Chapter-3

Understanding of Colonial Economy through Advertisement

A close examination of print advertisements of any period can provide an accurate picture of the economy of a period. The advertisements provide information about industries, financial institutions, transport and communication, monetary system, weights and measures, different new commodities with which the people of the state were introduced in that period and their prices, service sector, business concepts, tax and tariffs, etc. In this chapter an attempt has been made to compile the information provided by the advertisements about these and to make an objective analysis of the development of the economy of the province of Assam in the colonial period.

3.01 Industry

The advertisements published in the colonial period in Assam provide us the information that tea, coal, lime, oil and many other industries sprang up in Assam during the colonial period. The British took active part in exploiting the natural resources of the country to the fullest extent possible. The British government in the province encouraged the European entrepreneurs to invest in this part of their empire. Apart from the production sector the European companies also involved in the transportation sector. The development in the production sector led to the development of transport and communication. In fact advertisements provide us with
a wide range of information regarding the developments in the industrial sector in the state in the colonial period. It also includes certain rare information that is difficult to locate in other historical sources. The industries that found mention in the advertisements were many and the same were discussed below.

3.1.1 The Tea Industry

It becomes apparent from the advertisements that the Tea industry became an important component of the economy of the state in the early part of the twentieth century. There were many European entrepreneurs who formed companies to start tea gardens in Assam, especially in Upper Assam. Some such companies like Eastern Assam Tea Company, Kanan Devan Bills Produce Co. Ltd., and Jorehaut Tea Company etc., advertised in different news papers on various subjects. There were advertisements about employment opportunities and advertisements about the sale of machinery and other equipments. Notices were also published for the public about closing of roads inside the tea gardens. These companies had many gardens in different places of Upper Assam. The advertisements help us to trace the history of the gardens as the companies mentioned the names of the gardens in their advertisements. In the advertisement of the Kanan Devan Bills Produce Co. Ltd. it was written that the Company was incorporated in England. Apart from the foreign investors some Assamese entrepreneurs like Maniram Dewan, Rosheswar Barua, Jagannath Barua, Debicharan Barua and many others started Tea gardens in that period.
Large number of advertisements was published in the news papers for various employment avenues in the gardens. Advertisements for the posts of Babu, Mohorer, Asst. Manager, Factory Manager, Driver, Machine man, etc., in different tea gardens were published in newspapers like Asomiya, Deka Asom, Times of Assam, etc., Experienced candidates were given preference. In some places the employers wanted men with 9/10 years of experience.

Many ancillary industries sprang up in the state with the Tea Industry. Industry for making Culvert Pipe, Well Ring, Iron Fencing, Iron Gates and Grills, etc., were established in different parts of the state. JN Barua and Sons, The Assam Iron and Steel Company, Assam Engineering Works were some such firms which advertised their products regularly in different news papers of the state. Many companies or raw materials suppliers of Calcutta regularly advertised in the news
papers of Assam. This indicates that Assam was a good market for suppliers from Calcutta. As the companies of Calcutta were looking for a market in this emerging atmosphere of industrialization, the case of the Assam Engineering Works becomes interesting. The company advertised that it was in a position to supply the iron railings, tins, plain sheets, iron pipes, etc., at a cheaper rate than that of the parties from Calcutta. The establishment of many construction companies in the state which published advertisement in the news papers mentioning their expertise in making Tea Houses, Kuli ghar (Labour line Houses), Bungalows and other necessary houses shows that a good number of gardens sprang up in the state. One such company was Kinhing Brothers & Company which advertised itself as Chinaman Contractors. The Company advertised that it was specialist in making Tea Houses, Leaf Houses, Line Houses, and Bungalows. It claimed that it had completed many projects in Assam for which it could produce certificates. Probably the expertise of Chinese in Tea Plantation gave the company a mileage.

Photo 3.3 : Advertisement of China contractors.  

Photo 3.4 : Advertisement of Tamulbari Tea company.
There was a huge European population in the Upper Assam Tea Plantations. Many Europeans gave advertisements in the newspapers for selling their Old cars and other household items. Apart from the Europeans there was probably a group of Assamese involved in Plantations or working under the Europeans. These Assamese people probably adopted many habits from the Europeans. Articles which were not normally used by Assamese people but which Europeans were generally accustomed to, regularly appeared in Assamese newspapers. Advertisements of items like Confectioneries, Cars, Cameras, Chocolates, Beers, Sports goods like Badminton Rackets, Shuttles, Cosmetics, etc., were published frequently for this class of people. Various jewellery companies, shops selling items of house decoration, luxurious hotels of Calcutta gave advertisements regularly in the newspapers of the state. This implies that a section of the people of Assam had a connection with these establishments or were probable customers. Either they bought these items through orders or they went to Calcutta regularly and visited these establishments to fulfill their needs. These assumptions from advertisements were proved correct by the information provided by the interview of Late Bijay Krishna Handique, Ex Central Minister, who said that his grandfather Late Radhakanta Handique, a renowned tea planter had a close connection with the Calcutta market. Advertisements by various parties for selling their second hand machineries like Broiler, Steam Engine, Auto Expresser, Dryer, Roller, Shafting, etc., were published which implied that the use of these machineries took place on a large scale. According to a retired tea executive Mr. Rishi Kumar Barua the second hand machineries of the big gardens that used to replace their machineries at a regular interval were bought by newly established
small gardens and other small industries like oil mills and Timber mills. He said during his early years in the plantation industry he was also very much interested in such advertisements.

Advertisements of manufactured tea appeared in different news papers of Assam. Tamaulbari Tea Estate of Dibrugarh gave regular advertisements of their Tea. Some companies of Calcutta bought Assam tea and gave advertisement after packaging. Advertisements of packaging materials like lead foil, lead strips etc were published in the news papers of Assam this is a clear sign that there was a market of these materials in Assam. May be some Tea garden owners or local buyers of tea had started packaging and branding of tea in that period, although the common assumption is that packaging of tea started only in the second half of the 20th Century. Some Brokers of Calcutta had their eyes on the growing tea industry of Assam. These companies advertised that it would be easy for the planters of Assam to sell and buy their products through them.

Photo 3.5 : Photo of Advertisement by a Broker of tea industry.
3.1.2 The Coal Industry

The Coal Industry is another field where we can observe significant development during the colonial period in Assam. The advertisements give us a lot of information regarding the coal industry. European entrepreneurs were engaged in exploring the coal mines in this part of the country. Brokers of Calcutta advertised for these miners to sell the share of those companies exploring the mines of Assam. Probably the coal of Assam was taken to various parts of the country to run the newly started Railway system and other industries. It was mentioned in the advertisement “Engraje choloa aru labh dibo dhora Companir chah bagicha aru koiler khani kisumanor share besiboloi sambhranta agent kisuman lage” (to sell the shares of some profit making tea gardens and coal mines of a company managed by the British). The Brokers were in search of local agents to sell the shares. Probably the Coal of Assam was supplied to various parts of the country. The demand for coal was higher from October to March and therefore the Eastern Bengal Railway advertised in the news paper for the owner of the coal mines to export coal to outside Assam during the off season that was between April to September. Due to the heavy demand it would be very difficult to export coal from Assam from October to March. Special offer was given in the off season. It was mentioned in the advertisement that it would be very difficult to supply coal as per demand in the season, therefore initiative should be taken to export the coal before the coming of the season.
3.1.3 The Lime Industry

Lime industries grew up in various parts of the state especially in Upper Assam. Lime factories were developed in Tinsukia, Bhojo (Sivsagar District), Dibrugarh, etc. Advertisements by these industries to sell their lime were published in various newspapers. A company named Central Assam Lime Manufactory advertised where it was mentioned that it was ready to supply the ordered lime in any place of the state. Various kinds of lime were sold by these companies. It was mentioned in the advertisement that the lime was made from the best quality Chattak stones. The Tinsukia Lime factory was offering very low rate for orders of large quantities. In June, during the summer, the company was taking order for the cold weather. Probably demand of lime was higher in the cold season.
Development of transport and communication can also give us an idea of industrial development and the area where it took place. Though no advertisement related to oil industry was found, existing knowledge of development of industry in colonial Assam tells us that with the above mentioned nature based industries oil industry had flourished in this part of the country. The existing knowledge of the subject also provide information that to exploit this natural resource, the British had developed the communication system of the province. We have observed that the PWD department of the government published advertisements for constructing and metaling various roads in different parts of the state. Tenders were invited for constructing roads and bridges in different parts of the state mainly in Upper Assam and Central Assam. These advertisements of the PWD department at regular interval show that the Government had taken steps for promoting trade and industry of the state by improving the infrastructure in the areas where industries were emerging. These assumptions on development of communication from the advertisement can be verified by analyzing records of the road, railway and steam navigation which
shows that all government efforts at the early stage in Assam for development of transport and communication centered round the areas with business potential.

3.1.4 Government Regulations on Industry

The government was probably enforcing factory laws strictly in the province of Assam. In 1929, The Times of Assam gave an advertisement of their ‘Factory Register of Workers’. In this book provisions were there for all types of workers working in a factory. It was mentioned in the advertisement that this register was a must for all the factories under section 35 of Act XII of 1911. The Times of Assam printed this register and gave advertisement of it regularly. This is a clear indication of the fact that there were large number of factories in this part of the country and that the factories maintained this register. There may be two interpretations we can derive from this information, viz., that firstly, the government was very strict in enforcing factory laws and it might became more strict as the number of factories were increasing and secondly all the industries might obey the government legislation voluntarily as it is taken for granted that the British were very particular in abiding by the laws. Whatever might be the reason it was clear that there was a market for such registers and the publisher of The Times of Assam, Dibrugarh took the opportunity. The same policy was adopted by the New Press, the publisher of Assamese newspaper Asomiya in Guwahati. Printing of the register by both the establishments shows clearly that the Factory Register of Workers’ had a market.
3.1.5 Small Industries

Apart from the big industries many small industries sprang up in different parts of the state. Most of these industries manufactured items for household needs. Observing the advertisements it can be understood that these industries had a market in the province. There were many industries in the states which prepared ink, hair oil, talcum powder, tooth powder, Rose water and fruit juice, etc. Assam Chemical Works, Industrial and Chemical Pioneers, Mayabini Chemical, G Goswami and Company were some such companies. These companies had their own brand for each product. The Industrial and Chemical Pioneers claimed in their advertisement that it was the first chemical company of the state. It is observed that this company had as many as nine products like Urvashi (coconut hair oil), Kesharanjak (lime juice glycerin), Kestor oil (hair oil), Parlident Tooth Powder, Sewali snow, Sewali Cream, I C Pin (anti Malaria), Netra Kalyan (eye drop), Surabhi Essence (perfume), etc. Assam Chemical Works of Panitola was another big industry in this field. This company also had 8 products of this kind which had their brand names. There were
some small producers who produced only one or two items. The Perfumery Works or G Goswami and Company, Kaithalkuchi also had five such products with own brand names.

