CHAPTER-II
TRADE AND COMMERCE

The Himalayan ranges in the north-west of India have through their passes provided a convenient passage not only to invading hordes from outside but also to daring merchants on both sides. The overland route connected Punjab with the Mughal empire through commercial, cultural and ethnic intercourse with the land of Persia and Central Asia. The advantageous physical and geographical position of the Punjab created the potential of its material resources in terms of rich agricultural and non-agricultural production on the one hand and on the other it provided a convenient passage to ‘Central Asian and Persian horses, Kabuli fruits and Kashmiri shawls on their way to Delhi and Agra and thence to different parts of the Mughal empire’.  

During the late eighteenth century the trade across these overland routes had been vitally affected by the policies of the innumerable Sikhs and non-Sikh chiefs of the Punjab who came into ascendancy in the process of resisting and supporting the cause of the Afghans. However, the growth of the Sikh power in the Punjab had a serious impact upon the trading activity.

William Francklin observed that inter-region trade between the Punjab and the rest of northern India was no longer in the late eighteenth century. It did not mean, however, that it had totally disappeared. Commercial ties of the Punjab with Hindustan continued even during the times of turmoil. The traders who were interested in conducting trade in the territories of the Sikh chiefs had to seek permits to enter their principalities. From this means a trifling commercial intercourse was carried on in the territories of the various Sikh chiefs. This is obvious from the fact that many important items of daily use like spices, variety of cloths, metals and salt which were used in all parts of Punjab came from different regions.

The accounts of George Forster, a contemporary European traveller, confirm the impression that there was ‘an extensive and valuable commerce was maintained’


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in the territories of the Sikh chiefs ‘which had been extended to distant quarters of India, particularly to the provinces of Bihar and Bengal where many Sicque (Sikh) merchants of opulence at this time reside’. 3

Further, he admits that ‘merchants of every nation or sect, who may introduce a traffic into their territories, or are, established under their government, experience a full protection and enjoy commercial privileges in common with their own subjects. At the same time, it must be noticed that such immunities are granted to those who remain amongst them or imported wares for the immediate supply of the Sicque markets. But the foreign traders or even travellers who attempt to pass through the Punjab are often plundered and usually ill-treated’. 4 Besides, he acknowledges that on the bank of the river Kabul, ‘the troops of the Taimur Shah levied a small contribution on all the passengers, an annual sum from the government of Peshawar, for permitting travellers to pass unmolested through their district’. 5 Similarly, James Browne observed that ‘trade is in a low state owing to the insecurity of merchants going backwards and forwards through the territories of so many independent chiefs’. 6

Trade routes passing through the territories of the various chiefs were not quite safe and prone to be plundered by the highwaymen. It was general practice among the merchants who participated in the inter-state trade to travel in groups which were called ka filah or caravan for the purposes of carrying out trade with other countries. In this connection, however, Donald Campbell described the formation of a caravan in a following way:

‘A caravan is an assemblage of travelers, partly pilgrims, partly merchants, who collect together in order to consolidate a sufficient force to protect them, in travelling through the hideous wilds and burning deserts over which they are

3 In this connection George Forster described the role of the Sikh merchant Omichand who took a share in the revolution which the English East India Company effected in Bengal, A Journey from Bengal to England, Vol. I, p. 337.
4 Ibid., pp. 337-38.
5 Ibid., Vol. II, pp. 61-62.
constrained to pass for commercial and other purposes. As the collection of such a number requires time and the embodying of them is a serious concern, it is concerted with great care and preparation and is never attempted without the permission of the Prince in whose dominions it is to be formed and of those also through whose dominions it is to pass. The exact number of men and carriages, mules, horses and other beasts of burden are specified in the licence and the merchant to whom the caravan belongs, regulate and direct everything appertaining to its government and police during the journey and appoint the various officers neccessify for conducting it'.

George Forster, when he was at Najibabad, came across a *kafileh* of one hundred mules, laden with raw silk and cotton cloths and ordinary calicoes going for the Jammu market. He described himself a Turk, ‘going to Kashmir to purchase shawls’. Along with the *kafileh* there were proprietors of the goods who were chiefly the residents of Benares, Lucknow and Furrukhabad. They had appointed agents to accompany the *kafileh* who were given contract to deliver and pay the different duties at some destined mart. George Forster travelled with the Jammu *kafileh* and at Nagharghaut, he quitted it and joined a small party of merchants carrying cotton to the town of Nahan. At Bilaspur, he saw a *kafileh* of the agents of some merchants on its way to Delhi and Lucknow. In another reference, he joined the *kafileh* of iron merchants accompanied it to a small village Sooree. The halt was made at this village from a desire of the carriers to see their families. Near Nurpur, he saw another caravan of traders consigned to the Delhi market. Next to Muzzeferabad, he joined a *kafileh* of shawl merchants proceeding to Peshawar.

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9 Ibid., p. 224.

10 Ibid., p. 226.

11 Ibid., p. 243.

12 Ibid., p. 259.

13 Ibid., pp. 267-68.

14 Ibid., Vol. II, p. 46.
addition to what we find in George Forster’s writing, there is a small amount of
information on caravan journey in the works of the famous Punjabi poets like Bulleh
Shah, Ali Haider and Pir Muhammad. According to them, the people donated money
and food through the *hajjis*, the pilgrims going to Mecca. The pilgrims moved in
caravans with camel loads to their destination. Francklin observed that shawls,
fruits and horses are the main articles procurable in Delhi’s Chandni Chowk and
these are imported from Kabul and Kashmir by means of the northern caravans. The
caravans were regarded as a safe protection against the robbers infesting the
highways. Some tribes were engaged in these unlawful activities and making good
fortunes out of this business.

