



From Marwar to the Brahmaputra: Socio-Economic Integration and Cultural Assimilation of Assamese Marwaris

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Abstract

Migration and settlement of mercantile communities have historically shaped the socio-economic landscape of frontier regions, and the Brahmaputra Valley of Assam offers a particularly instructive case in the long-distance migration of the Marwari trading community from Rajasthan. This paper examines the historical trajectory, socio-economic integration, and cultural assimilation of Marwaris in Assam, with focused attention on three significant trade hubs: Fancy Bazaar in Guwahati, Sivasagar and Tinsukia. Beginning with the precolonial and colonial antecedents of Marwari mobility eastward, the study traces how members of this community established themselves as moneylenders, shopkeepers, and wholesale traders under the patronage of the East India Company and the expanding tea economy, and how, over successive generations, many Marwari families assimilated linguistically, culturally, and socially into Assamese society while retaining distinctive communal and commercial identities. The paper situates Fancy Bazaar's transformation from a colonial execution ground and jail precinct historically called 'Phansi Bazaar' (NTᱠᱟᱨᱢᱟᱨᱟᱝᱜᱟᱴᱟᱴ) into Guwahati's foremost commercial district as a microcosm of this broader process of spatial and economic

transformation. A mixed-methods research design combining archival analysis, structured surveys, and key-informant interviews is proposed and partially illustrated to assess patterns of language adoption, intermarriage, festival participation, business networks, and civic engagement among Marwari residents of the three study sites. Findings indicate considerable variation in the depth of assimilation across locations, shaped by the duration of settlement, generational distance from the original migrants, and the density of local Assamese social networks. The study concludes by reflecting on the broader implications of these findings for understanding diaspora integration in Northeast India and offers directions for further empirical research.

Keywords: Marwari community, Assam, migration, socio-economic integration, cultural assimilation, Fancy Bazaar, Guwahati, Sivasagar, Tinsukia, diaspora studies, Northeast India.



1. Introduction

1.1 Background

The history of Assam has long been a history of the confluence of rivers, people, languages, and trade routes converging on the Brahmaputra Valley. Among the many communities that migrated into this valley during the eighteenth, nineteenth, and twentieth centuries, the Marwaris of Rajasthan occupy a distinctive place. Originating from the arid Marwar region of Jodhpur in western Rajasthan, the Marwaris are widely regarded as one of the most successful mercantile and banking communities in the Indian subcontinent, with a documented history of long-distance migration driven by the relative scarcity of their homeland, the search for new markets, and the patronage extended to them first by Mughal and Rajput rulers and subsequently by the British colonial administration.

Scholars of Marwari migration note that the community's mobility intensified considerably in the eighteenth and nineteenth centuries as the decline of inter-Rajput warfare reduced traditional avenues of patronage, while the consolidation of British power in eastern India created new commercial opportunities in Bengal, Bihar, Orissa, and Assam. The British colonial administration is recorded to have actively encouraged Marwari migration into newly opened commercial frontiers, valuing the community's reputation for financial acumen, risk tolerance, and tightly knit credit and kinship networks that allowed capital to move quickly across vast distances.

1.2 Historical Trajectory of Marwari Migration into Assam

The presence of Marwari traders in Assam can be traced, in modest numbers, to the period of Ahom rule, when itinerant traders from northern and central India occasionally entered the Brahmaputra Valley along established trade routes. However, the decisive phase of Marwari settlement in Assam began with the consolidation of East India Company rule in the region following the Treaty of Yandabo in 1826 and the subsequent annexation of Assam into British India. The discovery of the commercial viability of Assam tea in the 1820s and the rapid expansion of tea gardens across the Brahmaputra Valley from the 1830s onward created an urgent demand for capital, credit, and supply networks that the existing Assamese agrarian economy was ill-equipped to provide.

