

Chapter Two
From Merchant-Banking to Zamindari: Jains in 18th- and 19th-Century
Murshidabad

Rajib Doogar

Jains were prominent actors in the settlement of Murshidabad and have remained significant in the economic, political, social and cultural life of the area ever since. As far as we can tell, the emergence of the Jain community in Murshidabad was the result of two distinct waves of migration. Between 1700 and 1765 the dominant Jain actors were the Jagat Seths, a line of merchant-bankers who had come from Marwar. The period after 1765 saw the rise of Rajput Jains claiming descent from warrior castes who migrated to Murshidabad and initially set up as bankers or financiers, but, for the most part, quickly became zamindars. They formed the sheherwali (urban) Jain community of Murshidabad which in the 19th century replaced the Jagat Seth family as icons of wealth and pomp. There are significant differences between the history of the Jagat Seths and that of the sheherwali Jains, which reflect clearly their vastly varying roles in Murshidabad. These differences reflect the broader forces at work in Indian society and polity during the 18th and 19th centuries and provide a natural framework for the rest of this chapter.

Centre Stage at the Beginning

A Jain, Manikchand, who was later given the title of Jagat Seth, “banker to the world”, was present centre stage at the founding of Murshidabad in the early 18th century. The relocation of the Bengal diwani (revenue collectorate) from the Mughal court city of Dacca to the town of Makhsudabad on the east bank of the Bhagirathi river, was an important reform in the 18th-century reorganization of the Mughal administration of Bengal. Murshidabad provided easy access both upstream to Patna, and thence to Delhi, and downstream to Calcutta where the British were vying with the Mughals for economic, if not political, suzerainty. In Murshidabad, Manikchand was appointed deputy diwan, tasked with the organization and supervision of revenue collection and the treasury, and later with the administration of the Murshidabad Mint. He was also personal banker to Murshid Quli Khan (r.1717–27), with whom he is jointly credited in having invested heavily to ensure the development of Murshidabad and its environs.

The history of the Jagat Seth family recounted in *Oswal Jati ka Itihas* (1934), the Jain *Debrett's*, adds an interesting gloss to this historical narrative. It characterizes Manikchand as a, if not *the*, prime architect of the move to Murshidabad. In this telling, Manikchand encourages Murshid Quli Khan, whose ambition is to become nawab of Bengal, to leave the “papa bhumi” or unclean/sinful land of Dacca to establish a new city, in his own name, that will one day be the capital of Bengal and will have a Mint. He lays out the economic and political advantages of the move, including the impact on Murshid Quli Khan’s relations with the English, the French and the Dutch as well as with the emperor in Delhi. Characterizing the emperor as “revenue hungry”, Manikchand suggests that increasing the revenue remission to Delhi by a third – to 20 million rupees – will ensure the success of the new venture.

Antecedents of the Jain Presence

The Mughal Emperor Akbar (r.1556–1605), in his quest to strengthen the political foundations of his empire, made two far-sighted policy choices. First, he entered into matrimonial and political alliances with key Rajput princes. Second, he appointed capable and trustworthy non-Muslims to high positions in the imperial administration. According to their family histories, the Jagat Seth family and the later sheherwali clans in Murshidabad were all either Rajputana merchants or Rajputs who had emigrated in the 17th and 18th centuries, either as imperial administrators or simply to seek their fortunes in the newly expanding empire.

The earliest specific mention of a member of one of these clans is a reference to one Sukhji of the sheherwali Dugar clan who, in 1638, is said to have attained the rank of panch hazari mansabdar (a mansabdar commanding 5,000 troops), a fairly high rank in the imperial bureaucracy, and to have been awarded the title raja. He is said to have been an Agnivansha Chauhan Rajput descended from Raja Manikdeo (b. 838 CE), the son of Raja Mahipal, rulers of Sidhmer (in Rajasthan), and later Bisalpur (said to be “near Ajmer”). The next named individual in this family’s history is Birdas, said to have been a native of Kishangarh in Rajputana. Having gone on a pilgrimage to Mount Pareshnath (an important Jain holy site located in Rajgir, Bihar), he is said to have arrived in Murshidabad in the first half of the 18th century. Like all the other clan leaders of the sheherwalis, the Dugars claim descent from the Rajput warrior caste.

