

Hometowns of the Marwaris, Diasporic Traders in India

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Introduction

The Marwaris are renowned all over India for having emerged in the nineteenth century as the most prominent group of traders. Under colonial rule they played the role of intermediary traders for the British and facilitated Britain's commercial expansions. In the early twentieth century they invested in modern industries and some of them became industrial giants. It is estimated that more than half the assets in the modern industrial sector of the Indian economy are controlled by a group of trading castes originating in the northern half of Rajasthan, popularly called the Marwaris [Timberg 1978:15]. As of 1986, the Birlas, the Singhanias, the Modis, and the Bangurs (all Marwari business houses) accounted for one third of the total assets of the top ten business houses in India [Dubashi 1996 cited in Hardgrove 2004:3].

Several studies on the Marwaris have been made. A well-known study by Thomas Timberg focused on the strength of the Marwaris in Indian industry and explored the reason for their disproportionate success. Studying the history of Marwari migrations and the types of economic activities in which they engaged, he discussed what advantages the Marwaris had over other commercial communities in modern industrialization. He suggested that the joint family system, a credit network across the country, and willingness to speculate were important characteristics. The possession of these advantages emerges from their traditional caste vocation in trade. The Marwaris are habituated to credit and risk, and develop institutions and attitudes for coping with them [Timberg 1978:40].

While researchers have discussed the economic activities and organization of the Marwaris, the Marwaris' eagerness for religious gifting and philanthropy has also drawn attention. Hynes discusses the politics of gift giving by businessmen in a western Indian city. He argues that all kinds of gifting by merchants, from the tribute to Mughal rulers and religious gifts for temple building, to modern philanthropy and even to financial support for nationalist movements, are consistent with establishing a social reputation. The reputation acquired by these symbolic investments contributes to building stable social relationships with members of their own community and with their rulers, consequently promoting business success [Hynes 1987].

The way that merchants transform their wealth into reputation and into political influence is related to how they create public representations of themselves. This article focuses on the symbolic investments of diasporic merchants in their hometown. While previous studies tended to see the Marwari in relation to other groups of people in the societies they migrated into, I locate them in their hometown. Based on fieldwork conducted in a business town in Rajasthan, I address the questions of how Marwaris have kept in touch with their native places after migration and why

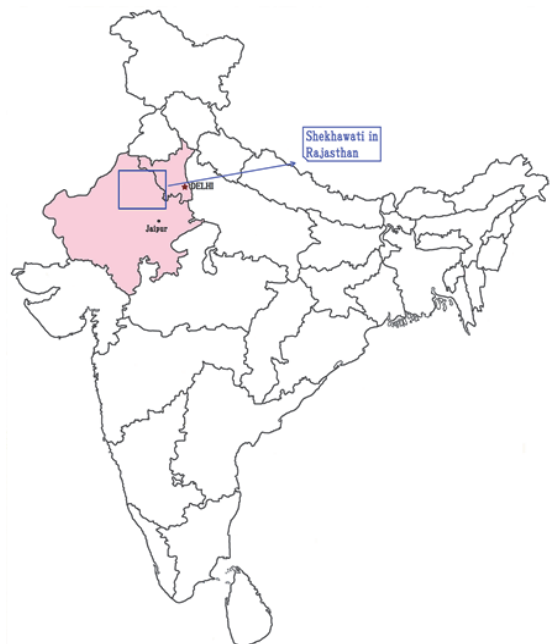
they invested in the houses and towns they had left. In other words I consider how and why Marwaris exercised and exercise their presence in the towns they left and what is the meaning of “homeland” to these diasporic merchants.

In the following sections, I first present ideas about who the Marwaris are, and how they became the most successful business group in India. Second, I look at the history of a business town in Shekhawati, focusing on the relationship between rulers and merchants. Third, I discuss the Marwari’s investments in their hometowns, especially mansions constructed with the fortunes they had made abroad. Last, I consider the meaning of ‘homeland’ for diasporic Marwaris.

The Marwaris and Their History of Migration

Marwari literally means people who live in Marwar, a former princely state of Jodhpur. The term is used in Rajasthan for anyone originating in the Marwar region regardless of occupation or social status. However, when used outside Rajasthan it specifically means migrant traders not only from Marwar but from all regions of Rajasthan. It should be noted that most of the prominent Marwari families in fact come from the Shekhawati region consisting of the following districts: Jhunjhunu, Sikar, and a part of Bikaner. For example, these include the Birla from Pilani, the Singhania from Bisaw, the Dalmia from Chirawa, and the Saraf from Mandawa (see Map). It is amazing that leading industrialists and major business houses originate from such a small number of little towns in Shekhawati.