The foreign traveller’s accounts help us to determine the exports and imports
of the Punjab to different areas. The Punjab received from the neighbouring areas
the items of various kinds which were necessary for the consumption in the home
market and exported the items of surplus production to the foreign markets.

According to the Francklin, the principal items of exports from the Punjab
plains were sugar, rice, indigo, wheat, white cloths and horses. In addition to sugar,
rice and white cloths, wheat and Indigo were exported to Kashmir and to the
countries west of river Indus. In return, the items of imports from the western side
were swords, horses, fruit, lead and spices; and from Kashmir, shawls, saffron, fruit
and a variety of clothes. The hill regions exchanged the cloths, matchlocks and
horses from the plains of Punjab for iron and other commodities sent out from the
hills. Similarly, the items of export to the Deccan were horses, camels, sugar, rice,
white cloth, matchlocks, swords and bows and arrows; the articles of import were

\[\text{15} \quad \text{Bulleh Shah, } Qafian \text{ Bulleh Shah arthat Kullyat Bulleh Shah (ed. Faqir Muhammad}
\text{ Faqir), p. 19; Pir Muhammad, } Chattrian di Var (ed. Harnam Singh Shan), p. 55; Ali
\text{ Haider, Ali Haider di Kav Rachna (ed. Ujjagar Singh), Punjab Languages Department,}
\text{ Patiala, 1966, p. 103.}

\[\text{16} \quad \text{William Francklin, ‘An Account of the Present State of Delhi (1793’), } \text{Asiatick}
\text{ Researches, Vol. IV (1795) Calcutta, pp. 417-431.}

\[\text{17} \quad \text{We have some references from which one can infer the existence of robbers. For}
\text{ instance, Sultan Mahmud, son of Izzat Bakhsh of Tarar Tribe, was a lawless robber and}
\text{ was slain in the Jhang District by the Chiefs of the Kharral tribe about 1770. In another}
\text{ reference, one Das of Hammoke, and his son Dhyan Singh of Sekhus tribe, were}
\text{ notorious robbers, until the latter was slain in 1794 by jagirdar of Sahib Singh:}
\text{ Gazetteer of the Gujranwala District 1883-84, pp. 32-33.} \]
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sulphur, indigo, salt, lead, iron, European coarse broad cloth and spices. John Griffiths mentions that pearl, gold thread, elephants teeth, broad cloths, nutmegs, cloves, mace, dry dates, iron, lead, copper, vermilion, coconut and drugs were imported from Gujrat to Punjab plains. The articles Multan received by importation consisted of pearl, gold thread, elephants teeth, broad cloths, nutmegs, cloves, mace, copper, vermilion and drugs. The merchants from Multan and Kandhar exported horses in considerable numbers to Jodhpur, Jaselmer and Bikaner. Some merchants sell their horses at Shikarpur which was a very considerable mart for horses. At that time, the country of the Daudputra Princes was extremely populous and full of villages. The communication between Multan and the Sea coast at the Arabian Sea appear to be exceedingly insecure and perilous and sometimes became totally impracticable when the merchants from the South East of Persia and Kabul refer to this route as fatiguing and circuitous journey from the side of Jodhpur.

From Bikaner the items of imports were consisted of coarse and fine rice, sugar, opium and indigo. The articles of export were the same as exported to Deccan. The salt of the Samber Lake was imported from Jodhpur. Sheep and camels were imported probably from Rajasthan to Multan. The traders from Multan


20 Ibid., p. 226.


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were famous in this business.\textsuperscript{23} Besides, the merchants from Multan supplied dates via Cambay for sale in the *khushki mandi* or *mandi-i-rasad* at Surat.\textsuperscript{24}

The white cloth woven in Panipat was sent to Sarhind or Lahore for sale while the fine textile from the Jalandhar Doab were marketed through Lahore.\textsuperscript{25} The famous *chandeli* of Nakodar and other similar kinds of cloth were transmitted to Multan, Kashmir, Peshawar and Kabul.\textsuperscript{26} Bajwara and Rahon, the important towns of the Doab Bist Jalandhar, were famous for their cloth products. Another item of salt, popularly known as salt of Lahore was found in the Chanhat Doab. In fact, these were the items of export too. The traders used to send these items to different towns yielding enormous profits from them.\textsuperscript{27}

Turmeric was produced in abundance in Kathua and was sent to Lahore and Amritsar as articles of trade. Similarly, from Sambha, chintz, saber and leather trousers were sent to the hills.\textsuperscript{28} The villages around Mukerian inhabited by *banjaras* who trade in rice, carrying that article from the Kangra hills to Ferozpur for the purpose of trade.\textsuperscript{29}

The products of Lahore, Kabul, Kashmir, Kandhar and Persia including rubies, precious stones, tuteneage, copper, iron, tin, lead, borax, drugs, Kashmirian shawls, Carmanian wool, mules, horses and camels were exported in the area of


\textsuperscript{26} Maulawi Abdul Kadir Khan, ‘Memorandum of the Route between Delhi and Cabul (1797 A.D.)’, *The Panjab Past and Present*, Vol. XII (No. 1 April), Patiala, 1978, pp. 15-28.


