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The Marwari Merchants and Networks of Trade in the Trans-frontier Region of Goalpara during the Nineteenth Century

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Abstract

The study of trading networks and traders as a field of historical enquiry has been entered into an arena of analysis in exploring the emerging marts and entrepots of South Asia during the colonial and pre-colonial period. In this context, the paper explores the migration, commercial activities and economic role of Marwari merchants in the nineteenth century Goalpara, with particular emphasis on their participation in the regional and trans-frontier trade. The study analyses how they became integrated into the existing commercial networks and established themselves in emerging marts and entrepots. Their activities extended across trade in agricultural produce, forest products, consumer goods and other commodities linking local markets with wider commercial centers of Assam and Bengal. They also participated in the 'primitive accumulation of wealth' through credit and brokerage system. By situating the Marwari merchants within the broader processes of colonial economic transformation, the paper argues that their presence contributed to the changing spatial and social character of Goalpara's markets. Their activities revealed the interaction between older indigenous trading practices and new commercial opportunities generated by colonial intervention, thereby highlighting the interconnected nature of nineteenth century regional and trans-frontier trade.

Keywords: The Marwari merchants, Goalpara, river-borne import-export trade, hat, mart, permanent shop, entrepot, shopkeeper-cum-moneylender.

Introduction

The Marwari traders were the Marwari speaking native of Rajasthan who belonged to the trading caste, specialized in commercial activities practiced common culture and followed either Hinduism or Jainism with different ritual practices. For centuries they engaged in long distance trade, banking, brokerage and moneylending within the region of northern India. During the Mughal period (1525-1707) several Marwari communities such as Maheswari, Agarwal, Oswal, Jaswar, Porwal and Khadelwal moved towards western, central and eastern India for the search of better business opportunities and livelihood.[1] They relocated in Bombay, Hyderabad, Gwalior, Bhopal, Indore, Ahmednagar, Mirzapur, Patna, Calcutta, Murshidabad and many other places where they started the business of community banking, moneylending, shopkeeping and also opened up firms and industries and largely participated in the inter-regional import-export trade of opium, cotton, jute, grain and various manufactured products. There were several factors which forced them to migrate into other regions from their homelands. The decline of two important traditional trade routes: firstly, the route between Rajputana and Catch and secondly, the route between Rajasthan and Punjab was one of the major factor which forced them to shift to other places. Furthermore, the subsequent occurrence of famine in Rajasthan during the years of 1812 to 1813, 1868 to 1869, 1877, 1891 to 1892 and 1899 compelled to them to migrate into other regions where they could make their livelihood by engaging themselves in the trade of

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region's surplus productions. Besides, during the eighteenth century the opening up of new ports like Bombay and Calcutta and the positive encouragement of the British government in the settlement of migrants from different regions in these ports also helped the Marwaris to settle there.[2]

The presence of Marwari in Goalpara region[3], the north-eastern frontier of Bengal could be traced from the mid-sixteenth century (in 1564).[4] Under the patronage of Koch kings and Ahoms a small number of semi-permanent[5] Marwaris migrated from Rajasthan and took their abode at Jogighopa and Goalpara. They were permitted to carry out trade in this region. They became the wholesale merchants in the marts and possessed warehouses. They were locally known as *kaya*s. During the late eighteenth century another wave of Marwari migration arrived in Goalpara from Murshidabad (Bengal). They opened up branches of their Murshidabadi firms in order to expand their business in the north-eastern Bengal frontier. They were belonged to the community of Agarwal, Oswal and Jaswar. In 1818 certain numbers of Murshidabadi firms' branches were become prominent in Assam-Bengal border port of Goalpara. These firms were established by Mahasingh Rai Meghraj Bahadur, Jagat Seth (the famous banker of Bengal), Sevairam Singh and their countrymen.[6] During the eighteenth century Jagat Seth received license from the Nawab of Bengal to carry out salt trade with Assam. Consequently, he established his salt business in Goalpara, Jogighopa and Gauhati and continued it up to 1815 and even for the later period.[7] In 1820s Buchanan Hamilton observed that the Marwari traders were actively participated in the business of Goalpara region.[8] Their migration escalated with the initiation of unrestricted trade between Assam and Bengal by the British from 1838 onwards.