For centuries the Marwaris, based in their hometowns in Rajasthan, had participated in long-range trade at the crossroads of camel caravans from the Middle East, China, and India. Taknet mentions trade routes that connected business centres within and outside Rajasthan [Taknet 1990]. The Mughal rulers constructed wells, lodgings, and milestones (*kos-minar*) along the routes for the service of travellers and collected taxes from the users. Once the power of the Mughals declined, caravans that carried merchandise fell victim to plunder and attack by Marathas and Pindaris. Instead of giving protection to the merchants, local rulers sometimes engaged in plunder and exploited the merchants with heavy taxation. Loans taken from merchants were often not repaid by the rulers. In addition to the increased insecurity of the trade routes, the system of octroi (*changi*), a duty on various goods entering a town imposed under British rule made trading expensive. The traders in Rajasthan left their homes for British India where they saw new opportunities.



In 1813 the Charter Act of the British East India Company was renewed and its monopoly of trade with India was abolished. This opened India up to private investment. Many British trading companies were established in Bombay and Calcutta. They needed a large number of local agents to get raw materials from rural areas and to sell goods made in England. Taknet writes that the British government extended protection and support to indigenous traders by letting them stay in British India, for which several kinds of promissory notes, contracts, warrants, and admission letters were issued [Taknet 1990:11].

First, Marwaris moved to Calcutta or some other place outside of Rajasthan and found themselves some niche there. Then, they accumulated capital in trade and soon enough emerged as

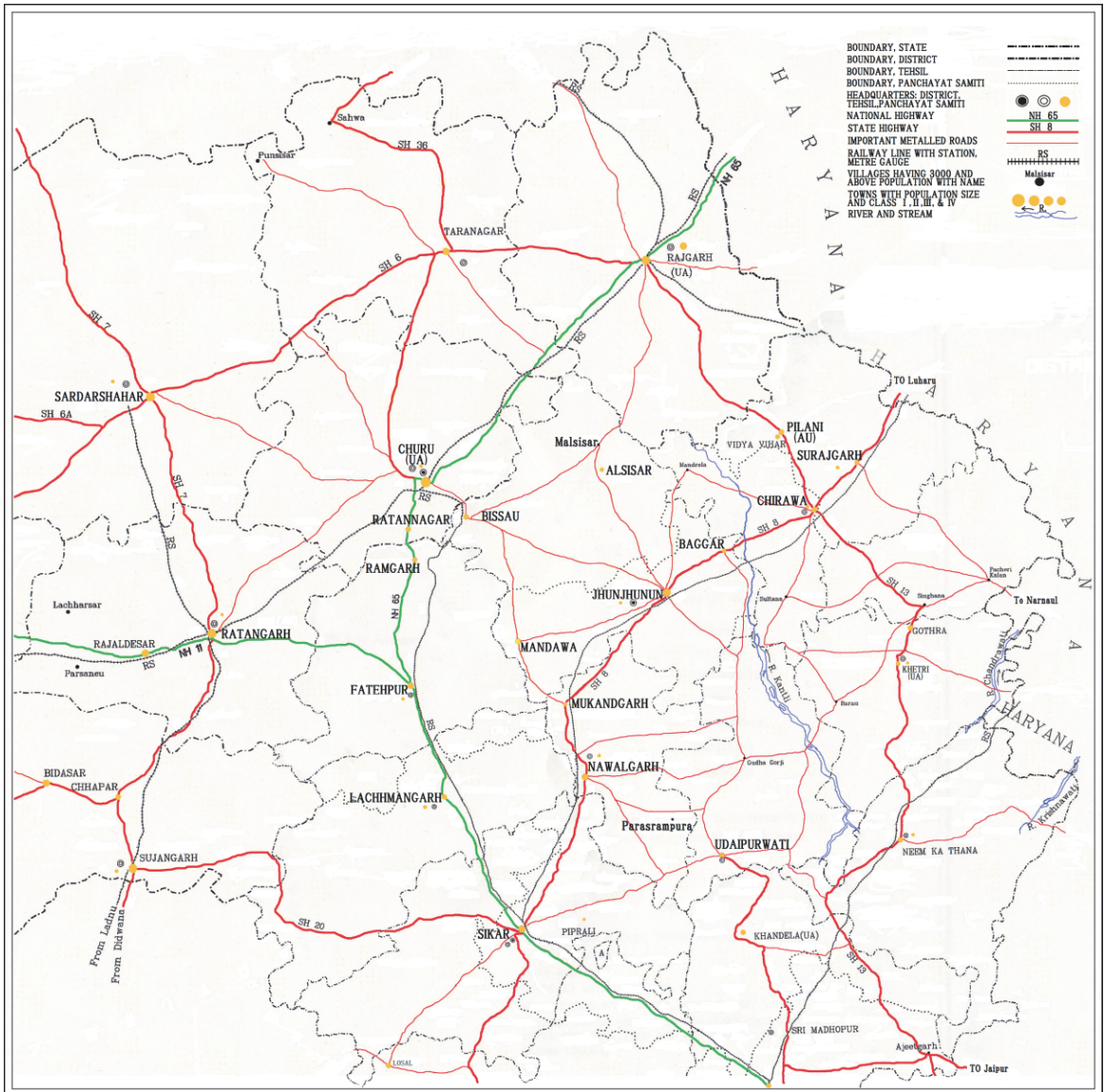


Figure 1. Map of Towns in Shekhawati Region

important dealers in the foreign trade of opium, indigo, grain, and later cotton. They used an extensive system of *hundi* bills of exchange, which were used in trade and credit transactions and also used as remittance instruments for the purpose of transferring funds from one place to another. A *hundi* is an unconditional order in writing made by one person directing another to pay a certain sum of money to a person named in the order. The exchange, honouring, and discounting of *hundis* rested on the networks of trust the Marwaris had across the country [Jain 1929].