There were many Ayurvedic medicine manufacturers in the state which claimed that they had their own technique for preparation of the medicine. Each house claimed that their medicines were the best. In the newspaper advertisements we have come across as many as 15 Ayurvedic Houses in the state in the advertisements. It is very interesting that this Ayurvedic houses were established in all directions in the state. These units produced medicines not only for most common ailments but they also produced specialized drugs. It is possible that these specialized drugs earned them a degree of fame. The Shanti Oushadhlaya of Rangiya, District Kamrup, advertised 5 of its products Sutika kalian oil, Mahadrakshya Rasayan, Swapnabinod Rasa, Kosthisodhak Modak and Sarbajarantak Batika. The Maharathi Ayurvedia Oushadhalaya of Barpeta gave

3.1.6 Ayurvedic Medicine Manufacturers

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emphasis on their products of sexual diseases.\textsuperscript{17} This particular house also emphasized the drugs they produced to treat malaria. Malaria was probably a common disease in the province and various companies had advertised their products for the treatment of Malaria. Probably, this Ayurvedic house also created a special medicine for this particular disease after observing its viability. The \textit{Prasuti Oushadhalay} of Makhibaha, District Kamrup advertised its expertise in pregnancy cases.\textsuperscript{18}

\begin{minipage}{0.5\textwidth}
\textbf{Photo 3.13 : Advertisement of Ayurvedic house with Govt. registration Number.}

\end{minipage}\begin{minipage}{0.5\textwidth}
\textbf{Photo 3.14 : Advertisement of \textit{Prasuti Oushadhalay} of Makhibaha that was established during Ahom period.}

\end{minipage}

It is claimed in the advertisement “…ei oushadhar gunat mugdha hoi Deshabhakta Tarunram Phukan, bhutapurba Pradhanmantri Gopinath Bordoloi, Professor Surya Kumar Bhuyan, kaviraj srijut Padmadhar Goswami …prabhriti bahu ayurveda pratishthan aru prasidha desh neta sakole ajachite prasangsa patra dise” (satisfied with the medicine of this house eminent personalities like Deshabhakta Tarunram Phukan, former Premier Gopinath Bordoloi, Professor Surya Kumar Bhuyan, famous Ayurvedic consultant Padmadhar Goswami and many other Ayurvedic Houses and famous leaders of the province have willingly offered their
letters of appreciation).\textsuperscript{19} The Graduate Union of Panbazar, Guwahati was its stockist. It was claimed in the advertisement that this house was established in 1671 AD. It is very interesting that almost all the houses had mentioned that they had registered their firms under the Government of India and also mentioned their registered numbers.\textsuperscript{20} \textit{Shyavanprash}, a medicine used for cough or can be used by normal people also for preventing diseases was prepared by almost all the Ayurvedic houses. The Kamrup Ayurveda Ashram advertised that it had ushered in a new age in the field of Ayurveda in the state.

\subsection*{3.1.7 Cloth Making Industries}

Another important industry which was regularly advertised was the cloth making industry of different types. There were as many as 14 firms working in this field. Some of these were big and others were cottage industries. The Assam Weaving Factory Ltd., the Pioneering Knitting Mills Ltd., the Kamakhya Cotton Mills Ltd., were probably large establishments. These companies advertised regularly for selling their shares. The Pioneering Knitting Mills advertised as ‘\textit{Asomiyar Silpa Gaurav}’ (Pride of Assamese Craft).\textsuperscript{21} This company produced readymade clothes like vests, socks, and sweaters. The Kamakhya Cotton Mills, situated at Pandu, the venue of the session of Indian National Congress in 1926 had a total of 300 looms. It was mentioned in the advertisement that the company was an important instrument in solving the problem of unemployment in the state.\textsuperscript{22} The Company was requesting the people of the state to help the Company in discharging its social responsibility by buying its shares.
The Khadi movement started with the concept of *swadeshi* and propagated by Gandhiji got special momentum during this period. Khadi became an important industry. One Guwahati Sevashram advertised that it had a large stock of *Dhoti*, *Chaddar*, *Shirt Piece*, *Table Cloths*, *Barkapor*, and *Mekhela*, etc. It had cloths of various colour. The advertisement indicates that the industry had a good production system. It was mentioned that the production was done by widows.\(^{23}\) The *Ashram* had opened its branch in Nagaon and Marigaon from where it had collected clothes for selling. Another such establishment was *Assam Khadi Pratisthan, Guwahati*. This establishment also had a huge collection for sale.
The Assamese silk industry was also making progress during this period. Many silk factories like Gobinda Silk Factory, Tarun Silk Factory, Assam Silk Factory, etc., advertised in the newspapers regularly. The Assam Silk Bhander had its factory at Sualkuchi, office at Palashbari and a branch at Tezpur. The National Silk House had established its branch at Calcutta. Interestingly the advertisement for Assamese silk was published in the newspapers of Calcutta (The Bangabani, Calcutta, 18th January, 1931) during our period of study.

3.1.8 Printing Industry

Printing and Publication became an important industry during the colonial period. We have come across the names of many Printing Presses in the advertisements. Rangpur Press, Sibsagar, The Assam Printers and Publishers, The New Press, Assam Sevak Press, Jayanti Art Press, Guwahati, Sailendra Printing Press, Tezpur, etc., advertised in the newspapers. The Assam Printers and
Publishers was a big industry established under the Indian Company Act, 1913. The Board of directors was constituted of eminent personalities like Chandra Kumar Agarwalla, Paramananda Agarwalla, and Rai Sahab Gangaram Choudhury. The Press was established in Dibrugarh in 1918. Weekly Asomiya was published from this press from the year of establishment of the press. Chandra Kumar Agarwalla was the key person behind this venture. According to Prasanna Kumar Phukan the whole set up of The Assam Printers and Publishers was shifted to Guwahati in 1926. The Asomiya was published from here. Chandra Kumar Agarwalla who shifted the press from Didibrugarh to Kharghuli, Guwahati established The New Press, Guwahti probably in 1921. Mr. Kumudeswar Hazarika has written in his book Itihasar Cha Poharat Purani Guwahati that The Assam Printers and Publishers was shifted to Guwahati in 1921 and both Banhi and Asomiya were published from the press. In this exiting knowledge probably some mistakes are there. The available Copy of Banhi (January, 1924) proves that The New Press might be established in the year mentioned by Mr. Kumudeswar Hazarika but the view of Prasanna Kumar Phukan that Asomiya was published from Dibrugarh till 1926 is supported by reliable documents. Therefore we may arrive at a conclusion that before shifting of The Assam Printers and Publishers, in 1926 Agarwalla established The New Press in Guwahati from where Banhi was published. This assumption is supported by the advertisement of The Assam Printers and Publishers where it was mentioned that the company had sold all the shares after purchasing the New Press. The evidences provided by the advertisements prove that though because of some legal aspects the New Press was officially bought by the another establishment of the same proprietor, its name was used even after that probably
because of its reputation. The meeting of the share holders of The Assam Printers and Publishers was held on 15th July, 1930 of which the reference is cited here but the existence of the New Press was seen even after that in various advertisements. It had printed the government papers, forms, bill book, etc., and gave regular advertisements of these things. The New Press also published books of various types and the Manager of the New Press gave advertisements of these books. In 1932, the Press introduced Hindi printing and advertised that the people of the state would not have to go outside for printing Hindi texts as The New Press had started it from that year.\textsuperscript{29} Even in 1939, the advertisements of the New Press were published in Asomiya. The Assam Printers and Publishers was probably a big venture. In its advertisement published in Asomiya on 17th August, 1930, it was mentioned that the company had released shares of Rs. 40,100 for the public. The company had announced a dividend of 7% for the shareholders for the year 1929-30.

\begin{center}
\textbf{Photo 3.21 : Advertisement of The Assam Printers & Publishers Ltd., Guwahati.}
\end{center}
The Ranghar Press of Sibsagar claimed in its advertisement that it was the first of its kind in Sibsagar. Mr. B. P. Chaliha probably the owner of the Press advertised in *Tindiniya Asomiya* that modern printing system would then be available in Sibsagar.\(^{30}\) *The Assam Sevak* Press declared its expertise in printing Assamese, English and Bangla.\(^{31}\) The Press from which *The Times of Assam* was published in Dibrugarh was also a busy press. Though we have found the names of few presses in the advertisements, the number of presses in Assam was not very low. In every district headquarters or sub divisions probably there were presses. During the time of the freedom movement or in many other matters of local interest people printed pamphlets. The number of books published in the state was also increasing. The Publication houses and individuals gave regular advertisements about their new books printed and published in their presses. The number of newspapers and magazines whether small or large, published during the period in the state also indicate that there were quite a few Presses functioning during this period. The newspaper industry also made progress during this period which is discussed elaborately in the chapter 2 of this thesis. Another important direction which indicates that the printing industry was a major upcoming industry was that the companies of Calcutta dealing with the printing material and machineries advertised regularly in the newspapers of Assam.\(^{32}\)

### 3.1.9 Miscellaneous Industries

Many small industries sprang up in the country with which the *swadeshi* zeal was associated. Industries for making Soaps and Detergent were established in different parts of the state. The *Khaklari Sabon Factory and Training House*, Hugrijan, Assam gave advertisements in the newspapers for both promoting their
products and in search of trainees.\textsuperscript{33} This industry provided training to the unemployed youths for starting such Soap making factories. Another such industry which advertised regularly was \textit{Doomdooma Soap Factory and Training Centre}. Probably with these soap factories training centers were developed so as to use the trainees as man power for the industries. Moreover to train these persons no extra arrangements had to be made. There was every possibility that the trained persons started factories in their own localities. In all places there were local soap factories and the number of soap factories in the state was becoming large. This inference drawn from the advertisements is supported by the regular advertisements of different companies of Calcutta supplying raw materials for making soaps.\textsuperscript{34} The \textit{Soapstone} Powder (soapstone) was the main item for making soap and various companies dealing with these materials regularly advertised in the newspapers and magazines of Assam. This indicated that the market of these companies was good in the province. Some other household industries were also developed during this period.

\begin{figure}[h]
\centering
\includegraphics[width=0.4\textwidth]{Photo_3.22.jpg}
\caption{Photo 3.22 : Advertisement of Khaklari soap factory & training centre.}
\end{figure}

\begin{figure}[h]
\centering
\includegraphics[width=0.4\textwidth]{Photo_3.23.jpg}
\caption{Photo 3.23 : Advertisement of traditional goldsmithy industry.}
\end{figure}
Goldsmithy, blacksmithy and other industries connected to working with metals sprang up in different parts of the state. The Comprehensive History of Assam gives us detailed information about these household industries in the Ahom period but the published advertisements indicate that with time these industries started marketing through advertisements.³⁵ Probably the advertisements of the companies from outside the state in the newspapers of Assam made them aware of the need for advertisements.

*The Dhubri Electric Supply Company* was advertising regularly in the newspapers of Assam.³⁶ Mr. S.R. Das, was the Managing Director of the company. It was mentioned in the advertisement that the company was supplying energy since November, 1938. The company was willing to sell its remaining shares to the public. There was every possibility that as there was no system for production and distribution of electric energy by the government; companies emerged as private sector players in this field. Such a company was started in Jorhat by Kashinath Saikia in 1921 which started functioning in 1923.³⁷ There was every possibility that though not widely advertised such Electric Companies sprang up in different parts of the state and as its customers were local and from a particular class, advertisements were not required as such.

L. Bhuyan of Guwahati started a Shoe Factory in Barpetiapara.³⁸ At that time society didn’t like the idea of starting a shoe factory by a caste Hindu and therefore he was humiliated by the society. But nothing could stop his entrepreneurial bent of mind.³⁹ This business is still continued by his progenies. Another leather factory
advertised in the newspapers and magazines was Assam Tanneries Ltd. This company was also registered under the Company Act, 1913. In this way we get a vivid picture of the industrial development and its related fields from the advertisements published in the news papers of Assam in the colonial period. Sometimes though we are not provided direct information, the clues provided by the advertisements provide us with scope and direction to make investigation and analysis. In fact as a source, advertisements have proved to be a very potent source for reconstructing the history of any period.