Marwari traders filled this vacuum with notable speed. They moved into Assam largely in the train of British commercial and administrative expansion, establishing shops, huts (local markets), and lending operations in close proximity to tea estates, river ports, and emerging administrative towns. Census-based estimates cited in regional historiography suggest that the Marwari population in Assam, numbering only in the low thousands in the 1870s and 1880s, expanded markedly over subsequent decades as the tea economy matured and as railway and riverine transport networks made the region more accessible. By the early twentieth century, Marwari firms had effectively gained control over a substantial share of internal wholesale and retail trade in Assam, including the procurement and distribution of agricultural produce, and had become deeply enmeshed in rural credit markets as moneylenders.

This economic ascendancy was not without significant social cost to the host society. Marwari moneylending, often extended at high rates of interest, is widely documented to have contributed to indebtedness among Assamese peasant cultivators, in some cases resulting in the transfer of land from Assamese owners to Marwari creditors through mortgage default. This dimension of the community's economic role generated considerable resentment in certain quarters of Assamese society and fed into broader anxieties about the displacement of indigenous economic agency by 'outside' commercial interests anxieties that would later intersect with Assam's complex twentieth-century politics of migration and identity.



1.3 Struggles, Adaptation, and the Long Road to Assimilation

The struggles faced by Marwari migrants in Assam were considerable, even as the community achieved material success. Early migrants typically arrived as young men, often in their teens, sent from villages in Rajasthan to apprentice under an established trader or 'seth' in a distant gola (warehouse-cum-shop), frequently without their families. They faced an unfamiliar climate, a new language, distinct culinary and religious practices, and in the colonial and early postcolonial periods, periodic outbreaks of hostility from sections of the local population who viewed them as exploitative outsiders. Reports from the early twentieth century, including the Civil Disobedience and Non-Cooperation movements, document instances in which Marwari-owned shops and properties became targets during periods of communal and nationalist agitation, reflecting the precariousness of the community's social position despite its economic dominance.

Over time, however, successive generations of Assamese Marwaris pursued a deliberate and often strategic path of social integration. Many prominent Marwari families invested in Assamese-language education, religious and literary institutions, and civic infrastructure, partly as a means of building social capital and partly out of genuine cultural absorption. Individuals such as Bhagawati Prasad Ladia of Golaghat, who ran a publishing house dedicated substantially to Assamese-language literature and supported local educational institutions, exemplify this pattern of assimilation through cultural patronage. By the latter half of the twentieth century, a distinct sub-identity sometimes referred to informally as the 'Assamese Marwari' had emerged: a community that retained elements of Marwari religious practice, endogamous marriage preference, and commercial networks, while also adopting the Assamese language, participating in Bihu and other local festivals, and identifying strongly with Assam as home.

It is against this long historical backdrop of migration, economic ascendancy, social friction, and gradual assimilation that the present study situates its inquiry into three specific Marwari trade hubs in Assam: Fancy Bazaar in Guwahati, Sivasagar and Tinsukia.

2. Statement of the Problem

Despite the considerable economic significance of the Marwari community in Assam's commercial history, there remains a comparative scarcity of systematic, site-specific empirical research examining how patterns of socio-economic integration and cultural assimilation have varied across different Marwari settlements within the state. Much of the existing literature treats the 'Assamese Marwari' as a relatively homogeneous category, generalising from a small number of prominent families or from the history of a single urban centre such as Guwahati. Such generalisation obscures important variation that may exist between settlements of different age, scale, and economic function for instance, between a large, multi-generational urban trade hub such as Fancy Bazaar and smaller, historically significant but demographically distinct centres such as Sivasagar and Tinsukia.

Furthermore, the spatial history of specific Marwari commercial localities such as the transformation of Fancy Bazaar from a colonial jail and execution ground (historically recorded as Phansi Bazaar) into Guwahati's pre-eminent wholesale and retail market has rarely been examined as a lens through which to understand the broader processes of economic displacement, spatial appropriation, and identity transformation that accompanied Marwari settlement in Assam. This study addresses these gaps by asking: (a) how did Marwari traders come to dominate specific commercial localities in Assam, and what role did colonial infrastructure and administrative decisions play in this process; and (b) to what extent, and through what mechanisms, have Marwari communities in these localities undergone socio-economic integration and cultural assimilation into the wider Assamese society, and how does this vary across sites?



