

The Economic Role of the Indian Commercial Class in Colonial Natal

Kalpana Hirallal

The arrival of the 'Passenger Indians' in Natal from the 1870s marked a new era in the economic history of the colony. The immigrants paid their own passage and were free in all respects – hence the name 'free' or 'passenger' Indians. Unlike indentured Indians, they did not fall under the contractual labour system, and differed from the indentured workers in terms of place of origin, dialect and religion. This group originated from the west coast of India, from the province of Gujarat and were in the main Gujarati speaking Hindus and Muslims. In Natal, probably because the passenger Indians were mostly Muslims, and because of the flowing robes they wore which were reminiscent of Middle Eastern dress, the group as a whole came to be referred to as 'Arabs'. Endowed with business acumen and little capital, they came to explore and exploit the economic opportunities created by the needs of the ex-indentured Indians labouring on the plantations and mines in Natal. They set up retail stores in Durban, Pietermaritzburg and in the isolated and remote districts of northern Natal and gradually monopolised both the retail trade and trade among Africans throughout Natal.

Indian business and trade patterns in colonial Natal are fascinating areas of research but have received minimal attention. Despite Bhana's extensive work on the Indians in Natal (1984; 1985; 1990), his studies on the Indian trading class have largely focused on their place of origin and eventual settlement. In contrast, Padayachee and Morrell (1990) have attempted to examine and analyse the nature and complexities of Indian business practices in Natal. They argue that Indian traders played an important role in extending Natal's commercial network via credit and trade relations. Their study also emphasises the social stratification within the Indian commercial community, in terms of the nature of their economic activities and the extent of their business relationships with the white commercial fraternity. However, no attempt is made to explore the internal organisational structure, nature and diversification of Indian trade. This paper will attempt to provide a broader analysis and understanding of Indian business patterns and characteristics of trade in colonial Natal. It will examine the role of caste, religion and kinship ties in the early stage of

the organisation, and the structural expansion and diversification of Indian businesses. In-depth analysis of this aspect of Indian trade is an important step towards understanding the nature and complexity of Indian entrepreneurship in colonial Natal. By the turn of the century Indian traders had taken over much of the retail trade in the rural areas, as well as a great deal of the urban retail trade and trade to Africans, together with wholesale importing from overseas, notably of Indian foodstuffs and clothing. In many ways the operational procedures and trade patterns of the Indians in Natal were very similar to their commercial counterparts in the diaspora especially in east Africa and Mauritius (Hirallal 1992:).

The 'passenger' Indians who arrived in Natal during the mid-1870's can be placed into three essential categories of trade: the well-established merchants, the petty storekeepers and the hawkers. Together they formed the Indian commercial class in the colonial period.

The first group of businessmen were often representatives of major international companies who wanted to expand their business enterprises to Natal. Others who had sufficient capital, (a tiny minority), opened up shops immediately, or entered into partnerships with a relative or friend from the same village in India, or with someone with a shared religious background. Of the twenty-eight partnership companies formed by Indian merchants between 1884 and 1900, seventeen were formed by members of the 'passenger' Indian group. In some cases partnerships were formed temporarily only, with one partner subsequently leaving the firm to set up a business on his own (*Natal Government Gazette* 1898-1900).

The second group, namely the petty traders, formed the core of the Indian commercial class. They generally arrived in Natal at an early age (17 to 25 years), and due to lack of capital, served an extended period of apprenticeship with an established firm. This provided a basis for setting up their own shops at a later date, or for acting as an agent, with the help of goods advanced on credit by some large firm. Alternatively, the apprenticeship could lead by stages to appointment as manager or partner in the existing firm (Mangat 1969:15). Among the well-established firms who offered apprenticeships to prospective traders were Aboobaker Amod, Amod Bayat and Parsi Rustomjee. Only after some years of successful enterprise in Natal, could the young trader hope to pay a visit to India to marry and to establish fresh business connections. Both in business and in personal life, there was a close inter-relationship between India and Natal, and mutual good faith and trust apparently formed the corner-stone of the enterprise of these Bombay and Surat traders. This was provided largely by ties of kinship, caste and sect, and was perhaps best described by Sir Bartle Frere as the

... marvellous system of private intelligence which is the keystone of Native Indian commerce and by which every great Indian trader seems to hear of everything which concerns him whenever it may happen (Mangat 1969:15).