Changes in land settlement policies and the ensuing greater commercialization of agriculture also facilitated the growth of a capitalist trader class. Marwari traders were drawn to the countryside as moneylenders and they financed the growth of new cash crops. They became a channel for British economic expansion and thereby gained substantially from participation in trade, banking, and commerce.

In the early twentieth century the Marwari community entered the manufacturing industry. When the Marwaris moved into industry, they were inspired by the sentiments of nationalism, modernization, and social reform. Timberg points out that entry into industry was both an expression and a cause of the nationalist and reformist impulses in the community, because industry was felt to be more productive than trade and more secure than speculation. Industry decreased dependence on Britain while trade served as the substance of that dependence [Timberg 1978:67].

From the 1930s onward, some families emerged as industrial giants. The monopolies inquiry commission of 1964 reported that 10 of the 37 largest North Indian-owned industrial houses were held by Marwaris, and that those 10 firms controlled 7.5 billion rupees in assets. This made up 38% of the total assets controlled by the 37 largest industrial firms. The monopolies inquiry commission listed the names of 147 large enterprises owned by Marwari groups, which included 23 jute mills, 34 cotton textile mills, 11 sugar mills, and 8 cement factories [Timberg 1978:9–11].

There are several reasons Marwaris could attain and retain their position of accumulating capital. According to Timberg, it was partly because of the fact that they did not sink too much of their capital in land, but preferred more risky and more profitable pursuits. It was also in part because they had relatively easy access to credit, information, and manpower from their organization as a commercial community [Timberg 1978:175]. Markovits also suggests that Marwari traders belonged to an all-India network and could draw sustenance from a constant supply of capital and personnel from other areas of the subcontinent. The circulatory pattern of their movements was an essential element of strength, as close links could thus be maintained with their localities of origin [Markovits 2002:145].

As will be seen in the following sections, large all-India multi-branch firms of Marwaris in many cases had their headquarters in Rajasthan. Capital and personnel constantly moved from headquarters to branches, while profits were regularly remitted in the other direction. Marwari migrants left families in their home villages in Rajasthan and visited at intervals. They normally moved out in their early youth, and remained as emigrants, except for vacation trips, until their retirement. For the dispersed merchants, the hometown was the centre both of their family life and business network.

The migration pattern, however, evolved from periodic to permanent after the 1920s when the migration of wives and women started. Although there have been many reasons for the decisions of wives and children to leave their homes in Rajasthan to join their men folk in distant places, the later migration of other family members, particularly women, was initially enabled by the completion of a railway corridor from Shekhawati to Calcutta in 1916, assuring safe and speedy passage. The change in migration patterns affected the relationships Marwaris had with their hometowns and transformed the original role and meaning.

Relations between Rulers and Merchants in a Rajasthan Town before the 1860s

Although the earlier migration of Marwaris goes back to the seventeenth century, the steady migration from Shekhawati to Calcutta and Bombay began in the 1820s. Young men trusted to luck as they travelled on foot, camels, and boats along the river Ganges. In the 1860s construction of railways between Delhi and Calcutta made migration much easier and accelerated the process. In this section I try to understand the lives of merchants in the business towns of Shekhawati before the 1860s when the semi-permanent migration of men became quite popular in Rajasthan. As an example I describe the history of Churu where I did fieldwork and on which many historical documents and other writings are available.

Churu, the main town in the Churu district, shares eastern and southern borders with Jhunjhunu and Sikar districts. Churu is said to have founded by a Jat Chaudhri called “Chuhru”. Maledv, a Rathor Rajput, killed him and established his rule in 1541. According to a book titled “Churu Mandal Ka Shodhpurna Itihas” written by a local historian, the first merchant families of the Poddar and Bagla came in the 1560s from Fatehpur, 36 kilometres south of Churu. Churu developed into a fort town during the reign of Thakur Kushalsigh (1694–1730). With the money gained from a war with Maratha, he constructed a fort with six watchtowers and four gates for the safety of the township [Agrawal 1974]. Thus, many merchant families from Fatehpur and nearby villages migrated into Churu.

Located on the main route of overland trade, Churu flourished as an important business centre. We know from a local discourse how much was paid in taxes by Churu merchants in the middle of the eighteenth century. A Digambar Jain temple and a public well (Chaulawa well) attached to it were constructed around 1740 when commerce and trade in Churu were rapidly growing. It was said that the Chaulawa well was constructed using the amount of octroi generated in a day [Agrawal 1974:205].