3.2 Functioning of Financial Institutions

The printed advertisements of Colonial Assam provide substantial information regarding the financial institutions and their functioning in the state. From the advertisements one may get information about the insurance companies having business in the state and their schemes, the banks functioning in the state and their rates of interest in different schemes, share brokers and other financial institutions functioning in the state. As some companies had mentioned their year of establishment it becomes easy to trace the origine of these financial organizations.
It is interesting to note that it is very difficult to trace in other sources the names of the various financial institutions functioning in the state. Some of these institutions had their activities throughout the country. The institutions having head office in various parts of the country either opened their branches in different places of Assam or appointed agents through their nearby offices, mainly Calcutta, to operate the business. Many institutions appointed chief agents in Assam under whom there might be sub agents in different places of the state. The number of companies advertised in the print media during the period of this study shows that these companies definitely had a huge market in this state. In our interviews with the octogenarians which are discussed in the chapter 6 on the impact of advertisements it becomes clear that the people of the state were approached by the agents of different companies for selling insurance policies.

3.2.1 Banking

Advertisements of the banks published in the printed media during our period of study provide us with a lot of interesting information. Banks were established in various parts of the country and some banks extended their business to different states of the country. In the available advertisements it is found that twelve such banks established outside Assam carried out business in Assam. The names of the banks are-

1. The East India Commercial Bank Ltd. (*Banhit*, Calcutta, October, 1945)
2. The Pioneer Bank Ltd. (*Banhit*, Calcutta, July, 1941)
3. The Comilla Union Bank Ltd. (*Banhit*, Calcutta, July, 1941)
4. The Calcutta Commercial Bank Ltd. (*Banhi*, Calcutta, July, 1941)
5. The People’s Industrial Bank Ltd. (*Banhi*, Calcutta, September, 1944)
6. The Continental Bank of Asia Ltd. (*Asomiya*, Guwahati 17th June, 1939)
7. The Hazradi Bank Ltd. (*Deka Asom*, Guwahati, 4th June, 1945)
8. The Bank of Kamrup Ltd. (*Awahan*, Calcutta, April, 1943)
9. The Midland Bank India Ltd. (*Asomiya*, Tindiniya, Guwahati, 19th October, 1930)
10. The Credit Bank of India Ltd. (*Asomiya*, Tindiniya, Guwahati, 14th December, 1930)
11. The Model Bank of India Ltd. (*Awahan*, Calcutta, April, 1943)

The Guwahati Bank, established in 1926 was the first local Bank established in Assam. It was also mentioned in the advertisement ‘*Asomor ekmatra Jatiya Banking Anusthan*’ (The only national banking institution of Assam). The advertisement of another banking institution established in Assam was the United Bank Ltd. It was established in 1937.
These banks tried to attract people for investing in their establishment by mentioning the names of important personalities, their comment on the activities of the establishment, year of establishment for establishing experience in the field, different schemes, area of extension, etc. The Bank of Kamrup Ltd., a bank having headquartered at Calcutta most probably had its main area of function in Assam and, therefore, had a name like Bank of Kamrup. Another reason for such a name may be the popularity of the place named Kamrup. In its advertisement it used a remark of the first premier of Assam Late Gopinath Bordoloi, who was a very popular leader of the state at that time to earn people’s confidence. Late Bordoloi wrote to the Managing Director of the bank “I am a well wisher of you and your bank and therefore I wish for the development of you and your bank”.\textsuperscript{43} It was mentioned in the comment that one of the major roles of the bank should be its effort for the upliftment of the poor and backward people of the society and he was sure that the bank would function in that direction. He also mentioned that he was a well wisher of the Bank. Similarly Hazradi Bank, having its headquarters in Calcutta advertised that it had opened its branch in Guwahati on 3\textsuperscript{rd} June, 1945 in a meeting held under the chairmanship of Gaurikanta Talukdar, MLA.\textsuperscript{44} Mention of the year of establishment by different banks helps us to trace the history of the banking institutions in India. Among our advertisements the Comilla Union Bank mentioned 1922 as the year of establishment, Guwahati Bank was established in 1926, East India Commercial Bank was established in 1935, Pioneer Bank was established in 1923 and United Bank was established in 1937. These facts are mentioned in the advertisements. Such efforts by banks to establish their experience and expertise
help the historian to prepare the chronological accounts of the banks in the state. The banks opened their branches in various places of the state. The opening of branches by the banks also indicates the growing urbanization and business potentiality of the places. Among the places where the banks opened their branches Guwahati, Jorhat, Tezpur, Nalbari, etc., were common.

The Banks appointed local persons to look after the business. In the advertisements the banks mentioned the names of these persons. Most of the banks proposing to open their branches in various places of the state were also advertising for the posts of branch managers. The Hazradi Bank appointed a local director Bapuram Dutta and published advertisements in his name which indicate that this person was either a reputed person or he had performed well in his position. The banks were searching for agents in various places which indicate that the banks appointed agents for opening accounts and popularizing the schemes of the bank among the people. The Midland Bank of Calcutta published in its advertisements that it needed agents for distributing loans in mofussil areas according to the loan scheme of the bank. The local heads were responsible for these appointments. The Credit Bank of India Ltd. was in search of Deputy Superintendent in each sub division at a salary of Rs. 75/ per month and T.A. of Rs. 25/ per month. Those Deputy Superintendents would have to appoint agents to disburse loans to public at an interest of 6%. It was announced in the advertisement that an amount of Rs. 1,50,000 was being disbursed in the last 8 months under this scheme. This advertisement also gives us an idea of the interest of loans fixed by the banks.
The advertisements provide us information regarding the financial position, rates of interest and different schemes of the banks. Almost all the banks mentioned their capital in the advertisements. The Comilla Union Bank had mentioned their capital as Rs. 8.5 crores, the United Bank Ltd. having head office at Guwahati announced its capital Rs. 1 crore, the Guwahati Bank Ltd. had its capital of Rs. 25 lacs etc. were found in the advertisements. The Guwahati Bank offered interest of 2% in current accounts, 4% in savings account, 5% for fixed deposit of 6 months, 6% for fixed deposit of 1 year, whereas for 2 years it was 7% and 7.5% for fixed deposits of more than 3 years. In Continental Bank for fixed deposits of 3 or more than 3 years, the rate of interest was 5%, for 2 years it was 4.5% and for 1 year it was 4%. The Comilla Union Bank Ltd. Offered 1.5% in current accounts, 3% in savings accounts and 4-5% on fixed deposits. These rates of interest give us an idea of the contemporary rates. Many banks issued cash certificates to its customers. The cash certificates were of valuation of Rs. 10, Rs. 21, Rs. 25, etc., Most of the banks disbursed loans for various purposes and advertised it.

Though at that time there was no provision for nationalization of banks, some banks like Calcutta Commercial Bank, the Pioneer Bank etc mentioned in their advertisements that these are scheduled banks. On the other hand the Guwahati Bank appealed to the people of the state to buy its shares so as to make it a scheduled bank. Such advertisement indicate that the government of India recognized some banks of the country depending on their assets and business, etc.
as scheduled banks and the newly established banks tried to achieve the target to become scheduled banks

3.2.2 Insurance

Like nowadays in those days also next to bank, insurance was the most important component of financial sector. In advertisements insurance sector was far ahead of all other financial institutions. Altogether twenty seven insurance companies advertised in the newspapers and magazines of the colonial period. Some of these companies had their business throughout the country and few of them expanded their business even up to Myanmar, Africa, etc. The national level companies which advertised in the news papers and magazines of colonial Assam were-


4. The Hindustan Co-operative Insurance Ltd. (Banhi, Calcutta, September, 1936).

5. The Provincial Union Assurance Ltd. (Banhi, Calcutta, September, 1936).

6. The New India Assurance Company Ltd. (Banhi, Calcutta, October, 1938).


11. The City Insurance Company Ltd. (*Asomiya*, Tindiniya, Guwahati, 8th April, 1932).

12. The Western India Life Insurance Company Ltd. (*Asomiya*, Tindiniya, Guwahati, 8th April, 1932).

13. The Bangalaxmi Insurance Ltd. (*Asomiya*, Tindiniya, Guwahati, 8th April, 1932).


15. The India Equitable Insurance Company Ltd. (*Awahan*, Calcutta, April, 1943).


18. The United India Life Assurance Company Ltd. (*The Times of Assam*, Dibrugarh, 15th June, 1929).


23. The Empire of India Life Assurance Company. (*The Times of Assam*, Dibrugarh, 15th June, 1929).

In Assam some local companies were also formed in this sector. Probably the market of the companies from outside the province inspired the local entrepreneurs to participate in the business by opening new companies. The advertisements of 2 such local companies were published regularly. Those companies were :-

The advertisements help to create a chronological account of the insurance sector in India. In the advertisements the companies mentioned their year of establishment to convince people regarding their experience and expertise in the field. Among the insurance companies of which advertisements were found the Bombay Mutual Life Assurance Society was the oldest one with the establishment year of 1871. In its advertisement also the company motioned ‘sobatukoi purani company’ (The oldest company). The Hindu Mutual Life Insurance Ltd. was established in the year 1891, the Bharat Insurance Company was established in 1896, the National Insurance Company Ltd. and the United India Life Assurance Company Ltd. were established in the year 1906, the Empire of India Life Assurance Company was established in 1897, the India Equitable Insurance Company was established in 1908, the Light of Asia Insurance Company Ltd. was established in the year 1913, the International Provident Assurance Company of Assam was established in 1937. These years of establishment not only help us to create a chronological account but also throw light on various directions. The insurance companies like the National Insurance Company Ltd. and the United India...
Life Assurance Company Ltd. Which were established in 1906 was a direct result of the Swadeshi Movement. The establishment of the International Provident Assurance Company in Assam in the thirties of the twentieth century indicate that the market of the insurance companies were very good in the province. It also indicates the slow pace of entrepreneurial development in the financial sector of the state. The advertisements also help us to know when the business concept entered the province and the magnitude of its impact. The sizes of the advertisement, frequency of appearance reflect the condition of the business of the company.

Photo 3.30 : Advertisement of Bombay Mutual Life Assurance Society established in 1871.

Photo 3.31 : Advertisement of The Bharat Insurance Company established in 1896.

These advertisements help us to analyze the evolution of different schemes of the financial institutions. In banking it is difficult to bring variation in the system because of many factors but the schemes of the insurance companies vary from company to company. It is very interesting to look at this competition reflected in the advertisements. The insurance companies advertised their different products to attract the people and mentioned the names of the agents, officers or the place of their office. The Industrial and Prudential Life Insurance Company introduced a policy similar to the popular ‘money back’ policies of today. In the advertisement it
was written “Lorar siksha aru sowalir bibah bimat ei companie labhor angsa diye” (This company provides money from its profit in the policies in the time of education of boys and marriage of girl children). 48

A similar policy was introduced by the United India Life Assurance Company Ltd. Today also for a family these are the major occasions when people need money in our society but today money is needed for the education of both boys and girls but in those days the education of a girl child was not considered essential. The company formulated policy as per the need of the people. The New India Assurance Company Ltd. introduced an Educational Policy. In a large advertisement the company narrated a story of how a clever man could manage the expenditure incurred in the education of his son from the Education Policy of the Company. Some companies made an effort to take the insurance to the lower strata of the society. The Sadarn Insurance Company introduced policies with lower sum assured for the middle and lower middle class people. It introduced policies with a sum assured of Rs. 250 and the City Insurance Company Ltd. announced policies with sum assured of Rs. 100. The International Provident Assurance Company introduced a scheme in which one could buy a policy in the name of old people and the Company would make payment for funeral and other rituals. The Hindu people need lot of money for the rituals after death of their parents or other relatives. Keeping in view this need the company advertised “Burha–burhir namere dah tokia unais no talikabhukta Protection Bond ba pacich no talika bhukta Security Bond kinok aru panchso toka pariyanta sraddhadir babe dabi korok” (Buy a bond of Rs. 10 under
schedule 19 or under 25 in the name of your old father and mother and get up to Rs. 500 on demand for their rituals.\textsuperscript{49} The Hindustan Insurance Company Ltd. introduced a ‘Hindustan Bond’ of Re. 1 in which customers would get a return of Rs. 5000 with an insurance of Rs 5000. Probably during the World War II, some companies imposed extra charge on their policies but the National Insurance Company declared that it would not charge extra from civilians for their policies in spite of the World War II. The normal bonus rate of the General Assurance Company was Rs. 22.8 per Rs.1000 but in a Triple Benefit Policy it declared a bonus of Rs. 25 per thousand. The Western India Life Insurance Company introduced that time a 2% reduction on the annual mode of premium. Today this concession system is introduced by almost all the companies. This company announced a bonus of Rs. 75 on every thousand in three years. The Hindustan Co-operative Insurance Company announced a bonus of Rs. 23 per Rs.1000 annually.