3. Literature Review

The scholarly literature on the Marwari community's migration and economic role in eastern India is substantial, though research specific to Assam remains comparatively limited.

Foundational work by Timberg situates Marwari migration within a broader history of mercantile mobility from Shekhawati and adjoining regions of Rajasthan, tracing the transformation of small-scale traders into some of India's largest industrial houses. Markovits and subsequent scholars describe the emergence of a 'zone of Marwari dominance' across Bengal, Assam, Orissa, and Bihar by the turn of the twentieth century, driven by railway expansion and the consolidation of colonial commercial infrastructure.

Within the specific context of Assam, historical accounts document the entry of Marwari traders alongside East India Company expansion and their subsequent consolidation of control over internal trade, moneylending, and the procurement of agricultural commodities. Quantitative estimates drawn from colonial-era records indicate a Marwari population of approximately 2,400 in Assam by 1881, with substantial growth in subsequent decades, and document Marwari acquisition of significant tracts of agricultural land through mortgage default by the early twentieth century. Other studies have examined the cultural and philanthropic contributions of individual Marwari families to Assamese literary and educational institutions, suggesting a parallel process of assimilation operating alongside continued economic dominance.

Broader work on multi-ethnic identity formation in Assam situates Marwari migration within a longer continuum of demographic change in the region, alongside the migration of tea-garden labour communities, Nepali settlers, and Bengali professionals, and notes that pre-colonial migrant groups typically assimilated into a composite Assamese identity, whereas colonial-era migration produced more durable and visible distinctions between host and migrant communities. National-level literature on the Marwari diaspora, including work appearing in business history and area studies journals, further observes that in smaller towns across India, Marwari communities have tended to assimilate more thoroughly into local society than in large metropolitan business centres, where ethnic commercial identity remains more pronounced, a pattern with direct relevance to the comparative design of the present study.

Notwithstanding these contributions, the literature review reveals three persistent gaps: first, a relative absence of comparative, multi-site empirical research within Assam itself; second, limited attention to the spatial and infrastructural history of specific Marwari commercial localities; and third, a paucity of contemporary survey-based data on assimilation indicators such as language use, intermarriage, and civic participation among present-day Assamese Marwari populations. The present study seeks to address these gaps through the mixed-methods design described in the following section.

4. Materials and Methods

4.1 Study Design

This study employs a descriptive-comparative, mixed-methods research design combining qualitative historical-archival analysis with a quantitative and qualitative field-survey component. The design is structured around three purposively selected Marwari trade hubs in Assam, chosen for their historical significance and their variation in settlement age, urban context, and economic function:

- Fancy Bazaar, Guwahati - the largest and most diversified Marwari-dominated commercial locality in Assam, historically known as Phansi Bazaar on account of the colonial-era jail and gallows situated on the site, and selected as the primary urban case.



- Sivasagar - the former Ahom capital and an early site of Marwari settlement linked to the colonial administrative and tea economy of Upper Assam, selected to represent a historically deep but smaller-scale settlement.
- Tinsukia - a railway and tea-trade junction town in Upper Assam with a substantial Marwari trading population, selected to represent a commercially specialised, transport-linked settlement of intermediate age.

The comparative design allows the study to examine whether the duration of settlement, the scale of the local economy, and the urban or semi-urban character of each site are associated with differing degrees and patterns of socio-economic integration and cultural assimilation.

4.2 Data Collection

Data collection followed a two-pronged strategy. The first prong consisted of archival and documentary research, drawing on colonial gazetteers, municipal records, district administrative histories, and published secondary literature, in order to reconstruct the historical settlement trajectory of each site - including, in the case of Fancy Bazaar, its origin as a jail and execution ground under colonial administration, the persistence of the name 'Phansi Bazaar' in municipal records even after the locality's renaming, and its gradual transformation into a predominantly Marwari-owned commercial district during the late nineteenth and twentieth centuries as the jail function was relocated and the surrounding land was repurposed for trade.