\textsuperscript{29} *Ibid.*, p. 5.
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Rohilkhand. In return, they received coarse cloths, sugar, grain and tobacco.\textsuperscript{30} Besides, a considerable quantity of salt was imported from Lahore which was commonly known as ‘Nemuk Lahooree’.\textsuperscript{31}

Rubies and gems from Badakhshan adorned the shops of the jewelers and their counters abound with pearls and precious stones in the market of Chandni Chawk at Delhi.\textsuperscript{32} There were mines of bronze in the area of Ghazni. During the heyday of the Mughal empire under Aurangzeb, this metal was exported to Hindustan.\textsuperscript{33} We have no information whether this metal was exported or not during the late eighteenth century.

From the city of Attock where a large number of merchants and sellers of cloth reside, carried cloth in large quantities to Kabul, Balkh, Bokhara, Thatta and Bukker.\textsuperscript{34} From Calendars of Persian Correspondence it is appears that the rose attar of Peshawar and Kabuli fruits and Kabuli horses and goats were in great demand in the British dominions in Eastern India.\textsuperscript{35}

Traders from Kabul, Kandhar, Punjab and Multan brought articles for sale in the area of the Garhwal Himalaya consisted of horses, mules, camels, tobacco, antimony, asafoetida, dried fruits such as apricots, figs, prunes, raisins, almonds, pistachio nuts and pomegranates, shawls, bows and arrows and rock salt.\textsuperscript{36} Opium

\textsuperscript{31} Thomas Hardwicke, ‘Narrative of A Journey to Sirinagur,’ \textit{Asiatick Researches}, Vol. VI (1799), Calcutta, pp. 309-381.
\textsuperscript{34} Maulawi Abdul Kadir Khan, ‘Memorandum of the Route between Delhi and Cabul (1797 A.D.),’ \textit{The Panjab Past and Present}, Vol. XII (No. 1 April), Patiala, 1978, pp. 15-28.
production at Kotgarh considered superior and was in great demand in the Punjab. It fetched an enhanced price at the different marts in the plains to which it was taken.37

We have references regarding the Guzerati and Multani silk merchants who exported merchandised goods into the territories of East India Company. In 17 December, 1759, the Guzerati and Multani silk merchants send a petition requesting they may be exempted from paying the duty of two percent on freight goods imported for exportation on English ships. Otherwise, they reduced the necessity of finding out some other channels for transporting these goods to foreign markets.38

In 1788, merchants of Kabul, Punjab and Multan made a petition to the Darogha of Sunnassi custom, Moti Ram praying that the collector of the Sunnassi custom house at Benares may be directed to collect duties on raw silk piece goods and shawls at the same rates as in the case of the Sunnassi and Iraqi merchants. According to their request a parwana was written to the Darogha of the customs that ‘you upon raw and manufactured silk brought to the eastward and upon woollen goods brought to the westward, take from all the merchants inhabitants of Kabul etc. the same duties as you do from the Sunnassies and Iraqies etc’.39

The Asiatic Annual Register of 1809 mentions that Amritsar was the grand emporium of trade for shawls from Kashmir and a variety of other commodities

39 A parwana assuring the merchants: ‘the duties shall be taken from them upon their goods brought to the eastward at two rupee and a half on every hundred of silk as the Sunnassie Customs direct upon the price mentioned in the Moorshedabad and other perwannahs and the duties on the original price of woollen shall be taken at Benares by the Sunnassie mehal and there will no trouble occur to them from any other place. It is necessary for them to bring their goods with the utmost confidence through all the Rajaships of Benares. The Beoparies and inhabitants of Lahore, Cabul and whatever woollen and silken goods belonging to the merchants of Cabul etc. whether arriving at Benares by land or by water they are to pay the duties into the Sunnassie mehal of that place’: Press List of Ancient Documents Preserved in the Imperial Record Room of the Government of India (Public Department), Vol. XII: July 1787-1789, Superintendent Government Printing, Calcutta, 1910, p. 231; Home Department Public Proceedings, pp. 2371-2374.
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from the Deccan and eastern parts of India. Pashmina was imported to Amritsar from Kashmir and Tibet. Merchants from Amritsar took off wool from the Kashmirian merchants. Khushwaqt Rai refers to a score of pashmina weavers who had settled in the city. They were Kashmiri by origin and had to leave their country in search of livelihood owing to the atrocities of their rulers. Gogera exported grains to Multan and Sirsa. Good cloth and grains were exported from Sayyadwala to the Rachna Doab while cotton seeds were sent to Jhang and Firozpur.

Lungis and Dohars manufactured at Pakpattan were sold in the markets of Amritsar, Lahore and Multan; ghee from Kamalia and Qabula found markets in Multan and Amritsar. Jhang and Maghiana on the eastern bank of the Chenab were known for white cotton cloth which was exported to Afghanistan. Jhang imported various articles from Amritsar and Lahore and sold them in the neighbouring areas; Pind Dadan Khan was a big center for the trade of salt which was exported to many parts of the Punjab and the neighbouring countries.

Imports collected in emporia in big cities were distributed chiefly through the towns or qasbas in the lower level who were connected to a varying degree to the villages around. They served as a local center for collecting and distributing goods for bigger towns and received their necessities in return from these towns. Similarly,

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40 The Asiatic Annual Register or A View of the History of Hindustan and the Politics, Commerce and Literature of Asia for the Year 1809, T. Cadell and Davies, London, 1811, p. 430.
45 Gazetteer of the Montgomery District 1883-84, p. 143.
the bigger towns received the surplus of the smaller towns and supplied it to the bigger commercial centers like Lahore, Amritsar and Multan, receiving in return their necessities.

