

Article

The Merchant Class Migration, Settlement, and Business Activities in Mughal Bihar With Special Reference to The Jain and Marwari Communities

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Abstract:

The purpose of this paper is to provide a brief study on the migration, settlement, and business activities of the merchant class in Mughal Bihar, specifically focusing on the Jains and Marwaris. In order to shape economic interests as well as establish lucrative trade and commercial pursuits, the several business communities migrated from one place to another and settled down in the different parts of the country during the period under review. Among them, the Jains and Marwaris were the very famous and powerful mercantile communities who widely engaged themselves in trade and commercial activities across the country. It is a general assumption that most of the mercantile communities migrated from Rajasthan and settled in the different regions for trade and commercial purposes. The respective paper is intended to focus on the migration of Jain and Marwari merchants from Rajasthan and their settlement and business activities in the province of Bihar. This paper really wants to look into why and how Jains and Marwaris moved from Rajasthan to Bihar, and it will also focus on how the ruling class and merchants were closely connected and how their relationships were based on economic interests.

Keywords: The Jain and Marwari Merchants, Migration, Trade, and Commercial activities, Mughal Bihar, Settlement

1. INTRODUCTION

The general economic development, particularly trade, commerce, and industrial growth, largely depends upon the favourable political condition. Political stability always plays a crucial role behind the smooth functioning of trade, commerce, and industrial activities in any country. The 16th and 17th centuries constituted an important period in the economic history of India, which witnessed the establishment, expansion, and consolidation of Mughal rule in the country. At the same time, India came into commercial contact with the European mercantile nations.¹

The Mughal rule in India witnessed tremendous growth in both national and international trade. The political stability of a centralised Mughal rule provided a better atmosphere for flourishing trade, commerce, and industrial activities in the country with the smooth movements of goods and merchants from one place to another. The reigns of Emperor Akbar and his three successors proved to be more fruitful, peaceful, and economically prosperous for the country, particularly in the view of agricultural expansion as well as in trade, commerce, and industrial growth.²

The several studies made on the trade and commercial

1 R.K. Mookerji, *The Economic History of India (1600-1800)*, Longmans, London, 1946, pp. 81-86.

2 P.N. Chakrabarty, *Anglo-Mughal Commercial Relations (1583-1717)*, O.P.S. Publishers Private Ltd., Calcutta, 1983, pp. ii-v.

history of Mughal India have generally focused on the movements or migrations of the merchant class from one place to another, the pattern of their settlements, trade and commercial activities, and so on. On account of several reasons, a large-scale merchant class migration theory has been imposed on Rajasthan with a view that many merchants who belonged to the different communities migrated to the other regions in search of a better livelihood and economic opportunities. Thomas A. Timberg has emphasised the large-scale merchant class migration from Rajasthan, mostly from Shekhawati, on the basis of various reasons, such as oppressive laws, an unfavourable political atmosphere, a heavy and crude form of taxation, worse climate conditions, unattractive barren fields, and the dearth of opportunity.³ It is estimated that the number of migrated merchants from the Shekhawati region to the different parts of the country was twice as high as the number of merchants who stayed in their homeland.⁴

However, it must be carefully kept in mind that the large scale of merchant class migration from Rajasthan may be more authentic, particularly about the eighteenth and nineteenth centuries. The rapid migration was more evident during the nineteenth century because of the railway line construction between Delhi and Calcutta in 1860 AD.⁵ B.L. Gupta notes that during the eighteenth century, the trend of merchant class migration reversed, with several references indicating that traders from various parts of the country also migrated to Rajasthan for business purposes. It is true that the several merchants migrated from Rajasthan to all over India, particularly in view of expanding their business activities to gain more profits. Many of them preferred to stay at home and used to send their agents to projected cities to see their business affairs.⁶ During the period under review, the merchant class's movements from one place to another remained a general phenomenon. The merchants established themselves at the different places where they could find better shelter and security, particularly in times of trouble.⁷

It should also be noted that the merchant class migration was not permanent in every case and was mostly in the nature of semi-permanent, periodic, short-term, and fixed term.⁸ Mostly migration was related to the better livelihood, and other reasons were also responsible, such as invitations by rulers and local chiefs on behalf of various facilities and concessions in taxes. For example, Raja Surat Singh of Bikaner invited Mirzamal, a famous merchant of Ramgarh-Shekhawati.⁹ In order to grab the better economic and commercial opportunity, many merchants from Rajasthan and other regions migrated to Bihar during the Mughal period. The succeeding paper is dedicated to presenting a reasonable discussion on the migration of merchants,

particularly the Jains and Marwaris, their settlements, and business activities in Bihar. It will be an interesting part of the present study to unearth the historical process that led to the migration of these merchants and the formation of their commercial interests toward the province of Bihar during the period under review.

