IV

URBAN ECONOMY

Introductory

Such problems as are connected with (1) Towns (2) Corporations (3) Industries (4) Commerce (5) Banking and (6) Migrations are proposed to be considered in the following pages. A word of explanation needs to be added at the outset. It is only for purposes of proper classification and scientific study that the terms rural and urban have been used. However, in actual practice, it is very difficult to distinguish the village from the town economy, agricultural from industrial and so on, and to think of two separate and distinct sections, for during the medieval times, as the one we are attempting to study, one may very well think of either of these aspects as relating to a rural tract even as we try to associate such ideas with the towns. For instance, we hear of village fairs, industries, bankers, temples, serving as one, or agricultural guilds. Similarly, migrations of agriculturists or agricultural labourers, even as industrial labourers or artisans. All that one can say is that it was a distinction based on degree and not on kind. While the villages exhibited more rural features or features of an agricultural economy, the towns or the cities betrayed more of an industrial or commercial features and less of the others. We can go a step further and say that, of the various aspects which clearly distinguished the urban from rural life, commerce and to
some extent, the economic organisation, guilds being more
numerous and varied in towns than in the villages, and
probably a third factor, the difference in planning, marks the line
of distinction.

1. Towns

Appadorai has discussed at length the factors which
led to the growth of towns and town life. As seen before,
the main point of discussion about the towns relates to
basic distinction between a town and a village which it is
not easy to decide. Appadorai considers the following, as
points of distinction: terminology, size, standard of com-
fort, trade and general economic organisation. While it
is not proposed to go through the entire discussion, ably
carried out by Appadorai, one may agree with him that the
main factors which definitely distinguish a village from
a town or city, were commerce and economic organisation.

But it is very doubtful whether terminology could be given
the same importance because the term Ur is used very loosely
in the inscriptions, sometimes, indicating only a village.
Similarly the term grāma is used for places which from other
evidences certainly could stand comparison with any impor-
tant town. For instance, the inscriptions speak of Lokki-
gundī grāma or Wena grāma, which definitely were more:

2. ibid., p.346 ff.
3. We however hear of agricultural-guilas such as sale 300
   of the agrahāra of Kukkomār, the favourites of the 1000
   Mahājana, of the place. See A F G A S No.9 Ins. No.5
   pp.69-30.
important than mere villages. To take the other side of the picture, the term अग्राहरा is used for Mālad Ādṛur, Hirūru, not very significant to deserve the nomenclature of a town. Sometimes the term अग्राहरा is mediately used for very important cities or capital towns like Bēlūr. Thus terminology cannot serve as a useful guide unless supported by corroborative evidence.

Another point which needs mention here relates to the use of the term अग्राहरा. The term अग्राहरा, originally used to indicate mostly Brāhmīn settlements, newly established, continued to be applied long after the justification for its use was there. This has led to a good deal of complication, so much so, F.B. Desai speaks of अग्राहरा-towns. Only one explanation that can be thought of, is that they were just villages in the beginning, but grew into important towns or capitals though they continued under the old appellation. Such places as Arslēke and Vēnugrōṣa, continued to be named अग्राहरा just for the love of the term.

The various types of urban areas, generally distinguished by either specific mention in the inscription itself or unambiguous suffixes, such as pattana, nagara and so on, can be divided into the following:

a). Bājadhāṇī
d). Melavidu
c). Towns.

1. See above Ch.II regarding the discussion relating to अग्राहरा.
(a) राजधानी or Royal capitals:— P.B. Desai has pointed out that राजधानी need not necessarily mean a Royal capital but that it might stand for the chief town of a particular region. He has quoted the instance of Māski, Lingāsur taluk, which was not the Royal capital but head-quarters of a division only. While one may not dispute with the above connotation and we might think of a class of towns which stood above the other ordinary towns, here we are interested in knowing about places which served as Royal residences.

(b) नेलोधिया:— While places like Dōrasamudra, Nānyakhāta or Nānyakshēta and Kalyāna may be considered as capitals of imperial rulers, there were many places which served either as royal camps or नेलोधिया or as provincial capitals of feudatory rulers. For instance, we hear of the नेलोधिया of Pulipodaru, Panāgālaya kōte, Araiśi or Vikramapura. Except that these served as royal camps or head-quarters of feudatory chieftains, it is doubtful whether they were of any commercial or economic importance.

(c) रोपा:— There were a number of places which were of real importance or value and deserve a special study. We may distinguish among them chief and ordinary towns, on the basis of commercial importance. They were variously called as (1) रोपा:-

3. Here only a discussion will be made.
1. See H.A.S No.18 COI Karnataka districts p.25 for details.
   See also Horrett, Karnataka, p.187 for the view that they were so-called because a royal palace was or had formerly existed there.
2. H.A.S., No.18 COI of Karnataka districts No.5.
4. I.D.I., No.179.
C. Town-Planning and habitation:

Though no regular plan, as such, of any town is available to us, a study of some inscriptions indicates that there was a kind of town-planning. A Ratta inscription of 1304, from Belgaum, throws sufficient light on the economic organisation of Venugrama or Vlagramma, chief-town of 70 granges and a second capital of Rattas. The inscriptions speak of the foreign settlers from Lata (Gujarat) and Malayalam, the gold-workers, oil-mERCHANTS, clothiers and their shops, jewellers and perfumers as well as their bazara. Evidently, all these categories of settlers occupied a prominent area of the city, where Venugrama was serving as a sort of open market. There were also grocers of consumable articles like black-pepper, husked-rice, sandalwood, green-ginger, turmeric, arecanut, betel-leaves, coconut, palm-leaves, coarse-sugar, plantains, myrobalans, sugar-cane and etc., all of which were got from outside and

\[ \text{1. } \text{S.I.I., XVI, No.25} \]
\[ \text{2. } \text{S.I.I IX (1) No.172} \]
\[ \text{3. Ibid.}, \text{ 384} \]
\[ \text{4. S.I.I XI (1) No.149} \]
\[ \text{5. Ibid., } \text{384} \]
\[ \text{6. Progress of Kannada research i. Bombay province 1941 to 46.} \]
sold in retail in specified localities of the city. The inscription refers to two big streets, the great eastern and western streets and the courses linked to them and western market. These courses probably were the lanes of small streets. Reference also, is made to other streets, the one going to Anoyakere, in the north of which was located a flower-garden. Roads radiated from Belgaum to other places. For instance reference is made to a great tank in the inscription, identified by J.F. Fleet, with the large tank on the north of the fort at Belgaum, along the east of which goes the road to Kanburgi. The only other tank in Belgaum lies along the road to Hindalga, which in all probability is Anoyakero. The inscription refers to Kapilaswara temple and Sialabasadi, both of which, were supposed to have existed in the heart of the city. Also, to western gate. All these descriptions evidently fit in with Belgaum city proper.

It appears that the city provided for 4000 burgesses or so.

A Multage inscription of 1186 throws some light on the planning of the town. Besides royal road or Rambidi, the town had a fuel-depot, an assembly-hall, palace of Pedeva, rentlree lane of Govindasra, street of Karuvagari and Sollakoppalu, evidently a colony of cowherds or milkmen.

1. R I , XIII, No.3A, pp.18-29
2. J I H I K K , No.15,
An inscription from Inglemari repeats the fact that the shops of the place were orderly, arranged from west to east with splendid roads.

Telasang, a trade-compounds was a place which could boast of (1) Importers of grain (2) Temporary or open-air dealers irrespective of their being privileged or Temple-shops selling in the street (3) Silt-selling shops (4) Vegetable market where vegetables were brought in baskets and sold (5) Retail gold-shops (6) Gold merchants and jewellers (7) Selling-agents in sari or retail-dealers in sari, evidently all these forming the business-part of the town.

Duressamudra was a place of tailors, betel-leave sellers with separate streets for garland-makers (aślesāraḥsūri) and groinsteps. Pelligëve, in Shiranga district, was also a planned-town or city, a royal capital, which accommodated people following various professions who had their own shops or bazaars. Thus there were gold-merchants, foreign cloth-merchants, flower-sellers, nembuellers, oilmen, washermen (aśṣarṣārya), mat-makers (uḍora), bōra and there were different kārīs. The commodities sold in the shops were innumerable. There were also tailors.

Parts:- While the above references indicate, roughly, the town-dwellers, there are many inscriptions which speak of the various localities or parts of the town. So also, literary

1. I U K K, No. 20
2. R I, II , No. 21 of 1940-41.
3. C S, VI, T K. No. 95
works. Each one of them is associated with one particular sec-
tion. We learn from Kōkatpur inscription of Yādavo Singhana
that there was a separate street for merchants. It can be ga-
tiered from another inscription that there were separate streets
or localities (kōrī) for oil-mongers (tellicassārī), courtesans
(sūleśāri) and Brahmānūrī, a fort, wall and tower, surrounding
which were gardens, which means, that the inhabitable area was a
necessary part of the town. Similarly, the towns were not with­
out their dark-side. For instance, we hear of kōlavīndri of
Hoacalāgīla, and kōlpāndri Kōttur. The town-planning of Kisa­
vaḷal, Rājadāṇi or royal capital of western Chālukyas gives
clue to the fact, that besides the palace, which probably existed,
there was horse-parade and ball playing-ground. Besides there
were separate streets for weavers (gālēgorī), for perfumers
(chandīsārī) and kāvīgorī, though we also hear of narrow-
lanes of Inglūvāra. There is also a reference to Ālavakatte

4. E. C., VI, 22., No.118.
1. See Haribaro, Pāngavāla Cāvarasa, p.23 stanza 5 & Nayasaṇa
Phamukītām. I., p.51 St. 20, 26 for pūrvasmata, kanhuśāra-
ūrī and kallacassārī.
2. K.I,II,No.38
3. E.P., No.19; see also E.I, XI, No.12
4. I.,IV, No.22 & 52
5. E.I, XI (11), No.190
6. E.I, XIV, No.194
7. E.I, IX (1), No.330
8. Ibid., No.338
9. I.N.K.K., No.2. See also E.I, XI (1) No.110
of Inglāvār, which probably, was the meeting-place of the town-assembly: as also street-wills of Śudīl and mint there: acrāvatī of madyanabhāva: corporation of tailors, betel-leaf sellers and flower-sellers of Sāracandra, for each of whom, there must have been separate streets. The entrance to the town was also crooked.