By contrast, the Jagat Seth family is descended from one Hiranand Gailara or Galera, a resident of the town of Nagaur in the principality of Marwar, who having fallen on hard times migrated to Patna, the seat of Mughal administration in Bihar. Hiranand became a successful banker and a saltpetre merchant. His six sons established branches of the firm in different cities, including most notably, his fourth son, Manikchand, who moved from Patna to Dacca and thence to Murshidabad. *Oswal Jati ka Itihas* identifies this clan as Khichi Gahlot Rajput. Within the matrix of Jain subcommunities, this clan was a member of the johori saath or the jeweller merchant community.

The Epoch of the Jagat Seths

Manikchand was closely aligned – both politically and personally – with Nawab Murshid Quli Khan. This alliance would continue during the tenure of Manikchand's nephew Fatehchand, the second Jagat Seth, and Fatehchand's grandson Mahtab Rai. Over the course of its tenure, the bank of the Jagat Seths initiated several notable improvements in the revenue administration. Manikchand introduced the practice of transferring revenue by drafts drawn on his family's branch in Delhi. In one such transaction, he is reputed to have transferred the entire annual revenue of Bengal, then about 15,000,000 silver rupees, the physical transport of which would have necessitated the use of a convoy of dozens of carts together with a protective armed force and the appurtenant support flotilla. In addition, the bank routinely acted as personal financiers to high-level imperial bureaucrats, the aristocracy and nobility, and to the imperial family itself. The perpetually cash-strapped later Mughal emperors routinely ran personal overdraft accounts equal to several years of revenue with the family bank.

The ability to transfer such large amounts across the length and breadth of the empire made Manikchand's bank central to the late Mughal financial system. About 1700, a financial crisis brought on by a crop failure was defused with Manikchand's help as he transacted across a spatially distributed network of family-owned branches and locally-owned merchant banks to provide support to the imperial treasury. By imperial decree, farmers were given the right to borrow by issuing tradable promissory notes secured on their land (a practice that in normal times was strictly circumscribed or prohibited outright under the law). Manikchand's bank agreed to buy any such notes tendered to it provided the emperor would guarantee that the note would be enforceable when it eventually became due. The knowledge that these notes were backstopped by the liquidity of

Manikchand's bank effectively unlocked the credit market and the crisis passed. For this act of ingenuity and service to the empire, Emperor Farrukh Siyar bestowed on Manikchand the title of Jagat Seth – a title that was reconferred on every subsequent head of the family by later emperors and nawabs of Bengal until the British abolished the nawabs' position in the late 19th century.

A third important source of wealth and power lay in the seigniorage rights that went with the Murshidabad Mint. The right to redeem old currency for new and the monopoly rights to the bullion trade gave the Jagat Seth an enormous profit margin that could then be used to finance the (usually unredeemable) personal loans advanced to the emperor and the nobility. At the time of his death in 1722, Manikchand was reputed to be the richest merchant in Bengal – possibly in the world. He is said to have maintained a force of 2,000 armed guards, although it is not clear whether this is a passing reference to his having held an official rank of do hazari mansabdar (a mansabdar in charge of 2,000 troops) or whether it is simply a numerical count.

Their combined roles as revenue collectors, masters of the Imperial Mint and their ability and willingness to finance the personal consumption of the late Mughal nobility meant that the Jagat Seths were intimately involved in the turbulent politics of the period as well. The second Jagat Seth, Fatehchand (d. 1756), was instrumental in the rise to power of Alivardi Khan as nawab of Bengal (r. 1740–56) and the two men remained closely allied till their almost-concurrent deaths. During this period, the Murshidabad administration had to cope with two key threats. One was the periodic Maratha raids on the Bengal countryside, resulting both in loss of gold and a reduction in agricultural productivity. The other was the increasing use by the officers of the East India Company of its base in Calcutta to denude the local countryside, much as the Marathas were doing from the west, for personal enrichment and to further the Company's objective of weakening the nawab's rule over Bengal. A key goal of Company policy at this time was to establish a mint at Calcutta which, coupled with its domination of the sea trade to Europe, would have given it an economic stranglehold on Bengal, then the richest jewel in the Mughal crown. As a result, the Company Directors in England, keenly aware that their officers' excesses were in the Company's best interests, at least in the short term, did little to curb these extra-curricular activities. No doubt mindful of the implications of these multiple threats to Mughal power and, consequently, to his own interests, Fatehchand remained,

till his death in 1756, a loyal supporter of the Bengal nawab and, by keeping the revenues flowing to Delhi, of that setting star, the Mughal empire.