Caste and kinship ties played an extremely important role in the early organisation of Indian businesses. In recruitment and promotion of assistants within the firm, top priority was given to relatives or fellow villagers. The larger merchants were able to recruit skilled artisans under a contract system. For example, in 1893, Dada Abdoolla signed contracts hiring the services of Sheik Ismail and Essop Mahomed, to work as general servants in his firm of Messrs Dada Abdoolla and Co. of Durban. The contracts stipulated that the employer was to provide medical, travelling and boarding benefits. Legal contracts, such as the one described, indicate the formalised business relationships of the more established merchants (Port Shepstone Minute Papers 1901).

The wages paid by Indian traders to their employees ranged from 30 shillings to £15 a month. The colonial trader often complained of these low wages (Port Shepstone Minute Papers 1901). For example, George L. Russell, a draper in Ladysmith stated in 1905 that his business suffered due to strong Arab competition. He claimed that Arabs 'imported' assistants from India and paid £3 to £4 per month. He added that 'juniors' from India were paid 30 shillings per month, while colonial traders were paying their assistants £14 to £20 per month (Natal Parliamentary Papers 1905). It is true that some Indian assistants and employees received £4 a month, with board and lodging included: men new to the work, who needed to be trained and who were very much at a disadvantage so far as their knowledge of the English language was concerned, did not command high wages. Only the few established merchants paid their employees a higher salary, especially those who hired a white accountant to balance their books (Gandhi 23-25).

Indian merchants and storekeepers did not have an elaborate or sophisticated method of bookkeeping. Books were drawn up in Hindi, Urdu and Gujarati; the latter predominated because it was the mother-tongue of the majority of the 'passenger' Indians. The petty storekeeper was in the habit of keeping a cash book and a daily book to record transactions, while the larger merchants kept an invoice and stock book as well. Books were drawn up once a week or once every fortnight (Weenen Magistrate's Records, Licensing Board Application Note Book 1898-1904). The owner of the store usually dictated to the accountant what entries to make, especially if the latter was a non-Indian and did not understand the Gujarati language. However, the manner in which Indian merchants and storekeepers kept their account books was severely criticised by petty colonial traders, who accused

them of resorting to unscrupulous trading methods¹. In 1897, the Natal government passed the General Dealers' Licensing Act which made it compulsory for all traders to keep their account books in the English language. This placed severe restrictions on petty Indian storekeepers, for many were not well versed in English and could not always hire a competent white accountant. Consequently, a considerable number of their trade licenses were refused because of their inability to keep proper books (Thaker Collection 1107/324).

While the petty Indian storekeepers formed the bulk of the Indian commercial class, the more established merchants can be described as the elite Indian trade group in Natal. They were importers of goods and moneylenders, and diversified their trade by investing in real estate and shipbuilding. Those who headed the list of major importers were Dada Abdoolla and Co., Jalbhoy Sorabjee Brothers, Moosa Hajee Cassim, Dada Osman and Aboobaker Amod amongst others (Kalla 1987:54). These merchants were representatives of major international companies, who were regularly supplied with Indian groceries. For example, Ajum Goolam Hoosen and Company, a firm based in Mauritius, regularly exported dholi, ghee, dates and haberdashery to their agent Aboobaker Amod after 1880 (Kalla 1987:54). Another merchant, Moosa Hajee Cassim, made frequent visits abroad to do his own buying. He visited England twice; on the first occasion his purchases were so large that he could not get the regular line of steamers to bring out his goods and so in 1895, he bought the steamer *S.S. Crescent*, which made it easier to transport his goods cheaply and quickly (*Who's Who* 1936-7:131).