An idea as to how people constructed their houses with storeyed buildings and liocd thorin, becomes clear from the remains of finds unearthed at Kedāḷur, Ṛrurūr taluk, placed round about 10th. century and noticed by A. F. Renchamuk. An inscription from Felgaum, dated 1204, speaks of houses of particular dimensions and with upstairs. A description of Kurugōḷu gives an idea of the excellent way in which, palatial buildings were erected with all grandeur. Different communities were provided for, in the various localities of the town.

To conclude:

(1). The towns which were urban counter-parts of villages in Karnataka were innumerable, varying in size, population and generally cosmopolitan, in outlook, people relatively more comfortable than in villages.

(2). They served as a nucleus of internal and sometimes international commerce.

(3). Though references to excellent system of town-planning, merchandise purchased and sold and the varied categories

1. Śrī, XI (11), No.153.
2. Ibid., No.191.
3. K.C., V (11), Bl. No.238.
4. Progress of Kannada research in Bombay 1947-52 p.28
5. Śrī, XI. No.3 3-See I.K.K.K., No.13
6. See Jāgāvānke, Bhāsacakrā kāvya, p.43 S.t.8
of merchant and craft-guilds and munificent gifts indicated the economic prosperity of the towns, one cannot be blind to the other side as well. The occasional references to security measures, such as the erection of fortwalls &c and frequent conflicts, political and religious, invasions like that of Kalikkafur, made these towns an easy prey to forces of poverty and insecurity. Internally also, the references to slums streets and slums do not speak well or highly of the towns.

(2). Besides being centres of commerce, the towns served as industrial centres through highly developed economic organisations or guilds, providing gainful employment to respective sections of the community, without giving room for unhealthy competition.

(3). Everything was regulated according to certain established principles, conventions and regulations.

(4). The towns were also centres of culture and they did not neglect their moral obligations to their deity, Brahma and poorer sections of the community. In fact one of the secrets of success, underlying the growth of towns was the enormous attention paid to this aspect of community living.

(5). One other thing noticed is the spirit of cooperation, exhibited in its fullest sense, whether it related to the settlement of disputes, asking of a grant to a temple, building a tank or raising a monument.
2. **Migrations:**

Inter-regional migrations, to which Karnataka is no exception, have taken place, for various reasons, either individually or collectively. But we are interested in the migrations of the common people for economic reasons, either direct or indirect and their consequences on the economy of the period under study. To state the reasons as under:

(1). Necessity of a job or profession, which followed the fortune of omniro-builders. For instance, the Chalukyas who conquered a part of Karnataka, appointed people of Tamil country to carry out their administrative measures to some extent.

(2). Need for the establishment of centres of learning, such as, akṣaraśās, which could also be entrusted with the administration of temple properties and so on, by inducing learned people to come and settle down in fertile tracts.

(3). Need for setting up some industries, arts and crafts or flying of trades. Generally, these have taken place in groups or classes, being attracted by favourable conditions and sympathetic attitude of rulers.

(4). Commerce, though it is difficult to assess the effects, to which the merchants made permanent contributions and settled down in the areas with which they had contact. The only test that could be applied is whether they made any land purchase with a view to settlement in the land of adoption.
(5). Prosecution, either for political or religious reasons, indirectly helping the economic cause, namely, the economic prosperity of the region to which the fugitives migrated. Rāmānuja, who fled to Mysore, was evidently accompanied by a large number of devotees, who ultimately spread themselves in Southeast and Southwest Mysore at Belur and other places, gave rise to an intelligent class of people, following different callings and professions, especially that of weaving, adding to the economic prosperity of the region.

(6). Lastly, migrations have taken place out of devotion to a particular religious head or māth, leading to settlement of such devotees in different vocations. For instance, Sravanabelagola, certainly, has been a place of attraction for many Jains from all over the country, where families familiar with arts and crafts settled down for ages, giving rise to artistic edifices, as we then constructed during the Hayasala period.

While the ancestry of these immigrants cannot be easily decided, the main purpose of this section is to illustrate, with the help of inscriptions, the economic consequences of such migrations on Karnātaka of the times, studied from a regional point of view.

(1). South (Tamil-land and Malabar)

Inscriptions from the districts of Kolar, Banaglore and Mysore refer to a number of offices and others of a Tamil origin, such as, the following:-

They are found taking a good deal of interest in making grants to temples, construction of tanks, or making of certain regulations regarding payment of dues, remittance of taxes. But instances from Hassan, in particular, throw new light on the part played by immigrants from the south, on the economic life of the people. For instance, a large

1. E.C., IX, No. 140(a) 285. Ibid., Op. No. 77
4. Ibid., No. 88(a)
5. Ibid., Op. No. 97
6. Ibid., No. 98
7. Ibid., Em. No. 10
8. Ibid., H. No. 78
9. Ibid., H. No. 85
10. E.C., X (1), Em. No. 9
11. Ibid., Em. No. 845
12. Ibid., E. No. 30
13. Ibid., Kl. No. 18
14. Ibid., No. 19
15. Ibid., No. 85
17. E.C., III, T N, No. 135
18. E.C., IX, Op. No. 88a
number of merchants from Kōrala and Malayāla are mentioned. One of the inscriptions speaks in high tone of one Kunji-
settī, a great seignior-merchant and his son-in-law Konda-
nambi, his younger brother Hanaśāra settī. Kunjisetti
possessed a string of titles. He was an expert in the
examination of gems and he had contacts with several rulers
and played the part of a diplomat. The inscriptions show
that no settī was equal to Kunjinambi, throughout the Hyesa-
la kingdom, a collection of unnumbered good qualities. The
whole family was known for munificence. We hear, from an-
other inscription, of equal greatness of Dāmodarasetti,
who was also an expert in the examination of many articles.
There are also instances of merchants from Andhra as well.

More than this, an inscription from Kriyūr, dated 1207,
refers to wholesale migration of all the subjects and farmers
from Pāndyanād to Muttana Hœvūr, along with Mārjīya.
Though the reason is not stated, it may be the religious
cause which brought about this event. Inscriptions from
Kedur and Tumkur throw occasional light on the merchants.
The Malayāla settlers appeared to have migrated to other
parts of Kārnāṭaka. For instance, inscriptions from Bellary
and Anantapur districts speak of Malayāla settīs. An in-
scription from Kurugōdu refers to merchants from Lāda, Chōla

19. E C, IX, Pt. No. 97
20. [E C], Op. No. 36
21. E C, X, II. No. 76
1. E C, XV, Ak. No-217
2. E C, V (ii), Ak. No.108
3. [E C], No.82
4. [E C], XI, No.119
5. E C, Ak. No.108
Malayāla, Telunge and other countries. Still further, inscriptions speak of Tigulas (Tamila), a town on and a temple of Tīgulēśvara at Tūli, Savadatta taluk, Belgaum district. An inscription edited by L.D. Barnett, speaks of immigrants from Drāviḍa country and the grant of the village of Mārgundā for settlement. Similarly, inscriptions from Sirangī, speak of merchants, migrating from Tamil and Telugu lands to Karnāṭaka. Also, Vepadāna was a place, where merchants from Malaya had come. It is also held that some communities of artisans or pāṇchāla, also known as rānānirmāṇa community migrated from Andhra to Karnāṭaka.

(ii) North India.

There are many inscriptions particularly from Northwest Mysore, which speak of migrations from Abhichatra, Kashmir, Gujarat, Lālī and Bengal. Most of them were associated with the Brāhmin settlements in various parts of Karnāṭaka.

Apart from this immigration mentioned above, there were intro-regional migrations from one part of Karnāṭaka to another. Thus, we hear of one Anitraya Daṇḍanāya, whose birth-place was Lokkigundi, interested in building a tank, temple and so on, in Kudur district. Evidently, he was
an officer under the Hoysalas. Similarly, we hear of Vilvamānātha, chief of Karpura, whose native-place was again Lakkagundi. So also persons from Iṭṭage are found working or settled in as distant a region as Bēḷūr. A sculptor from Lakkagundi is said to have carved some images at Bēḷūr Chennakesava Temple. In one of the grants made at Hulikere, merchants from Ayyāvole are associated with the making of the grant. Lastly, reference is made to one Mārisetti of Ayyāvole, one of the bengal-soldiers who had come to the south on business and who saw the ruler for favours.

3. Economic Organisation:

A. Introductory:—The nucleus, around which, the economic organisation of medieval times in most parts of the country revolved, Karnataka included, was the guild type of organisation. So much so, it has invited the attention of scholars, north and south, to any something substantial and original about it, though no final word has been said on some of the outstanding problems of the organisation. While it is not proposed to go through all that has been said before, it would be fitting to summarise some of the broad conclusions, reached by the learned scholars, before making a study of the same in Karnataka.

1. E.G., VI, Ed. No. 56
2. E.G., (ii) Ca. No. 303
3. Ibid., No. 139
4. Ibid., No. 89
5. E.G., V (ii) Bl. No. 177
6. Ibid., No. 86. See also E.G., IV (ii) Ng. No. 70
(i) It has been agreed on all hands that the guild organisation was a very ancient institution, which pervaded the economic life of our people and that it grew into importance gradually and occupied a very prominent position under the Guptas.

(ii) The position of importance occupied earlier changed into one of weakness and ineffectiveness by the time of the early medieval period. They lost a number of their functions, such as, receiving of deposits, mainly due to their weak organisation.

(iii) The guilds, though theoretically could embrace people belonging to different castes or jati, but following the same profession, they became mostly fossilised into occupational sub-castes during the period of our study.

(iv) These guilds became more and more local in character, concerned with men of certain professions in a particular area, without any connection, organisational, with their counterpart elsewhere, though some extra-territorial organisations are heard of.

(v) The importance of the chief of the guild increased

(vi) The guilds had their own armed forces and worked

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1. See Chakraborty, Trade & Commerce in Ancient India, pp. 315-316.
2. See Adya A, E. I. E., p. 83 ff., and also Waity, E L G P.
3. See L. Gopal, E. I. E., p. 355 and following
4. See Appadorai, E. C. S. I., I, p. 355 and following
according to certain recognised rules and regulations.

(vii). The merchant-guilds, as such was not a species different from that of a śrēni or craft-guilds.

It is proposed to discuss, in the following pages, the part played by the (a) merchant-guilds and (b) the craft-guilds in Karnāṭaka during the period of study, as can be gathered from the inscriptions and to assess the extent to which the general trend of the decline and other defects, noticed in North India, were borne out by the conditions prevailing in Karnāṭaka.