\textbf{Photo 3.32 : Attractive advertisement of Insurance Policy by New India Assurance Company Ltd., Calcutta.}
The evolution of Insurance Act or various rules and regulations and the management system can be understood well from the advertisements. All the Companies had to deposit a fixed amount for conducting business. The International Provident Assurance Company, The Palladium Assurance Company Ltd. etc., mentioned in their advertisements that security money was already deposited with the Govt. of India. The health check up was probably essential for the policies with higher sum assured. The City Insurance Company, the Bangalaxmi Insurance Company etc. advertised that for insurances of sum assured of Rs. 100 to Rs. 500, there was no need for a health check up.

The present norms in the insurance sector that for a policy of more than Rs.5,00,000, one must undergo a thorough health check up was started during that period but at that time it was needed on the policies of more than Rs. 500. Another important direction reflected by the advertisement was the ‘risk date’ of the policies. It was mentioned by the Sadarn Insurance Company Ltd., Calcutta “pratham chanda
The advertisement showed that there may be a difference in the grant of ‘risk date’. Some companies might count the date after verification of documents.

The International Provident Assurance Ltd. mentioned in one of its advertisements that according to the provision of the Insurance Act of 1939 which was going to be implemented from the 1st July of that year, the insurance companies of higher capital would not be allowed further to issue policy of less than Rs. 500. Most probably the government made a distinction between the large scale and small scale insurance companies and rule was made that the large scale companies would be allowed only to issue policies of sum assured of Rs. 500 or more and the policies lower than that would be issued by the small scale companies and The International Provident Assurance Ltd. announced in its advertisement that it was of that small scale type of company. Today also all the life insurance company in India has fixed their sum assured as per the guidelines of the Insurance Regulatory and Development Authority (IRDA). The Life Insurance Corporation of India has fixed it at Rs. 1,00,000.

The advertisements provide information regarding recruitment of agents, organizer, chief agents etc. Almost all the companies along with other matters highlighted recruitment requirements. The companies were in search of agents in different districts of Assam. Most probably the agents had to obtain license before starting their business. Bhaskar Insurance Company wrote in their advertisement
“mouzai mouzai agent lage. Amaloi likhilei license diyam” (agents are required in every Mouza. License will be provided to those willing persons). For the agents both the salary and commission system were there. The companies appointed both Organizers and Chief Agents in the province to look after the business. The companies were looking for both men and women as their agents in different places of Assam. The Industrial and Prudential Life Insurance Company published their prospectus in Assamese for the agents. The Company advertised “Natun hobo khoja Asomiya agent sokolok kam sikai diya hoi aru Asomiya bhasato amar logot likha parha koribo pare” (The newly recruited agents will be trained for conducting the business and will be allowed to do the business communication in Assamese).

Inspectors of agents were appointed by the companies to look after the agents all these posts like Chief Agent, Inspector of Agents, etc., were advertised by different companies. The different types of posts and their positions and duties in the establishments help us to understand the evolution of administrative structure in the insurance companies.

Photo 3.35

Photo 3.36

Advertisements of different vacancies in Insurance Companies.

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The condition or status of the companies can be understood from the advertisements. The companies declare their assets, expansion status etc. to attract the people. The Oriental Government Security published its annual report of 1934 through advertisement where it was declared that the valuation of newly issued policy was Rs. 7,62,42,761, annual income was Rs. 3,14,01,970 and the valuation of ongoing policies was Rs. 54,20,38,518. It was written below the report “Ei biwarniye Orientalor janapriyata aru sudriha bhittir ghosana kore” (this description proclaimed the popularity and strong base of the Oriental). At that time the company had 40 branch offices in India and abroad. Apart from the offices in erstwhile Indian cities like Karachi, Rawalpindi, Dhaka, Lahore etc., it had offices in Mandalay, Rangoon, Singapore, Colombo, etc., The Company urged the people of Assam either to write to the officials in Guwahati or Jorhat or to any other office mentioned in the advertisement for details of the Company’s policies and other matters. Hindustan Co-operative Insurance declared that its business capital worth was more than Rs. 12 Crores. Another big company in this field was Bharat Insurance Company. This company had branches in erstwhile India, Africa, and Myanmar, etc., The company had a total 43 offices in different places. The Company had targeted an annual business of worth Rs. 3,00,000,00 in 1938. The Laxmi Insurance Company was another big company which had business of worth Rs.14.87 crore in 1945. The International Provident Assurance Ltd., having head office at Guwahati was a fast growing company. Though it was started at local level in 1937, it could deposit the reserve fund at Reserve Bank of India by 1942 and expanded its business up to Bengal, Bihar and Orissa. The company was in an effort
to expand its business up to Bombay Presidency. It was written in the advertisement of the company “Exo tokia angsa exo pasis tokat bikri hobo dhoriye. Companir muldhan ek lakhir pora panch lakholoi bridhi hoise, companir angxo kinotar ujan uthise” (the share of Rs. 100 is being sold at Rs. 125. The capital of the company is increasing from Rs. 1,00,000 to Rs. 5,00,000; the people are rushing to buy shares of the company).58

3.3.3 Other companies

Apart from Banks and Insurance some other financial institutions also had their business in the state. The General Equities Trust Ltd. was a company dealing with Stocks and Shares. It had claimed as one of the oldest company of India dealing with these businesses.59 One could buy shares of other company through the company. The company had its National Savings Certificate and 4.5% interest was given in this certificate on invested amount. Another company advertised in the newspapers of colonial Assam was Bengal Share Dealers Syndicate Ltd. The Company advertised that it deals with the shares of various companies including the government securities.60 One could buy shares or someone might sell shares through this company. The Barua Chakrabarty and Company which gave its office address of Calcutta was a general investment adviser and dealt in stocks and shares. During the Second World War it advertised that due to the war the prices of the shares of different companies had fallen and the time was appropriate for investing in the market.61
3.4 Various Jobs and Salaries

Advertisement can be regarded as of the most important source for identifying different jobs in a particular period, qualifications for applying for those jobs, salaries, service rules, etc. Different institutions, and organizations advertised in newspapers and magazines, the only media available at that time for advertisements to fill up their vacancies. Advertisements also help us to get an idea of the organizational structure and official procedures of recruitment of companies and the government.

Advertisement for various posts in different departments of the government, private companies, schools, public organizations, private proprietorship firms, etc., were published in different newspapers. The Assam Public Service Commission (APSC) was formed in 1921 and advertised for various posts. In all the advertisement published by the APSC in the news papers it was mentioned that for details of the conditions and other related matters interested persons should see the
Assam Gazette of the mentioned date. Probably as the reach of the news papers was large APSC gave advertisement in the news papers mentioning the salary, requisite qualification and other preliminary information and for official reasons it was given in details in the Assam Gazette. Among the various posts advertised by APSC, a few were: Sub Inspector of Excise, Agricultural Inspector, Veterinary Surgeon and Asst. Surgeon, Asst. Chemist, Electrical Tester, Overseer and Sub Overseer of PWD, Lecturer of Cotton and Murarichand College, Hosiery Inspector, Instructors of various trades in H.R.H Prince of Wales Technical School in Jorhat, Stenographer and Personal Assistant to the Honourable Ministers of Assam and Secretaries of various departments. The advertisements of APSC reflect many dimensions of administration. At that time there were only two government colleges in Assam, Cotton College, Guwahati and Murarichand College, Syhlet and advertisements for the posts of lectures were given and the process of appointment was controlled by the commission.

**Table 3.1**

Salary Structure, Qualification, etc., of various posts advertised by Assam Public Service Commission

<table>
<thead>
<tr>
<th>Name of the Post</th>
<th>Qualification Required</th>
<th>Pay Scale</th>
<th>News Paper, Date of advertisements</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sub Inspector of Excise</td>
<td>IA or I Sc</td>
<td>Rs. 75-5/2-100</td>
<td>Asomiya, 20th May, 1939</td>
</tr>
<tr>
<td>Agricultural Inspector</td>
<td>Degree of Agriculture</td>
<td>Rs. 80-90-100-4-140-6-200</td>
<td>Asomiya, 20th May, 1939</td>
</tr>
<tr>
<td>Veterinary Asst Surgeon</td>
<td>Graduate from Govt. Veterinary College</td>
<td>Rs. 55-4-135</td>
<td>Asomiya, 20th May, 1939</td>
</tr>
<tr>
<td>Asst. Chemist</td>
<td>Degree</td>
<td>Rs. 80-90-100-4-140-6-200</td>
<td>Asomiya, 27th May, 1939</td>
</tr>
<tr>
<td>----------------------</td>
<td>--------</td>
<td>--------------------------</td>
<td>------------------------</td>
</tr>
<tr>
<td>Electrical Tester</td>
<td>Diploma in Electrical</td>
<td>Rs. 60/</td>
<td>Asomiya, 20th May, 1939</td>
</tr>
<tr>
<td>Sub Overseer of PWD</td>
<td>---</td>
<td>---</td>
<td>Asomiya, 3rd June, 1939</td>
</tr>
<tr>
<td>Lecture of Murarichand College, Shyhlet</td>
<td>1st class M. Sc.</td>
<td>Rs. 175-185-195</td>
<td>Asomiya, 17th June, 1939</td>
</tr>
<tr>
<td>Lecturer Cotton College</td>
<td>1st class in M.A</td>
<td>Rs. 175-25/2-325-10-425</td>
<td>Asomiya, 19th August, 1939</td>
</tr>
<tr>
<td>Hosiery Inspector</td>
<td>Diploma from Hosiery Institute of Ludhiana or any other place</td>
<td>Rs. 60-3-90</td>
<td>Asomiya, 19th August, 1939</td>
</tr>
<tr>
<td>Bell Metal and Electroplating instructor of H.R.H Prince of Wales Technical School, Jorhat.</td>
<td>Diploma in concerned Trade.</td>
<td>Rs. 75/</td>
<td>Asomiya, 19th August, 1939</td>
</tr>
<tr>
<td>Stenographer and Personnel Assistant to the Honourable Ministers and Secretaries of the Government of Assam</td>
<td>---</td>
<td>---</td>
<td>Asomiya, 13th April, 1940</td>
</tr>
<tr>
<td>Clerk in Secretariat</td>
<td>BA or B. Sc. For lower division and IA and I Sc for routine clerk</td>
<td>---</td>
<td>Asomiya, 19th August, 1939</td>
</tr>
</tbody>
</table>

(Among the advertisements published by the APSC, different types of advertisements were included in the table. Advertisements for same posts with same salary are not repeated in the table)
Advertisements by Assam Public Service Commission for different posts.