In Thakur Kushalsigh’s time, or in the early eighteenth century, a merchant of Bhagothiram Poddar lived in Churu. His ancestor is supposed to have been one of the first merchants who migrated from Fatehpur in the sixteenth century. According to a tradition, a Jain holy man told him to go to Bhatinda in Punjab, and it was there that he made his fortune in the wool trade [Modi 1939 cited in Timberg 1978:138].

Bagothiram’s son Chaterbhuj extended the wool business to have its headquarters in Churu and branches in Amritsar, Bhatinda, and Hissar. The family became the leading merchants in

Churu at the close of the eighteenth century. They dealt in wools and grains, which were then the major exports of Punjab. Thakur of Churu, Shivsingh (Sheosingh) wanted to sharply raise the duty on wool. The Poddar (Chaterbhuj) protested, but to no avail. In 1791, with the help of the Raja of Sikar, the entire Poddar family left Churu and shifted across the border to his territory in Jaipur state.¹ There, 15 kilometres south of Churu, they founded the town of Ramgarh. Later the town produced many successful business families and flourished in the nineteenth century.²

Although Churu was an estate (*thikana*) given to a feudal baron by the king of Bikaner, the Thakur Shivsingh (1783–1814), the most senior baron in Bikaner State, was acting with increasing independence. In 1813 the troops of Bikaner led by a Vaisha commander named Amarchand marched to Churu. After a prolonged siege, when all bullets and cannonballs were exhausted, Shivsingh fired cannonballs made of silver and sacrificed himself on the battlefield. The township of Churu fell into the hands of a Bikaner king named Suratsingh (1788–1828). In this battle the Poddar and other major merchants took sides with Bikaner Maharaja, because they were angry with Thakur Shivsingh. Churu was defeated mainly because of a lack of supply of food, cannonballs, and gunpowder [Agrawal 1974:259].³

The Thakur's son Pritvisigh tried again to break away in 1818. In the same year, Bikaner and Jaipur both ratified treaties with the British government accepting its paramountcy. In turn, the British agreed to help the princes maintain the status quo within and beyond their frontiers. In 1818 the allied forces of Bikaner and the British attacked Churu to suppress its revolt and Pritvisigh was evicted. Since then Churu has come under the direct rule of Bikaner State.

Business in Churu in those days had been destroyed partly by the shift of merchants to Ramghar and partly by constant raids by the barons of Shekhawati. The Maharaja tried to persuade the merchants to return. Requested by the king of Bikaner, two Poddar families of Ramghar, the families of Mirjamal and Nagaram, returned to Churu in 1823 after 32 years.⁴ The homecoming was well received. All townsmen felt awed by the honour bestowed on the families. The event

¹ According to my interview with Hanuman Poddar (1921–), a sixth descendant from Chaterbhuj, the cause of the dispute between the Thakur and the Poddar was not a question of taxes. The quarrel was on a much smaller issue involving a daily occurrence. Moving out of the town was a common means of resistance for merchants against the ruler. When the Poddar left Churu, the family consisted of 52 members. Hanuman says that migration did not create a big problem for them because at that time they lived in a small hut with few necessities.

² The prominent Poddar firms from Ramgarh were Sojiram Hardayal, Antram Shivprasad, Harsamal Ramchanda, Sevaram Kaluram, and Johurimal Ramlal—all early settlers in Calcutta. The largest among them was Tarchand Gursahaymal (later Tarchand Ghanshyamdas) run by Chaterbhuj's son Tarachand. The firm added the opium trade in Malwa to other operations which included banking, gold wholesaling, wool exporting, and insurance [Timberg 1978:139]. It had branches all through the opium and cotton growing tracts of Malwa, in the ports of Calcutta and Bombay, and the river ports along the Ganges: Mirzapur, Farukhabad, and Patna. Tarchand Gyanshyamdas was apparently the largest among the great firms of Marwaris in India between 1860–1914 [Timberg 1978:133].

³ A local story tells of the construction of an underground passage which connected the fort to the Poddar haveli. It was said that Thakur often visited the Poddar house and the passage was also his escape route [Interview with Sunil Agrawal on August 6, 2008].

⁴ Chaterbhuj had three sons: Jindaram, Tarachand, and Jauharimal. The families of Mirjamar and Nangram and two of Jindaram's three sons came back to Churu while the other families stayed in Ramghar.

made the family respected and widely known.⁵

Mirjamaal Poddar (1790–1848), a grandson of Chaterbuj, after coming back to Churu expanded his business with his nephew Harbhagatray from Kashmir to Malwa, and from Multan to Calcutta. He engaged mainly in banking, insurance, and exports. Mirjamaal was associated with Ranajit Singh, the ruler of Punjab, from his early days as a local chieftain. Later Mirjamaal became a court banker of the Punjab state. He also had close relationships with British officers, and was given protection and other favours that improved his business enterprise.