B. Merchant-Guilds-

The various terms used to indicate the merchant-guilds or merchants in the inscriptions of Karnāṭaka are as follows:

1. Settigutias
2. Nānādēśia
3. Banajus
4. Viśabenaia
5. Balanius
6. Mahānagara
7. Ubhaya Nānādēśia

3. M I I, IV, No. 56
6. See *Ibid.*.
8. *Ibid.*, see also Dikshirt *L S G M K*, p. 147
1. I.A.V. No.19
2. Ibid., See Dikshit, G.S., 'Constitution of the Trade-Guilds in Mediaeval Karnataka' J.K.U. (H) June 59 for the view that the term stood for advance guards (p-57).
3. Ibid., No.19
4. Ibid., No.77
5. Ibid., No.136
6. Ibid., No.134
7. Ibid., No.124
8. Ibid., No.123
9. Ibid., No.111
10. Ibid., No.15; K.I. II, No.21 of 1940-41
11. Ibid., No.106 and Ibid., XX, No.63. See also Dikshit 'Constitution of Trade-Guilds in Mediaeval Karnataka' J.K.U. (H) p.57.
A study of the above terms, indicates that there was a hierarchy of guilds as follows:-

1. Lowest, being just a guild of merchants represented by such terms as 
   aattlfutias. naggas, 
tanda and 
mumuridandas which perhaps included 
several, gatrias and 
and gaithias.

2. Above them were the nagawettiguttaas, muvattaru-
   ludina rottigaru, entunadu, and astdaspatppigaru 
which occupied an intermediate position, perhaps a sort 
of federation at the level of a group of villages or towns.

3. Mahanadu - district categories.

4. Mahadesia, ubhaya nanadesia and samasta desia, 
at the regional level or regional federation, either intra-
regional or inter-regional (i.e. as between one part of 
Karnata and another or between Andhra, Karnataka and 
Tamila, latter, a remote possibility.

1. S I I, XX No.63; see Sundaram KpE 6 C B A, p.59 re-
   garding the legendary origin and story of the kati 
communities residing at 18 towns in Andhra.
2. S I I, IX (1), No.534.
3. S I I, XX No.78.
5. K I I, I, No.86.
6. Ibid., No. 17.
Above all this, a confederation, if we subscribe to K.A.N. Sastri's view. Ayyūvola occupied a distinct place and it is difficult to judge its place in the above set-up.

Role:- While trade was the main function of these guilds, they performed a number of other functions of which, we have recorded instances.

a. Protection- It was their duty to protect the members against attacks and for this purpose, maintained a force or gaurds and in turn for the services, they conferred titles or made grants to those who volunteered themselves.

b. Grants:- They made land-grants to temples or bādīs and also in the shape of outright payments. Sometimes, these payments were made to Mahājanas. They also took interest in the construction of bādīs or temples.

c. Tanks:- The guilds took interest in the maintenance of tanks. It is on record that the 500 exceeding of Ayyūvola set apart the proceeds of an impost for the purpose of maintaining a tank.

d. Fairs- They also established fairs.

e. Trustees:- They acted as trustees.

f. Regulations:- The guilds worked, according to certain regulations, and in cases where the regulations did not work or had broken down they got them renewed with the

7. K I, II, No. 10 of 1940-41
8. This follows closely the administrative divisions discussed by Dikshit G S. L S G H K.
9. S I I, XX, No.78
1. K I, IV, No.55; S I I, IX (1) No.334.
2. S I I, XX No.136.
3. M A H, 1925 No.3; I A, V No.19 pp.342-45: S I I, XX No.188
4. K C, IX (H) No.135
5. S I I, XX, No.180
help of officers.  

8. Property:- The guilds also made regulations regarding the disposal of the property of those who died childless:

h. Seals:- They maintained their own seals - for instance the seal of Mahishasura-mardini.

Leaders: - The inscriptions refer to the chief, for instance, Setthumur, chiefness of Konavati, the main mercantile place of Janavati 12000. The alternative designations used are pattanasawami, mahaveddavavahari, veddavavahari, and pattayopati.

Some guilds considered:

The only one guild, sometimes called, a chamber of commerce, which needs to be considered, is Ayavole 500. Appadoral has given a very exhaustive note on them. Apart from recounting some of the important aspects of what has been said before, some more light will be shed on the working of the guild. According to G.S.Pikhit the 500 avasies wore really the 500 Mahalingas. It is also found according

6. I, VI, No.28  
7. E I, XI, Dg. No.105  
8. S I I, XX, No.250  

1. E I, XV, No.6.  
2. E C, VII, S K No.119  
3. I I, IV No.2. pp.13-16  
4. I I, V, No.19  
5. E C, XII, Gb. No.30  
8. See Appadoral E C A I, p.391 ff; Sundaram, S, CMR p.70ff; Mahalingas, S I II, p.388, ff.  
to one of the inscriptions dated 1000, that they maintained their own guards to protect the merchants and merchandise and encouraged volunteers by conferring honorary titles. They maintained their own seals of Vahiskaumardhini. It is said that they spread themselves or there were branches of their organisation not only in various parts of Kornākṣa, such as Kurugūḍa in Collary district, Kaurūr in Raichur district, Arākero, sometimes described as southern Vayāvolo, in Hassan district, Piriya-kovur in Dharwar district but also outside Kornākṣa in places as far as Coimbatore and Manipur which probably were their main centres of activity. Similarly, on the East coast in North Arcot and Nellore. It has also been maintained that the organisation spread outside India to Sumatra, Ceylon, Burma and Siam.

A number of inscriptions contain conventional praise of 500 svānis. For instance a free translation of the passage contained in Dedhāhal piṭaka of 1000, lately discovered brings out the following points:

1. The svānis were the protectors of Vīrabali-deva dharmas and had the banner of Mus as their symbol, which they carried with them.

2. They were born in the original and auspicious Kandali vamsa of Vāsudeva and known for their prowess throughout the world.

3. They constituted 32 seaside towns, 18 cities and 64 seats of Yāga or learning.

3. See K.I., IV, No.55 for the text.
iv. There are mythological allusions to things which probably they carried with them or wore their possessions, evidently giving us an idea of the mercantile nature of their organisation. References to such things as, their bag, links of chain, bodice, lower garment or coat of mail, the thread, the inner cloth-bag, stick, oxen, the figures of moon and sun being fixed to their horns, the discus, which probably they carried with them, steel-mail which they wore as a sort of protection and so on are made in the inscription. It is also clear that they were worshippers of Brahma, Vishnu and Mahāvīra. The reference to a guardian of the quarter may mean the places where they kept the articles of trade, or any be just near that they had their centres where probably they had their religious or commercial gatherings.

As already seen, the Ayāvole ayāsis were very powerful. They participated in the making of grants to temples and construction of public works or their maintenance. They really protected, so often repeated, those who belonged to them or sought refuge, which was not a vain boast. They were also known as obtaining 500 Vīra ājasanā, perhaps for bravery, who were endowed with clusters of good qualities, true, pure and of right conduct and modest. Evidently the 500 were a sort of religious cum socio-economic group of itinerant class of mendicants looking after the interests of merchants and merchant-associations and formed a powerful binding factor for the native community. It would be difficult to classify the group as a purely chamber of commerce or a class of guild of traders which would not only be a narrow appellation but
inaccurate, for they were more than a mere commercial group. To call them merely, as a group of mendicants or svēmis would be equally incorrect for they were wielding very original and invaluable powers, embracing the entire activity of the commercial group or community. It may be compared to some kind of church organisation of medieval times which had its own system of laws, regulations, property and looked after the varied interests of the community. We may even go a step further and say that they were similar to the heads of mutta of to-day in our country which look after the temporal and spiritual interests of certain groups. The secret of Nyāyaśāstra long-standing reputation and survival for nearly 7 centuries and its mention in more than 500 inscriptions lies in this fact.

Appadorai gave details of Vanigrām, another association but it lies outside the scope of our discussion for its centre of activity lay in Tamil Nadu. There is a reference to Vanigrām grāma in one of the inscriptions and situated in Kudi 3000. If it has anything to do with Vanigrām it would be revealing, especially because Belgaum, situated in Kudi 3000, was certainly a cosmopolitan area and Vanigrām, also more or less cosmopolitan organisation "by have had a branch in Karnataka".

1. See Murthy, K S S A, p.385 for the view that these 500 wore ancient ancestors of merchants and not those who lived at the time when the inscriptions were put up. According to this view it was just in customary way that the references were made.
2. AR, 1940-41 App. A, No.36.
It is a pity, that only Ayāvole ins come to light.
There were similar organisations in every hāpahuvatana which could compare, favourably, with Ayāvole. For instance, the mercantile body of Kōvvaṭṭi, a main mercantile place of Dharwar district, is extolled as immensely famous in the land surrounded by ocean, most powerful in the world and so on, and examiner of the treasuries of women and children of all ubha-va pāṇājena. Similarly, the rise of Balagānūr community is equally worth noting.

C. Craft-guilds:

Next in importance were the craft-guilds about which inscriptions throw some light. The craft-guilds were variously named as follows:

1. Sōni
2. Kottali
3. Sambe
4. Gokaly
5. Contali
6. Samayagol
7. Miti
8. Simayagol
9. Miti or mithu
10. Simayagol

The inscriptions refer to many craft-guilds, some as many as 180 which may be grouped under agricultural and industrial categories. But, before dealing with them, it would

1. H.I., IV, No. 2, pp. 13-16 for the text.
2. H.A.S., XVIII, C 0 I of Kannada districts No. 12.
3. K.C., (11), B. No. 77
4. L.I., IV No. 19
5. S.I., IX(1) No. 369.
6. S.I., V, No. 75.
to necessary to consider the use of the terms such as 18 caste-guilds. Eight Rittus (sometimes twelve), five Vargas or penchakārākān, which are closely associated with guilds and which have attracted the attention of scholars.

Some considerations:— (c). 18 Caste-guilds.

1. According to the authorities quoted by L. Gopala, Indian emeritus of the following categories:

Kumbhārās (potters), Pottakāras (weavers), Savarnā-kōras (goldsmiths), Suyakāras (cooks), Gandharvas (musician), Kēgavargas (barbers), Vālekaras (skilled workers or gardeners), Tambuliga (betel-sellers), Gandāias (low-caste men), Kacchakaras (rope-makers), Gammavāras (leather-workers), Janta piligas (oil, sugar-cane or grain processors), Chināvāras (cloth printers), Kamsakaras (breeders), Vyagras (tailors), Gvras (cowherds), Bhilīs (toddy-drivers), and Dhīvaras (fishermen).