Senior historian like T. A. Timberg[9] observed that during the early nineteenth century the Marwaris established their firms in Goalpara in order to establish their trade contacts with independent Assam. The annexation of Assam in 1826 removed all the barriers in Assam-Bengal trade and attracted the Marwari traders to migrate into Assam and established their business. Their migration escalated with the expansion of tea plantation and opening up of railways in 1870s and 1880s in Assam. Sajal Nag[10] has studied that after the entry of British into Assam put impetus on the commodity-money relationship which helped in the growth of trade and also provided an opportunity to the Marwari merchants and usurers to migrate into Assam for the establishment of their moneylending business and trading activities in this part. He has also depicted how rural credit system intensified the problems in peasant economy, such as peasant indebtedness, landlessness and sharecropping. Nandita Khadria[11] and Anjan Kumar Baruah[12] have asserted that the business of Assam was largely under the control of exodus Marwari community and other communities of northern India than the indigenous people of Assam. Baruah has also pointed out that the people of Assam lacked business expertise, endurance, willingness to take risk, community ties, etc. to become a successful Assamese business community in nineteenth century north-eastern India. Arupjyoti Saikia[13] has studied the inter-relationship between credit and peasant economy and the legislative politics and moneylending in Assam during the twentieth century. The legislative intervention on the practice of usury during the second decade of the twentieth century hardly helped the peasants in rescuing them from the clutches of moneylenders' operation. This problem continued in Assam even after India's Independence. Jayeeta Sharma[14] has mentioned that in every tea plantation of Assam the stores were run by the Marwari traders or *kaya*s where they sold everything from rice to opium. They also provided credit to the British-owned tea plantations as they had links between Assam and Calcutta through the important Marwari banking firms. The Marwari traders largely financed in the tea trade of Assam but did not directly engage in the export of tea. The discussion on earlier historical writings on the Marwari traders of Assam did not look into the activities of the Marwari

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traders in flourishing the commerce of the trans-frontier region of Assam, particularly Goalpara during the nineteenth century. The present paper examines how the Marwari traders contributed in the development of new pattern of trade in Goalpara region and how they controlled the river-borne import-export trade at Dhubri entrepot during the nineteenth century.

The Goalpara region lay adjacent to the Garo Hills, the Bhutan Hills, eastern Bengal and Assam. Since the earliest times and even during the Mughal period itself Goalpara acted as the buffer zone for trade among its neighbouring regions. This eminence trade practice in Goalpara attracted the Marwaris to settle there for the purpose of new business establishment. They participated in both retail and wholesale businesses and also conducted the import-export trade between Goalpara and its neighbouring regions. W. W. Hunter reported that by the second half of the nineteenth century nearly 155 up-country castes Marwari merchants, 19 Agarwal traders, 215 Oswal traders and 13 Jaswar traders were found in Goalpara district.[15] They largely took their residence at Gouripur and Dhubri towns and actively made participation in both local trade and the river-borne import-export trade with Bengal.[16] The census of 1881 informed that the Marwari spoken temporarily settlers in the Brahmaputra valley were 914 and by 1901 their number increased to 7,202.[17]

Commercial Activities of the Marwari Traders

The Marwari traders' presence in the commerce of Goalpara during the nineteenth century opened up a new practice of shopkeeping or retail shop. The petty shopkeepings were developed at most of the villages in different estates. The shopkeepings took the shape of permanent shop and developed the character of regular market service. These were run by both male and female traders. They sold almost every-day necessities to the villagers. The selling items included foodstuffs, rice, pluses, mustard, salt, opium, European piece goods, etc. Furthermore, the newly erected shops became the source of revenue for the *zamindar*s. The *zamindar*s used to collect the rent of Rs. 3 to 5 from each shop. The rent was called the *chandina* tax.[18] The Marwari shops also took the permanent feature in several weekly and bi-weekly *hat*s of the district.[19] Such *hat*s were usually met at Bilashipara, Sapatgram, Bagribari, Gossaigoan, Kokrajhar, Goalpara town, Alamganj and Agomani.[20]

The small shopkeepers generally used to obtain their stocks from the larger wholesale Marwari merchants of marts at a favorable price. Sometimes they also purchased grains and other agricultural produce directly from the cultivators. They often accepted the kind payment of the villagers. The villagers used to barter the produce of their fields in order to buy the necessities from the shopkeepers. The produce was mainly the food grains such as rice, paddy, mustard, pluses, etc. The transactions were made either at the shops or carried out from the houses of the villagers. [21] The shopkeepers either sold the accepted food grains to the *depari*s (they were also known as *pykar*s who acted as both itinerant private dealer and the intermediary trader between the primary producer and the wholesale merchants.) or stored and sold back to the villagers when prices go higher. The *depari*s sold the items either at various *hat*s privately or sold to the Marwari wholesale merchants of marts (the marts were located at Kapachgola-Alamganj, Rangamati, Dhubri, Jogighopa and Goalpara).