The importation of Indian groceries and clothing became a necessity, because these items could not be manufactured in Natal. These merchants knew the habits and customs of the Indian people, and used these effectively in their trading ventures in Natal. A witness told the Wragg Commission in 1885-87:

Their friends and partners in India can watch the market and purchase at the moment of greatest profit and advantage, they know the ways and habits of Indian immigrants and choose their stock by the aid of such knowledge (Meer 1980:391).

¹ The unscrupulous trading methods of which Indian traders were accused included short-changing and using unsized weights, and there is evidence to show that these practices did occur. *Indian Opinion* 6 March 1909; Report of the Finance Committee 6 February 1920 in Durban Mayor's Minutes; H.H. Kemp to Licensing Officer 31 December 1924 in Durban Town Clerk's Files.

The chief articles imported were dholl, ghee, rice and spices and other Indian condiments and these were commonly referred to as 'coolie stores' in the list of general imports.

Bombay, Calcutta, Madras and Mauritius were the chief centres of trade with Natal. This was primarily due to the fact that merchants like Aboobaker Amod, Parsi Rustomjee and Dada Abdoolla and Co. had their head offices in these regions. The imports from abroad remained more or less constant. For example, in 1880 'coolie stores' worth £6,129 were imported but in 1888 the value dropped to £5,433. Between 1891-92 it rose to £15,442, but in 1898 it dropped again to £632 (*Natal Blue Books 1880-1896*). It is possible that the fluctuation in the value of commodities imported was due to the trade depression that hit Natal in the 1880's and mid 1890's. Nevertheless, we can deduce that initially the quantities of goods imported were small. However, as the number of merchants in Natal increased, so the pattern and volume of trade with overseas countries gradually grew, but was subject to shifting patterns in the Natal economy (Meer 1980:391).

Small quantities of goods were also imported from the Cape Colony and the countries of East Africa. One of the chief items imported from the Cape was snoek fish. For example, J.M.H. Gool, an Indian wholesale merchant in Cape Town, regularly exported snoek fish to his agent in Natal, namely Jalbhoy Sorabjee Bros, part of a company belonging to Parsi Rustomjee, a Parsee merchant in Natal. In this way Indian merchants in Natal helped to establish inter-provincial trade links. East Africa, Delagoa Bay and Mozambique were common areas of trade and a thriving Indian commercial class supplied goods regularly, in small quantities, to Indian merchants in Natal (*Colonial Indian News* 28 June 1901).

Besides being importers of goods, Indian merchants also acted as moneylenders or 'local bankers'. In 1908 an advertisement appeared in the *Indian Opinion* to the effect that amounts ranging from £5 to £5 000 were available to be lent against bonds, promissory notes, title deeds, scrip and all other available securities. It also added that as a special feature, loans might be repaid by monthly instalments. Potential borrowers had to apply through the well known firm of Bernard Gabriel and Co. (*Indian Opinion* 22 February 1908).

In the early colonial period, the 1870s and 1880s, those merchants who had sufficient capital advanced money to members of their family and to petty storekeepers, the latter usually restricted to those from their own village or district in India. Most often these loans were made to help relatives or friends to set up their own businesses. Loan repayment periods were often extended on the basis of trust, with little or no legally acceptable documentation of the financial obligation. Only on rare occasions would there be an exchange of a written note, attesting to or verifying the transaction. Failure to meet the obligation meant exclusion from the network of credit and trade (Mangat 1969:11).

Credit facilities were also extended to African, indentured and ex-indentured Indian labourers. The latter, once their contracts had expired, would often purchase a lease on a piece of farm land, with the assistance of finance from the Arab merchants; in return, the ex-indentured Indian labourer would have to supply the merchant with part of the proceeds from the land, in both cash and kind. This system of moneylending was a common practice in India. In times of depression, famine and drought, the wealthier merchants, would act as moneylenders or 'local bankers' and advance money to the destitute labourer or peasant farmer. If the latter failed to pay the cash in time, he often lost most of his remaining possessions (Padayachee & Morrell 1990:17).