There were many kings and chieftains who borrowed money from him. The Maharaja Suratsingh of Bikaner, for example, obtained loans of 249,000 rupees, 144,000 rupees, and 400,000 rupees in 1827.⁶ In Nagarshiri there remains a mortgage bill to testify that Suratsingh gave Mirjamaal tenures (*pattas*) of many villages as security for those amounts. According to Taknet, Mirjamaal was so influential that the Maharaja gave him the following written contract: “Mirjamaal and his descendants will be free from any rule by the law department and they will not be punished for three crimes, and those criminals kept in his haveli will not be arrested.” When the Maharaja of Bikaner came to Churu on occasions of marriage, festivals, and litigation, he stopped his elephant in front of the Poddar *haveli*. To be visited by the Maharaja symbolized his highest esteem [Taknet 1990:49].

Economic Success in the Late 19th Century and Investments in Hometowns

The prosperity of the Poddar continued till the early nineteenth century. However, Churu, located by an overland trade route, gradually lost its importance as a business centre. The ports of Bombay and Calcutta, handling large European vessels, completely overshadowed the established trade routes that crossed Rajasthan. The change in the business environment made the merchants of Shekhawati leave eastward for British India. As news of their success reached home, more men joined them.

According to Timberg, the Marwari migrants started as clerks, brokers, or agents to the larger Marwari firms, and soon moved into business on their own. The first Marwaris helped others to enter behind them. Thus, the existence of “great firms” such as Tarachand Ghanshyamdas, founded by the Poddar of Ramghar, and Sevaram Ramrikhadas, founded by the Singhanian family, was a critical element in enabling the exodus of the Marwaris. For example, it was in Tarachand Ghanshyamdas’s Calcutta office (*gaddi*) that the Birlas started as brokers [Timberg 1978:146]. Rumdutt Goenka arrived in the 1830s to be the chief clerk of Sevaram Ramrikhadas, a large firm based in Mirzapur. He not only established his family as major cloth traders, but gave initial

⁵ Stories of merchants’ homecomings are found in many different villages and towns in Shekhawati. According to Vishunudayal Jhunjhunwala, the homecoming of a merchant, who had once left his native place as threatened by Thakur and returned after years of absence by his request, was an honourable event for the whole family. It was not just an important occurrence for the village folk but rather was used as a reference in the future to remember a particular year and even a particular individual [Jhunjhunwala 2002:18].

⁶ According to Taknet, the amounts Maharaja Surat Singh borrowed were 127,000 rupees and 400,001 rupees in 1825 and 1827, respectively [Taknet 1990:48].

employment to many of his fellows, including Nathuram Saraf of Mandawa, who later became the first Marwari broker (*bania*) to foreign firms. Seth Nathuram was full of sympathy for his caste fellows and later he opened a living place run on a cooperative basis for newcomers to stay in [Timberg 1978:187].

Supported by their caste fellows in the initial stage of migration, many men from Shekhawati made enormous fortunes. After 1820 when these emigrant traders tightened their grip on the greater part of the subcontinent's commerce, many men from each of the towns in Shekhawati started to pour money homewards. The fortunes they made were partly turned into conspicuous buildings such as mansions, temples, wells, and memorials. Whatever it was, every building was covered with paintings. Each man competed with his neighbour and the edifices grew larger and more ambitious as the century progressed. When famine struck, they poured back more money to their hometowns. Their relief projects took the form of yet more palatial buildings decorated with yet more paintings [Cooper 1994:12].

Among the decorative buildings in Shekhawati, the most numerous and spectacular were mansions called *havelis*. They were originally townhouses made by the Rajput estate owners. Later, the patronage of constructing them moved from the hands of the ruling Rajputs to the affluent merchants. The *haveli* was to the merchant what the fort was to the Rajput ruler. It was his home, his status, his headquarters, and his defence.

The word *haveli* means 'a surrounded or an enclosed space' in Persian. Its origin could be traced to the word '*haowala*', which means 'partition' in old Arabic and it also is related to the term '*hawaleh*' meaning 'all round' or 'round about' [Patel et al. 2006:15]. The original function of a *haveli*, apart from providing a residence, was to wall in the domestic life of a family. Secluded from the outside world, a *haveli* set its own pace of life. Throughout royal and feudal India the *havelis*, whether inhabited by Hindus or Muslims, represented the rigid lifestyle of a society that segregated its men from its women. The architecture of the *haveli* was conceived around this social norm [Wacziarg & Nath 1982:22].

The typical *haveli* in Shakhawai consists of two courtyards, broadly differentiated into an outer forecourt for the men and an inner courtyard for the women. The street entrance of a *haveli* with two courts is sealed by massive, iron-reinforced gates. They are generally locked. A small door in one of the leaves serves the occupants for their daily comings and goings. On the other side of the *haveli* there is a bigger gate which leads to the *nora*, a stable for an elephant, horses, and cattle. The forecourt was accessible to all visitors. Here the *baithak*, the main reception room, is situated. The word derives from the verb *baithna*, to sit. This would also serve as the merchant's office. At one end of the forecourt, usually opposite the gate, is the entrance to the inner sanctum. All the housework of the *haveli* takes place within the inner courtyard. It was almost the whole world for a newly-arrived daughter-in-law. She could rarely pass out through the door into the forecourt or beyond. Only the daughters of the household could move around freely with their faces uncovered.