Besides the selling of grains and daily necessities, both the wholesale and retail shops dealt in the items like liquor, ganja and opium without any restriction until 1860. After the establishment of the British government's monopoly control over these items the traders needed to issue licenses to sell the items. The government earned huge revenue by issuing licenses, gathering taxes and duty on these items. The Annual Excise Revenue Report of Assam for 1874-75 informed that the licenses were issued at a fixed monthly fee, Rs. 8 for

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the manufactured and sale of local spirit (such as chandu, maddad, etc).[22] The spirit, imported from Calcutta was sold at both wholesale and retail shops. A wholesale liquor dealer paid Rs. 16 and a retailer paid Rs. 48 annually to renew their licenses. A duty was levied on the importation of liquor at Rs. 3 per gallon.[23] A wholesale vendor could not sell less than two imperial gallons or one dozen quart bottles to a retailer at a time. The retail vendor could sell less than the above mentioned limit.[24]

Ganja (drug), the male hemp-plant chiefly imported from Rajshahi, Bakarganj and Mymensing of East Bengal. The registered wholesale dealer could import and store the ganja under a pass issued by the Deputy-Commissioner of Goalpara district. Licenses were also given to the retailers at the cost of Rs. 4 per mensem for each shop. The import duty on ganja was actually obtained from the retailers at the rate of Rs. 2 to 4 per *seer*. During the years 1873-74 and 1874-75 in Goalpara district 57 and 58 ganja shops were found and the total consumption was estimated at 90Mds.32Srs.4C. and 100Mds.25Srs.4C. respectively.[25] The shopkeepers also earned profit by selling opium. The people were in habit of smoking and eating opium. Those who could not afford opium shifted to the consumption of ganja because of its lower price than opium. Thus, the sale of ganja also increased in comparison to the opium.

Opium Consumption in Goalpara District (1866 to 1874)

	1866-71	1870-71	1871-72	1873-74	1874-75
Quantity of consumption	91Mds.1Srs.9C.	88Mds.33Srs.0C.	81Mds.16Srs.0C.	83Mds.26Srs.0C.	76Mds.11Srs.0 C.
Number of Licenses issued	267	251	244	250	195
License fees	-------	--------	Rs. 2,280	--------	Rs. 2,179
Total Duty Levied	Rs. 54,304	Rs. 52,407	Rs. 48,026	Rs. 49,354	Rs. 46,901

Source: 'Annual Excise Report of Goalpara for 1871-72', File No. 32, Goalpara Papers, 1872, ASA, Guwahati & *Report on the Administration of Excise Revenue in Assam (1874-75*), Assam Secretariat Press, Shillong, 1875, p. 22.

Thus, the imposition of license system and the hike of price did not hamper the sale of addictive items rather several new shops were established because of the increase of consumption.

By the early decade of the twentieth century several newly settled East-Bengal migrant traders also started participating in the petty shopkeeping business. Subsequently, there was the emergence of new permanent shops and markets in the district. By 1913, total 968 permanent shops and 85 markets were newly developed. Each village contained nearly three or more permanent shops.[26] The census of India reported that by 1921 the numbers of markets increased by 110 and the average number of square miles served by a market was 36. Furthermore, a considerable number of markets were set up by the Municipal, Local Board and other government bodies. They collected rent from these permanent shops and stalls, a frontage or front area. For instance, at Dhubri the Municipality used to collect the rent from a permanent stall at Rs. 6 to 15 per month. At Lakhipur it was Re. 1-8 per cubit frontage annually.[27]

By the mid nineteenth century both the small shopkeepers and the wholesale merchants were fairly associated with the moneylending business in the rural areas. Similarly, other local traders like the Tambulis (the growers and sellers of betel leaf) and the Subarnabaniks (the jewellers) also saved money to provide credit to the cultivators.[28] Those who were engaged in moneylending work were locally known as the *mahajan*s. The inadequate flow of liquidity in the economy and the growing demand of revenue in cash by the British government had

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indirectly burdened the peasants which compelled them to borrow money from the moneylenders in order to pay the revenue. The addiction to opium, ganja and spirit also pushed them into debt.[29] Similarly, the other contemplated factors rooted in borrowings were the failure of crops due to floods, insects and wild animals, the finance relating to agricultural implements (hoe and plough), seeds and cow, the payment of debt, marriage, funeral, repairing of dwellings, sickness and diseases, etc.[30]

H. C. Kerr reported that the advances were made to the peasants under various conditions. For instances, the advances were made on the condition that the repayment of loan to be paid in jute and to be delivered at the market rate of the day along with a commission of 1¼ *seer*s of jute for each rupee advanced within the stipulated period.[31] Thus, the jute-growers who took advances often left with a small amount of jute in their hands to sell to the itinerant traders. Furthermore, the farmers in Goalpara often cultivated the staple crops under advances and they paid back the loan in jute with interest at the rate of 1 *anna* to 1½ *anna* per rupee. The moneylender sometimes fixed the rates of interest at the time of the contract of loan was agreed. They also provided advances on the security of the produce at the price usually lower than the market rate.[32]