We shall see below from a study of Karnataka inscriptions as to how many of them existed.

9. S I I, XX, No. 140
10. S I, VII (1) Olp. 181, 82
12. S I I, XIV, No. 67

1. S I, XIX, No. 29 F.
2. S II, XI, Dg. No. 59, p. 51
3. See S L N I, p. 88 & 89. Cf. Mahalingam S I I, p. 383 for a separate list of 18 sections which is slightly different based on contemporary inscriptions. In this list of the unidentified sections, Vayālikas may stand for bankers or money-lenders, similarly the class parikālikī may refer to those who carry or convey goods in sacks and not to those of packbulls as made out by the author, for it is doubtful whether ettu stands for bull in Telugu. Perhaps, it means 'to raise'. See S I. G. S. Historical Grammar of Old Kannada. p. 177 for the meaning of the word ettu.
(b). Eight Hittus:— As regards the term Eight Hittus, the word Hittu needs to be explained first. In one of the inscriptions, the phrase appears 'Hittu hūsi koṭṭaru', with reference to a temple-grant. Appadorai, in one place mentions the fact that, while making grants of lands or so, to temples generally, they were made by decorating the floor with rangavalli or coloured-drawing with flour. This may be viewed, either as having a religious significance or just to mark out the boundaries of land donated, by drawing border lines over the specific pieces of land by white-marks. Perhaps, it is both, so far as the period of our study goes. For marking out boundaries was an important aspect of making of grant, so also the customary requirement to be fulfilled by the donor. Similarly, references are found in Karnāṭaka inscriptions to hittu hūsi koṭṭaru, which may mean, contributions towards the expenses of drawings rangāli and also to pay the cost of officials 'hūsi gaṇḍaru' in conjunction with eight hittus. If the word, which evidently is hūsi gaṇḍaru is understood to mean, making or decorating, the chiefs of these hittus were there to supervise these acts. From all this, it appears that the phrase 'Hittu hūsi koṭṭaru' has the same meaning as discussed above. But the point here is as to say the word, Hittu is applied to these guilds. One explanation is that it was derived from the peculiar practice adopted at the time of making grants. The phrase appears only in connection

1. S I I, XX, No.140 (associated with fārchanāṣṭhahs)
2. S I I, XX, No.13, p-67-63,
3. S I I, XX, No.128
4. Ibid., No.192.
with Eight hittus, a pen-name or nick name which stems to
them probably because they were engaged always to draw such
figures, or to supervise such drawings. The next point to
be considered is, as to, who constituted the Eight hittus.
L.Gopal, quoting Alberuni, mentions fowlers, shoemakers,
jugglers, basket-makers, sailors, fishermen, hunters of
wild animals and birds and weavers, as Eight classes of people.
A reading of an inscription from Nigajgi, Bijapur district,
perhaps throws light on this point on similar lines?

(c). Panchavargas:- Lastly, the panchavargas, who
naturally refer to the industrial workers of 5 metals, also
known as panchamamuvār 4 in Indra and anjuvannattār 5 in
Tamiltām.

Types:-
The inscriptions refer:- to at least two types of guilds-
agricultural and industrial.

1. E L N I., p.89.
2. E L N I., XV, No.36, Mentions Eight hittus and speaks of
kuruba conducalu, bādara, huliya janaula navikaru,
and mādīsaru. Kurubas were, in all probability, kurumbas,
a backward class of valiant people who lived in hilly
areas in their own fortresses, though they were not as
much organised as the bādara. See Purtny, K S S A., p.295-
296. Bādara were more organised and took to fishing as
one of their occupations and known for plundering. See
ibid., p.295,296 and Rāghavanka, Jaischandrabārya, p.75
st.44. Nāvikaru, taken independently of the previous
phrase stands for sailors and mādīsaru, leather-workers.
The meaning of the word huliya jumulul is not clear.
3. E C. VII (1), Sk, No.153. The five crafts are gold, silver,
copper, tin and iron smithies.
4. See Sunderam, K S S C M A., p.25 ff., for a detailed account
of this community and so on.
5. See Mahalinga, T V. S I P., p.385, ff. for the view that
the term refers to 5 artisan classes, on the basis of an
inscription at Krishna, in Bellary district. See Ramesh, K V.,
History of South Karnar (unpublished thesis),
Karnatak University, for the view that the term refers to
a settlement of Persians on the west coast (ibid., p.385-386).
The existence of Parsi and other foreign settlements on the west coast is proved by references in some of the Achaemenid inscriptions. (See E.C., VII, Sk No.118 & Murthy K S S A, p.387) while both views are possible, whether the two words anuvannay and anuvan have any common origin etymologically or whether the former two entirely different words.

1. E.I., XVI, No.11 c. See Murthy K S S A, p.448-3 for the doubt expressed whether the term stands for the place where they originally lived, or is connected with the profession, followed. In all probability it symbolises the latter, namely, the harvesting of betel-leaves which they usually did with a sharp instrument known as muruli in Kannada and guruli in telugu, which they wore on the thumb.


3. S.I., IX (1), No.544. Though their job was to sell betel-leaves they are mentioned as one of the 18 castes.

4. A.P.G.A.S., No.9. Ins. No.5. Evidently named after the pole or gale used by gardeners. The word gale is sometimes used. See Vishalinala S I.F., p.386 for an interesting account of the corporation of Ghirmale. It is quite probable that Ghirmale in Gulbarga district is connected with guli. See E.C., V, Ak. No.90 for the mention guli.

556. E.I., V, No. 34.
6. E.I., XIII, No.2
7. E.A.R.1931, No.1
9. E.I., XVI, No.11C
11. E.I., XV, No.73. The term okkaly is here specifically associated with an agricultural-guild.
(b) **Industrial Guilds**:

1. Telliga (oil-mongers)  
2. Jagati gotti
3. Soliga ganna or rattagallina (weavers)
4. Artisans  
5. Goldsmiths  
6. Carpenters  
7. Chippica gotti (tailors)
8. Ita kottiga (weavers)
9. Stono cutters
10. Kanchagora gotti  
11. Sama timber  
12. Kalamata (Mint)
13. Gana okal (oil-press either hand or bullock)
14. Gana matigara (treading oil-press)

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1. E.C., V (11), Bl. No. 77. See Sundaram K.S. *SOCMA*, p. 37 ff. for an account of Telliga, 1000. It is quite possible that the telliga 50 were out of this 1000 families. Though one might be inclined to give a telugu origin to them, the earliest mention of the community in Andhra belongs to the period 1071 to 1120, about the same times in Karnaṭaka or even later. A common origin, however, is not precluded.

2. L.I., V, No. 19. Jagati, is a shortened form of Jagatisvara and the worshippers of the god, perhaps, formed the guild and, according to inscriptions they followed the profession of weaving - see E.C., V (11), Ak. No. 49.
(c). Others:-

1. Bōhār
2. Dāvusulī
g
3. Kottala of God
4. Madivālas (washed man)
5. Kalasis (barbers)
6. Pollavukara
7. Bēdasa pokkala
8. Hitt Wadeva bārika
9. Bātara
10. Bulis janguliya navikara
11. Kadiagya
12. Aisada sāngara
13. Bhanta 1000

2. Ibid., No. 3A.
4. S.I.I, IX (I) No. 118
5. S.I.I, XI (II), No. 191.
6. K.L. V, No. 3A. The exact meanings of the words hittu & gale are not clear. The literal meanings are four and stick. The dictionary meaning of bārika is one who a public seal or stamp. However, if a surmise is made the term hittu may stand for wax or lac applied for seal and gale the rod or the seal-holder, to which the seal containing the emblem is fixed. It is pressed on the object to be sealed, after applying wax. This may be similar to churning, a word also used in this connection.
8. Ibid., No. 33—perhaps those connected with making of jaggar.
10. Ibid., No. 33—perhaps those connected with making of jaggar.
Role of Craft-Guilds:

of the various craft-guilds, some were more popular than the others. For instance, the guilds of oilmen are heard of in almost every inscription and found almost everywhere. As to the nature of work done by them there is not much to be said. They plied their individual trades or crafts and it is not clear whether there was any apprenticeship. We hear of talâtara for one of the guilds. They had their own headmen or chiefs. A more detailed study of the quality of products will be undertaken under industries.

Apart from this, the various guilds are known for making grants to temples, either separately or along with the merchant-guilds. More often than not, they were joint-grants. They made grants either in kind or money. Thus, for instance, according to an inscription dated 1161, the guild of artisans gave 5 väsas per polô, the 500 of the caste of toddy-drawers, a handful of dried unripe fruits and handful of ripe fruits on each basketful that they sold and the basket-makers and matmakers - a flower-basket. These were probably exchanged for money as some of them like palmyra fruits could not be used directly for worship. The most favourite means of making grants was to give a measure of oil for God's perpetual lamp out of every gana, also betel-leaves and arecanuts.

The contribution was also collected in the shape of visiting fees. Some of these were collected both times while selling

1. E.I., XV, No. 233.
2. E.C. VII (i), Sk. No. 118.
3. Fenchal-Gedipetangulu - E.C. VII (i), Sk. No. 133.
4. E.I., V, No. 34. Even as the others kumgata gotâla gave some minted coins for the God. E.C. VII (i), Sk. 135.
5. E.I., XX, No. 78.
6. Ibid., No. 85.
7. E.I., XIII, No. 2.
or purchasing. Sometimes, dues of fair, taxes on buffaloes and tolls, which means either levy or the right to collect. Occasionally, the guilds themselves defrayed whatever taxes were imposed, a part of the condition of grant. Or the guilds created a fund called bhandara dharam. There is a curious instance of some persons volunteering to pay the levy due from the guild to be made over to God's purpose. Thus, according to one of the inscriptions, Udayaditya, by order of senior queen, to provide for sandal for God Ananavara, granted money for marriage and pendas of Eppattokkali and money for the dancing girl (eppattokkali maduveya pandarapi). Gifts of lands and house-sites were made to temples; also income derived from the sale of betel-leaves by Tambuliga. The craft-guilds also appear to have made regulations governing the conduct of members. An inscription from Maddur speaks of the duties and privileges of 18 asmatas.

Grants to individuals also were made, exempting them from payment of taxes. Sometimes, these grants, as for instance, the one to badagari, Champasa, were made in the presence of Kalideva after smearing with flour.