In Natal, the Civil Record Book for Camperdown, New Hanover, and Richmond reveals that several African and Indian labourers, as well as Indian and colonial petty storekeepers were debtors to the more established Indian merchants. In most cases the sums involved were small, ranging from 10 shillings to £5, though in some cases it was high as £49 to £100. In some instances, the rate of interest charged was very high. For example, Mahomed Vally of Camperdown brought a civil summons against a fellow Indian trader Ebrahim Osman of Georgedale, for the sum of £39. This included two promissory notes of £8 and £7, signed by Osman in favour of the plaintiff on 25 April 1904, which fell due on 25 May 1904. However, on due presentation the two promissory notes had been dishonoured. The plaintiff also claimed £24, an amount of cash lent to Osman on 16 April 1904. Vally also claimed interest to date of payment of this claim, and the cost of the civil suit (Camperdown Civil Record Book 1903-1908).

Arab merchants were severely criticised by white colonists for charging high interest rates to their customers. For example, Reverend James Scott of Impolweni wrote to the Under Secretary for Native Affairs in 1907, complaining,

that an Arab or Turk named Pathan who keeps a store at Albert Falls is gradually getting the whole native population into his clutches, by lending money. I have good reason to believe that he charges up to 6400% interest. In the interest of the Natives and the peace and good Government of the Colony I do not think this man's licence should be renewed (Secretary of Native Affairs 1907).

Muslims were forbidden by Islamic religious principles to accept interest on their investments, but there is evidence in the Civil Record Books to show that not all Muslims were bound by this ideal.

There were several factors that prompted Indian merchants in Natal to act as moneylenders. During the early colonial period, Indian merchants were largely excluded from the formal banking mechanisms, in terms of lending and discounting

policies of the banks at that time. For example, the Standard Bank in Natal urged its branch managers to have little or no business contacts with 'Arabs', 'Indian' or 'Banyan traders', noting in one instance that their business relations with these clients,

... call for special caution. The hole and corner way in which their business ramifications (sic) are conducted give one a feeling of distrust and they bear a name for utter unscrupulousness if they find themselves in a bad way (Padayachee & Morrell 1990:19).

It would seem that this 'cautious policy' by the Standard Bank was extended to most of the larger and wealthier Indian merchants as well, but with some exceptions: for example, between 1897 and 1902, the bank extended loans to twenty-four Indian merchants from Ladysmith, Greytown, Newcastle and Port Shepstone (Standard Bank 1894, 1897, 1904).

While the Standard Bank was cautious', the local settler bank, the Natal Bank, adopted a more liberal policy towards the Indian merchants. The more established and successful Standard Bank provided fierce competition, and in order to survive in the banking world, the Natal Bank had no alternative but to accept Indian merchants as their clients (Standard Bank 1894, 1897, 1904). Besides the Standard Bank and the Natal Bank, a few wealthy Indian merchants also had accounts with the Bank of Africa. M.C. Camroodeen of Durban banked and received credit here, and in turn assisted smaller merchants by providing them with credit which banks were reluctant to grant. In Estcourt, the leading Indian trader, Abdoorahaman was the owner of much landed property, and owed his prosperity to the financial support of the Camroodeens. Besides the Camroodeens, other merchants, like Dada Abdoolla & Co., A.M. Paruk, P. Dowjee, Amod Bayat and Amod Jeewa, regularly offered credit to petty Indian storekeepers (Master of the Supreme Court, Assigned Estates, July 1892, November 1893). It can be argued that an exclusive network of trade, credit and moneylending linked large coastal Indian wholesalers and import houses to one another and to the hundreds of small traders in the commercial centres and in the rural areas of Natal. In 1898, M.C. Camroodeen & Co. had outstanding debts of over £25 000 among nearly 400 Natal storekeepers and hawkers. This example confirms a confidential government memorandum of August 1898, which claimed that up-country traders in Natal were 'supported' by larger Indian houses, which were mainly established in Durban (Master of the Supreme Court, Assigned Estates 1889, 1892, 1893).