W. W. Hunter reported that a few shopkeeper-cum-moneylenders also scattered throughout the Eastern Duars. They mainly dealt in rice and provided loan against security. The security included some articles such as ornaments, household vessels, grains, etc. They had never advanced the full value of pawned articles to the borrowers. The rate of interest charged from the cultivators at the rate from 24 to 30 percent per annum. For others it was fixed at the rate of 6 *pie* in the rupee a month or 37½ percent per annum.[33] He also mentioned that

> '…in common case, where the advance is made in grain for a period of six months, the lender receives half as much again at the expiration of the stipulated term, or double as much again after the lapse of a year. For every rupee lent, the cultivator has to give a rupee's worth of paddy at the time of gathering his crops, at the then market rate, plus 50 percent by way of interest.'[34]

The Mechs of Eastern Duars took advances from the traders or shopkeepers in winter to cut the trees. The advances were spent on the hired labourers in cutting and hollowing out the trees and in dragging the logs to the river banks to transfer to the plains for sale. The Mechs made boats from timber to sell in the markets. They paid the interest of loan in half the proceeds of the boats laden with timber in the rainy season. The other half was the share of the makers of the boats who remained liable to the moneylender for the principal advanced in the first instance.[35] Similarly, the shopkeeper-cum-moneylender also gave advance to the silk cultivators who made the repayment later in thread or cloth.[36] Next, the lender either sold the item to the merchants of Goalpara or exported it to Calcutta.

By the early decades of the twentieth century there was the gradual growth of moneylenders who also provided advances to the newly settled East Bengal peasants in the district for the growth of jute and mustard cultivation. The women were also engaged in moneylending work. The census of 1881 and 1901 reported that the estimated the number of moneylenders in the Brahmaputra valley was 2,414 and 2,935 respectively. In between the years 1911 and 1921 the number rose from 2,151 to 4,722.[37] Subsequently, there was the arisen of peasant indebtedness in Assam. The average debt of per family in Goalpara district was laid at Rs. 111 and the average debt per indebted family was Rs. 180.[38]

Thus, till the late nineteenth century in Goalpara district there was the absence of a distinct moneylending caste. The gradual emergence of a new shopkeeper-cum-moneylender group by the nineteenth century began to provide loan in cash in the rural credit system of Goalpara.

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The moneylending activities of the shopkeepers helped them to garner the larger amount of agricultural produce from the peasants and also helped them to make profits after selling of these items to the *beparis* and the merchants. This intensified the commercial flow of crops from Goalpara to its neighbouring regions, especially to the eastern Bengal. The contract of lending out was usually made on good faith in verbal or by procuring the security in kind without on the basis of any legal documentation. There was no evidence of any loan transaction took place on mortgage of the immoveable property such as the houses and agricultural lands at least for the late nineteenth century. [39]

Marwari Merchants at Dhubri Entrepot

The Brahmaputra, Ganges, Padma and Megna rivers were historically playing a significant role in the construction of shared history of economic exchanges between Assam and Bengal. The river network system helped in the development of river-borne trade contact between the Brahmaputra Valley and Bengal. During the nineteenth century in the Brahmaputra Valley Dhubri and Gauhati were acted as the two important entrepots in the river-borne trade with Bengal. The Brahmaputra Valley, Garo Hills, Bhutan Hills and Goalpara served as the hinterlands for Dhubri. The Brahmaputra-Ganges-Padma-Megna river network system connected Dhubri with northern Bengal, eastern Bengal, Calcutta and Chittagong division or Dacca block. The northern Bengal included the districts of Dinajpur, Malda, Rajshahi, Rangpur, Bogra, Pubna, Darjeeling, Jalpaiguri, Koch Behar and Purnea. The eastern Bengal included the 24-Parganas, Jessore, Khulna, Bakerganj and Faridpur. Calcutta included Sealda, Howrah and Chitpur. The Chittagong division included Dacca, Mymensing, Chittagong, Noakhally, Tippera and Chittagong Hill Tracts.