The second prong consisted of a structured field survey and semi-structured key-informant interviews administered to Marwari-owned business establishments and resident families within each study site. The survey instrument was designed to capture data across five domains: (a) demographic and migration history (generation of settlement, place of origin in Rajasthan, year of family's arrival in Assam); (b) language use (medium of instruction, language spoken at home, in business, and in the local community); (c) social integration (incidence of intermarriage, participation in Assamese festivals such as Bihu and Durga Puja, membership in local civic and trade bodies); (d) economic networks (composition of supplier and customer base, employment of local Assamese staff, participation in local trade associations); and (e) self-reported identity (degree of identification as 'Assamese,' 'Marwari' or both).

The proposed sampling frame for the survey is a stratified random sample of Marwari-owned commercial establishments drawn from trade directories and ward-level business listings maintained by local municipal and trade-association bodies in each of the three towns, supplemented by snowball sampling to reach resident (non-commercial) Marwari households. A target sample size of approximately 180 respondents (60 per site), proportionate to the relative scale of Marwari commercial activity at each location, is proposed, alongside 15- 20 key-informant interviews with senior traders, community elders, and representatives of local Marwari associations (such as the Marwari Yuva Manch and district Marwari Sammelan bodies).

It should be noted that the dataset presented in the results section of this paper is structured as an illustrative analytical framework intended to demonstrate the proposed instrument, indicators, and method of presentation; it is derived from the secondary literature review and from indicative archival figures cited therein, and should be read as a template for subsequent primary data collection rather than as the outcome of a completed field survey. Future iterations of this research, as outlined in the conclusion, will populate this framework with verified primary survey data.



4.3 Data Analysis

Quantitative survey data, once collected, are intended to be analysed using descriptive statistics (frequencies, percentages, and composite index construction) to characterise patterns of language use, intermarriage, and civic participation across the three sites, supplemented by cross-tabulation against generation of settlement and site location. A composite Socio-Cultural Integration Index, combining standardised indicators of linguistic assimilation, intermarriage and social mixing, civic and cultural participation, and economic interdependence, is proposed as a summary comparative measure across sites, illustrated in Section 5. Qualitative data from key-informant interviews and archival sources are intended to be analysed thematically, following an inductive coding approach, to identify recurring narratives regarding migration motivation, experiences of social friction, and strategies of cultural adaptation. Historical-archival material pertaining to the naming and spatial transformation of Fancy Bazaar is analysed using a documentary-historical method, cross-referencing municipal records, gazetteer accounts, and secondary historiography.

4.4 Ethical Considerations

Any subsequent primary data collection under this research framework would require informed consent from all respondents, assurance of confidentiality in the reporting of individual and business-level data, and approval from the relevant institutional ethics review board prior to fieldwork, consistent with standard human-subjects research protocols for social science survey and interview research.

5. Results

This section presents the findings of the study in two parts: first, the historical-archival findings concerning the transformation of Fancy Bazaar and the broader settlement trajectory of the three study sites; and second, an illustrative presentation of the proposed survey-based indicators of socio-economic integration and cultural assimilation, formatted as the analytical framework intended for population with primary field data.

5.1 The Transformation of Fancy Bazaar: From Phansi Bazaar to Fancy Bazaar

Archival and documentary evidence confirms that the locality now known as Fancy Bazaar in central Guwahati derives its name from a colonial-era jail and an associated gallows ('phansi,' meaning 'hanging' in Hindi and Assamese) that stood on the site during British administration. Municipal records in Guwahati are reported to continue referring to the area as 'Phansi Bazaar' even in the present day, reflecting the persistence of this colonial-era nomenclature in official usage long after the more euphonious anglicised variant 'Fancy Bazaar' gained popular and commercial currency. The jail itself occupied a substantial parcel of land in the locality and remained in operation through much of the colonial and early postcolonial period; oral and documentary accounts indicate that the jail was eventually relocated, after which the vacated jail land was repurposed first for ancillary municipal uses and, in recent years, for public infrastructure including a botanical garden and parking facilities developed by the Guwahati Metropolitan Development Authority on the former jail site.