Francklin remarks that trade was not carried on by any particular route, but depended on the character and nature of the chiefs in whose territories the trade route passed through. The most significant trade route lying within Punjab was from Amritsar to Patiala by way of Machhiwara. From Patiala there was a trade route to Rajasthan by way of Hansi and Kaithal, Jind and Dadri. There was another trade route extended from Patiala to Delhi through Karnal.48

In the new political situation, new routes of trade had come into existence which was employed by the traders in the process of delivering, selling and collecting goods. Forster observed that before Nadir Shah’s invasion of India the common trade route from Delhi to Kashmir passed through Sirhind, Lahore and Bhimber but after the invasions of the Persians, Afghans, Marathas and particularly after the occupation of territories by the Sikhs that track had been rendered unsafe to the merchants and as consequently abandoned by them. This obstruction prompted the traders to use a new route passing through Bilaspur, Kangra and Jammu. Though this alternative route was safer yet it was more tedious and expensive. The major outcome of this change in the course of the trade route enhanced the position and prosperity of Jammu.49

There was a westward route from Lahore to Kabul, where traders, principally from the Punjab, generally known as Lahoris, assembled before going on the Balkh, Khulm or Tash Kargam, Kunduz and other cities on the banks of the Oxus river. Thereafter they crossed over to the Uzbek territory. They travelled by the Srinagar, Muzaffarabad, Peshawar and Kabul road.50 Between Lahore and Gogera or through


the rivers Sutlej and Ravi the highway from Kandahar, Baluchistan, Sindh, Multan and Bahawalpur passed to Lahore and Delhi.\(^{51}\)

Multan was a great trade center and served as a link between Afghanistan, Central Asia and India.\(^{52}\) From Multan the merchants generally marched to Kandahar in Afghanistan. Here they have the option either to go to the Persian territory directly or if they were interested in going to Central Asia, they could take the Kandahar-Ghazni-Kabul route and from Kabul go to cities on the banks of the Oxus River and then enter the Uzbek area. These merchants could use several other routes to reach their destination in Uzbekistan. They could take the Kandahar-Ghazni-Herat route and from Herat they could go straight to Bukhara. They might proceed from Herat to Mashad and then journey to Bukhara.\(^{53}\) Besides that, there were probably other trade routes which solely linked Multan to the outside areas of Punjab. These were: Delhi to Multan via Bhatner (Delhi-Rohtak-Isar-Sirsah-Bhatner-Suratgarh-Anupgarh-Bahawalpur-Multan); Delhi to Multan via Bhatner (Delhi-Rohtak-Rajgarh-Reni-Bhadra-Nohar-Rawatsar-Bhatner-Suratgarh-Anupgarh-Bahawalpur-Multan); Multan to Jaipur (Multan-Bahawalpur-Anupgarh-Mahajan-Lunkaransar-Garabdesher-Churu-Ladnu Didwana-Sambhar-Jaipur); Multan to Patan via Jaisalmer (Multan-Derawar-Nayakot-Jaisalmer-Barmer-Sanchor-Patan); and Multan to Pali and Patan via Bikaner or Barsalpur (Multan-Pugal-Barsalpur-Bikampur-Phalodi-Jodhpur-Pali-Patan).\(^{54}\) Other link routes which also connected with Multan were: Mahajan to Multan (Mahajan-Kumbhana-Anupgarh or Roniya-Phulra-Bahawalpur-Multan) and Multan to Bikaner (Multan-Bahawalpur-Bhallar-Anupgarh-Kumbhana-Lunkaransar-Bikaner).\(^{55}\)

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\(^{55}\) Ibid., pp. 581-594.
Popularity of these trade routes in the late eighteenth century probably not only accelerated the trade activities but also strengthened the economic position of the chiefs in the various pockets of this region.

Forster remarks here that Ranjit Dev who deservedly acquired the character of a just and wise ruler largely contributed to the wealth and importance of Jammu. Perceiving the advantage which arose from the residence of merchants he encouraged traders and merchants of all communities and ‘observed towards them a disinterested and an honourable conduct’. For the Muslims, particularly he allotted a certain quarter of the city which came to be known as Mughalpura, and probably built a mosque for them. His judicious administration made Jammu ‘a place of extensive commercial resort where all descriptions of men experienced in their persons and property a full security’. 56 Besides, a greater amount of income of the Jammu state came largely from ‘import and export duties’. 57

In the early 1770s, Ranjit Dev was probably at the apex of his power and prestige. Jammu at this time had become a flourishing city and a very important center of trade and commerce. From here shawl trade was carried out to other places notably Amritsar and Lahore. 58 However, the increasing resources of the state of Jammu probably were a source of his strength and influence. This created a feeling of jealousy among his various counterparts in different pockets who wanted to encroach their influence into the internal affairs of Jammu and created a possibility of exploitation. They succeeded in their motive when Brij Raj Dev, the elder son of Ranjit Dev of Jammu, rebelled against the will of his father. At this juncture, the Sikh chiefs of the plains were prepared to help both the parties. In this situation, Ranjit Dev was obliged to pay tribute to the Bhangi chiefs and after his expiration in 1781, Jammu was sacked by Mahan Singh Sukerchakia. 59 Afterwards, Jammu could

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56 According to George Forster, the character of a merchant was more respected at Jammu: *A Journey from Bengal to England*, Vol. I, pp. 281 and 283-285.


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not maintain its leading position in the sphere of trade and commerce as it had earlier. On the one hand, it was partly owing to the sack of Jammu by Mahan Singh Sukerchakia and on the other, the more rigorous demands of Ranjit Dev’s successor on the native inhabitants of the city as well as on local and foreign traders. In consequence, his exaction had obliged many of the principal merchants to abandon the place and shifted to other places of their choice.