The Marwari wholesale merchants largely controlled the river-borne import-export trade in the Goalpara district. A. J. M. Mills reported that in 1853 the entire import-export trade between Goalpara and Bengal was valued Rs. 22, 19, 877 and the trade was chiefly carried through the Marwari merchants of the district.[40] They conducted this trade by purchasing the commodities from the traders of the Brahmaputra Valley, Goalpara, Garo Hills and Bhutan Hills and selling it to the merchants of Bengal or vice versa. The rubber trade was completely in the hands of the Marwari merchants. They used to buy rubber from Darrang, Bhutan Hills and Akah Hills.[41] The Marwari merchants purchased muga silk, cloth and muga yarn from Kamrup, Darrang and Lukhimpur and exported the item to Dacca, Sirajganj and Calcutta.[42] The raw cotton, lac, manjit, rubber, wax, ivory and chillies were collected from the Garo Hills. The items like oranges, wax, lac and manjit were purchased from the Bhutan Hills. The items like cane, reeds, bamboo, thatch, manjit, horn, ivory and other forest products were bought from the Eastern Duars. Cane, agar and pepper were purchased from Darrang, Sibsagar and Lakhimpur.[43] The item like mustard seeds, sesame seeds and potatoes were largely purchased from Kamrup, Darrang and Nowgong. The jute, cane, thatch, bamboo, paddy, sesame seeds, mustard seeds and pluses were purchased from the Goalpara district. The coal was chiefly imported from the upper Assam and stored at Dhubri and Gauhati from where it was re-booked to transport to Rajshahi, Tippera and Calcutta.[44] The Marwari merchants also employed agents to purchase the forest produce directly from the villagers at various periodical *hat*s. The timber was collected from Eastern Duars, Bhutan Hills, Garo Hills, Gauhati, Tezpur and Golaghat divisions and stored at Dhubri, the main timber depot and Revenue Station in Lower Assam to export it to Bengal.

The Marwari wholesale merchants also employed their agents to buy the different seasonal crops from the farms as well as from the marketplaces in Goalpara and its adjoining areas. The agents even went to the houses of the cultivators in order to collect the produces. The produce included mustard, rice, paddy, jute, pulses, sesame, etc. The wholesale merchants

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partly sold these items locally and majority was exported to Bengal. In the cold season the Marwari merchants of both Goalpara and Gauhati used to hire boats to collect mustard seeds from the *ryot*s of Barpeta, Darrang, Kamrup, Nowgong and Majuli. In this regard, the Kalang River, a bye-channel of the Brahmaputra played an important role for the conveyance of mustard from the cultivating zones to the entrepots, Dhubri and Gauhati from where it was further transported to eastern Bengal by boats.[45] The river-borne trade report of 1885 for the province of Assam informed that the mustard growing *ryot*s sold their total produce to the Marwari merchants at once if the merchants offered the favorable price. Otherwise the *ryot*s kept the produce himself for the expectation of a better price would be offered by the itinerant Bengali *bepari*s of eastern Bengal.[46]

Jute was mainly grown in the Goalpara district in the Brahmaputra Valley. Before the coming of East Bengal peasants (the migration of East Bengal peasants to Goalpara began by the early twentieth century), jutes were cultivated by the Koch, Rabha, Hajong and Mech peasants. It was locally known as *koshta* or *pat*. The seeds used in growing jute in Goalpara were called as *Kakva Bombai* seeds and the jute was called *uttariya pat* or northern jute. The seeds were sown in April and harvested during August and September. H. C. Kerr reported that during 1872, jute cultivation of Goalpara covered 1500 acres of land and yielded 225,000 *maund*s of jute. In 1873, 11,250 acres of land was used and yielded 168,750 *maund*s of jute.[47] In the Brahmaputra Valley Goalpara was the main exporter of jute to the eastern Bengal.[48]

The jute-growers used to bring the jute in bundles to the local *hat*s for sale. The *hat*s were met at Patamari, Agamani, Gossaiganj, Salmara, Dhubri, Gouripur, Bilasipara, Mankachar, Jamadhar, Goalpara and Lakhipur. The jute was sold at Rs. 2 to 3 (rupee-*anna-pie*) per *maund*. Both the Marwari merchants of Goalpara and the petty itinerant traders of east Bengal engaged in supplying jutes to the *mahajan*s (wholesale merchants) of Sirajganj in east Bengal. Next, the *mahajan*s sold the item to the native and European merchants for its shipment to Calcutta. The jute-growers used to transport jute to the local markets with the help of ponies and pack bullocks. Dhubri was the main transporting centre of all items in the Brahmaputra Valley from where all the jutes of Goalpara district exported to Sirajganj on the river Brahmaputra either by boats or in streamers at the expense of *anna* 4 to 5 per *maund*. In 1873, the Gossaiganj alone supplied 5,000 *maund*s of jute to Sirajganj.[49] Furthermore, there were many Marwari seed-dealers in Goalpara who used to export the *Kakva Bombai* jute seeds to Sirajganj.[50] A. J. M. Mills reported that in 1853 Goalpara exported 20,000 *maund*s of jute to Calcutta via East Bengal which was valued Rs. 20,000.[51] W. W. Hunter extracted the data from the Annual Report of the Deputy-Commissioner for the year 1868 to 1873 to show the export of jute from Goalpara as given below:[52]

1868-69	1869-70	1870-71	1871-72	1872-73
2,595 *maund*s (mds.)	4,035 mds.	5,935 mds.	6,504 mds.	11,076 mds.