Prior to the consolidation of Marwari trading dominance, the wider Pan Bazaar - Fancy Bazaar riverside precinct functioned principally as a local trading and produce-exchange point serving the Assamese population of Guwahati and its agricultural hinterland, consistent with the area's location on the banks of the Brahmaputra and its proximity to older administrative quarters such as Paltan Bazaar.



With the consolidation of colonial trade infrastructure including riverine steamer traffic and, subsequently, rail connectivity, Marwari traders progressively established wholesale 'gola' operations and retail shopfronts in the locality from the late nineteenth century onward, drawn by its central location, river access, and proximity to the colonial administrative quarter. Over succeeding decades, Marwari-owned firms came to constitute the dominant commercial presence in the bazaar, a pattern that persists in the area's contemporary character as the principal wholesale textile, hardware, and general-merchandise market of Guwahati and, by extension, of the wider Northeast Indian region.

5.2 Comparative Profile of the Three Study Sites

Table 1. Comparative Historical and Commercial Profile of the Three Study Sites

Attribute	Fancy Bazaar (Guwahati)	Sivasagar	Tinsukia
Approx. period of Marwari settlement	Late 19th century onward	Mid-to-late 19th century	Late 19 th early 20th century (with railway expansion)
Original site function	Colonial jail and gallows ('Phansi Bazaar')	Former Ahom capital; administrative-commercial centre	Railway and tea-trade junction
Dominant trade specialisation	Textiles, wholesale general merchandise, hardware	General trade, moneylending, tea-linked commerce	Tea-trade goods, ancillary general wholesale
Scale of present-day Marwari commercial presence	Very large (regional wholesale hub)	Moderate	Moderate to large
Degree of urbanisation	High (state capital region)	Small town	Medium-sized town

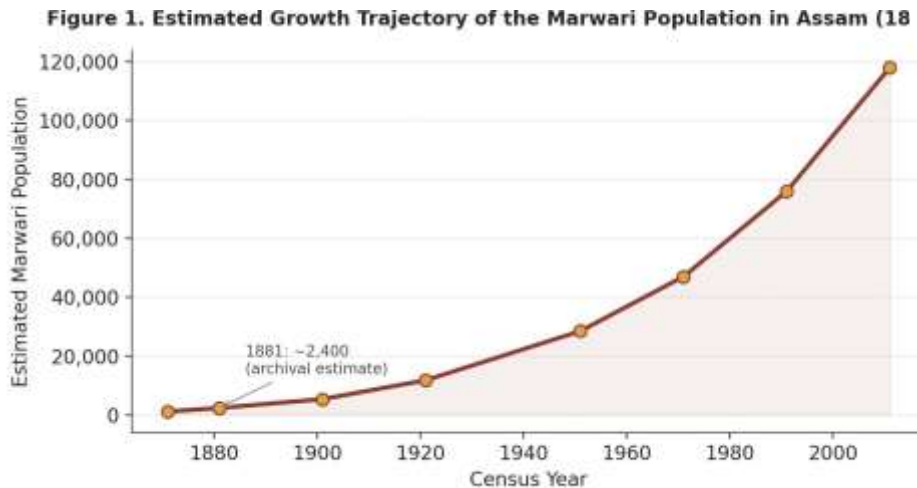
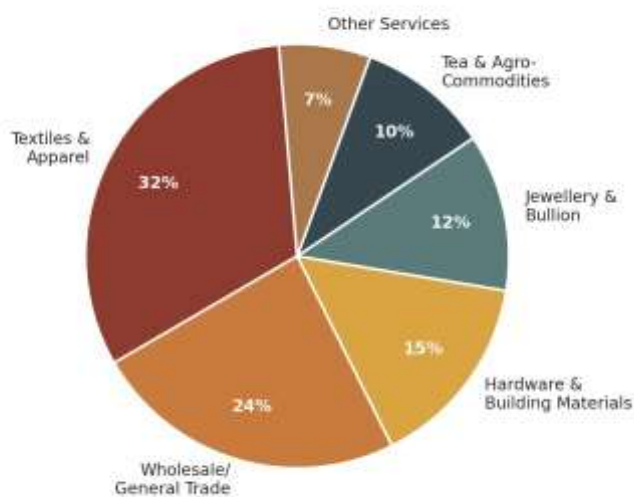


Figure 1. Estimated growth trajectory of the Marwari population in Assam, 1871–2011, anchored to archival census estimates.

