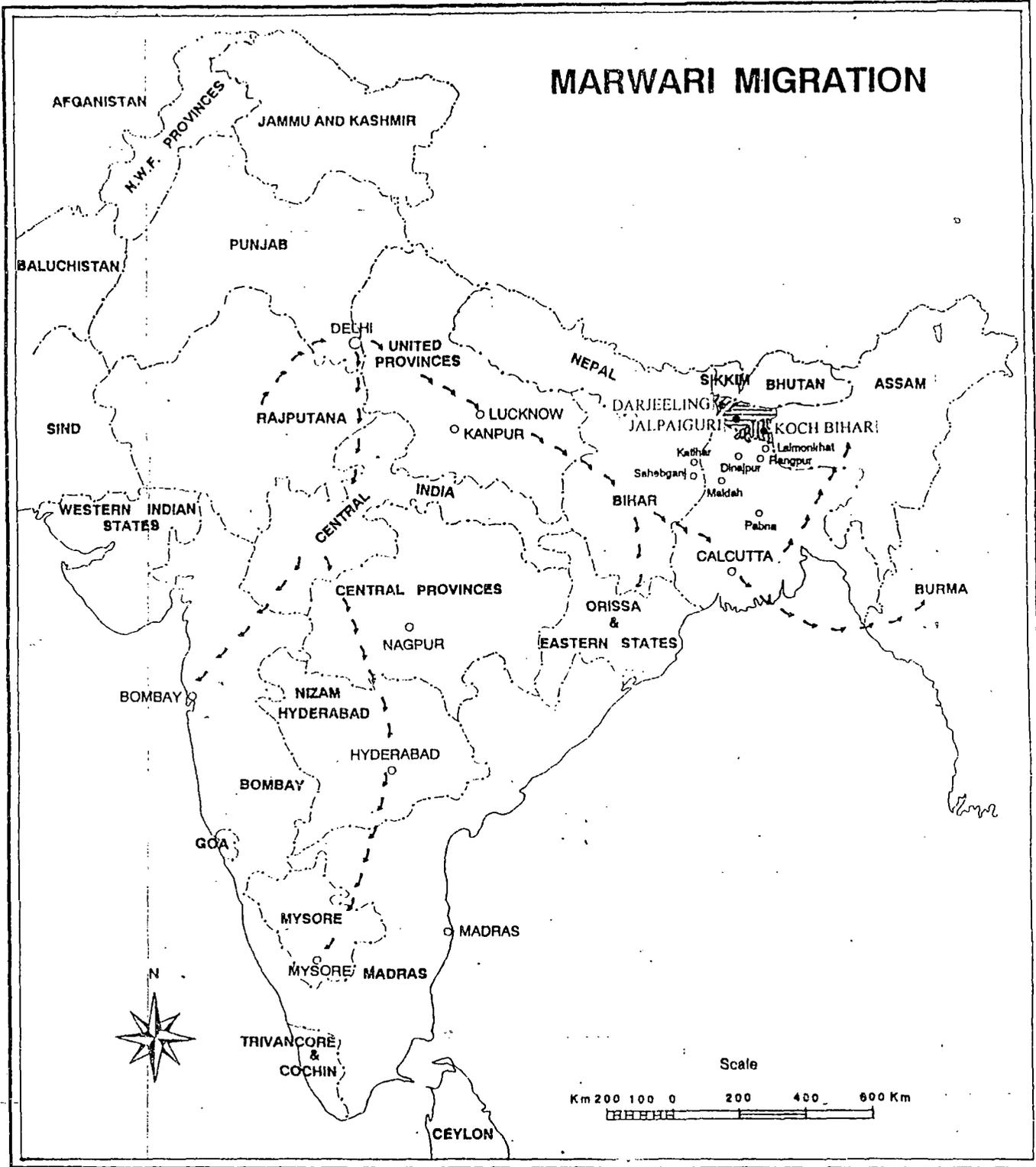
tipur and reached Siliguri. He and his family did not require further migration.

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^s 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, ^BBotia 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 blace dal. The commodities passing through the Sukhiapokhri 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, foofgrains, 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 expors 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 considerabley. 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 farbrics 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 crosss 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 ~~tra~~nsfrontier 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 Sayerpur, 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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