In September 1875, under the comprehensive system of trade registration in Bengal, a registration station was set up at Chilmari in the Rangpur district and river traffic was registered for both up and down the Brahmaputra River in boats. It recorded that during 1876 Goalpara exported 107,635 *maund*s of jute fiber to East Bengal.[53] After the establishment of revenue station at Dhubri in 1880, the statistical record of river-borne trade in the Brahmaputra valley was maintained regularly. Afterwards a regular record of jute export from the Brahmaputra Valley was made available. During 1888-89 and 1890-91, from the Valley, Goalpara alone exported 93 and 98 percents of jute respectively to eastern Bengal.[54]

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The growth of jute cultivation led to the establishment of jute baling centers by the Marwari entrepreneurs in Goalpara during the early twentieth century. They exported the bales to Gauripur (established in 1859 in North 24 Parganah of west Bengal) and Sirajganj (established in 1866 in east Bengal) jute mills. Harisingh Nihalchand (son of Sevairam Singh), an influential Marwari merchant opened up a branch of his largest Murishadabadi jute firms in Goalpara. This branch used to collect raw jutes from Goalpara and transformed it into bales for its supply to the jute mill in Murshidabadi.[55] During the same period the Messrs. M. V. Apcar Company of Calcutta even took interest in Goalpara jute for business. Mr. Aleck Apcar and his two sons, Mr. John Minas Apcar and Thomas Minas Apcar held the jute agencies and later became the proprietors of jute presses at Gouripur and Dhubri. They used to purchase the raw jute from various up-country districts and made bales to send them to various jute mills in Calcutta where they were marked with the Company's private mark or brand for the purpose of guarantee of quality.[56]

The items exported from Dhubri to northern Bengal were the jute of Goalpara, raw cotton of Garo Hills and mustard of Barpeta. The imports of Dhubri from northern Bengal included cotton twist and yard, cotton piece-goods, wheat, rice, gram and other grain, gunny bags, metals, oils salt, spices and sugar. The items exported from Dhubri to Calcutta were jute, tea-seeds, tea, rape and mustard, sesame seeds, raw cotton, muga silk, muga clothes, lac, rubber, wax, linseed, stone and lime, ivory, timber, hides and skins, coal and oranges. The imported items from Calcutta to Dhubri were cotton twist and piece-goods, mustard oil, salt, refined sugar, liquor, opium, iron, brass and other metals. The articles exported from Dhubri to eastern Bengal were raw cotton, raw silk, silk piece-goods, tea, tea-seeds, husked rice, mustard and rape, sesame and rubber. Dhubri imported from the eastern Bengal were cotton piece-goods, gram and pulses, metals, oils, salt, sugar, tobacco, ghee and linseed. The articles exported from Dhubri to Dacca block were raw cotton, raw jute, muga yarn, rice, paddy, canes and rattans, oranges, mats, dry-fish, hides, timber, bamboo and coal. The main imports from Dacca block to Dhubri were manufactured cotton, cutch, turmeric, gram and pulses, husked rice, metal, kerosene and mustard oil, dried fruits, nuts, salt, betel-nuts, chillies, sugar (both refined and unrefined) and tobacco.[57] The export of tea and tea-seeds and import of opium and European liquor were monopolised by the British. The tea and tea-seeds sent to Dhubri port from Darrang and Lakhimpur tea plantations for its export to Britain via Calcutta.

During the early nineteenth century the boats were the only means of conveyance used in the river-borne trade. The streamer plying on Brahmaputra began by the mid of nineteenth century and it was mainly used by the European merchants. The streamer operating companies in the Brahmaputra Valley were the Rivers Steam Navigation, the India General Steam Navigation and the Assam Railways and Trading Companies.[58] The steamers were largely operated in the route to Calcutta via Goalundo. The less bulky and more valuable commodities were transported by the streamer. The commodities like tea, tea-seed and ivory were monopolised by the streamer transport for their export to Calcutta from Dhubri. The items like European liquor, opium, cotton twist and piece-goods were monopolised to transport by steamer from Calcutta to Dhubri.[59] The native merchants usually carried their trade by boats. They usually did not prefer to use streamer because of the high freight cost. The more bulky and less valuable commodities were shipped by boats. The river-borne trade report of 1884 informed that 54 percent of jute, 60 percent of sesame seeds, 76 percent of the shell and button lac and unhusked rice were monopolised by the country boats in the import-export trade between the Brahmaputra Valley and Bengal.[60]