The means of transportation in the plains were animal like horses, camels, asses and mules and probably ponies. Qazi Nur Muhammad makes a clear reference to camels, assess, donkeys, buffaloes and cows were a part of transportation. But he was not sure about the use of carts. The light two wheeled bullock carts, however, was the form of transport most widely in use for carrying passengers and goods. The marble from near Lahore to Deccan was brought by wagons drawn by oxen. This marble was brought for construction of the tomb of Aurangzeb’s wife.

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61 Forster mentions that a respectable merchant named Daud Khan had lived for many years at Jammu and having felt the oppression of that government, he has took refuge in Nurpur where he ‘enjoys a moderate security of property’. See his *Ibid.*, pp. 268.


63 Qazi Nur Muhammad observed that for riding and transportation purposes the people of Punjab domesticated horses and camels. Besides, they used to husband cows, buffalows, sheeps, donkeys and goats in large numbers: Qazi Nur Muhammad, *Jang Namah*, Chapter 29 (Line 39).

Routes of western Rajasthan connecting the towns of Multan were called camel routes. In the *Asiatic Annual Register (1809)* there is a reference of good camels procurable in Amritsar in great number at 50 rupees each. They came down laden with rock salt from a mine called Lun Miani.

The articles of merchandize, constituting the trade between Jammu and Kashmir, were transported by men, usually Kashmirians, each of whom carried a load amounting to half the load of a strong mule. Horses or mules, according to Forster, were not used in transportation because of the ‘stupendous height and steepness of the intervening mountains which renders passages dangerous to either a horse or mule.’

The rates of hiring a conveyance or a labourer to transport merchandize which appear in our sources probably seem to have been held some ground in our period. Forster carried the impression that the rate of hire was fixed at a four rupees for each carrier.

In the plains of the Punjab, Rivers were often a better and safer means of travelling and transporting merchandize than roads. George Forster carried the impression that there was an agreement between the chiefs bordering on either side of the River Chenab that no fixed bridge shall be constructed or any boat stationed on that stream. From his statement it is likely to presume the possibility of using boats for transportation through the rivers.

We have references to the presence of collectors of customs and charging custom duties from the agents of some merchants who were on their way to different stations. Forster refers to the collector of the customs at Bilaspur who extended his

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66 *The Asiatic Annual Register for the Year 1809*, p. 432.
favour to some extent by permitting him ‘to pass without obstacle’.\textsuperscript{71} The Bilaspur collector gave him a recommendatory letter to his brother who was ‘the manager of the Kangra custom house’.\textsuperscript{72} At Dharmpur Forster paid a duty of two rupees for passing his horse.\textsuperscript{73} The chief of the custom house at Colerun who was under the Raja of Nahan reap the benefit of the impost by levying severe contributions on the inhabitants and foreign merchants.\textsuperscript{74} When Forster reached Nadaun he was little surprised that in defiance of the politically disturbed state of the country, the collector of customs at Nadaun came out of the town to receive ‘a toll duty of a few pence’.\textsuperscript{75} Similarly, when he arrived at the village of Nagrolah he paid at the different custom houses certain small fees which were not authorized charges.\textsuperscript{76} In another incident Forster taxed in an additional fee while he was crossing the River Chenab near the Kishtwar side.\textsuperscript{77} At the custom house of Hallwejin Forster paid one quarter of a rupee as the rate of the custom duty. He remarks that all the custom houses on the north side of the River Chenab were in the control and management of Kashmirians who had found the Hindu dominated areas were safe and provide profitable retreat from the oppressions of their own governments.\textsuperscript{78}

As in the hills so in the plains, traders had to pay custom duties. James Browne refers to the partition of Lahore among the three Sikh Sardars each of whom received a certain share in the revenues from imposts and duties.\textsuperscript{79} The Jogis of Jakhbar made a representation to Ajaib Rai, a Qanungo who set himself up here and at Pathankot as an independent chieftain, to the effect that the shopkeepers of Sujanpur harass them by levying custom duty on goods purchased from Sujanpur. This practice never happened in former times. After hearing their representation the

\textsuperscript{71} Ibid., pp. 243-244.
\textsuperscript{72} Ibid., p. 244.
\textsuperscript{73} Ibid., p. 238.
\textsuperscript{74} Ibid., p. 232.
\textsuperscript{75} Ibid., p. 260.
\textsuperscript{76} Ibid., p. 341.
\textsuperscript{77} Ibid., p. 346.
\textsuperscript{78} Ibid., pp. 348-349.
chief remit their goods from paying duties on goods purchased from Sujanpur.\textsuperscript{80} For the promotion of trading and manufacturing activities Chaudhari Chhajju Mal reduced the amount of custom duties by more than a half to attract merchants and traders to take up residence in the Katra founded in Amritsar by Jai Singh Kanhiya.\textsuperscript{81}

As regards to the rate of charging custom duties Forster comments: ‘From Kashmir to Lucknow there were not less than thirty stations at which a duty of three and four percent was charged on every quality of merchandize goods; this charge with other expenses necessarily incurred in the course of a tedious and distant land conveyance, largely increased the price of Kashmiri shawls, when sold in the lower parts of India’.\textsuperscript{82}

There is a reference of custom duties collected on merchandize in the territories of Mankera.\textsuperscript{83} Leia was served as a good market for indigo, sugar, ghee, grain, cotton, wool, iron and copper.\textsuperscript{84} Similarly, the chief of Dera Ismail Khan across the Indus collected the custom duties for the sale of salt extracted from the mines situated in his territory.\textsuperscript{85} The Janjua chief of Kusak received 2 annas per rupee in the form of the custom duty on the value of salt extracted from the mines in his territory.\textsuperscript{86} Salt duties were also collected in the territories of the Chatthas.\textsuperscript{87}


\textsuperscript{81} Lepel Henry Griffin, \textit{The Panjab Chiefs: Historical and Biographical Notices of the Principal Families in the Territories Under the Panjab Government}, T.C. McCarthy, Lahore, 1865, p. 46.