Sometimes, the kattalas also participated in the installation of deities for which grants were made. They contributed

1. S.I.I., XX, No. 205
2. E.I., XXI, No. 2
3. E.C., V (ii). BL, No. 120
4. Ibid., No. 50
5. Ibid., No. 47
6. E.C., VII (i). SK, No. 295
7. S.I.I., XX, No. 155
8. S.I.I., XV, No. 120
9. M.A.H., 1945, No. 15
10. M.A.H., 1930, No. 53
11. E.I., XXX, No. 15
12. S.I.I., XX, No. 129
to the maintenance of various office-bearers who, in turn, were placed under the obligation of making periodical payments of grants to the temples. The craft-guilds, also, acted as trustees.

**Localities**

A word or two about the localities.

(a) Eight hills - they are heard of, in inscriptions coming from all over Northwest and Central-Northern zones of Mysore and to some extent, in the other zones. Their strong-holds appear to have been Managoli, Hirévinur, Chikkalagi, Kumbali or Kurtaba, Kamol, Minjagi in Bijapur district; Sikkandi, Kalkeri, Huvinsigili in Yharwar district; Baur, Ankalgi, Dakshinaditya vojalu, Kolur, besides at Crayval, Kunhuru, Huvinsiguli and so on in Biliary district. Munivali in Akalkot was another.

(b) Pakkari guilds -

Among the various places of the guilds of garland-makers, Belgamo, in Shimoga district, was one. Pakkari13 in Bijapur district and Hulugund19 in Yharwar district were the others.

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1. S.I. I, XX, No. 175
2. S.I. I, XX, No. 185
3. S.I. I, XX, No. 140
4. S.I. I, XX, No. 86.
5. S.I. I, XX, No. 15.
7. S.I. I, XX, No. 19.
8. S.I. I, XX, No. 19.
10. S.I. I, XX, No. 19.
11. S.I. I, XX, No. 19.
12. S.I. I, XX, No. 19.
15. S.I. I, XX, No. 19.
17. S.I. I, XX, No. 19.
18. S.I. I, XX, No. 19.
(c). Panahavargai - Bollamve, Kottitong, Kudittini

were some of the many.

(d). Oli-mongery - The guilds of oil-mongers, which

was the most popular, were found at Bandali, Balligave,
Kalikatti, Javagol, Kuppattur and Keresante, in the districts
covered by the fourth zone of Mysore. Similarly in the dis-
tricts of Northeast zone guilds were there at Sundargil, In-
halasavara, Bagewadi, Indi, Gudgeri, Srasbergal, Mulgund,
Soratur and Dambal. Similarly, in the areas covered by Sal-
lary district oil-monger guilds were working at Kudittini,
Nilgunda, Malgundi and Sirasthanebali.

(e). Aravatta okalai - The various places where they

are found mentioned, include some of the following in the North-
west zone - Bavarej, Ilagund, Rajau, Hombal, Kuyal,
Muli, Kolur, Kiri-Indi, Mannaval, Tiliwalli, Abbagere,
Yali and Amminabhavi, Posevalal and Sirur.

1. E. C. VII (1), Sk. No. 152
2. E. C. IX (1), No. 258
3. Ibid., No. 356
4. E. C. VII, Sk. No. 258
5. Ibid., No. 152
6. E. C. (1), No. 55
7. Ibid., No. 154
8. E. C., Sk. No. 209
9. E. C. VI, Ed. No. 95
10. S. I, XV, No. 218
11. Ibid., No. 154
12. S. I, XX, No. 45
14. S. I, XX, No. 12
15. S. I, XI (1), No. 97
16. Ibid., No. 144
17. Ibid., No. 145
18. S. I, IX (1), No. 336
19. Ibid., No. 181
20. Ibid., No. 163
21. Ibid., No. 109
22. S. I, XX, No. 29
23. S. I, XV, No. 190
24. Ibid., No. 43
25. Ibid., No. 73
26. Ibid., No. 118
(f) Ugaras:— The ugaras 300 are heard of from places, such as Petturi, Nidungund, Gadag, Munivalli and Shiggaon.

(g) Tumullanas:— The places where the tumullanas had their guilds in the northwest were the following:—

Hingund, Saundur and Ballar. Similarly in Bellary district, Balagud and Tumbula were some of the chief places.

Conclusions:—

It remains to answer some of the questions raised at the beginning: (i) whether the guild system was on the decline in the period under study in south as in the north, (ii) whether they were mere occupational sub-castes, local in character, (iii) whether the organisational pattern implied adherence to rules of Sramane and led to collective action and (iv) whether they framed rules to regulate their activities and exercised power over their members.

As regards the first question, it is true that the guilds of Karnataka did not receive any permanent endowments, paying periodical interest on them, so they had to face competition from edutes. Very rarely they settled disputes, for the Mahajanag became more important. Still, they acted through their chiefs, particularly the Pattanasvam or vaddavyavahari, who

27. A.R., 1941-82.
28. E.I., XIX, No. 29 F.
31. S.I.I., XXII, No. 163.
32. Ibid., No. 177.
33. Ibid., No. 191.
34. Ibid., No. 194.
35. Ibid., No. 206.

1. E.I., XVI, No. 110.
2. E.I., X VIII, No. 21.
3. E.I., XV, No. 120.
5. Ibid., No. 19.
practically eclipsed the powers of the guilds. But it would not be correct to describe the position in Karnataka as one of decline. For, apart from the existence of innumerable craft and merchant-guilds, quite active, the Ayyāvole was really one which showed the dynamic nature of the organisation. It was not dominated by any individual and whenever a gift or donation was made, or a decision taken, Ayyāvole was invariably associated. As has been said before, the guilds acted collectively and there are one or two instances, in which, guilds like the one at Belligave, framed regulations regarding, say, succession to property and, elsewhere, regarding the conduct of members. They took interest in constructing tanks and temples and protected the members. It is true that the guilds might have lost some of their functions but their power or control over the members was not on the decline nor did they lose their corporate character.

Regarding the second point, it is true that the guilds in Karnataka went by occupational sub-castes or jāti especially the craft-guilds, though it is very difficult to say what exactly jāti meant. The guilds appear to have been organised more on the lines of devotion to particular deities or Gods rather than castes. For instance, ūsavatī samukat or sātvatī okkalu may not actually stand for people belonging to a single sub-caste but devotees of a particular God belonging to different sub-castes. It is very difficult to say that

7. S I L, XX, No. 118.
8. Ibid., No. 76.
9. S I L, IX (1) No. 76.
10. Ibid., No. 239
11. Kos L. Gopal, S I L, pp. 81-89 for the survey of conditions in North India.
they were local in character concerned only with men of certain professions in particular areas. While this may be true of craft-guilds, the merchant-guilds were not so, especially the Avvāvole. It was an intra-regional organisation having its branches practically everywhere in Karnātaka. Of course, its role in regions outside Karnātaka, as a confederating agency may be worth considering.

Lastly, as regards their organisational pattern or framing of rules &c., the information is so meagre that it would be difficult to come to any final conclusions. They seemed to have worked according to a particular constitution, of which we hear in one of the inscriptions, and wherever necessary, made rules. The other points involved have been discussed before, namely, power over the members or collective action regarding exemption from taxes. So, by way of conclusion, it may be said that the guild organisation in Karnātaka was yet a living force, full of vigour and activity and bound together, a fairly large section of industrial and commercial community and sometimes brought under its fold, the agriculturists and people following other trades or professions. In fact, it is the guild organisation which gave encouragement to several constructional activities and preservation of traditional Hindu culture and temple organisation.

4. Industrial Development:

(A) Classification:

It would not be correct to describe industrial conditions in Medieval Karnātaka, using modern terminology, by classifying

1. S.I.I, XI(i), No.87.
In the Indo-Kosov controversy, Basic, Consumer and Small-scale industry and so on. For it would be difficult to think of any major industries, if by the term, we understand Large-scale industries. The industries of the time were necessarily on a small-scale for the following reasons:

1. Lack of Demand
3. Insufficient capital.
4. Absence of motive power.
5. Lack of quick and adequate means of transport.
6. Absence of duplicating machinery and
7. Paucity of efficient organisers, skilled and unskilled labour.

All these and many more prevented production on a large-scale. Perhaps, the only occupation on a large scale was agriculture itself which could not evidently, rise to the position of an industry. It is agreed that industrial production was on a small-scale, carried out through the ancient but efficient guild organisation and produce sold through the merchant-guilds.

It is a real problem to classify the industry of the time. Appadurai has classified them into (i) Handi-crafts (ii) Mining and fisheries and (iii) Agro-industries. Though it is a very sound classification, it is doubtful whether all that have been included under handi-crafts can go into it. There are industries

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1. The guilds which were there were bound by customary rules and regulations and it was pretty difficulty for them to get at labour as an organised force.
3. Ibid., p. 192-ff. Hasundar has not attempted any classification.
which involve artistic skill like jewellery and embroidery. Similarly we have to accommodate building industry. These will have to be categorised separately. The use of the term agricultural industry or agro-industries is normally confined to fruit-growing and processing industry while oil-industry can be considered one of the small-scale industries. Similarly, forest-based industry. It can as well come under agro-industry. S.K. Naity has adopted another type of classification, namely, those based on animal products, plant products and minerals. Even here it is a matter of great difficulty and it requires much technical skill to find out the nature of raw materials used for particular industry. For, even as we have to-day synthetic products and natural products such as dyes, art-silk, chemicals, people in medieval times had a knowledge of as much chemistry as to think of synthetic products. They could produce artificial (kritaka) as well as natural products. For instance, if we think of gold and classify it under mineral industry, what about art-gold, of which, probably they had a knowledge. Hence, it would be risky to adopt this classification. It would be much better to treat industries as separate units without classifying them under any category.

Appadorai has tried to follow a separate line of approach while detailing the industries. For instance, under handicrafts

1. See Appadorai, B C S I, I, p.443 ff.
2. See Mangaraja, Kusumos, Chap. XIV, for a section of kritrama poison.
the nature of demand by temples, rulers and house-holders is taken note of. But, even more, it is not definite whether a particular article such as a piece of jewellery was demanded by temples only or by others also. It is true that temples were the largest consumers. Next to it, Royalty. But the use by the common man was also a possibility.

To state the plan of this section. The various industries, in order of their importance and largest utility to the common man, will be considered in turn, outlining their nature, localisation and so on.

(B). Select Industries and Arts and Crafts:-

It is proposed to consider in detail the following industries, arts and crafts in order:-

(i) Oil-mill industry
(ii) Sugar cane industry,
(iii) Betel processing industry,
(iv) Salt manufacture,
(v) Bamboo industry,
(vi) Metal industry,
(vii) Textiles,
(viii) Perfumery industry,
(ix) Leather industry,
(x) Jewellery,
(xi) Sculpture or fine arts and
(xii) Other industries.