2. THE MARWARI MERCHANTS

The Marwaris were an important business community that left a mark of a very well-developed mercantile class across the length and breadth of the country during the period under review. The history of the Marwari merchant community reveals that they made a long and progressive journey, right from privileged agriculturalists to village Baniyas or traders, state officials, and then further to merchants and big industrialists operating at the different sea ports and big towns of India. The Marwari merchants, well known across the country for their active trade and commercial practices, who became more prominent particularly during the late 18th and 19th centuries, had a close connection with the Shekhawati region of Rajasthan. It is significant to note that the Marwaris as a community is not considered a homogenous group, and it is generally divided on the lines of different castes, religions, and regions. The Agarwals, Maheshwaris, Khandelwals, Paliwals, and others represent the Hindu faith, while the Oswals follow Jainism. The Marwari merchants, through their energetic trade and commercial practices, played a very significant role in the growth of the money economy, merchant capital, and industrial output of the country.¹⁰

The migration of Marwaris and other merchants from Rajasthan to the different parts of India was an important issue during the period under review. The merchant class migration was in fact a part of general phenomena. It was closely associated with the political and socio-economic changes of the age that led the migration of merchants from one place to another. Thomas A. Timberg has examined and presented a detailed analysis of the merchant-class migration from Rajasthan to other parts of the country. He emphasises the presence of Marwaris in eastern India, central provinces, Madras, and Hyderabad, and remarks that more than half of the migrants from Rajasthan belonged to the commercial castes, of which adult members were almost exclusively engaged in the business.¹¹

Thomas A. Timberg states about the various causes that were responsible for the migration of Marwaris and other merchants from Rajasthan to the different places. According to him, the unfavourable political atmosphere, bad or oppressive laws, heavy and crudest form of taxation,

3 Thomas A. Timberg, *The Marwari: From Traders to Industrialists*, Vikas Publishing House, New Delhi, 1978, pp. 96-97.

4 *Ibid.*, pp. 109, 119-121.

5 Girja Shankar Sharma, *Marwari Vyapari*, Review by B.L. Bhadani, in *Medieval India*, Vol. IV, ed. by Irfan Habib, New Delhi, 1992, p. 185.

6 B.L. Gupta, "The Migration of Traders to Rajasthan in the Eighteenth century", *PIHC*, Goa, 1987, pp. 312-15.

7 Rajasthan District Gazetteers: *Churu*, ed. by K.K. Sehgal, Publication Branch, Jaipur, 1970, p. 120.

8 Thomas A. Timberg, *op. cit.*, p. 92.

9 G.S.L. Devra, "A Study of Trade-Relation between Rajasthan and Sindh/Multan", *PIHC*, 1978, p. 584.

10 G.S.L. Devra, *A Rethinking on the Politics of Commercial Society in Pre-Colonial India: Transition from Mustaddi to Marwari*, NMML, New Delhi, 1987, pp. 1-4.

11 Thomas A. Timberg, *op. cit.*, p. 87.

unattractive climate, the barren fields, uncongenial social surroundings, and the dearth of opportunities for agriculture, trade, and commerce, etc. all led to the merchant class migration out of Rajasthan. Besides this, the voluntary acceptance of better economic opportunity was also a predominant reason in the case of the migration of Marwari merchants. The Marwaris merchants moved out of Rajasthan in response to the dearth of opportunities and settled down in the rest of India in view of the newly opened opportunities for trade and commerce. They moved especially to those parts of the country that formed the enormous opportunity, so to speak, a commercial vacuum. However, the migration, immigration, or settlement of merchants from one place to another was not permanent in every case. It was of the nature of permanent or temporary undertaken as the permanent, semi-permanent, short-term, periodic, and the fixed term or goal.¹²