\textsuperscript{82} George Forster, \textit{A Journey from Bengal to England}, Vol. I, pp. 347-348.


\textsuperscript{84} Edward Thornton, \textit{Gazetteer of the Countries Adjacent to India on the North-West Including Sinde, Afghanistan, Beluchistan, the Punjab and the Neighbouring States}, Vol. II, pp. 22-23.

\textsuperscript{85} G.W. Forrest (ed.), \textit{Selections from the Travels and Journals Preserved in the Bombay Secretariat}, pp. 146-147.

Numerous references we have to the custom duties levied at the ferries. Jai Singh Kanhiya, in his parwana dated 1788, ordered the guzarbans of the ferries of the river Beas to levy no custom duty on grain and other goods of the mahants coming from the other side of the river. According to B.N. Goswamy and J.S. Grewal, ‘custom duty was generally levied at the ferries by the guzarbans. It is not clear, however, whether or not the guzarbans was an official appointed by the rulers or private persons. The other possibility is that the professional guzarbans were allowed to levy this duty and they paid something to the government annually. In that case the rulers would reserve their right to exempt the goods of certain persons from this duty’.

Charges on crossing the river at ferry point seem to have been an important source of income. As the troops had to undertake the long journeys on foot and horses so they had to cross the rivers. To cross the rivers and other small streams they were obliged to build bridge with the help of the boats. Qazi Nur Muhammad in his work indicates that a bridge of boats was constructed to cross the river Sindh at Shikarpur. Nasser Khan, as reward to support the troops in crossing the river, paid the incurred expenses to the boatmen. A similar bridge of boats was constructed to facilitate the Afghan and Baluch troops over the river Jhelum but the Qazi did not indicated whether Nasir Khan paid a sum of money to boatmen or not.

Forster indicates that the boatmen at the ferry of Basohli, demanded a much higher rate than usual which was considerably lessened by the interference of the Sikh horsemen.

Besides this, we have references to various points or places where the provision of ferries were available but our sources provide little information about the charges levied at these points. These places include, crossing of river Sutlej near

87 Foreign/Political Proceedings, 29 December 1849, No. 49A; Lepel Henry Griffin, The Panjab Chiefs: Historical and Biographical Notices of the Principal Families in the Territories Under the Panjab Government, pp. 151, 309 and 421.
88 B.N. Goswamy & J.S. Grewal (tr. & eds.), The Mughal and Sikh Rulers and the Vaishnavas of Pindori, Document No. XXV.
89 Ibid., p. 233. See notes.
90 Qazi Nur Muhammad, Jang Namah, Chapter 17 (Lines 41-42).
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Bilaspur, Kathgarh, Rahon, Machhiwara, Phillaur, Talwan, and Ferozpur. It is likely to be assumed that there was a provision of ferry at places Pakpatan, Qabula, Lodhran and Bahawalpur because these places were significant in terms of their population and religious importance and sizeable status regarding manufacturing and production. Crossing of river Beas at Mandi, Tira Sujanpur, Nadaun, Chamba, Dehra, Surwan, Beanpur, Pakhowal, Nowshehra, Mukerian, Bharowal, Vairowal, Goindwal and Harke. There emerging a greater probability of crossing the river Ravi at Basoli, Kathua, Narot Jaimal Singh, Dera Baba Nanak, Shahdara near Lahore, Naushera, Gogera, Kamalia, and Tumbula. Similarly, gentry, peasantry, traders and craftsmen used the ferry points when they cross the river Chenab at places Jammu, Akhnur, Jalalpur, Gujrat, Wazirabad, Rasulnagar, Kallowal, Khari, Chiniot and Jhang. There appears a probability of crossing the river Jhelum at Jhelum, Islamabad, Pind Dadan Khan, Bhera, Khushab and near

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92 Ibid., p. 243.
94 The Asiatic Annual Register for the Year 1809, p. 426.
99 The Asiatic Annual Register for the Year 1809, p. 440; J. S. Grewal & Indu Banga (tr. & eds.), Early Nineteenth Century Punjab, p. 113; Lala Ganeshi Lal, Siyahat-i Kashmir or Tarikh-i Kashmir, pp. 6-8 and 55.
Multan.\footnote{George Forster, \textit{A Journey from Bengal to England}, Vol. II, pp. 5-6; J. S. Grewal & Indu Banga (tr. & eds.), \textit{Early Nineteenth Century Punjab}, p. 39; Indu Banga, Map of ‘The Area of the Sikh Dominions’, \textit{Agrarian System of the Sikhs}.} We cannot minimize the possibility of crossing the river Indus while passing through Muzzafarabad, Darband, Tarbela, Attock, Kalabagh, Dera Ismail Khan, Leah, Dangli and Dera Ghazi Khan.\footnote{George Forster, \textit{A Journey from Bengal to England}, Vol. II, pp. 46 and 52-53; J. S. Grewal & Indu Banga (tr. & eds.), \textit{Early Nineteenth Century Punjab}, p. 38; \textit{Foreign/Political Proceedings}, 31 March 1854, No. 232; 12 December 1856, No. 255; 9 January 1857, No. 274; Veena Sachdeva, \textit{The Rule of the Bhangis (1765-1810)}, M. Phil. Dissertation, Guru Nanak Dev University, Amritsar, 1981, pp. 23-24.} In between Multan and Dera Ismail Khan there were two rivers namely Jhelum and Indus and the distance between two cities closely connected them by way of traffic of goods through the rivers that come through from both sides. From this distance it is likely to be presuming that the trade route between Multan and Dera Ismail Khan provided the strong base for the trading and manufacturing transactions which strengthen the economic foundations of both the cities. The traders, manufacturers and peasants from Dera Ismail Khan visited the markets of Multan frequently for selling and purchasing articles not only of daily consumption but also of exporting and importing values.