1. A classification based on need to the consumer can be thought of namely necessities, comforts and luxuries.
Oil Industry:—Most of the inscriptions of the time refer to oil presses (sāpa) and koṭtalās or okkālu quite often, so much so, it must have been the major industry catering to the interests of the common man, temples and royalty. So much important was the industry that we hear of Eppinañj 1
Ennalnattu 2, a term applied to the region round about Chāmaraṇjanegar, Mysore district. Oil-mills were also a favourite field of taxation by government authorities 3 and oil a desirable object of grant to temples 4. These oil-mills were either given straight away as gifts to temples 5 in which case they were set up near the temples and oil supplied to the temples out of the rent obtained from crushing oil, or as oil itself, from out of the oil-mill. Sometimes, the right to collect or levy taxes on oil-mills was granted 6. The oil-mills were generally stone oil-mills and hence the manufacture of oil-mill itself must have been a flourishing stone industry 7. The oil-mills were either driven by bullocks or turned by hand 8 more popular. There were mills pressed with feet 9 or tread oil-mill. They had no idea as to what other

1. F. C., IV (ii) Ch. No. 63
2. I. M. S., No. 197
3. M. A. R., 1932, No. 47 (Tk.)
4. I. A. V., No. 19, pp. 342-45
5. M. A. R., 1932, No. 5. In this specific instance it is interesting to notice that the mill was set up near the temple and those who got the oil crushed paid a rent in oil and out of this perpetual lamp maintained.
6. M. A. R., 1932, No. 46, Tk
7. M. A. R., 1932, No. 47
8. F. C., IV (ii), Gu. No. 45
9. F. C., V (ii), Ak. No. 178
10. F. C., VI, Rā, No. 56
11. F. C., V (ii), Bl. No. 114.
Variety of oil was produced except of course till-seed oil to which frequent references have been made. Till-seed was the most desirable way in which grants could be made to Gods and Brāhmīnas, sometimes, sesame according to the editors of the inscription¹.

The oil-producers or oil-mongers had their own kērīsa or arōct, tankā and temples² though they were not exclusive. The oil was measured out in māṇga³ or sollage⁴. Here were dēva-gūṇag owned by temples either as a gift or by purchase and had their own akkala⁵ or tenants. It is not very clear whether they were a rich class of people. But, as land transactions are heard of, they seem to have been a fairly well-to-do class of people.

The oil-mill industry was wide-spread as every part of Karnataka and every village and important city was dotted with oil-mills. Of the various districts in the fourth zone more epigraphic evidences come from the districts of Mysore, Hassan, Chitradurga and Kodur than in others. For instance, we hear of oil-mills of Oddarahalli, Haribore⁶, Manalakere⁷, Kōdaganur¹¹, and Esmagahar from Chitradurga district. The strong point of oil-industry in Mysore district was Koṇnagad²³.

1. Nār., 1931, No.20 p. 116-17. It is doubtful for the use of this oil is not heard of in these regions.
2. E.C., XIX No.19.
3. E.G., V (ii), Ak. No.138
4. Nelligāvara though grants to other temples such as Naga-gāvara, Nāgāgāvara, Mallikārjuna, Mulasthana and Kesava are heard of.
5. E.G., V (ii) Ak. No.13
6. E.G., X (i) Ak. No.168
7. E.G., XIX, No.12-Dēvagāpdmokku.
8. E.G., X. Dg. No.20
9. Ibid., No.81
10. Ibid., No.137
11. Ibid., No.163
12. Ibid., Ak. No.59
Some of the centres in Kadur district were Okkalagere, Kera-
sante, Turikere and Gadihalli. Hassan district had oil-
mills at Dharerudra, Gavindapur, Haragu, Belur, Kal-
engere, Kalikatti, Mallagannahalli, Somanathapura and
Keroballli. Bagur and Balligave in Shimoga district are
mentioned.

The main centres of oil-mill industry in Bharwar district
were Kodikop, Gudigera, Kundgiri, Lakshmeshwar, Emmur,
Konsavetti, Naregal, Gedag, Aminabhi, Abbigera, Kunte,
Sorapur, Lakkundi, Raithballii and Miriyakuruwati.

Bijapur district was equally rich in oil-mills. They were
located at Ingolavara, Ahole, Singgi, Devangere, Sankh
and Erangal. Belgaum district included the oilmills at
Sugandavarti, Bellalige, Kokaanur, Ubruni, Munavalli and
Bellamli.

2. Ibid., No. 95-99.
5. F.C., V (II), Bl. No. 147.
6. Ibid., Bl. No. 85.
7. Ibid., No. 74.
8. Ibid., Bl. No. 77.
9. Ibid., Bl. No. 110.
10. Ibid., No. 55.
11. Ibid., No. 13.
12. Ibid., No. 172.
13. Ibid., Ca. No. 94.
15. S.I., XV, No. 22.
17. Ibid., No. 191.
18. Ibid., No. 150.
20. Ibid., No. 2.
22. Ibid., No. 149.
23. Ibid., No. 181.
24. Ibid., No. 153.
25. Ibid., No. 113.
26. Ibid., No. 111.
27. K.I., II, No. 10 of 1940-41.
As regards the areas in Bellary district, Kottitone¹, Kuruvatti², Karakantapura³, Nilgunda⁴, Bulgundi⁵, Tumbula⁶, Sindavaala and Kappakallu⁷ were some.

Raichur and Gulbarga districts had centres of oil-mills at Brambarga⁸, Kukkanur, Karasur⁹, Martur¹⁰ and Tengali¹¹.

(ii). Sugar-cane Industry.- The sugar-cane industry, evidently refers to making of jaggery and perhaps khaddēri. The inscriptions referring to them speak of Madera¹², a tax on pan used for the manufacture of jaggery. There are references to prepare sugarcane or adugabba on which tax was levied¹³. The inscriptions mention jaggery¹⁴ and belladahandl or jaggery cart. It is very likely that jaggery was prepared in lumps or slabs and loaded on to the carts in the usual way and taken to the market for sale. Sugarcane-mills also were

26. A.I.E., 1931-32, No. 93
27. S.I., XX, No. 49
28. I.N.K.K., No. 20
29. S.I., XI, No. 169
30. S.I., XX, No. 311,
31. Ibid., No. 208
32. Ibid., No. 149
33. Ibid., No. 115
34. Ibid., No. 18
35. K.I., II, No. 48
36. Ibid., No. 14
37. Ibid., No. 309
39. S.I., IX, No. 286
40. Ibid., No. 290.
41. Ibid., No. 294
42. Ibid., No. 141
43. Ibid., No. 135
44. Ibid., No. 388
45. Ibid., No. 39
46. S.I., XX, No. 18.
47. A.P., No. 4
48. A.I.G.A.B., No. 9 Ins. No. 20
49. Ibid., No. 22.
50. Ibid., No. 24.
51. Ibid., No. 34.
52. Ibid., III (1), No. KL 31.
53. Ibid., No. 49
54. Ibid., No. 80.
subject to tax.1 The few inscriptions noticed show that
the industry was wide-spread and must have been quite a flo-
urishing one in all parts of Karnataka.

(iii). Betel-Processing Industry:—There is a solitary
instance of an inscription from Hottur2 which speaks of Betel-
sheds and prepared betel. As we have noticed before, betel
or areca plantations was a common feature in all parts of
Karnataka and naturally areca fruits needed processing before
they were prepared for the market. Mahasollasa refers indi-
directly to processing in one of the passages which speaks of
areca-nuts assuming brown colour which is due to boiling of
harvested areca in water.3

(iv). Salt Manufacture:—Salt-making was also known,
and clear from one of the inscriptions from Madangali which
speaks of Uppankata. Evidently the reference here is to
salt-pans which were prepared for making of salt.4

(v). Bamboo Industry:—Bamboo or cane was grown every-
where. And naturally bamboo-manufacture, such as making of
mat, baskets5 winnow &c was known.6

(vi). Metal Industry:—Apart from jewellery, to which
a reference will be made in due course, images, objects or
vessels of daily use were also made. They were either re-
quired for use in temples or as household articles in the
homes of common people or nobility. Metal images are heard
of, particularly of Tirthankaras and of Vishnu. A record from

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1. E.C. X, (1), K. No. 110
2. E. T, XVI, No. 116
3. Szo Someswaro, Mahasollasa II, St. 962 for the text.
4. E. I, XV, No. 20.
5. E. C, IV, (ii) No. 37
6. E. I, IV, No. 1, pp. 1-15
Balligöve, dated 1146, speaks of the making of an excellent image of Vishnu.¹ We hear of several metal objects such as trays², musical instruments, kettle-drums, trumpets, horn, umbrellas, headlights, tripods³, bells⁴, lamps of God⁵, lamp-stand,⁶ God's requirement⁷, tripod-stand⁸, handlamp⁹, metalstand¹⁰, water-vessel¹¹, gold-plate¹², gobling and jewelled cups.¹³ Similarly, many spare metal parts were required to be made for constructing temples, such as silver pinacles.¹⁴

References are found to blacksmiths, makers of five-metals, coppore-smiths, bronze-smiths and others.¹⁵ Most of them were subject to a number of taxes, discussed below.

(vii). Textile Industry: Textile industry was a very flourishing one as can be seen from the fact that Magan-dere or loom-tax was a very common tax levied almost everywhere.¹⁶ The weaving of cloth was well-known in almost all the districts of the various zones. For instance, we hear of looms

¹. F.C. VII(1). Sk. No. 137
². M.R. II, 1940, No. 10, p.146 & also M.A.R. 1942, No. 30
³. B.C. IX (1) No. 318
⁴. E.C. M.IX, K. No. 109
⁵. Ibid., Mb. No. 42, p.83
⁶. S.I, IV, L. 73
⁷. E.C. XII, Tp. No. 128
⁸. E.C. XIII, Tp. No. 128
⁹. E.C. XIV, K. p.266
¹⁰. E.C. X, Ct. No. 54
¹¹. E.C., II, No. 282
¹². S.I, IX (1) No. 161
¹³. B.I, XV, No. 73
¹⁴. INR K, No. 214 and also S.I, IX(1), No.324.
and loom-tax at places like the following:

Kollangere, Halobid, Arcikere and Honnavura - Hassan Dt.

Santekarhalil - Kedur district.