The migration of Marwari merchants in the eastern part of the country goes back to the 16th century, when they entered Bengal for the first time in disguise as the Rajputs and Vaishyas in 1564 A.D.¹³ With the expansion of Mughal rule in the east under Akbar, the eastern region witnessed the influx of large segments of population from the different areas, and the Marwaris were part of that. In the beginning, the Marwaris did not come as independent merchants or traders but as the Modis and Potedars or Poddars accompanied the Mughal army with the task of supply provision during the imperial campaigns in the eastern region. Here, it is crucial to note that besides serving the armies, they also engaged themselves in conducting private business, such as local trade and moneylending.¹⁴ Over time, it's highly likely that some of them made a permanent settlement. Subsequently, the pace of Marwari migration increased, respectively, with the firm establishment and expansion of Mughal rule in Bihar and Bengal during the late 16th century and rapidly by the mid-19th century, when their turnout was massive with the settlements at Patna and Bhagalpur.¹⁵ They further moved to the different urban and rural areas of Bihar and established themselves as the moneylenders, shopkeepers, dealers, and traders.

During the 18th and 19th centuries, the merchant class migration was at its peak. The establishment of British power in India, beginning with the victory in the Bihar and Bengal regions, and subsequently the construction of railways, etc. furnished the grounds for the rapid migration. It opened a new opportunity for the Marwari merchants of Rajasthan to serve as traders and intermediaries in the new foreign-oriented commerce that was being developed by the British. In this context, a large number of Marwari

merchants came and settled down in eastern India during the respective centuries. They carried and expanded their business pursuits in Patna and Calcutta's commercial hinterlands. An estimation suggests that there were 30,000 migrant Marwari merchants in Bihar.¹⁶ The Agarwals of the Shekhawati region of Rajasthan monopolised the trade of Bihar. In the first decade of the 19th century, the migrated merchants to Bihar settled around the river ports of Patna, Chapra, and Bhagalpur. Many of them developed their large trading operations and banking firms and also became the big landlords in Bihar. After 1880 A.D., the Marwari firms moved into the predominantly tribal areas in South Bihar, around Ranchi, and took active part in the flourishing mica industry. After the first World War, the Marwari merchants of Bihar engaged themselves in the developing industries of coal, sugar, vegetable oil, etc.¹⁷

3. THE JAIN MERCHANTS

The Jains were another important merchant community prominently engaged in the commercial life of Bihar during the period under review. Col. James Tod remarked that nine-tenths of the bankers and commercial men of India were chiefly of the Jain faith.¹⁸ The Jain community had very old connectivity with the province of Bihar due to the different Jain holy places. This part of the country was closely associated with Jainism and the lives of different Jain Tirthankars. Several places in Bihar, like Vaishali, Rajgir, Pawapuri, Champapuri (near Bhagalpur), Kundanpur (near Nalanda), Gunaya (near Nawadah), Mandargiri (near Banka), etc., were sacred Jain places or important centres of Jain pilgrimage. Indeed, the Jains visited the area frequently from the beginning.¹⁹ Further, the influx of Jains also remained intact; many of them came and settled down themselves in the province of Bihar.

The establishment of a uniform political system in the Indian subcontinent under the Mughals ensured the security of life and property and thus created a favourable condition for the development of trade and commerce that led the movement of merchants from one place to another. At this juncture, a huge influx of Jain merchants migrated to Bihar for their commercial pursuits. The Jain migration, begun in the reign of Akbar, received impetus in the reign of Akbar's successor on account of several new developments. First, Jahangir was able to establish peace with Mewar, the only state of Rajasthan, which had declined to accept the hand of friendship offered by the Mughals. Thus, the Jains of Rajasthan had full opportunity to travel all over the Mughal empire. Secondly, the arrival of European companies in India stimulated the activation of Jains. Patna became the chief

12 *Ibid.*, pp. 92, 96-97.

13 Balchand Modi, "Desh ke Itihas me Marwari Jati ka Sthan" in *The Marwari Community in Eastern India: A Historical Survey Focussing North Bengal*, ed. by N.C. Saha, New Delhi, 2003, pp. 368, 74.

14 G.D. Sharma, "The Marwaris: Economic Foundation of an Indian Capitalist Class", in *Business Communities of India: A Historical Perspective*, ed. by Dwijendra Tripathi, New Delhi, 1984, p. 186.