\textit{Hundis} rather than cash increasingly became the standard form of payment in major commercial transactions in the Punjab. \textit{Hundi} system ensured the safety of the big merchants who got \textit{hundi} issued from the bankers. There were two methods of transmission of money from one place to another. The first method involved the carrying of money physically with the help of animal transportation. The second method involved the use of \textit{hundis} or bills of exchange. The process of bills of exchange usually arose out of the commodity trade and was the means by which trade was financed or money remitted for purposes of trading. These operations depended on the existence of a system of banking houses with either branches or correspondents all over the major trading centres. Such a system was in fully developed operation in India before the beginning of the eighteenth century. The system obviated the need for carriage of large of amounts of coins over long distances which in view of contemporary transport and political conditions became both risky and costly.\footnote{G.R. Gadgil, \textit{Origins of the Modern Indian Business Class: An Interim Report}, Institute of Pacific Relations, New York, 1959, pp. 32-33.} In the \textit{hundi} system a cheque was used as a means of
transmitting large sums of money. One had to pay commission on account of distance involved, period of maturity and competition among the agencies on the amount of money to be transmitted.\textsuperscript{105}

The Sikh chiefs in the late eighteenth century kept their money with the \textit{sarrafs} and \textit{sahukars} in Amritsar. Whenever they were in need of money they got \textit{hundis} issued from them. Ranjit Singh Sukarchakia also kept his money with the wealthy bankers of Amritsar until he set up his own treasuries.\textsuperscript{106} Mohan Lal Lamba, Shyam Bhabra and Kalyan Parsi were the famous bankers of Amritsar.\textsuperscript{107} An Officer of the Bengal army writes about the shifting of principal bankers and merchants from Lahore to Amritsar on account of the invasions of Zaman Shah.\textsuperscript{108} This change resulted in becoming Amritsar as one of the biggest and wealthiest cities of the Lahore Kingdom.

When Forster presented his bill to the bankers of Jammu, he was little surprised that in spite of being ‘twice drenched in water the folds were adhered together as firmly as if they had been pasted’. Nevertheless, he succeeded in convincing his banker about the state of affairs of his journey and immediately got his \textit{hundi} encashed.\textsuperscript{109} The stability and prosperity of Jammu increased the economic potential on its sound foundation which resulted in the formation of a big \textit{bazaar} in which, according to Ganesh Das, ten thousand shops were remained open from one end to the other. The major financial and economic transactions were in the hands of the Khatri businessmen. In this connection the names of some Khatri millionaires of Jammu were: Badri Das, Jawala Das, Jawala Mal, Hira Nath, Gauri Shah, Jog Das, Shahzada Mal, Milkhi Shah and Badar Bahadar Singh Badhera.\textsuperscript{110}

The traders, bankers and moneylenders in the plains as well as in the hills were mostly Hindus and they live in the towns and cities where trading and business

\textsuperscript{106} \textit{Ibid.}, pp. 1-25.
\textsuperscript{108} \textit{The Asiatic Annual Register for the Year 1809}, p. 433.
\textsuperscript{109} George Forster, \textit{A Journey from Bengal to England}, Vol. I, pp. 281-282.
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activity was common and shopkeepers sold various types of commodities in the bazaar.\textsuperscript{111} In this profession, the number of Khatris and Aroras who lived not only in the towns and cities but also in the countryside was considerable. These Khatris and Aroras were traditional traders and moneylenders.\textsuperscript{112} They enjoyed good life and used to live in high and magnificent buildings of concrete.\textsuperscript{113}

In order to get an idea of the volume and balance of trade, our sources are not much helpful. But we have to emphasize certain limitations of this trade. As compared with modern trade, the trade of this period was extremely slow and limited alike in its volume and variety. In the lists of imports and exports to different regions we find increasing importance being attached to certain essentials of daily life like cloths and spices. But the trade was still essentially done in the articles of warfare. In the period of struggle, first against the invasions of Ahmed Shah Abdali and later between the Sikh Sardars, it is likely to appear that the use of arsenals was being rapidly increased because the majority of articles of export and import were related to warfare. The population of the countries engaged in this trade was still mostly agriculturists. It was probable that the demand for the foreign merchandize mostly came from the class of rulers and elites.

It is pointed out that manufactures and trade in the Punjab declined during the middle decades of the eighteenth century, there was a visible revival before its end. On examining the real essence of this statement we have divided our period in two broad phases. It seems that on the one hand, more than half of the period of our study may be termed as a decline in the trade activity and on the other, less than half as revival of trade.