The construction of *havelis* by merchants must have been followed by the strict observance of *parda*, a custom of women's seclusion, by the merchant community. There is not enough space

here to discuss when and how the custom of female seclusion, originally part of aristocratic or ruling class culture, was adopted by the women of the merchant communities, but it is interesting that female seclusion, which occupying a central place in nineteenth century “women’s questions” in colonial Bengal, was intensified amongst the merchants in the same period they began to live in *havelis*.

Most of the *havelis* in Shekhawati were built between the early nineteenth century and the 1930s. Cooper, comparing earlier *havelis* with later ones, suggests that five main trends manifest themselves [Cooper 1994:52–56]. Among them, the following three points seem to be important to understand the change in the function of the *haveli*. First, the older *havelis* would have a fortified appearance with blank outer walls finished in coarse plaster. As the nineteenth century progressed, the emphasis lay increasingly on the decorative appearance of the exterior with lots of paintings and windows. Second, the enclosure of the upper story increased. By the middle of the nineteenth century, the upper story of the building had a little balcony and open-arched windows, but a preference grew for rectangular windows closed by decorative wood and metal shutters. Third, European features began to appear in the *haveli* architecture. These included colonial style bungalows and stucco decoration featuring fruit and floral motifs from Victorian Britain.

From the changing trends in architecture, especially the increase in windows and decorations, it is clear that *havelis* gradually developed into spectacles rather than defences and residences. Each building was an expression not merely of affluence but also of confidence in a new era and stable governance under British rule. The merchants must have felt secure to display their triumph to all the townspeople. Before the mid-nineteenth century it was unwise to draw the ruler’s attention to one’s affluence.

There is a story widely known in Churu about a merchant called Gajraj Parakh who refused repeated demands by the local ruler at the risk of his life. The story is as follows:

With his luck and industrious labour, Gajraj made fortunes in Calcutta and came back to Churu, his hometown with 900,000 rupees. It was at that time an amount to that on which seven generations of his family could live. He gifted Thakur of Churu 21,000 rupees out of his earnings, but the Thakur again demanded money from him. In his refusal, Thakur tied his hands and threatened to set him on fire. Gajraj, however, held his own against the Thakur, insisting that the money for later generations could not be given. Thakur let it go and set him free.⁷

Historical writings show that Ishwalsingh conquered Churu fort and threatened Gajraj Parakh to demand money in 1855 [Agrawal 1974:296]. From the event we can guess that the political situation in Churu was unstable by the middle of the nineteenth century and people abstained from ostentatious displays of wealth. Also in 1855, Ishwalsingh was defeated by the Bikaner army and Churu fort again came under the control of Bikaner State. Thus, it is probably after this event in

⁷ This is a part of the story of Gajraj Parakh told to the author in 2008 by his sixth descendant, Raichand Parakh.

the late nineteenth century that the merchants of Churu started to invest in many magnificent buildings.

Those buildings were intended to be a physical reminder of the merchants' huge fortunes and also of their freedom. They needed more respect and reputation suited to their status as successful merchants and prime subjects of British India. The most important and appropriate occasions to acquire and to show one's status were the family rituals of marriage and death in which vast expenditures would be incurred.⁸ The *haveli* was constructed, painted, and renovated especially for a daughter's marriage. We can imagine by seeing the entrance to the inner sanctum, the best decorated part of the house, what an important role the *haveli* had played in the marriage ceremony.

The door has a finely carved wooden frame and into the lintel, or in a little niche above the door, sits or is carved the figure of Ganesh, the elephant-headed god of wisdom. Ganesh with his two consorts Ridhi and Shidi preside over the entrance of the inner sanctum. This is a characteristic of the *haveli* of merchants. Above the door there are almost always some *torans*. These are flat objects, approximately 30 square cm, set on a wooden shaft. They are made of wood and metal and invariably have a parrot in the design. Each *toran* represents the marriage of a girl from the house, and the parrot is a messenger of love [See Photo].



Figure 2. Entrance of *haveli* with seven torans.

architecturally through the construction of the *haveli* [Hardgrove 2004:93].

There are, according to Hardgrove, four types of paintings found on the walls of the same

When the bridegroom arrives at the door, a show is made of fighting him off. He touches the lintel with a leafy branch and, his conquest made, the *toran* is then fixed above the door permanently. As a stage of the family ritual, the *haveli* enabled newly rich merchants to translate their recent wealth into the form of social status in their homelands.