In 1756, following the deaths of both Alivardi and Fatehchand, the dynamic between the new nawab – Alivardi's grandson, Siraj al-Daulah (1756–57) – and the third Jagat Seth – Fatehchand's grandson, Mahtabchand – changed dramatically. For reasons not fully clear, but said to range from Siraj's spendthrift habits and constant demands for more gold to his hot-headedness and arrogance, by the time of the battle of Plassey in 1757, Mahtabchand had been alienated from the nawab and found himself allied with, or under the protection of, one of Siraj's generals, Mir Jafar whom the British were using as a Trojan horse to undermine the Bengal nawab's power. In 1757 after defeating Siraj al-Daulah at Plassey, the British finally won from Mir Jafar, whom they appointed as the new nawab, the right to establish a Mint at Calcutta to strike coins in the name of the nawab of Bengal. This concession cemented the East India Company's power as kingmaker in India and became the foundation stone of the two-century long British domination of India till 1947.

From this point on the political situation turned against the Jagat Seths. In 1764 after the British victory at Buxar, the defeated nawab of Bengal, Mir Qasim, had the third Jagat Seth, Mahtab Rai, and his brother Swaroop Chand, thrown into the river from the ramparts of Monghyr Fort. Mahtab Rai's eldest son Kushal Chand, the fourth Jagat Seth, was for many years revenue collector for the British, but the family's importance and wealth steadily decreased. The increasingly powerful English East India Company lost no time in downgrading the standing of their Indian agents: the scathingly condescending and distant tone of Lord Clive's letters to Kushal Chand are a far cry from the treatment one would expect of the family that had facilitated the British military victory at Plassey.

The Jagat Seths were staunch Jains and, befitting their status, acted as true leaders of the Jain community in Bengal, Bihar and Orissa. Upon arriving in Murshidabad, Manikchand built a Jain temple in Mahimapur, on the outskirts of Murshidabad, where he set up his kothi or palace (figure 1). Among the important contributions made by the family to the identity of the Jain community was to obtain from Emperor Muhammad Shah (r. 1719–48), revenue-free lands surrounding Mount Pareshnath. Successive generations of the family also sponsored religious pilgrimages to Mount Pareshnath which they restored, extended and revitalized. The Jagat Seths' extensive temple-building in Murshidabad and

at Pareshnath, the organized pilgrimages that they led and their lavish outlays on establishing a strong Jain community set a standard of spectacular religious service that inspired both respect and emulation among their sheherwali successors. Unfortunately, all of the family palaces and temples at Murshidabad were destroyed in the earthquake of 1897. The current family temple in Mahimapur dates from more recent times (figure 2).

The Transition to Company Raj

As advisors and bankers to the Mughal empire and the nizamat of Bengal, the Jagat Seths played an important role in revenue administration and were in a position to place trusted agents in key positions. This they did by recruiting agents from the ranks of the Jain community both locally and elsewhere in Bengal and beyond. One can only speculate that between their travels from Bengal to Delhi, and as their reputation as lavish patrons of religious enterprises spread among the Jains of western India, a new generation of emigrants decided that there were fortunes to be made in Bengal, leading to a steady influx of Jains into the area. Among these were the second notable group of Jains in Murshidabad who made a distinct impression on its culture and its history – the sheherwali Jains of Jiaganj (Baluchar) and Azimganj. From reading the sheherwali family histories it appears that the various families fall into somewhat different categories, but since they effectively functioned (and continue to do so), as one religious community, and since their rise to prominence came about in relatively similar fashion, they are treated homogeneously.