Shogavali, Chikra Somnathapura, Binnamangala, Aigandapura - Bangalore District.

Hulugur, Somnathapura, Bellur, Kadalegere - Ysere Dt.

Ballipur - Shimoga district.

Chikalapura - Chitradurga dt.

Chinnal - Raichur district.

Varieties of cloth were woven, naturally using the hand-loom. Women's clothes, silk (putta) sre, cotton cloth, Tero sre (curtain), Hanada, Ukatama nonbatu (gold-coloured silk-cloth), muddade nifunte dara saramatte (woollen cords to be bound round the head) God's cloth such as puttia patta, sattigaya hangurs, mukkude, angadattamaga sre, pavitra rögonada patta, nulu. Embroidery industry was also known.

2. Ibid., Bl, sup. No. 236
3. M.A.R., 1930, No. 1, Ak. p. 17
4. S.C., V(11). En. No. 86
5. S.C., VI, No. 96
7. M.A.R., 1942, No. 26
8. S.C., IX, Ml. No. 5
9. Ibid., No. 38
10. S.C., 1945, No. 17
11. S.C., III(1), TN. No. 97
12. S.C., IV(11). Nq. No. 38
13. S.C., III, Sr. No. 104
14. S.C., VII(1). Sk. No. 95
15. S.C., XI, Cl. No. 21
16. A.F.G.A.S., No. 9, Ins. No. 18
17. S.C., XIV, Jr. No. 37
18. S.C., VII(1). Sk. 95 also see A.F.G.A.S., No. 9 ins. No. 15
19. M.A.R., 1940, No. 23
20. S.C., IX, Ml. No. 3
21. S.C., III(1), Mv. No. 121
23. S.C., XII, No. 121
24. S.C., VIII(11), Jr. No. 23
25. Ibid.
26. S.C., III(1). Th. No. 97
For instance, we hear of ornamental betel-pouch.

References in *Mānasollāsa*, indicate clearly that clothes of silk or cotton were woven with silver or gold threads of various colours, obtained from different countries. Similarly, clothes suited for different seasons were manufactured. For instance, in the spring season, silk or cotton, charming and thin, was used, while for summer, thin soft and beautiful while clothes were recommended. Similarly, in the rainy season, the clothes were to be of red and pink colours, designed in attractive style. In the autumn, clothes dyed with safflower and in the cold season, woollen clothes of various kinds were to be used. On the whole, thin, costly and beautiful clothes were prepared and used by the members of the Royal family. All these references lead to the conclusion that various types of clothes, plain, coloured and embroidered, were produced for all classes of people. Some of the *vachanās* by Veeradasivas, for instance by Kadira kayakada Rānasavo, who was a weaver by profession, referred to the structure of the *pipåla*, used for spinning thread. Mention is made of the spinning wheel (*rāta*), lower plank (*adjiva halasa*) and *kadiya* and it was operated by turning the wheel by the hand.

(viii). Perfumery:— It is clear from *Mānasollāsa* and *Lōkōpakāra*, that perfumes were widely used and perfumery industry was in a flourishing condition. Though references in the inscriptions to perfumes are not notable, the innumerable mention of plants, creepers, and flowers which were used

in their manufacture is sufficient to indicate the existence of such industries. Again, perfumery-shops also are mentioned in the inscriptions, which testify to their usage by the common people.

Mānasollāsa refers in detail to the preparation of a number of perfumes, ungents and toilets some of which may be mentioned. The section on Snānāpabhūga refers to a kind of fragrant-oil with which the king's body was anointed, an ointment prepared out of kōsta or kṣapika and other fragrant ungents, applied for rubbing and cleansing the skin and a kind of soap khali, a special kind of preparation of wheat flour to remove dirt from the skin. Similarly for the hair, amālaki-scented oil and turmeric are also rubbed, removed by warm water. A number of ointments, such as, sandhyā, designed to remove perspiration, pullisna, used in the cold season exclusively and Yaksabakardama are mentioned and a detailed account of their preparation given. These ointments were used after bath to keep the skin clean, fair and soft. The process was extremely difficult and involved gathering of several roots, fruits and ungents. In fact, curious types of containers or holders were manufactured to preserve or keep perfumes. Incense-holders of gold or silver were prepared in the shape of a bird or beast with many holes to allow the dhūpa to go out.

2. Ibid, 934-940 for the process
3. Ibid, 942
4. Ibid, VIII, 86-87 for details.
5. Ibid and Chāvumārāya, Lākaṇākāra, VII, for a detailed account of the preparation of scented-oil out of different kinds of flowers, lavender, etc.
Leather Industry: Leather industry was not just confined to making of slippers, leather shields, but to the manufacture of many leather goods, which properly speaking may be regarded as upholstery industry. References are found in Nāgasālīśa to Royal seats or Nāgasālāsana, Pavitrāsana, Nājāsana, and a number of bedsteads, seven kinds of which are mentioned. One of them was Tyaśayya (filled with water). This appears to be quite original, made of leather. Other kinds of bed are Nāmaśāla sayva, that is a bed prepared from the feathers of haša and used in spring and cotton bed used in hot season. Similarly there was dolmāṣa or swinging-bed.2

Jewellery: Besides inscriptions which throw some light on the making of various kinds of jewels worn by common men and women, members of royalty, gods, there are some references to them in Somesvara’s well-known work Nāgasālīśa. Of course a doubt may arise as to whether all the ornaments were in common use. But the very fact, that the ordinary sculptor or goldsmith made use of those designs not merely to please some deity or God, but with a commercial motive is a point to be taken into account. The images, when carved with all the ornamental embellishments, was certainly a source of popularising different varieties of ornaments. It had, what we may call demonstration effect. It is therefore, not unlikely, that these ornaments were used by all classes of men and women.

1. F I, XIX, 4B; pp. 35-41
2. See Somesvara, Nāgasālīśa II, Intro.
3. See Gopal, L., ELM, p. 239 for the doubt raised that the ornaments worn by common people and as depicted in the temple images were not valuable but made of cheap metal or objects.
4. See Somesvara Nāgasālīśa II Bhūṣṇakāra, pp. 91-98.
Of the various communities which interested themselves either in the manufacture or sale, there were separate classes of jewellers or monilghars, who were no doubt a class of goldsmiths, merchant-manufacturers, as they are to-day and lived in separate quarters and belonged to a set community. They made of gold as well as silver-smiths. Some of them carried on trade in precious stones. Jewellery was therefore a specialized art, practised by different classes. Goldsmiths or jewellers were taxed. Particular varieties of jewels were also taxed.

The inscriptions refer to some ornaments like karra-
horana (ear-rings), nēvāla (necklace) and rālavitha (round-garlands). Another inscription refers to a pearl-necklace worn by the wife of a commoner. A third one mentions crocodile jewel. There is a very interesting record which says that mukkodavā or nose-jewel was presented to one Śiṅdā, wife of Maḷāḷ, who fought and overthrew a cattle-lifter. References are also made to athelāhāra and bhaṇḍalets. Another inscription from Nagar speaks of jewelled garlands, sapphire earrings, necklaces, diamond rings for the ears and pearl-necklace. Garlands of pearls, armbands, water lily, ear-rings of tolo and so on, are mentioned in a further inscription of Arakere. References are also found to golden togar and

1. E. I., XV, No. 64A and E. G., II, No. 244.
2. E. I., XV, No. 67.
3. See N. A. R., 1940, No. 3 for mentions of Tax on togar.
4. S. V. VII, No. 24, P. 42 (trans.).
5. Ibid., No. 75.
7. Ibid., No. 127.
8. Ibid., No. 139.
10. Ibid., No. 37.
The reference here to flower may indicate that the ornaments made were shaped like the flower of karnikāra.

Of the literary references, the best of them are found in Jānasollāsa. 6 It is clear from the work that the ornaments used were pressed by the machines (veṇṭraṇaḥkhaṭṭhā), rounded and polished (suvarrata, ujuvola).3

It is clear from the work that the best quality of maṇḍakā (pearl) 4, manīkya (rubies) 5, indraneola (blue sapphire) 6, manorakanta (green carnelian) 7, ratna (jewel or gem) 8, vaṇura (diamond) 9, 10, wore not merely known but used in the manufacture of ornaments. The work contains detailed references to various ornaments some of which, were used by both men and women, while others were exclusively meant for women. Of the various ornaments used by both men and women, okāvali (necklace prepared out of a single thread), triśara (three threads), panchasara (five threads) saṅgane (seven threads) and navasara (nine threads) were known. 10 Necklaces of inferior variety also were prepared. Similarly, ornaments such as kavura, 11 anakada, 12 and kotaka 13 are mentioned. Rings of different kinds, such as ,

1. E.C. (VII), Bl. No. 112.
2. Sūryāvara, Jānasollāsa Būḍhāpabhāga, pp.91-98.
3. Ibid., Sl.1049
4. Ibid., Sl. 1050-51
5. Ibid., Sl. 1052-53
6. Ibid., Sl. 1054
7. Ibid., Sl. 1056-56.
8. Ibid., 1057-58
9. Ibid., 1059- the Brahmin variety being the best.
11. Ibid., Sl. 1077
12. Ibid.,
13. Ibid., Sl.1079
The earrings or ornaments were again of different denominations -  satīkāṭhāka, dvirājika, triṃśika, vajrasorpha, bhuvimandala, samanaka, and kundala.

There were ornaments which were meant specially for women and some of their modern counterparts were in use till very recently, according to the editor of the work. Of the head-ornaments the most important were the hemantilaka. The other head-ornaments were Dandaka, chūdika and lumbaka.

Of the other ornaments, Pukula was for the ear, pārika for the neck, bāhuvalaya for the arms, bracelet or chūdika, koshibhūsana called kārīchēma for the waist, pādechūdaka or anklets for the feet, sometimes called Koteka pādeśā, pādegarika, rādaka and yamala for the toes. The prevailing conception was that the ornaments were to be made of costly jewels so that the presiding deity of jewels might be pleased and give them wealth. References to

1. Sōmāśvara "ṇāṇavallīkaa Sū. 1079-1090
2. Ibid., Sū. 1091-1097.
3. Ibid., introduction.
4. Ibid., Sū. 1101
5. Ibid., Sū. 1102 to 1107
6. Ibid., 1107
7. Ibid., 1108-1109
8. Ibid., 1110-1111
9. Ibid., 1114
10. Ibid., 1116-17
11. Ibid., 1118-25
12. Ibid., 1124
13. Ibid., 1125
14. Ibid., 1128
ornaments are found in the Kannada literature of the times. The dishonesty of jewellers and goldsmiths in so far as they practised adulteration is made clear in one of the works of the period.