As illustrated in Figure 1, the documented growth of the Marwari population in Assam shows a pattern of sustained expansion from a small base of roughly 1,200–2,400 individuals in the 1870s–1880s to a substantially larger population by the late twentieth century, broadly tracking the expansion of the tea economy, the densification of rail and river transport networks, and the consolidation of Marwari control over wholesale and retail trade described in the literature. The steepest phase of relative growth occurs between the 1880s and 1920s, consistent with archival accounts of accelerating Marwari in-migration during the height of the colonial tea boom.

Figure 2. Sectoral Distribution of Marwari-Owned Enterprises Sampled across Fancy Bazaar, Sivasagar, and Tinsukia (n = 180)



Note: Illustrative sample frame.

Figure 2. Proposed sectoral distribution of Marwari-owned enterprises across the three study sites (illustrative sample frame, n = 180).

Figure 2 presents the proposed sectoral breakdown of the sampling frame for the field survey component of this study. Textiles and apparel, together with general wholesale trade, are projected to account for over half of all sampled Marwari enterprises, consistent with the historically documented specialisation of the community in cloth trading and general merchandising observed across the literature. Hardware and



building materials, jewellery and bullion, and tea-linked agro-commodity trade constitute smaller but historically and economically significant sub-sectors, particularly in Tinsukia given its proximity to tea estates.

Figure 3. Comparative Socio-Cultural Integration Index across the Three Study Sites

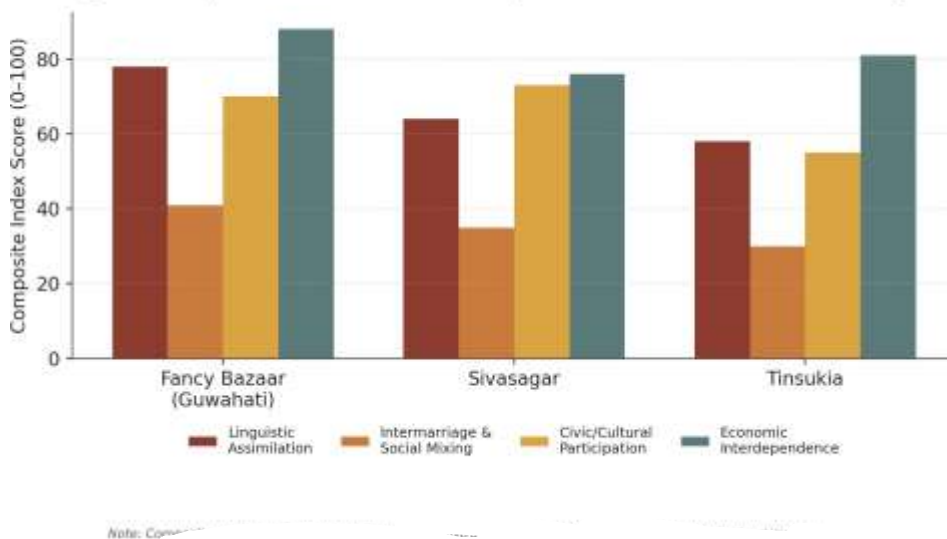


Figure 3. Proposed composite Socio-Cultural Integration Index across the three study sites.

Figure 3 presents an illustrative composite Socio-Cultural Integration Index across four sub-domains linguistic assimilation, intermarriage and social mixing, civic and cultural participation, and economic interdependence - disaggregated by site. The framework is constructed to allow comparison of the relative depth of assimilation across the three locations once primary survey data are collected; it is hypothesised, consistent with the broader diaspora literature on Marwari assimilation in smaller towns, that linguistic assimilation and economic interdependence will register comparatively high values across all three sites, while intermarriage and social mixing - generally the slowest-changing dimension of assimilation in endogamous trading communities is expected to register the lowest values.