Two examples of how these later immigrants navigated the winds of change in Indian society and polity and established themselves in the popular mind as the successors to the Jagat Seths can be seen in the respective histories of the Barakoth branch of the Birdas (Dugar) clan and of the Kharag Singh (Nahar) clan, two prototypical large clans with somewhat distinct self-perceptions and family trajectories. These clans also reflect two different ways in which lineages are preserved within the community over time: the Dugars (Doogars) of today represent the direct bloodline of Birdas Dugar, whereas the story of the Nahars is one of continuation of the clan lineage via adoption – including that of a child from a completely unfamiliar background. Of these, the Dugars were the earlier to rise to prominence and, since their story overlaps quite closely with the end of the glory period of Murshidabad, the more instructive.

The Profligate Grandeur of the Jiaganj Barakothy

How the Dugar clan of the sheherwali community lived and thought of itself is informative about the transformation of India in the transition from Mughal to British rule. The story of Birdas Dugar whose pilgrimage to Pareshnath turned into a one-way trip to Jiaganj is interesting if only because this family history, unlike that of the Nahars and other contemporaneous immigrant families, does not say that he established himself under the Jagat Seths. Rather, it says that he was a wealthy resident of Kishangarh in Rajputana, and upon arriving in Murshidabad “in the first half of the eighteenth century”, he commenced business on his own, setting up as a banker. He had two sons, Buddh Singh and Ban Singh, both bankers as well. Buddh Singh in turn had two sons, Bahadur Singh and Pratap Singh (1781–1860), the latter of whom is credited with having vastly increased the family fortunes both through his banking activities and by the acquisition of zamindaris. Prior to Pratap Singh’s time this family was not in the zamindari business and his seals indicate that he styled himself as “Banker”. However within a short time, he is on record as having extensive zamindaris all over Bengal and Bihar, stretching from modern Forbesganj on the Nepal-Bihar border in the east to Rangpur in the west, and from Malda in the north to 24 Parganas in the south. During his time the leadership of the Murshidabad Jain community shifted from the Jagat Seth to the Dugars, and Pratap Singh led a sangha (pilgrimage group) to Pareshnath in 1820. Over the next hundred years, the house of Buddh Singh Pratap Singh (the name of the family Bank), retained both their banking and zamindari businesses and it was only during the 1890s after the demise of Pratap Singh’s oldest son Laxmipat Singh (1835–86), that the Bank was closed.

Chronologically, the loss of the family’s old seat to the meanderings of the river Bhagirathi can serve as a useful focal point for the transition that this family had to navigate in the late 18th and early 19th centuries. This event forced Pratap Singh to construct a new kothi at Jiaganj (now the site of Sripat Singh College, named after one of his great-grandsons). His extensive zamindari holdings had necessitated a lifestyle change and the new kothi, with its neoclassical facade and grand staircase, reflects the move to a newer, more cosmopolitan lifestyle, from the old family palaces in Azimganj with their more cloistered, fort-like residential complexes better suited to the older banking lifestyle (figure 3). Reflecting his clan sensibility of, and pride in, its royal origins, Pratap Singh and his descendants lived a lavish lifestyle that reflected a combination of munificent charity, grand public spectacle and the need to signal the family’s successful transition to

power under British supremacy: a late portrait in the European style shows him comfortably ensconced in a distinctly European chair, looking straight at the observer with an air of quiet, self-assured authority (figure 10). He wears a luxuriant moustache and a deceptively simple but in reality priceless muslin angarkha. In its iconography, this portrait is as revealing of the Indian sensibility of luxury and power as any of its counterparts depicting European royalty. Portraits of the family “in court” show that, around this time, retainers were dressed in European-style livery. The family is invariably portrayed in traditional garb associated with Indian elites (figure 11), the architecture is Rajput, and the decor heavy on rich colour (a Mughal trait), while the iconography of the decorative elements almost always includes a lion or three (symbolizing the family’s roots in Rajput royalty). Public depictions of the family in Western clothing start only in the time of Pratap Singh’s great-grandsons. In “official” portraits, however, even in the fifth generation, the family is depicted in Indian garb.