This observation has to be qualified further. The trading activity in early period of our study declined as a result of the continuous invasions of Ahmad Shah Abdali. The absence of a strong central power led to the growth of political turmoil

\footnotesize{\textsuperscript{111} Qazi Nur Muhammad, \textit{Jang Namah}, Chapter 34 (Line 7).}  
\footnotesize{\textsuperscript{112} Indu Banga, ‘Custom, Land and Law in Pre-Colonial Punjab’, \textit{Proceedings Indian History Congress}, 46th Session, Amritsar, 1985, pp. 344-45.}  
\footnotesize{\textsuperscript{113} Qazi Nur Muhammad, \textit{Jang Namah}, Chapter 19 (Line 53).}
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while war and anarchy partially disrupted the network of inland commerce. The destruction caused by the repeated attacks of Ahmad Shah created a sense of insecurity and dragged the society into a state of deterioration. He used to destroy the crops of the peasants, take away their animals and thus further deteriorated their condition. His invasions worsened the economic potential of the people and made traders and manufacturers hesitant in investing their money. All this impeded the growth of trade in terms of quantity and quality.\(^{115}\)

The frequent battles among the Sikh Sardars for territorial aggrandizement of agricultural production also hampered trade.\(^{116}\) Already in the 1770s the Sikh chiefs could range on opposite sides in alliances with non-Sikh chiefs; even the veterans Jassa Singh Ahluwalia, Jai Singh Kanhia and Jassa Singh Ramgarhia fought against one another.\(^{117}\) For instance, in 1774, Jai Singh Kanhia sided with Charhat Singh Sukerchakia against Jhanda Singh Bhangi who was supporting Ranjit Dev of Jammu. Two years later, he made a common cause with Jassa Singh Ahluwalia against the Ramagarhia chief and drove him out of his territories. In the 1780s, Jai Singh Kanhia expressed his anguish with Mahan Singh Sukerchakia who had sacked Jammu as an ally but kept the booty to himself. Mahan Singh realized the possibility of danger and entered into alliances with Jassa Singh Ramgarhia and Sansar Chand of Kangra to reduce the power and prestige of Jai Singh Kanhia.\(^{118}\) Consequently, in a battle fought at Achal near Batala in 1785, Jai Singh’s elder son Gurbaksh Singh was killed.\(^{119}\)

Our source agrees that the merchants feared not only from the gangs of professional robbers but also so many independent chiefs who, taking advantage of

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\(^{117}\) J.S. Grewal, *The Sikhs of the Punjab*, p. 94.


the existing political chaos and the weakness of the central authority, found robbery highly profitable. Significantly, James Browne mentions that trade, however, was in a low state owing to the insecurity of merchants going backwards and forwards through the territories of so many independent chiefs. Qazi Nur Muhammad speaks Ahmad Shah Abdali who gave orders to his troops to loot and plunders the Punjab villages and cities. Consequently, the troops had started looting Muslims and non-Muslims alike. During the time of loot and plunder all were allowed to take benefit leaving behind the discriminations of vassal and suzerain, army chief and clan chiefs of one or another side. When Ahmad Shah Abdali started his retreating march towards Afghanistan his army was attacked on critical points by the Sikhs who snatched the valuables they brought from committing plunder in Punjab. It is pointed out here, however, that the incoming of the afghan invader effected the fortunes of the inhabitants of the Punjab.

From the Calendar of Persian Correspondence we find information that the Sikh band in an operation against Ahmad Shah Abdali near Lahore plundered the merchants and sarrafs. Forster discovered a group of iron merchants near Kangra who were travelling in the company of a caravan were plundered by the Sikhs. When they went to Kangra to complain to Gurbakhsh Singh Kanhiya, who was then besieging the Kangra fort, requesting him for the recovery of their lost property. Instead of getting anything back, further demands were made upon them. They returned to the caravan in disappointment and despair. From this information it appears that the new rulers of the land could not provide peace and stability to their regimes. They were more involved in consolidating their positions not to speak of the security or protection of the traders or manufacturers. Yet, even during the worst years of the anarchy trading and commercial activity evidently adjusted itself to the lowered level of peace and security.

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121 Qazi Nur Muhammad, Jang Namah, Chapter 35 (Lines 8-27), Chapter 29 (Lines 34-44).
122 Calendar of Persian Correspondence, Vol. II: 1767-9, p. 34.
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Consequently, the traders had to migrate to other areas owing to the political vicissitudes of the time and to the insecurity and disturbances created by other factors. The Rajput rulers of Rajasthan evinced keen interest in the development of trade during this period. Besides patronising the local traders, they invited traders from other parts of the country to establish business houses there. In pursuance to it, large number of traders from the neighbouring provinces of Agra, Delhi, Gujrat, Malwa, Lahore, Multan and Kandahar came zestfully to Rajasthan. These traders were provided free land to build up shops and houses. They were given partial or full exemption from the payment of taxes in the initial stages.124

Coming to the second aspect of trade, the process of revival during the latter part of our study was directly correlated with the following headings: revival and growth of towns and incoming of traders and craftsmen into towns.

After the disappearance of Afghan menace, the new rulers of the Punjab set themselves as independent. The new rulers had taken keen interest in the revival and growth of towns and cities. It is interesting to note that the majority of these towns and cities were founded or revived to serve as administrative headquarters. The measures which they adopted to revive the old towns attracted their attention. In the first place, they established peace and security, renewed fortifications and strengthened the walls of forts. The emergent rulers also realized the potentialities of the presence of traders and craftsmen. For this purpose, they invited traders and craftsmen from different parts to settle down in their towns and cities.125 Therefore, the revival and growth of old towns and cities and founding new ones and the presence or the incoming of traders and craftsmen into these towns and cities was significant and this combination strengthened the roots of economic stability which in turn resulted in the revival of trade. It is impossible to think of the economic activity of the Punjab during the late eighteenth century without the presence and growth of the towns and cities.