15 Shubhra Sinha, *Business Communities of Bihar (1575-1733 AD)*, Ph.D. Thesis, JMI, New Delhi, 2015, pp. 69-70.

16 Thomas A. Timberg, *op. cit.*, pp. 87-88.

17 *Ibid.*, pp. 96-97, 119.

18 Dr. Jyoti Prasad Jain, *Pramukh Aitihasik Jain Purush aur Mahilaye, Bhartiya Gyanpith Prakashan*, New Delhi, 1975, pp. 312-313., Also see, James Tod, *Annales and Antiquities of Rajasthan or The Central or Western Rajput States of India*, Vol. I, p. 41.

19 Surendra Gopal, "Jainas in Bihar in the Seventeenth Century", *PIHC*, Vol. 33, 1971, pp. 320, 323.

centre of activities for Jain traders since it had emerged as the most important entrepot of trade in the region.²⁰

As the common bureaucracy and army for the empire were created under the powerful Mughals, it was Emperor Akbar who adopted the policy of religious toleration and established cordial relations with the Rajput rulers in Rajasthan, the home of a large number of Jains, which resulted in the heavy induction of Rajput chieftains and noblemen of Rajasthan in the Mughal army and bureaucracy. The several Rajput nobles visited the eastern part of the country under the imperial commands from time to time. They helped the Mughal rulers conquer Bihar and Bengal, extending their rule to the east. Members of the Jain community accompanied many of them, acting as their financial advisers or assistants. Simultaneously, these financial advisers were either traders, bankers, or moneylenders. The Jains were also involved in supplying food and other items to army contingents. Therefore, when the Jains found their way to Bihar, they involved themselves in the various commercial activities at the different places like Patna, Hajipur, and Champapuri or Champanagar in the vicinity of modern Bhagalpur.²¹

These Jains moved to the east with Rajput chieftains during Mughal imperial expeditions for pilgrimage and trade. Raja Man Singh, who executed the conquest of Bihar and Bengal on behalf of Mughal emperor Akbar, had several Jains in his party. Mahamatya Nanu, a Jain counselor, accompanied Raja Man Singh during his campaigns in the eastern provinces of Bihar, Bengal, and Orissa. Mahamatya Nanu settled down in Rajmahal (renamed Akbarpur), and he stayed there for a long time, around fifteen years, not only as the counsellor of the Mughal governor but also as a businessman. Diwan Dhanna Rai had appointed the 500 Shrimali Jains in the revenue services for the collection of land revenue in the Bengal and Bihar regions. Mehta Jaimal, a Jain counsellor, accompanied Raja Gaj Singh of Marwar during the battle of Hajipur in Bihar. An Oswal Jain, Hiranand Mukim of Allahabad, organised a long community march or Jain pilgrimage to Parasnath Shikhar Sammet of Bihar in 1604 A.D. Meanwhile, Kharag Sen, a Jain merchant from Jaunpur, and his son Banarsidas frequently travelled to Patna and other parts of Bihar for both trade and pilgrimage. In Bihar, Patna became a homeland for the Jains.²² Thus, the migration of Jains to the eastern part of the country, particularly to Bihar, had become an important fact of economic life as well as a routine of religious life from the 17th century on.

The Jains, like the other migrant merchant communities, concentrated at Patna, which was the premier business centre in the province. The large number of Jains had taken up residence in Bihar during the 17th century, and by the

1630 A.D., Patna was considered to be a 'homeland' of the Jains. As a famous Jain merchant, Banarsidas carried his business trips frequently across North India and came from Agra to Patna for commercial pursuits during the respective century. The career of Fateh Chand, better known as the designation of Jagat Seth given to him by the Mughal Emperor in 1722 A.D., had extensive business in Bihar. In 1652 A.D., Fate Chand's grandfather began his commercial pursuits in Patna, and his father also established a business there. Later, they moved to Dacca and then to Murshidabad, where he became a renowned banker with a vast credit network spanning across the country. In the age of revolution, the family or banking house of Jagat Seth became bankers to the regional powers, both the nawab of Bengal and the British.²³