The theme of descent from Rajput royalty runs through the family’s architectural enterprises over the next four generations. Laxmipat Singh inherited the family bank and an equal share of the family estates. His lavish outlays tended to run larger than life. For his son’s wedding to a daughter of the Dudhoria clan of Azimganj, located just across the Bhagirathi, the bridegroom’s party of elephants and horses (the theme of Rajput and Mughal royalty again) crossed the river from Jiaganj on a pontoon bridge built for the occasion. Another example of his rather escalated sense of scale can be gleaned from the design of the Kathgola Palace and Gardens of Nashipur which are his signature contribution to Bengal architecture and are located a longish stone’s throw away from the Jagat Seth’s old home of Mahimapur. They feature a beautiful and radical Jain temple design that incorporates Bengali influences as well as an austere grand baganbari (garden house), built to serve partly as a corporate entertainment centre and partly as weekend family retreat (figures 4–7). In its economy of structures counterpoised against expansive and beautifully landscaped surroundings, the Kathgola complex emphasizes the sense of remove from the world and retreat into solitude that is characteristic of the Jain ethos – albeit on a scale reminiscent of royal retreats rather than the profusely decorated but externally bland and contextually unrooted examples of mercantile piety for which Jain temples are famous.

Other elite families such as the Azimganj Raj Dudhorias, the Megraj Mysingh Kotharis

and the Nowlakhas adopted different strategies to attain wealth and prominence during their tenure in Murshidabad. Overall the joint efforts of these families contributed to the impression of the sheherwali as a community of fabulous, almost bottomless, wealth, which combined lavish pomp and extravagance on a royal scale with cultured and intellectual activities at a national and global level both within and outside the Jain community. Perhaps the most notable and enduring legacy of the sheherwalis is the distinctive physical footprint in the form of a complex of palaces and temples that have come to be seen as a rare instance of a Jain tirtha to have emerged in the millennium since the Muslim conquest of India.

Murshidabad as a Jain Tirtha Today

Between them, Jiaganj and Azimganj feature over a dozen active temples that are more than a century old, a notable benchmark that by Jain religious standards entitles the location of the temple to be called a tirtha. By virtue of its late 18th and 19th century roots, the triangle of land encompassed by these twin towns at the base and the Nashipur complex of the Kathgola and Mahimapur temples at the apex, is now known to the Jain community as “Shri Murshidabad Tirth”. Pilgrims usually come by bus from Kolkata although, due to a deterioration in economic conditions and the relaxed if not indulgent enforcement of law and order in the area, travellers have been subject to extortionate demands on the road route, leading to a noticeable drop in pilgrims from western India over the last decade. However, on the positive side, there now are good fast trains from Kolkata which offer easy access via a five-hour journey. The only place for large groups (that may number from 20 to 100) to stay overnight in the area continues to be the ayambilshala (rest-house for pilgrims) at the Bimalnath Swami Temple in Jiaganj which is the only place in the area to offer a traditional Jain kitchen (figures 8 and 9). A little further away, in Berhampur and in the environs of Murshidabad town, many standard mofussil hotels are available which offer basic amenities such as air-conditioned rooms.

The usual itinerary for Jain pilgrims is to spend one day visiting the Jiaganj and Azimganj temples and half a day at the Kathgola and Mahimapur temples. Several of these temples including Kathgola and a couple in Azimganj have images translocated in the heyday of the sheherwali community from yet earlier temples. They have now been continuously worshipped for centuries, imparting to them a particular religious potency as icons of the survival of the Jain faith. The libraries of some of these temples contain collections of old

Jain texts but archival and preservation services are non-existent, so little is known as yet about this material.

Over the last decade or so there have been promising signs of renewal as the cash-starved descendants of the Murshidabad elite turn their attention to realizing the rupee, dollar, sterling, euro or yen value of their distinctive heritage of palaces and temples. However much remains to be done on this score: the primary impediment is the general lack of economic and physical infrastructure necessary for the area to successfully display to the modern world its glorious and fascinating history.

Author's Note

The principal sources of information in this chapter are the family histories (vangsha parichaya patras), published by members of the Jain community in the late 19th and early 20th centuries. I also thank Professor Neeta Das for helpful conversations.