There were also several colonial wholesalers and merchants who offered Indian traders good credit facilities. In the Master of the Supreme Court Records, in the insolvency lists, British based companies such as M.T. McCubbin, Randle Brothers and Hudson, S. Butcher and Sons, Gumpleson and Lipinski were often cited

as creditors to Indian storekeepers. The amounts lent varied from as little as £12 to as much as £300 or more (Master of the Supreme Court, Assigned Estates, 1893; 1897-1898). The colonial petty trader often complained at the manner in which easy credit was granted to Indian storekeepers. For example, during a Legislative Assembly debate on 'Asiatic Traders' in 1907, Sir J.L. Hulett, speaking on their behalf as member for Victoria county, stated

... that Arabs can get credit almost to an unlimited extent from various mercantile establishments. I may say truly that they will get credit where respectable Europeans will have that credit refused to them (Legislative Assembly Debates, 30 July 1907).

The fact that several colonial wholesalers were willing to support Indian storekeepers indicates that they did not compete with them to any appreciable extent. They acted rather as middlemen, and because the Indian sold wares purchased from the European wholesaler, the latter could offer employment to hundreds of European clerks and assistants. Besides, most Arab traders were regarded as trustworthy, reliable and in most cases prompt with their payments. Very often orders for goods would take the form of personal letters to the head of the company. Credit was extended from three to nine months and took the form of promissory notes (Camperdown Civil Record Book 1903-1908).

Promissory notes between fellow Indian traders were usually drawn in English or Gujarati. Arising from this were several cases of gross fraud. There were also cases involving promissory notes in which Europeans defrauded, and were defrauded by, Indian merchants. Some cases of fraud were facilitated by the inability of the Indians to sign such promissory notes in English characters: in such cases, these notes were made without the contents being known to the signatory. To prevent this opportunity for fraud, the Natal government passed Act No. 48 of 1904, 'to regulate the signing of negotiable instruments by Indians', which meant that documents executed by Indians, whether promissory notes or bills of exchange, would only be valid if written and signed in English, or if endorsed by a magistrate (*List of Laws affecting Indians in Natal* 74085).

Besides their role as moneylenders, Indian merchants were also major owners of landed property. An inspection of Durban's valuation in 1893, almost entirely in Ward IV bears testimony to this. Dada Abdoolla owned property worth over £7000. Mahomed Isak, a member of the Natal Indian Congress Committee in 1894, possessed £2,595 in properties in Ward IV. Moosa Hajee Cassim and Dawood Mahommed also had holdings in Ward IV worth £2,170 and £1,820 respectively. By the beginning of 1900, Aboobaker Amod's successors, Ismail Aboobaker and Omar Hadji Amod, possessed numerous properties valued in total at £27,000. Dada

Abdoolla's properties in addition to his business premises were then valued at £10,800. By 1906 the firm of G.H. Miankhan and Co. owned landed property valued by the Corporation at £20,000 (M.W. Swanson 1983:419; Valuation Rolls of Farms 1899-1900, Colonial Secretary's Office 1901, 1906). Merchants like Moosa Hajee Cassim and Aboobaker Amod converted their property holdings into a profitable investment. They built lodging houses and rented them at reasonable rates to Indians and Europeans. A considerable number of the Indians who rented were Arab storekeepers. Other merchants, on the other hand, lived on their business premises. A typical Indian store in the colonial period had a large verandah in front and a single bedroom and a storeroom was adjoined to the rear of the store, with the kitchen and W.C. facilities in separate outhouses. Buildings were initially of wood and iron, probably due to the high price of bricks, because as time passed and profits increased, bricks were frequently used (Port Shepstone Minutes nd.).