The province of Bihar, particularly Patna, being a prime center of trade and an emporium of different commodities, was attracting a large number of Jain merchants from Rajasthan, Bengal, and other places. Among them, the most important Jain merchant from Rajasthan was Hiranand Saho, the founder of the house of Jagat Seth. He arrived in Patna from Agra and very soon acquired considerable wealth; later, his family shifted to Murshidabad in Bengal. Two brothers named Kunwarpal and Sonpal, Oswal by caste, migrated from Agra to Patna and also became very prosperous on account of their commercial pursuits. A Jain merchant, Mathur Gachcha, shifted to Patna from Dacca. Another Jain merchant, Sanghvi Sangram Singh, was active at different places of the province. Besides Patna, the important settlement of Jains in Bihar was at Rajgir, Pawapuri, Kundanpur, Gunaya, Champanagar, and Hajipur. Some of these places were the important centres of textile manufacturing and the market hubs for the surrounding countryside. Champanagar in the vicinity of modern Bhagalpur was an important textile producing area and chief marketing centre of south-eastern Bihar. It was also an important transit point for the merchants coming from north-eastern Bihar and Nepal. Besides other places, Hiranand Saho had extensive commercial dealings at this place. Hajipur, being a collecting point of textiles and saltpetre obtained in north Bihar before dispatching to Patna, was another important place of Jain presence.²⁴ The Jain merchants, Oswal by caste, were also active in the Purnea region.²⁵

The *Ardh-Kathanak*, an autobiography of Banarsidas (a famous Jain merchant of Jaunpur in the 17th century), informs us about the various Jain merchants, including the other Indian merchants. It provides us with an excellent insight into the contemporary political and socio-economic milieu in which the Jain merchants in particular and other Indian merchants in general survived and operated their commercial pursuits. Banarsidas himself was quite active in

20 Dwijendra Tripathi, *Business Communities of India: A Historical Perspective*, (Ed.), Manohar Publications, New Delhi, 1984, p. 72.

21 Surendra Gopal, "Jainas in Bihar in the Seventeenth Century", pp. 322-323.

22 Surendra Gopal, "Jain Merchants in Eastern India under the Great Mughals", in *Business Communities of India: A Historical Perspective*, ed. by Dwijendra Tripathi, Manohar Publications, New Delhi, 1984, pp. 70, 74.

23 Anand A. Yang, *Bazaar India: Markets, Society, and the Colonial State in Gangetic Bihar*, Munshiram Manohar Publishers, New Delhi, 1999, p. 255.

24 Surendra Gopal, "Jainas in Bihar in the Seventeenth Century", pp. 321-323.

25 Francis Buchanan, *An Account of the District of Purnea in 1809-10*, BORS, Patna, 1928, p. 280

the trade and commercial life of the country. In respect of his commercial pursuits, he travelled to the different parts of the country, including Patna and Rajmahal in Bihar.²⁶ He and his father, Kharag Sen, visited Bihar frequently, both as a pilgrim and merchant. Banarsidas, along with his friend or business partner Narottamdas, had engaged and completed the many commercial assignments in Bihar, particularly at Patna.²⁷

Apart from Banarsidas, the story of the family of Hiranand Saho is well known. Hiranand Saho was a famous Jain merchant of the Nagaur-Marawar region of Rajasthan who came to Patna in 1652 A.D. in search of a lucrative commercial carrier. Initially, he established himself in the banking business, or moneylending. In course of time, he became a very wealthy merchant-cum-banker. During his commercial career, after having prospered, he established seven *gaddis*, or *kothees*, or banking seats for his seven sons in the different progressive cities of the country, such as in Patna, Agra, Delhi, Dacca, etc. The prosperity and vast business of Hiranand Saho (died in 1711 A.D.) enabled his family members, like Manik Chand, Fateh Chand, Anand Chand, Mahtab Rai, and Swarup Chand, to carry out lucrative trade and banking business at Patna and other places. Towards the end of the 17th century, Manik Chand, a son of Hiranand Saho, migrated to Dacca and thence to Murshidabad. The successor (adopted son) of Manik Chand, Fateh Chand, received the title of 'Jagat Seth' from the Mughal emperor in 1722 A.D. In the course of time, both Manik Chand and Fateh Chand prospered very well and got a high level of fame.²⁸