Another important aspect of the *haveli*, suggested by Hardgrove, is that merchants built them to confirm their ties with their ancestors and with the locality, and to create identities for themselves. Interestingly most *havelis* were constructed in the names of ancestors who had never lived in them. Hardgrove analysed the themes of fresco paintings and discussed how Marwaris created an identity for themselves

⁸ In 1879, at the age of eight, Puranmal Singhania of Fatehpur married the daughter of Jainarayan Poddar of Ramgarh. There were 2,000 people in his marriage procession to Ramgarh, 5 elephants, and a total of 800 horses, bullock-drawn vehicles, and camels. Such extravagance was not unusual [Cooper 1994:39].

building.⁹ These different types of paintings display hybrid images associated with foreign rulers (such as the British), alongside images of gods and goddesses associated with medieval bhakti tradition. She argues that self-consciously appropriate symbols of modern European culture in paintings suggest the merchants' new cosmopolitan modern outlook, but at the same time the potential risks of expressing a rootless cosmopolitanism are tempered by expressing the caste's self-image of religious piety and by maintaining a strong identity as sons of local soil. While the paintings of gods and goddesses signify the merchant's bhakti religiosity, the paintings of colonial modernity, such as trains, bicycles, cars, planes, and gramophones, make visible the rising autonomy of merchant groups *vis-a-vis* their local royal patrons, whose crowns were becoming increasingly hollow in the face of British colonial domination [Hardgrove 2004:96].

In the wall paintings of the *havelis*, we can see contradictory representations of merchants; traditional and modern, sacred and profane, pious and wealthy, national and colonial. The *haveli* was a focal point of these representations and the hometown was a centre of a merchant's politics of how to represent themselves through varieties of symbolic investments.

The wealth of merchants was also poured into the development of public spaces. In Churu there are temples, rest houses (*dharamshala*), cow protection sheds (*pinjarapol*), and public wells and crematories (*sansthan ghat*) that were built and run by donations from the merchants. From the late nineteenth century, modern buildings such as clock towers, schools, colleges, hospitals, railway stations, libraries, city halls, and parks, became new forms of symbolic investments. Those merchants who contributed on a large scale were honoured and given titles by the British Government. Among the Churu merchants during the 1890s, Bhagwandas Bagla was a top businessman and given the title of "Ray Bahadur" and "Honorary Magistrate" in 1894.

Some might argue that the building of *havelis* should be differentiated from other investments in philanthropy and public charities, because the latter are associated with a notion of service to others. However, the importance of symbolic investments for merchants is to direct portions of their profits and wealth into channels highly valued by society. As Hynes has pointed out, the merchants developed their portfolios of investment ('gifting' in his words) primarily in relation to two distinct reference groups: the community of merchants of which they themselves are part, and the ruler and the elite [Hynes 1987:341]. The building of *havelis* is made to show their prosperity and trustworthiness to the people of their own communities, while modern philanthropy is carried out to show their public service spirits and social responsibility to the British officers. Both have the same meaning in which they made investments to acquire social respects and success of business.

⁹ According to Hardgrove, the first type of painting depicts Hindu gods and goddesses, folk stories, and devotional bhakti traditions. Another group of paintings is associated with European rule and new images of colonial modernity such as trains, bicycles, cars, planes, and gramophones. The third type of painting is portraits. Artists started to depict individual subjects accurately after the technique of photography became more widely available in India from the 1840s. The final type of painting is pictures of women in their daily lives; for example, a woman breastfeeding a baby or giving birth. Some of those pictures were probably depicted to commemorate and publicize family events. Pictures of private acts of courtship and sexual intercourse are also scattered among a number of *havelis*.

Conclusions

We have seen that for Marwaris, a hometown is the centre of a network around which personnel, capital, and honour circulate. As for conclusions, I will consider the meaning of “hometown” for the Marwaris who are essentially mobile. Why have Marwaris invested in their hometowns after they left? Their symbolic investments have not been exclusively directed into their hometowns, but I will argue that those made in the hometown have a special importance to diasporic Marwaris.

We have seen in the example of the Poddar in Churu that merchant communities are essentially mobile. Bhagothiram Poddar was one of the first merchants who migrated to Churu from Fatehpur in the sixteenth century. The reason for his migration was not known. He is assumed to have been a treasurer of the Nawab of Fatepur [Timberg 1978:138], probably because his family name Poddar comes from Potedar, a person holding the treasure (*pota*).¹⁰ The family history of migration can be traced back further. The Poddar belong to the Agarwal community (*jati*) which is the most numerous and important in Shekhawati. Agarwals are said to have originated in Haryana and take their name from Agra Sen, King of Agroha, the mythological homeland they deserted. It is said that they fled southward in the face of Muslim invasions, but it is probable that many were also attracted into Rajasthan by the prospects it offered.

Migration was common and natural for the merchant communities because they had never been tied down to any particular land. By the nineteenth century, they neither owned land nor invested in landed property. They were not permitted to build big houses and, as we have already seen, it was unwise to draw the baron’s attention to one’s affluence. Their resources were strong networks of trading partners and families, which made them flexible and their migration easier. They would stay in places they had chances to set up businesses and leave a place when they could no longer tolerate the amount of extortion by the rulers or when the overall business environment changed.