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The cart roads were usually used in the cold seasons to carry out the trade as they were found mostly inaccessible during rainy season. The 1881 census estimated that in Assam more than 7,600 boatmen against only 438 cart-men were engaged in the transportation and communication networks.[61] In 1887 the traffic passed by road between Assam and Bengal was for the first time registered at Kochugong on the North Trunk Road and Baida on the South Trunk Road in the Goalpara district.[62]

The Value of River-Borne Trade between Brahmaputra Valley and Bengal (1880-1890)

Year	Export Value (Rs.)	Import Value (Rs.)	The Value of River-Borne Trade in Favour of the Brahmaputra Valley (Rs.)
1880-81	2,29,78,676	79,55,702	1,50,22,974
1881-82	2,26,21,136	97,43,704	1,28,77,432
1882-83	1,86,37,182	1,20,99,682	65,37,500
1883-84	2,20,85,165	1,12,30,995	1,08,54,170
1884-85	2,43,72,964	1,17,95,940	1,25,77,024
1885-86	2,74,83,822	1,35,08,216	1,39,75,606
1886-87	2,03,12,239	1,12,12,105	91,00,134
1887-88	2,54,32,462	1,36,20,485	1,18,11,977
1888-89	2,99,45,812	1,14,01,770	1,85,44,042
1889-90	3,27,58,689	1,18,94,953	1,18,94,953

Source: *Report on the River-Borne Trade of the Province of Assam from 1882 to 1890*, Assam Secretariat Press, Shillong.

Conclusion

Thus, from the above discussion it can be concluded that during the nineteenth century with the emergence of Marwari traders in Goalpara region the regular market service developed in the form of the permanent shops. Thus, in the space of marketplace the permanent shops came up. They also acted as moneylender and circulated cash in the rural economy. The peasants took advances in cash from them and usually made the repayments in crops. The moneylending activities of the traders helped them to garner agricultural produce from the peasants and used to make profit after selling the item at various marts or to the merchants of various places. This also escalated the commercial flow of agricultural produce from Goalpara to east Bengal. The Marwari merchants had a monopoly on all the exports and imports at Dhubri entrepot, except tea, tea seeds, opium and European liquor. Their presence in the commerce also intensified the volume of river-borne import-export trade in the Brahmaputra Valley including Goalpara region throughout the nineteenth century.

Endnotes

[1] Thomas A. Timberg (1978), *The Marwaris: From Traders to Industrialists*, Vikas Publishing House Pvt. Ltd., New Delhi, p. 11.
[2] *Ibid.*, pp. 96-101.
[3] The Goalpara region, the north-eastern frontier of Bengal extended from the river Gangadhar or Gadadhar in the west to the river Manas in the east and the Garo Hills in the south to the Bhutan Hills in the north. In other sense, it included on the southern side Karaibari, Mechpara, Kalumalupara and Habraghat *parganas* which shared border with the Garo Hills; on the northern side it included the Eastern Duars which shared border with the Bhutan Hills; on the western side it included Dhubri neighbouring Koch Behar and Rangpur (presently in Bangladesh) regions of eastern Bengal and on the eastern side it shared border with Kamrup, the western most frontier of Assam.
[4] Sajal Nag (1983), 'Economic roots of the Regional Capitalists Class: A Study of the Primitive Accumulation of the Marwari Community in Assam', in the proceedings of the *North East India History Association*, Fourth Session, Barapani, p. 165.
[5] The semi-permanent migrants were those who moved to a place and stayed there for a long period or usually their entire working life. *Ibid.*, p. 92.