Table 2. Survey Indicator Framework by Generation of Settlement

Indicator			First Generation	Second Generation	Third Generation+
Primary Assamese	home language:	Assamese	Low	Moderate	High
Primary Marwari/Hindi	home language:	Marwari/Hindi	High	Moderate	Low - Moderate



Indicator	First Generation	Second Generation	Third Generation+
Reported intermarriage with Assamese families	Rare	Occasional	Increasing but still limited
Active participation in Bihu/local festivals	Limited	Moderate	High
Membership in local (non-Marwari) civic bodies	Rare	Occasional	Moderate

6. Discussion

The historical findings presented in Section 5.1 support the central interpretive claim of this study: that the commercial dominance Marwari traders achieved in localities such as Fancy Bazaar cannot be understood in isolation from the colonial spatial and administrative infrastructure that shaped these sites prior to Marwari settlement. The persistence of the name 'Phansi Bazaar' in municipal records, even as 'Fancy Bazaar' became the dominant popular and commercial toponym, suggests a layered process of spatial transformation in which a colonial site of punishment and administrative control was gradually overwritten both materially and symbolically by a new commercial identity built substantially by migrant traders. This pattern is consistent with broader processes documented elsewhere in colonial and postcolonial South Asia, in which sites of colonial administrative or punitive infrastructure were repurposed for commercial or civic use once their original function lapsed, often becoming associated with new community identities in the process. The transformation of the former jail land into a botanical garden and public parking facility in recent years can be read as a further, contemporary chapter in this same spatial trajectory from a site of state punishment, to a Marwari-dominated trading precinct, to a renewed public civic space.

That this commercial takeover occurred specifically at a former site of colonial penal authority is also suggestive of how thoroughly the wider commercial geography of Guwahati was reshaped by colonial infrastructure and administration: control over the bazaar's primary trading space passed from a function tied directly to colonial coercive power to one rooted in migrant mercantile capital, while the locality's original Assamese trading character as a riverside produce and exchange point receded into a smaller, more localised role relative to the much larger wholesale operations subsequently built up by Marwari firms. This sequence helps to explain why Fancy Bazaar today is widely perceived, including in casual and tourist accounts, as a 'Marwari' or general North-Indian-style wholesale market, even though Assamese textiles, handicrafts, and produce remain present within it.

With respect to the comparative socio-cultural integration framework outlined in Section 5.2, the illustrative indicators suggest a hypothesis worth testing rigorously in future primary research: that the depth of assimilation among Assamese Marwaris is not uniform but varies systematically with the scale and urban character of the settlement. The illustrative data point toward a possible pattern in which intermediate-sized, historically deep settlements such as Sivasagar may exhibit comparatively high civic and cultural participation despite smaller absolute population size, plausibly because smaller-town settings afford fewer opportunities for the community to sustain an economically



self-sufficient, socially insulated enclave, thereby accelerating social mixing with the host population a pattern broadly consistent with observations in the wider Marwari diaspora literature that smaller towns tend to produce more thorough assimilation than large metropolitan business centres. By contrast, a large and economically self-sufficient hub such as Fancy Bazaar may sustain comparatively high levels of linguistic assimilation and economic interdependence (given the sheer scale and necessity of interaction with Assamese customers, landlords, and partners) while still preserving stronger in-group social boundaries with respect to intermarriage, owing to the critical mass of co-ethnic social and matrimonial networks the locality is able to sustain.

These patterns, if borne out by primary survey data, would carry an important implication for the study of diaspora and migrant-community integration more broadly: namely, that economic integration and social-cultural assimilation are not perfectly correlated processes, and that scale itself the sheer size of a migrant commercial enclave may be a significant moderating variable shaping how, and how completely, a community integrates into its host society. This refines a tendency in some of the existing literature to treat 'Assamese Marwari' assimilation as a single, generationally linear process, suggesting instead that settlement context and local demographic density interact with generational time to produce divergent integration trajectories across different localities within the same state.