Around the late eighteenth century some merchants families such as the Poddar in Churu started to hold power that surpassed that of the local rulers. In the nineteenth century large numbers of merchants migrated out and achieved economic success in British India. Strictly vegetarian and simply dressed, the Marwaris lived austere lives in their adopted places of work. The austerity of their personal lives was not coupled with any reduction in their ego. The money they earned was sent back to their homes in Shekhawati and each step in their ascent was registered by the construction of some sort of building in their hometown. Each structure vied with the others put up by rival families and, as a final touch, the walls were lined with paintings. It was in their hometowns that their social position mattered.

However, what the migrant merchants tried to acquire by constructing those buildings was not just social reputation. The *havelis* they built in their hometowns were neither for themselves nor

¹⁰ In another source, one of his ancestors, whose name was Raymal, was a secretary (or servant) of the great poet Sundardas in Fatehpur [Agrawal 1987:13].

for the female members of their families. They were for their ancestors. The mansion was mainly constructed for ritual occasions in which the relationships with family ancestors, caste members, and neighbours were highlighted. Thus, the *haveli* was constructed even after all the family had left and gone 'abroad' to British India. It was important to hold family rituals in their palatial ancestral houses, through which they could establish not only a social reputation as a wealthy merchant but also their ties with their locality. In other words, the construction of ancestral *havelis* was for the diasporic Marwaris to create a homeland, to locate their identity in the imagined homeland, and to find their roots.

Haveli building by merchants, however, ceased around the 1930s. Does this mean that they no longer needed their homeland or roots in Rajasthan? Hardgrove offers a variety of reasons. One is related to the permanent migration of Marwari women and children to the colonial cities to join their men folk, who had prospered and could now afford to house the extended family in the city. But even more importantly, it was at that time that Rajasthan became less central to the Marwari self-perception, and competition with the Rajput rulers became less important. Instead, involvement with the Congress Party and increasing participation in the affairs of the nationalist struggle created a new, national arena for the staging of such concerns. Rajasthan in the eyes of the Marwaris no longer remained the primary site of action, identity, and memory [Hardgrove 2004:107].

To the reasons raised by Hardgrove I want to add another one: that the tie with ancestors became a family myth rather than a history or memory. The interviews I have conducted with some of the Marwaris in Calcutta make clear that many of them could claim to have, or have had, a family *haveli* in Rajasthan, but fewer and fewer people have actually visited it. There are older people who visit their hometowns once a year for a day or two to donate something to schools or temples there and to check up on their *havelis* which are locked up or cared for by a local person.

Even today philanthropic projects, such as the establishment of temples, schools, hospitals, and cow protection-sheds continue to be carried out among Marwaris in their hometowns. But the ancestral *haveli* itself has lost its importance and no more investments in it have been made. Many Marwari families living in Calcutta still perform a ceremony to mark the first haircut of a boy in Rajasthan. The ceremony, however, is not performed in the boy's ancestral house but in the temple of the family's clan goddess (*kuldevi*) or ancestral god. For example, a boy of the Ganeriwala family aged just one year had his first-haircut ceremony in August 2010. His great grandfather had migrated to Calcutta from Ratangarh, where his family has a *haveli*, but his ancestors are said to have originated in a village called Ganeri. That is why they are called Ganeriwala. The ancestral god of the Ganeriwala is in that village. The boy's family visited Ganeri first and then the temple of their clan goddess (Chatrbhuja Matamai) in Fatehpur for his haircut ceremony. The family did not visit Ratangarh, despite it being a hometown where they have a *haveli* and used to perform family rituals. To the diasporic Marwaris of today, the location of their ancestral *haveli* does not have much meaning, while they have still maintained a relationship with the place where the clan goddess and ancestral god are located. Recently a list of the members of the Ganeriwala clan scattered all over India was made by a man living in Calcutta. A meeting of Ganeriwala clan

members is planned to be held once a year. For them, clan membership seems to have become more important for identity construction than ancestral houses are.

After all, the “homeland” for mobile merchants was defined by the supposed ancestral domicile. Once it was a mansion constructed by the ancestor’s name and nowadays it is a temple where the clan goddess and ancestral god are located. The families of the Singhania clan in Calcutta transferred their clan goddess and ancestral god (Ramishan Mata and Dedar Kothi) from the original places in Rajasthan to a family temple in Calcutta. They thus have no need to visit Rajasthan to perform family rituals. This group of Marwari families brought their ancestral domicile into Calcutta.

For diasporic Marwaris, the hometown has been consciously created and confirmed by visiting and investing. This is because it is the place around which the most important resources for merchants—that is, the personnel, capital and reputation—circulate. However, once the flow of these resources change, the “homeland”, as the centre of identity for mobile merchants, can be changed as well.

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