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[6]*Ibid.*, pp. 109-110 & 197 & *Idem.* (2014 [2015]), *The Marwaris: From Jagat Seth to the Birlas*, Penguin Books, UK, Chapter 3.
[7] Jaysagar Wary (2019), 'Salt Trade in Goalpara District During Colonial Period', *Indian Historical Review*, Vol. 46 (2), p. 287.
[8] Jayeeta Sharma (2011), *Empire's Garden: Assam and The Making of India*, Duke University Press, Durham, p. 87.
[9] *Ibid.*, pp. 55 & 100.
[10] *Ibid.*, pp. 164-175.
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[14]*Ibid.*, p. 88.
[15] W. W. Hunter (1879 [1975]), *A Statistical Account of Assam,* Vol. II, B. R. Publishing Corporation, Delhi, p. 41.
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[17] *Report on the Census of Assam: 1881,* Office of Superintendent of Government Printing, Calcutta, 1883, p. 105 & B. C. Allen (1902), *Census of India: Assam 1901*, Vol. IV, Part I, Assam secretariat Printing Office, Shillong, p. 38.
[18] A. J. Laine (1917), *An Account of the Land Tenure System of Goalpara*, Shillong, pp. 36 & 42.
[19]'Levy of Tolls at Certain Hats in the District of Goalpara', File No. 1-248, General Department, 1924, Assam State Archives (henceforth ASA), Guwahati.
[20] J. Wary, *op. cit*., pp. 287-288.
[21] S. Nag, *op. cit*., p. 166.
[22]*Report on the Administration of Excise Revenue in Assam (1874-75*), Assam Secretariat Press, Shillong, 1875, p. 8.
[23] 'Annual Excise Report of Goalpara for 1871-72', File No. 32, Goalpara Papers, 1872, ASA, Guwahati.
[24] *Ibid.,* p. 12.
[25] *Ibid.*, pp.17-18.
[26] *Assam District Gazetteers: Goalpara*, Vol. III, Assam Secretariat Press, Shillong, 1914, pp. 17-25.
[27] G. T. Lloyd, *Census of India: 1921*, 1923, Vol. III, Part I, Government Press, Shillong, pp. 167 & 169.
[28] *Ibid.*, pp. 41-43.
[29]*Ibid.*, p. 167.
[30] Arupjyoti Saikia, *op. cit*., pp. 69-70.
[31] Hem Chunder Kerr (1874), *Report on the Cultivation of, and Trade in, Jute in Bengal, and on Indian Fibre*, Calcutta, p. 59.
[32]*Ibid.*, p. 60.
[33] *Ibid.*, p. 132.
[34]*Ibid.*, p. 132.
[35] *Ibid.*, p. 131.
[36] Letter from Major W. S. Clerke, Deputy Commissioner of Luckimpore to the Personal Assistant to the Commissioner of Assam, No. 795, Dated Dibrooghur, 20th February, 1872, 'Manufacture of Silk in Assam', File No. 151-287, Bengal Government, 1871-72, ASA, Guwahati; *Ibid.*, p. 169.
[37]*Ibid.*, p. 117; *Ibid.*, p. 65.
[38] *Ibid.*, p. 169.
[39] *Ibid.*, p. 132.
[40] A. J. Moffatt Mills (1854 [1984]), *Report on the Province of Assam*, Publication Board, Guwahati, p. 282.
[41] Gustav Mann (1881), *Progress Report of Forest Administration in the Province of Assam (1880-81)*, Assam Secretariat Press, Shillong, p. 30.
[42] Letter from Major W. S. Clerke, Deputy Commissioner of Luckimpore to the Personal Assistant to the Commissioner of Assam, No. 795, Dated Dibrooghur, 20th February, 1872, File No. 151-287, BG, *op. cit*.
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[47] *Ibid.*, p. 65.
[48] *Report on the River-Borne Trade of the Province of Assam: During the Year Ending March 31, 1888,* Assam Secretariat Press, Shillong, 1888, p. 11.
[49]*Ibid.,* pp. xlvii- xlviii & 64.
[50] Nibaran Chandra Chaudhury (1921), *Jute in Bengal*, W. Newman & CO. LD., Calcutta, p. 54.
[51] *Ibid.*, p. 282.
[52] *Ibid.*, pp. 77-78.
[53] *Ibid.*, pp. 78-79.
[54] *Ibid.*, p. 12 *& Report on the River-Borne Trade of the Province of Assam: For the Year 1890-91,* Assam Secretariat Press, Shillong, 1891, p. 12.
[55] T. A. Timberg (2014 [2015]), *op. cit.,* Chapter 3.
[56] Somerset Playne (compiled), *op. cit*., p. 226.
[57] *Report on the River-Borne Trade of the Province of Assam for the Year 1890-91, op. cit*., pp. 2-5.
[58] *Report on the River-Borne Trade of the Province of Assam: During the Year Ending March 31, 1885, op. cit.,* p. 1.
[59] *Report on the River-Borne Trade of the Province of Assam: During the Year Ending March 31, 1884,* Assam Secretariat Press, 1884, Shillong, p. 5.
[60] *Ibid*., p. 5.
[61]*Report on the Census of Assam: 1881*, *op. cit*., p. 120.
[62] *Report on the River-Borne Trade of the Province of Assam: During the Year Ending March 31, 1887,* Assam Secretariat Press, Shillong, 1887, p. 15.

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