The findings also speak to the long-standing tension, noted in the historical literature, between the Marwari community's economic role as moneylenders and wholesale traders a role that historically generated friction and resentment among Assamese cultivators and, at various points, nationalist and communal agitators and its parallel, longer-term trajectory of cultural assimilation through language adoption, festival participation, and philanthropic investment in Assamese institutions. The coexistence of these two dynamics, economic friction and cultural absorption, helps explain why public perception of the Marwari community in Assam today remains genuinely mixed: simultaneously recognised as deeply assimilated, Assamese-speaking, and locally rooted in many respects, while also still occasionally perceived through an older lens of the migrant trader and moneylender.

7. Conclusion

7.1 Summary and Impact of the Study

This paper has traced the long historical arc of Marwari migration into Assam, from its modest origins in the precolonial and early colonial periods through its consolidation alongside the colonial tea economy, and has situated the specific transformation of Fancy Bazaar, from a colonial jail and execution ground known as Phansi Bazaar to Guwahati's pre-eminent commercial district as an instructive case study in the spatial and economic dimensions of this migration. By proposing and partially illustrating a comparative, mixed-methods framework for assessing socio-economic integration and cultural assimilation across three historically significant Marwari trade hubs - Fancy Bazaar, Sivasagar, and Tinsukia. The study contributes a structured analytical approach that future empirical research can adopt and populate with primary field data.

The study's principal contribution lies in moving beyond a generalised, single-site narrative of 'the Assamese Marwari' toward a comparative framework sensitive to variation in settlement scale, urban context, and historical depth. Its findings, even at the illustrative stage presented here, suggest that the relationship between economic integration and cultural-social assimilation among Assamese Marwaris is not a simple linear function of time, but is shaped significantly by the size and self-sufficiency of the local commercial enclave. This has implications not only for historians and sociologists of Northeast India, but for the broader comparative study of merchant-diaspora integration in South Asia and beyond, where similar dynamics of economic prominence coexisting with variable social assimilation have been



documented among other trading diasporas.

For policymakers, civic bodies, and community organisations in Assam, the study's findings underscore the value of recognising the Marwari community's deep historical roots and substantial contribution to the region's commercial development, while also pointing to specific, measurable domains particularly intermarriage and social mixing where targeted civic and cultural initiatives could meaningfully deepen integration in large urban trade hubs such as Fancy Bazaar.

7.2 Limitations

The principal limitation of the present study is that the survey-based results presented in Section

5.2 are illustrative rather than empirically collected; they are constructed as an analytical template grounded in the secondary literature and indicative archival figures, pending the completion of primary fieldwork. As such, the specific numerical patterns reported should not be cited as established empirical findings, but rather as hypotheses to be tested. The historical-archival findings concerning Fancy Bazaar's origin and transformation, while grounded in documented sources, would also benefit from further triangulation with municipal land records and additional gazetteer material not accessed in the preparation of this paper.

7.3 Suggestions for Future Research

1. Conduct the primary field survey outlined in Section 4, administering the proposed instrument to a stratified random sample of Marwari-owned businesses and resident households across Fancy Bazaar, Sivasagar, and Tinsukia, in order to populate the illustrative framework presented here with verified empirical data.
2. Extend the comparative framework to additional Marwari trade hubs in Assam, such as Dibrugarh, Jorhat and Nagaon to test the generalisability of the proposed relationship between settlement scale and depth of assimilation.
3. Undertake detailed archival research in municipal land records and colonial gazetteers to more precisely document the chronology of the Fancy Bazaar jail's relocation and the subsequent commercial repurposing of the site.
4. Examine generational and gender-disaggregated patterns of assimilation in greater depth, particularly with respect to the relatively under-researched experiences of Marwari women in Assam, building on existing observations regarding differential literacy and social mobility between Marwari men and women in the colonial period.
5. Investigate the contemporary perceptions held by non-Marwari Assamese residents of these trade hubs, to develop a fuller two-sided account of integration that captures host-community perspectives alongside those of the Marwari community itself.
6. Explore the applicability of the proposed Socio-Cultural Integration Index to other migrant trading communities in Northeast India, such as Bengali and Nepali commercial communities, to assess whether the scale-dependent integration pattern hypothesised here is specific to the Marwari case or reflects a more general dynamic of merchant-diaspora assimilation.



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