Another interesting feature of the Indian merchants world was their ability to diversify their trade. They consistently looked for new opportunities. For example, Moosa Hajee Cassim, Parsi Rustomjee and B. Ebrahim Ismail & Co. took to real estate and shipping. As real estate agents they let out large warehouses, flats and shops and even bought and sold landed property. During the first decade of the twentieth century, Moosa J. Mohammed started manufacturing mineral water while D. Pillay produced Indian condiments such as spices and Madras curry paste (*Indian Opinion* 10 December 1903).

Besides these merchants, there was also another significant group of traders, namely the hawkers and peddlers. Hawking and peddling were among the very first jobs that many 'passenger' Indians took. They constituted a special class of buyers who usually brought fruit, vegetables or eggs in the morning for resale during the day. Most of these hawkers had regular customers to whom they allowed credit. The upcountry districts in Natal were practically dependent on these hawkers. Shops were scarce, especially on African mission stations and isolated villages. In these areas, hawkers would often stay a fortnight or more, until all their wares were sold. They generally arrived with two or three donkeys laden with a wide variety of goods. They sold their goods at reasonable rates, which tended to undermine the colonial petty traders. In 1907 W.A. Harris wrote to the Chief Inspector of Location and Mission Reserves, Edward Fitzgerald, claiming that a

... systematic arrangement exists among these Arabs that no sooner one party of donkeys even depart, another takes their place, so that they are never absent (Secretary for Native Affairs 1907).

Besides Indian hawkers, the colonial trader was also hostile to white farmers leasing land to Indian storekeepers, particularly in the country districts. For example,

in Klip River, New Hanover and Estcourt, there were a few established Dutch and German farmers who leased land to Indian storekeepers. The latter paid profitable rent towards these leases, ranging from £5 to £25 a month. During a debate in the Natal Legislative Assembly on 'Asiatic Traders' in 1907, G.S. Armstrong (member for Victoria County) stated:

I think a great deal of blame rests, not only with the merchants (European) but also with the farmers and with landowners throughout the length and breadth of this country. You will find that in the country districts these storekeepers would be done away with today if the landowners only had the pluck and the manliness not to grant them the land to open the store upon. You will find hundreds of storekeepers at the present moment depending upon the goodwill of the owners of the land (Legislative Assembly Debates 30 July 1907:406).

In fact, the country districts were one of the most popular trading areas for the Indian storekeepers. Many opened up what were described as 'Kaffir stores', as African labourers were seen as valuable customers who bought goods regularly and could always bargain with the Indian storekeepers. Sir J.L. Hulett stated in the same 1907 debate:

... the Kaffir [sic] prefers to go to an Arab store rather than to a white man's store for his requirements, because he gets civility, because he gets patience, and because he gets his wants attended to in a way that he fails to obtain from other stores (Legislative Assembly Debates 30 July 1907:406).

Besides, the Indian storekeepers sold a variety of goods in demand by Africans, including beads, boots, sickles, blankets and ploughs.

In the urban areas of Durban and Pietermaritzburg, the majority of the storekeepers were general dealers, but there were a few who specialised. For example, the Gujarati-speaking Muslims, in particular those who originated from Surat and Bombay, dealt chiefly in Indian fabrics and clothing. This group included Hoodamals, E. Aboobaker and Brother and M.C. Camroodeen and Co. Hoodamal was a Mooltani silk merchant based at 476 West Street, who stocked a large variety of curiosities and Indian fancy goods, as well as cashmere shawls, China and Maltese silks. Aboobaker and the Camroodeens dealt chiefly in the importation of women's and children's clothing, namely hats, boots and undershirts. Boots were often imported via A.M. McWilliam, a European wholesale merchant, on a commission basis (*Al Islam* 28 June 1907, *Indian Opinion* 18 August 1906). Others, for example, S.P. Mahomed & Co., Ebrahim Camroodeen and M. Sohner Peerum specialised in

tobacco, selling a variety of cigars, cheroots and perfumes. A very small number of merchants specialised in hardware and timber: they were N.M.A. Karrim, O.N. Mahomed and Co. and Suliman Essop, who were stockists of ceiling boards, nails and screws (*Natal Almanac and Yearly Register* 1902: 244, *Indian Opinion* 7 February 1905, 4 July 1908).