Another important appointing authority which published regular advertisements in the news papers of Assam for different posts was the Railway Department, *i.e.* Bengal and Assam Railway. In the advertisements the working zones of the railway company was clearly mentioned. There were three working zones of the Bengal Assam Railway namely Pandu-Tinsukia zone, Dibrugarh-Sadiya zone and Lumding zone. According to the advertisements Selection Boards were there in two places Guwahati and Lumding. The applications were to be sent to those places and interviews were also held in those places. The posts which were advertised by the department were Clerk, Typist, Stenographer, Signaler, Tally Clerk, Station Clerk, Yard keeper, Asstt. Station Master, Care Taker (for running rooms) etc.
Table 3.2
Salary Structure, Qualification, etc., of the posts advertised by the Railway Department

<table>
<thead>
<tr>
<th>Name of the Post</th>
<th>Qualification Required</th>
<th>Pay Scale</th>
<th>News Paper, Date of advertisements</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yard Keeper</td>
<td>Junior Cambridge or Matriculation</td>
<td>Rs. 65-5/2-85</td>
<td>Deka Asom, 21/11/1943</td>
</tr>
<tr>
<td>Stenographer</td>
<td>Junior Cambridge or Matriculation, Age 18-25. For SC/ST 28 yrs.</td>
<td>Rs. 65-5/2-85</td>
<td>Deka Asom, 4/6/1945</td>
</tr>
<tr>
<td>Typist</td>
<td>Junior Cambridge or Matriculation, Age between 18-25. For SC/ST 28 yrs.</td>
<td>Rs. 30-3-45-5-60</td>
<td>Deka Asom, 4/6/1945</td>
</tr>
<tr>
<td>Office Clerks</td>
<td>Junior Cambridge or Matriculation, Age between 18-25. For SC/ST 28 yrs.</td>
<td>Rs. 25</td>
<td>Sadiniya Asomiya, 26/8/1939; Deka Asom, 4/6/1945</td>
</tr>
<tr>
<td>Relg Office Clerk</td>
<td>Junior Cambridge or Matriculation, Age between 18-25. For SC/ST 28 yrs.</td>
<td>Rs. 30-3-45-5-60</td>
<td>Deka Asom, 4/6/1945</td>
</tr>
<tr>
<td>Signaler</td>
<td>Matriculation and Telegraphist with capacity of receiving and sending at least 20 words in a minute in an open and close circuit.</td>
<td>Rs. 30-3-45-5-60</td>
<td>Deka Asom, 4/6/1945</td>
</tr>
<tr>
<td>Post</td>
<td>Qualification</td>
<td>Salary</td>
<td>Date</td>
</tr>
<tr>
<td>------------------------------------</td>
<td>---------------</td>
<td>----------</td>
<td>---------------</td>
</tr>
<tr>
<td>Tally Clerk</td>
<td>Qualified</td>
<td>Rs. 20-1-28</td>
<td>Deka Asom, 4/6/1945</td>
</tr>
<tr>
<td>Care Taker</td>
<td>Add Qualification</td>
<td>Rs. 65/2-8/…</td>
<td>Deka Asom, 4/6/1945</td>
</tr>
<tr>
<td>Asst. Station Master</td>
<td>Matriculation and Telegraphist with capacity of receiving and sending at least 20 words in a minute in an open and close circuit. Upper limit of age was relaxed by 10 yrs up to 35.s</td>
<td>Rs. 30-3-45-5-60</td>
<td>Deka Asom, 4/6/1945</td>
</tr>
<tr>
<td>Lady Welfare Officer</td>
<td>---</td>
<td>Rs. 50-5-75</td>
<td>Deka Asom, November, 1945</td>
</tr>
</tbody>
</table>

Advertisements for these posts were published in different news papers on different dates and for different working zones. Here only the varieties of posts are
mentioned. Repetition of same post in different zone or different paper is avoided here. Salaries for different posts in different advertisement published during the 3rd, 4th or 5th decade of the 20th century were almost same and during the World War II the salaries were increased by Rs. 5 to Rs.10 temporarily. In all the posts of the Railway Department apart from salary, allowances were given as per rules.

Apart from these appointing authorities various institutions, organizations, firms and individuals advertised in different news papers and magazines in different occasions. It is very interesting that the pay was different for same posts in different places. For example the salaries for the posts of Headmasters in two govt. aided ME School advertised in the same year were different. Probably the salaries of the teachers were also dependent on the enrollment of students in the schools and in case of other organizations it was dependent on its financial position. The table below will give us an idea of the Jobs, requisite qualification, salaries etc.

**Table 3.3**

**Salary Structure, Qualification, etc., of the posts advertised by different institutions, organizations, farms, individuals, etc.**

<table>
<thead>
<tr>
<th>Name of the Post</th>
<th>Qualification Required</th>
<th>Pay Scale</th>
<th>News Paper, Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Clerk in Bijni Raj Wards Estate</td>
<td>Experience in clerical works</td>
<td>Rs. 50/</td>
<td><em>Times of Assam</em>, 15th June, 1929.</td>
</tr>
<tr>
<td>Position</td>
<td>Qualification</td>
<td>Salary</td>
<td>Source</td>
</tr>
<tr>
<td>----------------------------------------------</td>
<td>--------------------------------------</td>
<td>---------------------------------------</td>
<td>---------------------------------</td>
</tr>
<tr>
<td>Lecturer of Civics in Govt. Colleges of Assam advertised by the DPI</td>
<td>M.A in Economics</td>
<td>Rs. 175-25/2-325-10-425</td>
<td><em>Times of Assam, 15&lt;sup&gt;th&lt;/sup&gt; June, 1929.</em></td>
</tr>
<tr>
<td>Teacher in M.E School</td>
<td>Matriculation or I.A</td>
<td>Rs. 20-5-40</td>
<td><em>Times of Assam, 15&lt;sup&gt;th&lt;/sup&gt; June, 1929</em></td>
</tr>
<tr>
<td>Overseer for Golaghat Municipality Board</td>
<td>Passed Upper Subordinate from Government recognize institute</td>
<td>Rs. 75-5/1-100 + Cycle allowance.</td>
<td><em>Times of Assam, 15&lt;sup&gt;th&lt;/sup&gt; June, 1929</em></td>
</tr>
<tr>
<td>Drafty for the office of the Political Officer, Sadiya</td>
<td>---</td>
<td>Rs. 20-1-30</td>
<td><em>Times of Assam, 15&lt;sup&gt;th&lt;/sup&gt; June, 1929</em></td>
</tr>
<tr>
<td>Deputy Superintendent of Credit Bank of India</td>
<td>---</td>
<td>Rs. 75 and TA of 25</td>
<td><em>Asomiya, 14&lt;sup&gt;th&lt;/sup&gt; December, 1930.</em></td>
</tr>
<tr>
<td>Organizing Managers</td>
<td></td>
<td>Rs. 100</td>
<td><em>Asomiya, 19&lt;sup&gt;th&lt;/sup&gt; October, 1930.</em></td>
</tr>
<tr>
<td>Head Master in Kamrup Academy</td>
<td>Graduate</td>
<td>Rs. 75-100</td>
<td><em>Asomiya, 3&lt;sup&gt;rd&lt;/sup&gt; August, 1930</em></td>
</tr>
<tr>
<td>Asst. Head Master</td>
<td>Graduate</td>
<td>Rs. 50-60</td>
<td><em>Asomiya, 3&lt;sup&gt;rd&lt;/sup&gt; August, 1930</em></td>
</tr>
<tr>
<td>Teacher for Harendranarain Seminary, Goalpara</td>
<td>Matriculate and Madrasah</td>
<td>Rs. 27</td>
<td><em>Asomiya, 3&lt;sup&gt;rd&lt;/sup&gt; August, 1930</em></td>
</tr>
<tr>
<td>Headmaster, KRME School, Hajo</td>
<td>IA or I. Sc.</td>
<td>Rs. 30-50</td>
<td><em>Asomiya, April 8&lt;sup&gt;th&lt;/sup&gt;, 1932</em></td>
</tr>
<tr>
<td>Assamese Lady teacher if Husband was qualified both can apply for teacher in Tezpur Assamese Combined Middle Girls’ School</td>
<td>IA</td>
<td>Rs.50 and a joint salary with qualified husband Rs. 80.</td>
<td><em>Asomiya, 9&lt;sup&gt;th&lt;/sup&gt; June, 1932.</em></td>
</tr>
<tr>
<td>Assamese and English compositor in Press.</td>
<td>---</td>
<td>Rs. 25</td>
<td><em>Asomiya, 19&lt;sup&gt;th&lt;/sup&gt; July, 1932.</em></td>
</tr>
<tr>
<td>Position</td>
<td>Qualification</td>
<td>Salary</td>
<td>Date</td>
</tr>
<tr>
<td>----------------------------------------------</td>
<td>----------------------------------------------</td>
<td>-------------------</td>
<td>--------------------</td>
</tr>
<tr>
<td>Overseer for Barpeta Municipal Board</td>
<td>Passed Upper Subordinate from Government recognize institute</td>
<td>Rs. 50-5/2-75+ Rs. 3 cycle allowance</td>
<td>Asomiya, 14th December, 1937.</td>
</tr>
<tr>
<td>Teacher for High School</td>
<td>Graduate</td>
<td>Rs. 40-70</td>
<td>Deka Asom, 22nd November, 1938</td>
</tr>
<tr>
<td>Teacher for ME School</td>
<td>Normal 3rd Year passed.</td>
<td>Rs. 30-55</td>
<td>Deka Asom, 22nd November, 1938</td>
</tr>
<tr>
<td>Librarian of Cotton College</td>
<td>Graduate with knowledge of type writing</td>
<td>Rs. 30-2-60</td>
<td>Asomiya, 10th June, 1939.</td>
</tr>
<tr>
<td>Headmaster for the Dudhnai Govt. Aided ME School</td>
<td>Graduate</td>
<td>Rs. 30/</td>
<td>Asomiya, 13th April, 1940.</td>
</tr>
<tr>
<td>Headmaster for Puthimari ME School</td>
<td>Graduate or Experienced Undergraduate</td>
<td>Rs. 40</td>
<td>Asomiya, 1st July, 1939.</td>
</tr>
<tr>
<td>Headpandit of Dhopaguri Minor School</td>
<td>Normal 3rd Year</td>
<td>Negotiable</td>
<td>Asomiya, 20th May, 1939.</td>
</tr>
<tr>
<td>Assistant Mistress in Assamese Girls’ High School, Shillong</td>
<td>BA</td>
<td>Rs. 60</td>
<td>Asomiya, 13th May, 1939.</td>
</tr>
<tr>
<td>Assistant Teacher in Assamese Girls’ High School, Shillong</td>
<td>Senior Training Passed</td>
<td>---</td>
<td>Asomiya, 13th May, 1939.</td>
</tr>
<tr>
<td>Science Teacher in Barpeta Vidyapeeth.</td>
<td>B. Sc.</td>
<td>Rs. 35/</td>
<td>Asomiya, 6th May, 1939.</td>
</tr>
<tr>
<td>Job Description</td>
<td>Qualification</td>
<td>Salary</td>
<td>Date</td>
</tr>
<tr>
<td>-----------------------------------------------------</td>
<td>----------------------------------------------------</td>
<td>----------------------------------</td>
<td>---------------</td>
</tr>
<tr>
<td>Doctor for Guwahati Local Board</td>
<td>LMP</td>
<td>Rs. 60/-</td>
<td>Deka Asom, 6th December, 1943</td>
</tr>
<tr>
<td>Compounder under Guwahati Local Board</td>
<td>---</td>
<td>Rs. 30/-</td>
<td>Deka Asom, 6th December, 1943</td>
</tr>
<tr>
<td>Assistant in the Department of Historical and Antiquarian Studies</td>
<td>Graduate with knowledge of Sanskrit</td>
<td>Rs. 40-1-50-2-70</td>
<td>Deka Asom, 27th December, 1943</td>
</tr>
<tr>
<td>Sub Surveyor for Barpeta Local Board</td>
<td>Passed Upper Subordinate from Government recognize institute</td>
<td>Rs. 60-4/2-80+ Rs. 20 as travelling allowance.</td>
<td>Deka Asom, 24th September, 1945</td>
</tr>
</tbody>
</table>

(In the above list of the advertisements of different jobs, the jobs like Manager, Asst. Manager, Moherer, Babu, Machine man, etc., advertised by the tea gardens and the jobs of agents advertised by different Insurance Company, Banks, Share trading companies, Hosiery Mills, etc., are not included. One major reason for not including those jobs in the list is that those are numerous in numbers moreover required qualification salary etc were not mentioned in most of the advertisements. In most of the cases those were negotiable. Advertisement for same post in different institutions with same salary, qualification, etc., was avoided in the above table.)