Captions

- 1 The Jagat Seth family home at Mahimapur, rebuilt after the earthquake of 1897. Private collection. Photograph: Shubhrajit Das.
- 2 A fragment of an older wall at the rear of the Jagat Seth House. Photograph: Shubhrajit Das.
- 3 Colourful interior of a Jain temple in a private house at Azimganj. Photograph: Neeta Das.
- 4 Interior of the Kathgola Palace. Artist: © Anthony Harrison, 2003.
- 5 Jain temple at Kathgola Palace. Photograph: Neeta Das.
- 6 The main entrance to Kathgola Palace. Artist: © Anthony Harrison, 2002.
- 7 Ground floor plan, Kathgola Palace. Artist: © Anthony Harrison, 2011.
- 8 Entrance court in the Bimalnath Swami Temple, Jiaganj. Photograph: Shubhrajit Das.
- 9 Plan of the Bimalnath Swami Temple and ayambilshala, Jiaganj. Collection of Neeta Das.
- 10 Portrait of Pratap Singh (Dugar), 1781–1860, zamindar and banker. Photograph: Shubhrajit Das.

11 Laxmipat Singh with his brother Dhanpat Singh (viewer left) and son Chattarpat Singh (viewer right). The river is the Bhagirathi and the depiction of the train across the river from the seated men indicates that the painting is from the point of view of Pratap Singh's new kothi on the Jiaganj side of the river. The inclusion of the train in the iconography is most likely a reference to the Nalhati-Azimganj line built in 1863 by the Indian Branch Railway Company, a private train company which Dhanpat Singh financed in order to transport the giant image of Lord Sambhunatha for the Sambhunatha Swami temple that the Dugars were building in Azimganj. Photograph: Shubhrajit Das.

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Fig 3.JPG

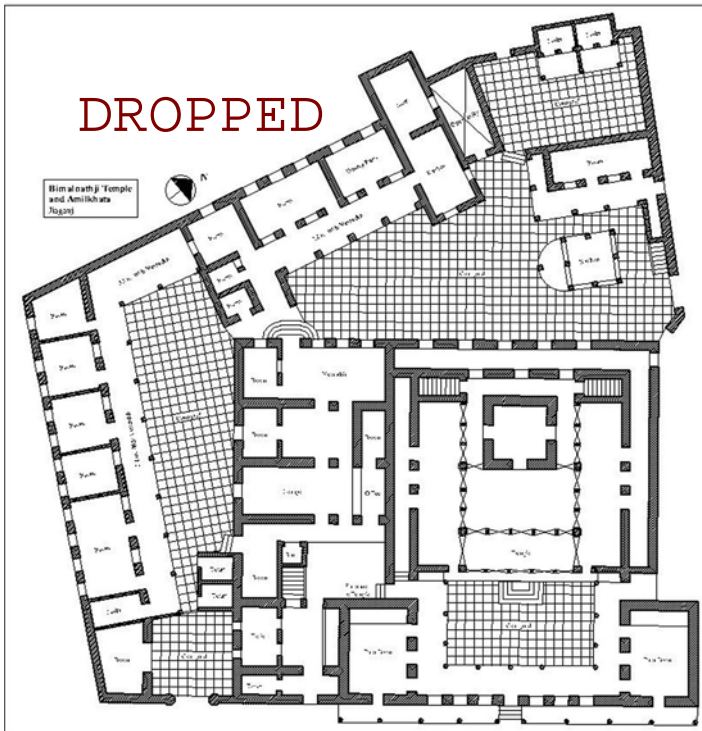
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Colourful interior of a Jain temple in a private house at Azimganj. Photograph: Neeta Das.



Interior of the Kathgola Palace. Artist: © Anthony Harrison, 2003.

Fig 4.jpg



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Plan of the Bimalnath Swami Temple and ayambilshala, Jiaganj. Collection of Neeta Das.

fig 9.jpg



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The Jagat Seth family home at Mahimapur, rebuilt after the earthquake of 1897. Photograph: Shubhrajit Das.