The merchants and storekeepers were chiefly Muslims. The Gujarati-speaking Hindus on the other hand, normally adopted a trade that was prescribed by their respective castes. For example, the 'Mochi' took to shoemaking, the 'Dhobi' to laundry work, and the 'Dharji' to tailoring. Others specialised in fresh produce, jewellery making, Indian groceries and sweetmeats. One of the first Gujarati Hindu sweetmeat makers was Bhana Parsotham. Based in Durban, he made a variety of Indian delicacies and even took orders from up country, as his popularity grew (*Indian Opinion* 4 February 1905).

With the expansion of Indian businesses went a certain amount of sophistication in the method of business. This was apparent in the increasing use of commercial advertisements in the almanacs and newspapers. As early as 1883, the well-established merchants like Dada Abdoolah & Co., Parsee Dorabji, Aboobaker Amod & Co. made their entry in the *Natal Almanac and Yearly Register*. Others followed in 1890: Hajee Mahomed, Hajee Dada, Ismail Mamoojee & Co., Hassam Bava & Co. and Mamoojee Amod & Co. The advent of the local Indian newspapers during the first decade of the twentieth century, such as the *Indian Opinion* (1903) and *Al Islam* (1905), as well as *The Colonial Indian News* and the *African Chronicle* afforded both the Indian merchants and petty storekeepers further opportunities to advertise. Readership was mainly confined to Indians. The *Al Islam* and the *Indian Opinion* were predominantly merchant class newspapers. Advertising space was bought by merchants, who were expected to subscribe to the newspaper as well as to try to sell new subscriptions. Indian businesses in the Cape, Transvaal, Delagoa Bay and Salisbury also advertised regularly in these newspapers (*Natal Almanac and Yearly Register* 1883:68-72; *Natal Almanac and Yearly Register* 1890:37-59; *Indian Opinion* 4 July 1908; *African Chronicle* 11 July 1908, *Colonial Indian News* 28 June 1901).

Advertising in the early years was very conservative and simple. Advertisements appeared in English and Gujarati, as well as in Arabic, notably in the *Al Islam*. At times the title page of the newspaper, on which the advertisements appeared, would remain the same for weeks or months without any change. Advertising space bought by the petty Indian storekeepers was often the size of a match-box. Advertisements were precise and small, listing only the name of the company and their address. The more established and wealthier traders placed bigger and larger adverts (*Indian Opinion* 2 December 1905, 18 August 1906). A few had the logo of their company, or a picture of their premises printed in the adverts. Prices

of goods were not advertised; only the type of goods sold was listed. As the years passed, merchants and storekeepers realised the importance of Indian newspapers, and changed their style, method and form of advertising. For example, M.C. Camroodeen & Co. of Durban placed a small advertisement entirely in English in the *Indian Opinion* in 1903. In 1906, a larger, bolder and much more informative advertisement was placed. A picture of the company's premises appeared with a list of the type of goods they sold. In 1907 the same company advertised in two languages, English and Gujarati, in the *Al Islam*. By 1909, the company once again advertised, in English only, with a much bolder and more sophisticated print. Other Indian merchants, such as, B. Ebrahim Ismail & Co., E. Suleman Bros., and Moosa Hajee Cassim also adopted similar methods of advertising.

The organisation, characteristics and pattern of trade of the Indian merchants and storekeepers in colonial Natal gives one an insight into their commercial skills, thrifty and industrious mode of life, even their unscrupulous trading methods. In a colony to which they came as pioneers and in which they faced racial prejudice, they established a distinctive trading community and forged a remarkable contribution to the colonial economy beyond their own community.

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