**3.4.1 Reservation system in Jobs**

Reservation system was followed in appointments. In the appointments of APSC, the reserved categories were mentioned clearly. Reservations were made for scheduled castes, tribal (both hills and plains), Muslims and somewhere for Assam
Valley Hindus. In almost all advertisements for jobs published by the government or other public institutions it was mentioned that only natives or domiciled of Assam should apply for the posts.

![Photo 3.43](ASSAM_PUBLIC_SERVICECOMMISSION.jpg) ![Photo 3.44](ASSAM_PUBLIC_SERVICECOMMISSION.jpg)

Advertisements showing reservation system in appointments.

### 3.5 Commodities, Prices and Business Concepts

The advertisements published in the colonial period inform us about the commodities known and used by the people, prices of different commodities, and the different business concepts entering the state at that time. Such information is essential for constructing the economic history of a particular period.

It is very difficult to ascertain that when people started the use of a particular commodity or facility. This is possible only when estimates are made based on the
time of invention, comparing advertisements of other Indian states where the Europeans started their business and introduced new commodities among the Indian people with advertisements in newspapers from Assam. Another source of information is also the interviews with the Octogenarians. The advertisements help us to get an idea that when the people of the state became accustomed with these commodities.

In Assam the British used electricity in their important establishments from the beginning of the twentieth century. We have information that the British used electricity in Gymkhana Club at Jorhat in 1912 which was produced through Generators.\(^6^4\) Late Kasinath Saikia started generating electricity through generator in 1923 in Jorhat which was used mainly for street lights.\(^6^5\) The Guwahati Electric Supply Company Ltd. produced electricity in 1927. This electricity was also used mainly for street lights. Before this the Municipal Corporation of Guwahati used Carbide Gas Light from 1888 AD as street lights and in some places Corporation used Kerosene Lamps to provide lights in the streets. The Dhubri Electric Supply Company Ltd. advertised in the \textit{Asomiya} of 3\textsuperscript{rd} June, 1939 that the Company had started regular production of electricity from November, 1938 and it was searching for agents to sell its share. The pioneering electric companies probably did not supply electricity for personnel use or there may be very few customers who could afford this. Therefore we found no advertisements of these companies.

The Dhubri Electric Company was the first in this regard. Another very important observation is that from the mid thirties various companies producing electric goods advertised in the news papers of Assam. The advertisements show
that Siemens India Company had wide range of products of electric goods like Electric Lamps, Ceiling Fans, Electric Motors, etc. It was mentioned in the advertisements of the company that the electric lamps of the company were built in the biggest lamp making factories of Europe.\textsuperscript{66} The Usko was another company which gave regular advertisements of its products as American lamps and lanterns. It was mentioned in the advertisements that ‘Chaliha Talukdar and Company’ was the sole distributor for Assam.\textsuperscript{67} The Calcutta Electric Lamps Company also advertised its products.

In the field of agriculture two important observations were made. The people began the use of chemical fertilizers in their fields in the thirties of the twentieth century. The India Brand Nitro force was the brand of which regular advertisements were published. Probably the Nitro force was marketed by different companies and therefore it was mentioned in the advertisement only to use India Brand. In the advertisement it was written ‘Sarah saisya paboloi hole potharot rasayanic sar
byawahar karak’ (to get large production from the fields it is essential to use Chemical fertilizers). Though people think that the use of chemical fertilizers began in India from the so called Green Revolution in the sixties of the twentieth century, the idea was proved wrong by the advertisements. It is very difficult to make estimates or exact information about its popularity or expansion but it is sure that to some extent its use was confirmed. Another observation in the field of agriculture that Nurseries from outside the state had advertised their branded seeds in the news papers of Assam. One ‘Satyanaraya Nursery’ of Calcutta asked people to send packing charge and postal cost in advance for sending seeds of vegetables and flowers in time.

Various companies producing Tin sheets and plain sheets regularly advertised in the news papers of Assam. In the case of some products the shops of Guwahati or Calcutta advertised the availability of goods in their shops. If anybody from outside Guwahati or Calcutta wanted the products they could either place their orders through the post or through agents who visited these places. Both these cities
were important administrative and business centers and were visited frequently by many people. However, probably Tin sheets had sellers at local level and therefore the company gave regular advertisements. till the end of nineteenth century the roofs of the houses of Assam were thatched with Kher, a sort of natural material found in the plains and foot hills of Assam and the leaf of Tokow tree but from the beginning of the twentieth century, Tin sheets as a durable alternative replaced both Kher and the leaf of the Tokow tree. The change came gradually. The persons whom we interviewed said that the persons using Tin sheets in their houses were considered rich.

Cosmetics products gradually became popular among the people of Assam. Already we have discussed how companies producing cosmetic products sprang up in different parts of the state with their own brands of Soap, Talcum Powder, Snow, Beauty Cream, Perfume, Rose Water, Hair Oil, Tooth Paste and Powder, Hair Remover, etc., Producers of such cosmetic items from outside the state also

Photo 3.49 : Advertisement of Tin sheets.
advertised their products in the newspapers of Assam. Probably these products had their own market and people were accustomed to these products. The interviewed persons also informed about the cosmetic products of different brands.

In the third decade of the twentieth century many new products of household use were advertised by the companies. Advertisements of water filter, Pressure Cooker, readymade mattress, hot water bag, ice bag, raincoat, wristwatch, wall clock, spectacle, gramophone, beer, gun, ice, rubber stamp, bath tab, bucket, etc., were seen in the newspapers and Magazines of Assam from the Third decade of the twentieth century.

In some advertisements prices of the goods were mentioned which helps us to compare the price level in different periods. In all the advertisements of newspapers and magazines the prices of the newspaper or the magazine is mentioned. The table below will give an idea of the price of the newspapers and magazines.

Photo 3.50 : Advertisement of IC Mic Cooker.

Photo 3.51 : Advertisement of Water filter.

In the third decade of the twentieth century many new products of household use were advertised by the companies. Advertisements of water filter, Pressure Cooker, readymade mattress, hot water bag, ice bag, raincoat, wristwatch, wall clock, spectacle, gramophone, beer, gun, ice, rubber stamp, bath tab, bucket, etc., were seen in the newspapers and Magazines of Assam from the Third decade of the twentieth century.

In some advertisements prices of the goods were mentioned which helps us to compare the price level in different periods. In all the advertisements of newspapers and magazines the prices of the newspaper or the magazine is mentioned. The table below will give an idea of the price of the newspapers and magazines.
Table 3.4
Price of Newspapers and Periodicals in concerned years

<table>
<thead>
<tr>
<th>Name of the Newspaper/Magazine</th>
<th>Annual Subscription, Year</th>
<th>Half Yearly</th>
<th>Per issue</th>
</tr>
</thead>
<tbody>
<tr>
<td>Orunudoi</td>
<td>Rs. 1(1854)</td>
<td>---</td>
<td>---</td>
</tr>
<tr>
<td>Jonaki (Monthly)</td>
<td>Rs. 1 Anna 4(1889)</td>
<td>Anna 2</td>
<td></td>
</tr>
<tr>
<td>Sadiniya Asomiya (Weekly)</td>
<td>Rs. 3/ (1930-39)</td>
<td>Rs. 1 Paise 3</td>
<td>Anna 1</td>
</tr>
<tr>
<td>Tindiniya Asomiya (Published twice in a week)</td>
<td>Rs. 4 Anna 8 (1932)</td>
<td>---</td>
<td>6 Paise</td>
</tr>
<tr>
<td>Banhi (Monthly)</td>
<td>Rs. 3/(1934)</td>
<td>Rs. 6 Anna 8(1945)</td>
<td>---</td>
</tr>
<tr>
<td>Times of Assam (Weekly)</td>
<td>Rs. 5/(1929)</td>
<td>---</td>
<td>---</td>
</tr>
<tr>
<td>Awahan (3 issues in a year)</td>
<td>Rs. 5 anna 8 (1932)</td>
<td>Rs. 3/</td>
<td>---</td>
</tr>
<tr>
<td>Surabhi (Fortnightly)</td>
<td>Rs. 4/</td>
<td>---</td>
<td>---</td>
</tr>
<tr>
<td>Jayanti</td>
<td>Rs.4/(1939)</td>
<td>Rs.2 Anna 4</td>
<td>---</td>
</tr>
<tr>
<td>Arun (Monthly)</td>
<td>Rs. 2/</td>
<td>---</td>
<td>---</td>
</tr>
<tr>
<td>Deka Asom (Weekly)</td>
<td>Rs. 2 Anna 8(1939)</td>
<td>Rs. 1 Anna 8 (1939)</td>
<td>---</td>
</tr>
<tr>
<td>Akon (Monthly Child Magazine)</td>
<td>Rs.2/</td>
<td>---</td>
<td>---</td>
</tr>
<tr>
<td>Asom Bilasini</td>
<td>---</td>
<td>---</td>
<td>6 Paise (1923)</td>
</tr>
<tr>
<td>Lakimi (Monthly Women Magazine)</td>
<td>Rs. 2 (1940)</td>
<td>Rs. 1 Anna 8</td>
<td>---</td>
</tr>
<tr>
<td>Bardoichila, Annual</td>
<td>---</td>
<td>---</td>
<td>Anna12, (1935)</td>
</tr>
<tr>
<td>The Economic Journal of Assam</td>
<td>Rs. 2/ (1924)</td>
<td>---</td>
<td>---</td>
</tr>
</tbody>
</table>
In the advertisements of the books, prices were normally mentioned. Advertisements of hundreds of books were published in different newspapers and magazines. Though it is not possible to mention all, few are mentioned below as examples.