A fragment of an older wall at the rear of the Jagat Seth House. Photograph: Shubhrajit Das
fig 2 Mür Shubhrajit 110.tif



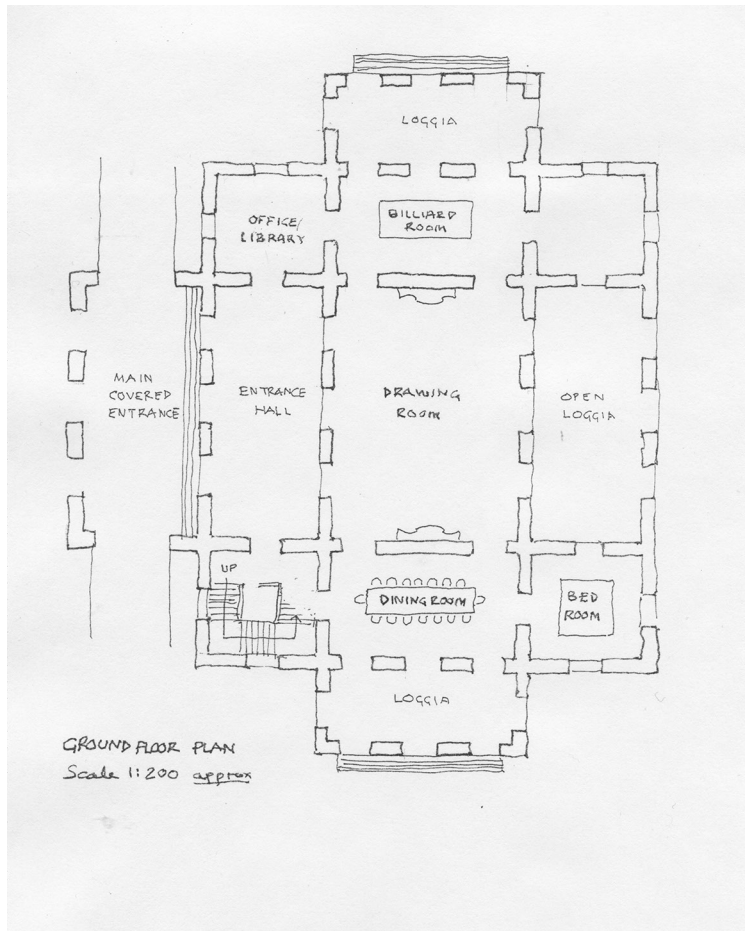
Jain temple at Kathgola Palace. Photograph: Neeta Das.

Fig 5.jpg



Main gateway : Kathgola Bagch, Murshidabad 2002
The main entrance to Kathgola Palace. Artist: © Anthony Harrison, 2002.

Fig 6.jpg



Ground floor plan, Kathgola Palace. Artist: © Anthony Harrison, 2011.

fig 7.tiff

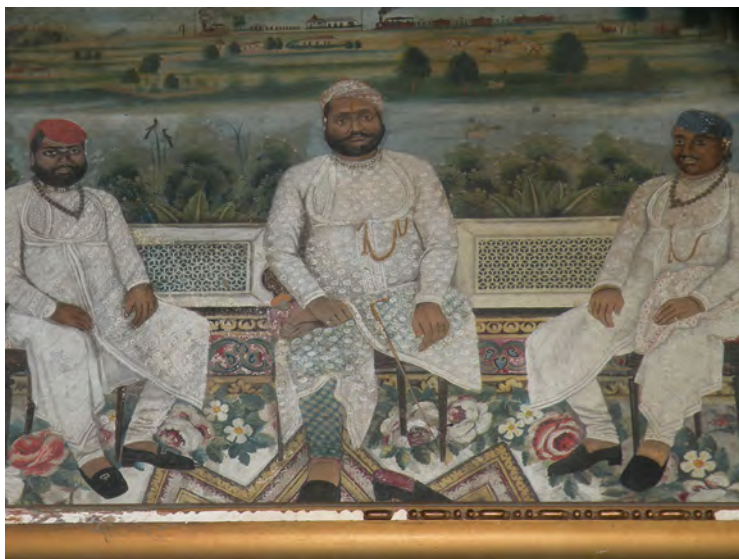


Entrance court in the Bimalnath Swami Temple, Jiaganj.
Photograph: Shubhrajit Das.

fig 8 Mur Shubhrajit 066.tif



Fig 10 Mur Shubhrajit 203.tif
Portrait of Pratap Singh (Dugar), 1781-1860, zamindar and
banker. Photograph: Shubhrajit Das.



Three Jain men (possibly Laxmipat Singh Dugar and his
brothers) on a terrace. Note the steam train in the
background, an indicator of changing times. Photograph:
Shubhrajit Das.

Fig 11 24.7.13-Mur Shubhrajit 227.tif