Hiranand Saho, a famous Jain banker cum merchant from Rajasthan, came to Bihar in the 17th century, particularly as Maharaja Man Singh's banker-purveyor. Further, his sons Manik Chand and Fateh Chand, the first Jagat Seth, literally, 'Banker to the World,' acquired enormous wealth and power. Manik Chand enjoyed enormous wealth and power as Murshid Qull Khan's banker. Hiranand Sahu's sons used to collect the taxes and remit the revenue of Bengal to Delhi through their banking houses. Experts estimated their wealth at Rs. 100 million. On account of political connections, these leading merchants enjoyed considerable influence in the local administration and economic sphere.²⁹ Their banking houses, or the house of Jagat Seth, became very influential and an important factor in the economy and political life of eastern India, particularly during the 18th century. The regional or local rulers and the foreign traders, such as the English, the Dutch, the French, the Armenians, etc., used to maintain the financial contacts with this banking house.³⁰

It is not difficult to point out that the Jain merchants were very influential and commanding the huge monetary

resources in eastern India. The famous Jain merchants, including the other big merchants of the age, also had a close political nexus. The importance and mutual beneficial relations between the state and the merchant magnates were noticeable in the region.³¹ The ruling class included the big merchants by incorporating them within the military-revenue-administrative system as the allies and partners in the task of governance. The importance of the merchants was evident, especially during crisis conditions created in Bihar on account of the Maratha invasions and the Afghan rebellions. The emergency compelled the ruling authority to seek financial assistance from all affluent people, particularly wealthy bankers and merchants. People who were in charge of the government and collecting taxes in Bihar were aware of how important merchants and trade were to the region's economy, so they included them in the political and administrative structure. Political favours and administrative positions were the most effective ways for the merchants to boost their business and strengthen their position against European competitors.³²

The Jain merchants had close contacts with the ruling authorities as well as with the European trading companies. Some of them were closely associated with the Mughal royal house. Hirachand Mukim served as the personal jeweller to the Mughal Emperor Jahangir. Many of them were appointed in the important offices of financial management, such as Dhanna Rai, Banarsidas' father, Kharag Sen, Manik Chand, Fateh Chand, and so on. In the close ties with the ruling authorities of Bengal, Manik Chand and Fateh Chand were assigned the important works of revenue collection and mints management. Fateh Chand was in charge of the mint at Murshidabad. He was frequently advancing the huge sum of money as a loan to the Bengal Nawab and also transmitting Bengal's revenue to Delhi. His banking house or financial establishment functioned as the state bank of Bengal. The English East India Company had business contact with Manik Chand and also engaged in borrowing the money as loans from him.³³ Thus, the Jain merchants, through their diverse practices of trade, banking, moneylending, financial management of the state, and transmitting land revenue to the imperial capital, acquired enormous wealth as well as commanding influence over the local economy and political sphere.

4. CONCLUSION

On the basis of forgoing analysis and discussion in this paper, it would be reasonable to conclude that the Jain and Marwari business communities from Rajasthan migrated to Bihar during the period of our study. They came to Bihar in order to search for better economic opportunity, and many of them settled down here permanently. In course of time, both Jain and Marwari merchants became very

26 Banarsidas, *Ardh-Kathanak*, 2nd Revised Edition, by Nathuram Premi, Sansodhit Sahityamala, Bombay, 1957. pp. 25-29.

27 Surendra Gopal, "Jain Merchants in Eastern India under the Great Mughals", p. 70.

28 Shubhra Sinha, op. cit., pp. 77-85.

29 Irfan Habib & Tapan Raychaudhuri (Ed.), *The Cambridge Economic History of India (1200-1750)*, Vol. I, CUP, London, 1982, p. 341.

30 Surendra Gopal, "Jain Merchants in Eastern India under the Great Mughals", p. 75.

31 Kumkum Chatterjee, *Merchants, Politics and Society in Early Modern India: Bihar (1733-1820)*, E.J. Brill, New York, 1996, pp. 85, 92.

32 *Ibid.*, pp. 97-98.

33 Surendra Gopal, "Jain Merchants in Eastern India under the Great Mughals", p. 77.

influential and an important part of the commercial life of the province. The Jains and Marwaris, through their diverse commercial practices, played a very significant role in the development of the regional economy. They actively participated and served the regional economy as traders, bankers, or moneylenders, contributing to the growth of the money economy. Their commercial interests

and banking services gave a major boost to transforming the agricultural economy in the region. They made their respective contributions in the fields of trade, commerce, and industrial growth. Overall, the contribution of the Jain and Marwari merchants in the economic life of Bihar province remained very crucial during the period under review.

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