**Table 3.5**

**Prices of Books in concerned Years**

<table>
<thead>
<tr>
<th>Name of the book</th>
<th>Prices</th>
<th>Advertisement and Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>The Autobiography of Mahatma Gandhi, 1st part, 258 pages</td>
<td>Rs.1/</td>
<td><em>Banhi</em>, Calcutta, September, 1934</td>
</tr>
<tr>
<td>Kirtan &amp; Mamghosha</td>
<td>Rs.1 Anna8</td>
<td><em>Jonaki</em>, Calcutta, April, 1889.</td>
</tr>
<tr>
<td>Gunamala</td>
<td>Anna 3</td>
<td><em>Jonaki</em>, Calcutta, April, 1889.</td>
</tr>
<tr>
<td>Assamese its Formation and Development (Dr. Banikanta Kakoti)</td>
<td>Rs. 10/</td>
<td><em>Deka Asom</em>, Guwahati, 6th December, 1943</td>
</tr>
<tr>
<td>Saptakanda Ramayan by Madhab Kondali (503 pages)</td>
<td>Rs. 3/(Hard Bound), Rs2/ (Paper Back)</td>
<td><em>Awahan</em>, Calcutta, April, 1943.</td>
</tr>
<tr>
<td>Panjika</td>
<td>Anna 6</td>
<td><em>Asomiya</em>, Guwahati, 22nd April, 1939.</td>
</tr>
<tr>
<td>Sorab-Rustam(Drama)</td>
<td>Anna 2</td>
<td><em>Asomiya</em>, Guwahati, 29th April, 1939.</td>
</tr>
</tbody>
</table>
Apart from books in some advertisements, prices of the commodities had been mentioned. Normally the brands which were lesser known to the public or which had been launched recently, the commodities which are totally new for the people, the advertisers had mentioned the prices for information or to inform people that in comparison to the established brands, cheap things were available in the market. Sometimes the advertisers mention the prices of the commodities so as to help the customer to prepare his budget because the customer will prefer those things in the market to buy about which he had ready information before going to the market. The following chart indicates the prices of some commodities-
<table>
<thead>
<tr>
<th>Commodity</th>
<th>Company or Producer and year</th>
<th>Prices</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dhoti</td>
<td>Khadi Sangha, 1934</td>
<td>Rs 1 Anna 6 to Rs. 1 Anna 1 ( according to size)</td>
</tr>
<tr>
<td>Muga Silk 10x11 gauge-36 inches</td>
<td>Khadi Sangha, 1934</td>
<td>Rs. 25</td>
</tr>
<tr>
<td>Cloth for shirts</td>
<td>-</td>
<td>Anna 4- Anna 5 per gauge</td>
</tr>
<tr>
<td>Mosquito Net</td>
<td>GM Sharma &amp; Company, 1934</td>
<td>General Rs.1 Anna 12 to Rs. 3</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Anna 14</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Good Rs. 1 Anna 14 to Rs. 5 Anna 4</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Best Rs. 3 Anna 14 to Rs. 12 (Different sizes 6x3x3 to 7x6x6 feet)</td>
</tr>
<tr>
<td>Suwara Harmonium</td>
<td>Doyarkin, 1939</td>
<td>Rs.24(single reed), Rs. 36(double reed)</td>
</tr>
<tr>
<td>Flotina Harmonium</td>
<td>Doyarkin, 1939</td>
<td>Rs 30(single reed), Rs. 45(double reed)</td>
</tr>
<tr>
<td>Gramola Harmonium</td>
<td>Doyarkin, 1939</td>
<td>Rs. 45(single reed), Rs. 55(double reed)</td>
</tr>
<tr>
<td>Esraj</td>
<td>Doyarkin, 1939</td>
<td>Rs. 12-Rs. 25</td>
</tr>
<tr>
<td>Mrit Sanjibani Sura</td>
<td>Shakti Oushadhlay, 1932</td>
<td>Rs. 2 Anna 8( Small bottle), Rs. 4 Anna8</td>
</tr>
<tr>
<td>Assamese Gramophone Record</td>
<td>Sanola, 1939</td>
<td>Rs 9 in 4 records.</td>
</tr>
<tr>
<td>Tea</td>
<td>Tamulbari, 1939</td>
<td>Rs. 1 to Anna 7 per Pound(Quality wise)</td>
</tr>
<tr>
<td>Tin sheet</td>
<td>1932</td>
<td>Rs. 20 to Rs.25/ per bundle(Thickness wise)</td>
</tr>
<tr>
<td>Football</td>
<td>1932</td>
<td>Rs. 1 to Rs. 7(No wise)</td>
</tr>
<tr>
<td>Carom Board</td>
<td>1932</td>
<td>R. 9 to Rs.2</td>
</tr>
<tr>
<td>Ludo</td>
<td>1932</td>
<td>Anna 8 to Rs.1</td>
</tr>
<tr>
<td>Badminton</td>
<td>1932</td>
<td>Rs. 6 to Rs. 12( with all racket, net, shuttle etc)</td>
</tr>
<tr>
<td>Commodity</td>
<td>Brand/Manufacturer</td>
<td>Price Notes</td>
</tr>
<tr>
<td>-------------------------------</td>
<td>-----------------------------------------</td>
<td>------------------------------------</td>
</tr>
<tr>
<td>Bicycle</td>
<td>Royal Imperial Tourists</td>
<td>Rs 28</td>
</tr>
<tr>
<td>Bicycle</td>
<td>Burton Humber</td>
<td>Rs. 37</td>
</tr>
<tr>
<td>Football</td>
<td>Mohantosh Brothers, 1929</td>
<td>Rs. 10- Rs. 25 (Size wise)</td>
</tr>
<tr>
<td>Wrist watch (made in Switzerland)</td>
<td></td>
<td>1943</td>
</tr>
<tr>
<td>Shyavanpras</td>
<td>Tara oushadhalay, 1943</td>
<td>Rs 4 per Sear</td>
</tr>
<tr>
<td>Silk shirt piece</td>
<td>Dominion Hosiery, 1943</td>
<td>Anna 12 per gauge</td>
</tr>
<tr>
<td>Camera (Box)</td>
<td>Kodak, 1941</td>
<td>Starting Rs. 4 Anna 12</td>
</tr>
<tr>
<td>Camera (Folding), 1941</td>
<td>Kodak, 1941</td>
<td>Starting Rs. 25</td>
</tr>
<tr>
<td>Bicycle</td>
<td>B.S.A, 1929</td>
<td>Rs. 100</td>
</tr>
<tr>
<td>Bicycle</td>
<td>Hercules, 1929</td>
<td>Rs. 43</td>
</tr>
<tr>
<td>Bicycle</td>
<td>Raleigh, 1929</td>
<td>Rs. 45</td>
</tr>
<tr>
<td>IC-MIC Cooker</td>
<td>1929</td>
<td>Rs. 7-8</td>
</tr>
<tr>
<td>Car, Tourer</td>
<td>Chevrolet, 1929</td>
<td>Rs. 2595</td>
</tr>
<tr>
<td>Car, Sedan</td>
<td>Chevrolet, 1929</td>
<td>Rs. 3375</td>
</tr>
<tr>
<td>Utility Truck</td>
<td>Chevrolet, 1929</td>
<td>Rs. 2345</td>
</tr>
<tr>
<td>Shoes</td>
<td>Calcutta Shoe Factory, 1929</td>
<td>Rs. 3 to Rs. 3 Anna 8</td>
</tr>
<tr>
<td>Pen, Parker Vacumatic</td>
<td>Parker, 1929</td>
<td>Rs. 18 to Rs. 36</td>
</tr>
<tr>
<td>Mattress, Ambrosia</td>
<td>P.J Alphonse, 1940</td>
<td>Rs. 15 to Rs. 22</td>
</tr>
<tr>
<td>Torch Light</td>
<td>Eveready, 1930</td>
<td>Rs. 3 to Rs. 12 (Focusing power wise)</td>
</tr>
<tr>
<td>Iron Galvanized Bucket</td>
<td>Madan Mohan Company, 1930</td>
<td>Rs. 1 Anna 12 to Rs 14 (Height and Quality wise) per dozen</td>
</tr>
</tbody>
</table>

The above list of different commodities gives us not only an idea of the prices but also about the measuring unit and currency system. At that time the MKS (Metre, Kilogram, Second) system was not prevalent. Regarding weight the local unit Seer and British unit Pound was prevalent. For length Inch and Foot were used. In currency Paisa, Anna, Rupee system was there; 16 Anna made 1 Rupee. Signs
and symbols were different from the present system. It is observed in the above list
that the price of the same material may differ from company to company. For
example while the prices of other bicycles were less than Rs. 50, the price of BSA
cycle was Rs. 100. Similarly the prices of sports product of Mohantosh Brothers
were much higher than those of the other companies. As the list is prepared to give
an idea of the prices of different commodities, the commodities produced by
different producers with same prices are not included in the list.

**Rate of Newspaper Advertisements**

The rates of advertisements in different newspapers and magazines in colonial
Assam were different. Almost all newspapers and magazines mentioned their rates
of advertisements in their own papers as well as advertised in the other newspapers
and magazines. A table is prepared below to give an idea of the rates of
advertisements.

**Table 3.7**

*Rate of Advertisements in different Newspapers and Magazines*

<table>
<thead>
<tr>
<th>Name of the Paper and Magazine and Year of the rate</th>
<th>Size of Advertisement</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Banhi, 1945</td>
<td>Full Ordinary page</td>
<td>Rs. 40/</td>
</tr>
<tr>
<td></td>
<td>Half Page</td>
<td>Rs. 24/</td>
</tr>
<tr>
<td></td>
<td>Per column per inch</td>
<td>Rs. 2</td>
</tr>
<tr>
<td></td>
<td>Full 4th Cover Page</td>
<td>Rs. 50/</td>
</tr>
<tr>
<td>Tindiniya Asomiya, 1939</td>
<td>Per column per inch</td>
<td>Anna 8</td>
</tr>
<tr>
<td>Awahan (1943)</td>
<td>(Full Page)</td>
<td>Rs. 40</td>
</tr>
<tr>
<td></td>
<td>Half Page</td>
<td>Rs. 22</td>
</tr>
<tr>
<td>Sadiniya Asomiya, 1939</td>
<td>Per column per inch</td>
<td>Rs. 2</td>
</tr>
</tbody>
</table>
Apart from the prices, the advertisements inform us about the new business concepts that came into use in colonial Assam. Advertisements published in the newspapers and magazines of colonial Assam provide information about the time when the people of the state started using different commodities or when the people of the state started new business avenues, etc. Especially after the coming of the British, along with the Bengali *amolahs* and creation of Assamese middle class, many new commodities and business concepts entered the state. The business of the Hotels became a new business avenue. It was observed in the advertisements that the hotels of Calcutta advertised in the newspapers and magazines of colonial Assam to attract the people of the state who visited Calcutta for various reasons. Calcutta was the most important place for the people of Assam as a business centre, education hub, place of tourist attraction and in many other ways. Similarly the gateway of North East India, Guwahati was such a place for the people of the rest of the region. Hotels like Hotel Royal, Eastern Lodge, Happy Lodge, Shillong Hotel etc., gave regular advertisements in different newspapers and magazines in colonial Assam. However in no advertisement of Hotel, the tariffs of the rooms were mentioned but the hotels of Calcutta mentioned their rate on both daily and monthly basis. The prices of the hotels at Calcutta varied from Rs. 1 Anna 8 to Rs. 8 per day in 1939. At monthly basis the daily rate was reduced and given as a package. One restaurant named Amingaon Restaurant also gave regular advertisement. There were advertisements of photo studios and the advertisements of different firms of Calcutta supplying materials for studios imply that the business of studio was
becoming large in the province. Advertisements of Doctor’s Chamber and Nursing Home were there in the newspapers and magazines.

3.6 Transport and Communication System

Transport and communication system is an important component of the economy of a particular state or country. In colonial Assam various advertisements relating to transport and communication were published in the newspapers and magazines. Advertisements of Railway Department regarding extension of lines, fares, conducted tour etc., advertisements of PWD on tenders for roads and bridges, advertisements on water transport, advertisements of vehicle companies, advertisements of the government on various rules and regulations etc were published regularly in the newspapers and magazines of colonial Assam.

Land transport system was considered very important in colonial Assam. From Horse Cart, Bullock Cart, people started buying bicycles. Different bicycle companies advertised in the newspapers and magazines of colonial Assam. The advertisement of bicycle was seen from the third decade of the twentieth century. At first the advertisements were given by the advertisers of Calcutta, but later on it became available in Assam as well. Apart from the sellers of bicycles, the repairing shops from remote areas like Biswanath Ghat advertised in newspapers. Our interviews with octogenarians show that bicycle became popular in the third decade of the twentieth century. Different bicycles like Raleigh, Hercules, Humber, BSA, Royal Imperial, Star, Tourists etc produced by different companies captured the market.
Few people of the state bought cars in the early decades of the twentieth century. The British Tea planters bought cars both personnel and commercial in the early decades of the twentieth century. Not only the British but also some Assamese gentlemen bought cars at that time. The oral sources confirmed that Tarunram Phukan owned the first car in Guwahati in the early decades of twentieth century. One Laboram Dutta of Rehabari gave advertisement in 1929 that he wanted to sell his Austin 7, 1928 model car to purchase a bigger car.\textsuperscript{80} The European Tea Planters also gave advertisements to sell their second hand cars.\textsuperscript{81} As the Europeans planters were many in numbers, in Upper Assam the number of cars were more than other parts of the region.

Advertisements of Bi-cycles.

Advertisements for selling used cars.
The companies like Chevrolet, Ford etc. advertised in the newspapers and magazines of colonial Assam.\textsuperscript{82} Both Ford and Chevrolet had their dealers at Guwahati. K.K Sen, \textit{Fancy Bazar}, Guwahati was the agent for sales and service of Ford Company.\textsuperscript{83} The Chevrolet Company also had mentioned in its advertisements that it had a dealer in Guwahati.\textsuperscript{84}

![Photo 3.56](image1.png) ![Photo 3.57](image2.png)

\textbf{Advertisements of Ford and Chevrolet companies.}

From oral and other sources it becomes clear that in other places of Assam there were dealers and sellers of different cars. That the numbers of cars were increasing in the state was reflected by the advertisement of Guwahati Local Board in 1932 where it was announced that the corporation had decided to collect taxes from the car owners and the corporation was seeking application from candidates wanted to engage themselves as tax collectors on commission basis.\textsuperscript{85}
The post of Provincial Motor Transport Controller was created to look into the matters of road transport. The Provincial Motor Transport Controller probably gave permission for the vehicles. One advertisement was given by the office in 1944 seeking application in prescribed format from individuals, Tea Gardens, MES contractors, etc., who wanted to procure vehicles in that year.\textsuperscript{86} Increase in number of Vehicles was also reflected by the advertisements of Motor Driving Schools. Advertisements were given by the Assam Motor Driving School, Jorhat that it would provide licenses to the trainees after training.\textsuperscript{87} It collected fees from the trainees which included license fees.
Another important development in the road transport system was the construction of roads in different parts of the state. The Public Works Department was formed in the state and in the advertisements it is seen that the Department had various administrative divisions like Southern Assam, Central Assam, Khasi-Jayantia Hills, etc. There were Superintending Engineers, Executive Engineers, etc., in each division and advertisements for construction of different roads, bridges, supply of materials, etc., were published in their names. There were some instances of advertising tender notice by the Chief Engineer of the department. The advertisements give an idea about the development of roads and bridges in Assam. As all the roads and bridges were constructed through tenders, those were published in newspapers and magazines of colonial Assam, chronology of the road transport system of Assam can be prepared through such advertisements. In Upper Assam and Surma Valley road development was also done by the tea gardens. The garden roads were also used by the public. The tea gardens served road closing notice through advertisements in different periods of the year by which garden roads were closed for public use for 2/3 days. It was mentioned in the advertisements that the garden authority would issue special passes to those for whom it was essential to use the road.
Advertisements of PWD tenders.

In the colonial period, the advertisements of two railway companies were found, the Assam Bengal Railway\textsuperscript{90} and the Eastern Bengal Railway.\textsuperscript{91} The advertisements showed that the Assam Bengal Railway was a bigger system than the Eastern Bengal Railway in Assam. The Assam Bengal Railway had number of big offices here like Lumding, Guwahati, Tinsukia etc and advertisements of appointments in those offices in various posts were published regularly in the printed media of colonial Assam. The number of trains and stations of this company were also large but regarding the Eastern Bengal Railway, only advertisements of goods trains were seen.

Apart from regular services, the companies announced special schemes for the passengers. The Assam Bengal Railway announced a special scheme in 1939 for pilgrims to travel to the places of religious importance for the Hindus called \textit{Tirtha} and some other places of tourist interest. It was written in the advertisement ‘alpatam kharasate Bharat bhraman karak. Tirthasthan aru itihas prasidha thai..."
paridarshan karar eyi sujug (Travel throughout India with the lowest cost This is the opportunity to travel places of religious interest and of historical importance)\textsuperscript{92}

A circuit of places were made by the company covering places like Runagate, Howrah, Gaya, Mathura, Allahabad, Delhi, Nabadwip, Haridwar, Hrishikesh, Agra, Jaipur, Lucknow, Banaras etc. The prices charged for the tour was Rs. 22 to Rs. 36. More the number of places were included in the tour, higher was the rate. A total four tour planes were made by the authority. If one bought a ticket a person could travel to all the places included in the circuit. She/he could travel by any train and could stay in those places for as many days he wanted but one must finish his tour within three months from buying the ticket. This system of Tirtha bhraman indicates the relation of the people of Assam with the so-called main land of India. It appears that the people of the state had regards for the holy places of India from the early time. This cultural bondage was made strong by Sankardeva who went out twice for Tirtha bhraman and sowed the seed of Indian Bhatkti Movement in Assam. Knowing this craze of the people of the state, the Railway Department had arranged these Tirtha bhraman and marketing was done through advertisements. The Eastern Bengal Railway also gave tickets on concession rates on the occasion of Christmas.\textsuperscript{93} For 1\textsuperscript{st} and 2\textsuperscript{nd} class Rs.1 Anna 6 was fixed for 66 miles and for 3\textsuperscript{rd} class Rs.1 Anna 8 was fixed for 150 miles. The fare also covered the return journey. Though as per census report at that time the Christian population in the province was not very high, the railway authority which was predominantly Christian gave special importance to their festival. Another system was introduced by the company which was called ‘Abadh Bhraman Ticket’ (unlimited travel ticket). In that scheme the ticket of 1\textsuperscript{st} class was Rs. 75, second class Rs. 50, medium class
Rs. 15 and third class Rs. 10. With this ticket one could travel in places on the Eastern Bengal Railway tracts within 15 days from the midnight of 14th December, 1939. Interestingly Eastern Bengal Railway tried to promote tourism in Bengal. In the advertisement of Abadh Bhraman Ticket it was written “banglar jathartha parichai paboloi hole Eastern Bengal Railway r rail pathat bhraman apariharjya” (to get a real picture of Begal, it is essential to travel in the tract of the Eastern Bengal Railway). The Assam Bengal Railway had decreased the fares of third classes to 2 paisa per KM in the tracts between Badulipar in the present Golaghat District and Khowang in present Dibrugarh District. Probably in this area the Railway system was used by the people therefore the Railway authority gave special fares to attract more people towards it.

Advertisements were published by the Eastern Bengal Railway on the transportation of wood from Amingaon near Guwahati to Calcutta. Probably at that time Amingaon was a depot of Timber and the nearby areas had forests with valuable trees. The advertisement proves that in the period Timber of Assam was transported to Calcutta and other places of India.
Another important advertisement regarding transport was the advertisement of Mughal Line Ltd. The company advertised for the people who wanted to go for Hajj, annual pilgrimage of the Muslims to Mecca in Saudi Arabia. It was announced in the advertisement that the company was established in 1877. The fares of different classes in ships were given from two starting points, viz. Karachi and Mumbai. The ships went to Jeddah which was very near to Mecca. While the fare in 1st class from Bombay to Jeddah was Rs. 621/-, it was Rs.591/ from Karachi. In 2nd class it was Rs. 446 and Rs 422 and at the Deck of the ship it was Rs. 173 and Rs. 167. M/S Turner Morison and Company Ltd., Bombay managed the whole affair on behalf of the company. The company published huge advertisements in the newspapers of colonial Assam. The advertisements indicate that even at that time a good number of well to do Muslim lived in this province who could afford this pilgrimage.

Mention of the Steamer Companies were there in the advertisements and navigation in the rivers of Assam was started in the last part of the Nineteenth century but no specific advertisement regarding steam navigation at local level was found.

3.7 Tax and Tariff

Some information regarding tax and tariff can be gathered from the advertisements. The Income Tax department published an advertisement in 1939 where people who had more income than the fixed limit were asked to submit returns and the taxes. Though the slabs fixed by the government were not declared
In the advertisement, it was mentioned in the advertisement that designated employees were appointed in places like Guwahati, Nagaon, Jorhat, etc., and they were authorized to fix the taxes of the people depending on their returns. Mention was made of the Income Tax Act, 1922 for various legal aspects. Assessment year was started in April and ended in March. Some dimensions of the system were reflected in the advertisement. It was mentioned in the advertisement that if the assesses had business in more than one place than the tax would be fixed at business headquarter. If someone didn’t submit return on time, he would have to pay 1.5 times of the tax assessed.

Photo 3.64: Advertisement by the Income Tax Department.

An advertisement of land revenue collection book for the Mouzadar or collectors of taxes was published by the New Press. It was mentioned in the advertisement that the book was printed as per the provisions of the Tenancy Act, 1935. Legal agreements were made in Stamp papers. It was mentioned in an
advertisement of land sale. Probably Sale Tax was not collected in an organized way at that time because no where we found any mention about it.

Thus advertisements published in colonial Assam can throw light on different segments of the economy of the state during that period. As directly related to the consumer economy, this source can provide some firsthand information for reconstructing the history of colonial Assam. One of the most striking features of the advertisements of colonial Assam is that they touched almost all spheres of economy. These advertisements may not be sufficient alone to reconstruct the economic history of colonial Assam but it proved to an essential source for the purpose.

Notes and References

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4. Asomiya, Guwahati, 22 April, 1939.
5. The Times of Assam, Dibrugarh 15th June, 1929.
6. Asomiya, Guwahati, 27th April, 1930.
7. Asomiya, Guwahati, 3rd August, 1930.
8. *ibid.*


11. *ibid.*


17. *ibid.*


19. *ibid.*


21. *ibid.*

22. *Asomiya*, Guwahati, 22nd April, 1939.


25. *Asomiya*, Guwahati, 17th August, 1930


34. *Asomiya* (Tindiniya), Guwahati, 3rd April, 1932.


38. *Asomiya*, Guwahati, 27th April, 1930.


43. *Awahan*, Calcutta, April, 1943.


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50. Banhi, Calcutta, September, 1944.

51. Asomiya (Tindiniya), Guwahati, 8th April, 1932.

52. Asomiya, Guwahati, 29 April, 1939.


56. Asomiya (Tindiniya), Guwahati, 9th June, 1932.

57. Deka Asom, Guwahati, 30th January, 1938.


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60. Banhi, Calcutta, April, 1939.

61. Banhi, Calcutta, June, 1940.

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70. *Asomiya* (Tindiniya), Guwahati, 3rd April, 1932.


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75. *Asomiya*, Guwahati, 22nd April, 1939.


77. *The Times of Assam*, Dibrugarh, 15th June, 1929.

78. *Asomiya* (Tindiniya), Guwahati, 7th July, 1932.

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81. *ibid.*

82. *ibid.*

83. *Asomiya* (Tindiniya), Guwahati, 27th April, 1930.

84. *The Times of Assam*, Dibrugarh, 15th June, 1929.

86. *Deka Asom*, Guwahati, 25th April, 1944.

87. *Asomiya* (Tindiniya), Guwahati, 21 December, 1930.


89. *The Times of Assam*, Dibrugarh, 15th June, 1929.


91. *Asomiya* (Tindiniya), Guwahati, 10th December, 1937.


93. *Asomiya*, Guwahati, 9th December, 1939.

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96. *Asomiya*, Guwahati, 17th June, 1939.

97. *Asomiya* (Tindiniya), Guwahati, 16th November, 1937.

98. *Asomiya*, Guwahati, 9th December, 1939.


100. *ibid.*

101. *Asomiya* (Tindiniya), Guwahati 3rd April, 1932.