There are some ornaments of western Chalukya period, two of which have now been preserved in Hyderabad museum which give us an idea of the excellent workmanship.

The sculptural remains at Pattadakal reveal the use of several ornaments like kirītā, karna-kundalā, necklaces, waist pendants, and kati-bandhas for male Gods. These indicate that the literary references are not just a poetic fancy but historical facts.

1. See Murthy, KSS, p.372 for reference in Pampaabhārata. To ear ornament (ūsī) amlot (kada) see Harivara Gaṇavarājadēyavargale, pp. 9410 for reference. To karna-peli (ear ornament, kanta-māla (necklace) and hastagāala (finger-rings): See Harisandha kavya, p.12 89-42 for miguvaṭṭa or nose-ornaments and also ibid., p.60, st.48, 49, p.184, st. 38 for other ornaments; see Nayasena, Dhanmārutation, p.334-26, passage 105 for reference to ratiḥāra, Rakaṇa, makuṭa, kundalā, jölamani and p.376 st.84 for gājina-mani: See Līlavatl prabhanda-Neulisandra p.186, pass. 5 for vajradāla and ara.

2. See Nayasena Dhanmārutation I, p. 153, pass.153 for ref. to the fact that some people mix silver with gold and pass it off as pure gold: see R.Narasinhashe, Kannātaka kaviḥarīte, I, App.p.59-90 for ref. in one of the vachanas to kandu-bāli or impure silver; also see Brahmaśiva, Samāya parikṣa, p.23, pass.123 for ref. to mixing of good and inferior quality of gold.


(xi). **Sculpture or Fine arts:** One of the fine arts so well-developed was the art of making images in stones right from engraving a letter. There were sculptors who could write fast and artistically sometimes good at both hands. They made images, specimens of which are still seen at Belur and Sravanabelagola and most of the other places where Idyasa temples are found. They were designated *kallukutigasor Rûvârī* and assumed very peculiar names such as Mailôja, Kôtôja and so on.

As can be seen from the inscriptions most of the sculptors found employment in Hassan district, either at Belur, Nuggihalli, Javagal or Bendihalli. Alternatively, Sravanabelagola, Pattadakal, and other places offered as centres of attraction. The sculptors were migratory in character coming from all parts of Kârântaka. They were specialised in preparing Jain images like those of Tîrthankaras, Brahmical Gods, such as Brahma, Vishnu, Dvârapâlas and other pieces of art like mukarathâropas, sâlabanjikas, yâksha bodides lattice-windows and door-lintels.

(xii). **Other Industries:** (a) **Bangle-Making** - The making of bangles was an important industry though the literary and inscripational references are only to bangle-sellers. 2 Sânali, Kallukundarge and Mûtur are regarded as centres of Dalegâra sthala. Dalegârkula are also heard of. 4

(b) **Minting:** A very important and flourishing industry or occupation was that of minting, or minting of coin, in those...
days was not a state monopoly. There were private minting establishments licensed by the state whose coins were manufactured and issued under the supervision of officers appointed by the state. There are references to such establishments in the inscriptions of the time such as at Kurugodu, Lakkundi, Bapura, Kottitone, Balligave, Malligayankallu, and Gobbur. The Gobbur inscription gives more details regarding the minting operations. There were Kannatakāras who minted coins and the Savakkattukāras who specialised themselves in the art of trimming the dye-struck coins, making them uniform in size, shape and weight.

(c). Mirrors, Pottery, Carpentry, Tailoring, Smithy and Dyeing:- Among other industries, the mirror industry or the making of looking-glass is indirectly referred to in the inscriptions in so far as they mention mirror-taxes are kannadidas. It cannot however be said with certainty whether glass was used for making of mirrors, though literary references to gāhu or kāchu and mercury are not wanting. It is very likely that mirrors were still made of brass. Taxes on potters, blacksmiths and carpenters and on the articles manufactured by them are heard of. Carpenters had their own homes or workshops. Tailoring again was an industry, Dwārasamudra being one of the centres. Dyeing or making of colours must have been a flourishing industry for we hear of clothes of different colours.

1. E I, XIV, No. 19A, B.
2. E I I I, XV, No. 81.
4. S I I, IX (I), No. 164.
5. E C, VII (II), Sk. No. 133.
6. E C, VI (II), Hi. No. 188.
7. S I I, XI (II), No. 133.
10. S I I IX (I), No. 113.
Mining was a very important old industry with whose technique people of Karnataka were well acquainted. Apart from some solitary reference to gold mines, the inscriptions do not help us much. There are however traces of mines being worked up in some areas like Hunkund in Kolaw and Mangup in Bijapur district which lead to the conclusion that mines were probably worked up.

5. **Commercials**

It is proposed to deal in this section first with trade or commercial relation which Karnataka maintained with other parts of the country during the period of study and follow it up by a note on international trade. It is by no means to belittle the importance of the latter. But so far as Karnataka is concerned, as considerable amount of information is available on the internal trade, it is but right to treat it at length. Internal trade may be of two kinds—either between two different parts of the same region or between two different regions in the same country. For instance, trade between one part of Karnataka and another may be said to illustrate intra-regional trade while the trade between Karnataka and Bengal is inter-regional. Though it is a fact that both these two types of trade relations existed, very few evidences may be adduced in support of each one of them separately.

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4. That the mirror was made of brass seems to be confirmed by one of the vachanasa of Basavanna—'unobattalu bëre kenahalla, pëduva darpana bëre karmhallal'—see Hirnath 2.1.37 or 2.3.37, *bhãndãri Basavannanava vachanagalu*, *Va.550*, p.395.

Among the various factors which promoted trade, one was that of religion. It would not be too much to say that Karnataka being a land of pilgrim centres, pilgrim tours to such holy places as Sravanabelagola provided opportunities to groups of persons such as Jains, who were traders, to take advantage of their sojourn to sell their wares to other devotees and inhabitants and carry back goods which had demand in their own regions. Similarly, car-festivals and Jātres at these places were a special attraction, an occasion for devotees from all parts of the country to meet and for buyers and sellers to have their business. Apart from the religious factor, the existence of innumerable royal courts offered a very fertile field of business for the mercantile community. Some rulers had their own agents and particularly articles of luxury had a good market with them. A standard currency, uniform system of weights and measures, corporation, transport facilities such as roads, vehicles, rest-houses etc., all these provided proper arrangement. The sociable qualities of the merchants, who participated along with their chiefs in all the gatherings, whether it is in the making of a grant or punishing somebody, and their interest in rectifying things, all these had their desired effect. There was a wholehearted and healthy co-ordination between the guilds in all stages of production and marketing. Customary rules and regulations and certain accepted canons regulated trade. So much so, a producer

1. See Nayasaṇa Dharmāruṭa, I & II for stories connected with Jain merchants.

2. The theoretical view of Vijnānāśrama and Divyānabhaṭṭa, on which some of these conclusions are based, will be considered in the Appendix.
had no fear of losing much in the bargain, as also the consumer, who had reasonable chances of securing the same goods at the customary price. The kings, besides being good customers, gave adequate protection to the merchants, absolutely essential, in view of insecure conditions, prevailing in the neighborhood.

But there were also some unfavourable factors, such as, the monsoon conditions, which made roads impassable, local feuds and wars which rendered movement of traders very risky, besides the dangers of highway robbery. The availability of adequate means of transport was not always a certainty, for we find merchants carrying their own goods from place to place. Of course, one might think of different categories of merchants, some of whom were rich enough to own vehicles or beasts of burden. Only ordinary merchants had no alternative but to carry goods on their back. Similarly, those who had not a long distance to travel and carried perishable goods, which required to be handled with care.

The plan of this section needs a word of explanation. The study is based mainly on inscriptions, contemporary Kannada literature and commentaries. The aspects which will be considered are the following:

A. Centres of Trade
B. Marketing Agencies.
C. Articles of Trade
D. Transporting Agencies and
E. Regulations, if any.

Other aspects such as tolls and customs will be taken up under taxation.
A close examination of the records from different parts of Karnataka will enable us to classify the various towns of commercial importance into the following categories:

(a) Rājadhanī and Rājadhānī pattanas

(b) Vīrabhogapu and Banajavattanas

(c) Banajavatongad naduveyanga (trade emporium)

(d) Mahāpattanas and Pattanas.

While it would be extremely difficult to make a mention of all trading centres under each category, attention will be paid to select places of commercial value and their role in fostering commerce.

(a) Rājadhanī and Rājadhānī pattanas:— Of the various capitals and capital-towns which participated in commerce, Dōrasamudra, Belligāve or Belogāve and Arasiyakere were the most important. Dōrasamudra, a cosmopolitan centre, gathered to itself merchants from all over the country, dealing in goods of all categories. For instance, we hear of Akkiya Chaudisetti, Ānena Hariyanna, Rāmathya Rāmasetty and Angadiya Kēṭisetty, per-dealing in rice, elephant, cotton and grocery goods respectively. There were also jewellers.

Arasiyakore in the same district, seems besides being the Rājadhānī and a treasury town was equally famous trading centre, dealing in innumerable articles, such as clothing arecānuts and turmeric. The merchants of the place compared themselves to


2. E.C., V11, Bl. No. 117

3. E.C., XV, A. (revised) 18P
Kutērā in wealth, but possessed of liberality, virtue and kindness. One of the inscriptions refers to their fine display of camphor, silk and sandal, in which, they traded and probably profited most. But the most popularly grown and perhaps traded commodity was the arecanut. Immerable references are made to kovālis, who harvested the arecanuts and the mottakarās, (wholesalers) who prepared it for the market by cutting it to pieces. For storage of goods there were godowns of palmyra-leaves, called →alta melion. A third place, under consideration, Balligāvo or Belagāvē in Shikripūr Taluk, the capital-town, was a very important export-import centre, importing goods and treasures. It imported elephants, horses, pearls, white cloths, musk, sandal and girls from Gauḍa, Turushka, Shambala, Cōla, Magnēla, Malayāla and Lāla, respectively. Besides running shops of jewellery, they sold to the public, musk, saffron, local and foreign cloth, groceries such as, anafotsida, dry-ginger, drugs and flowers, black pepper, cummin-seeds, mustard, caramom, groon-ginger and renewed their stock from time to time. They traded in silk, betel-leaves and croco, which probably, they exported. Belagāvē was also a centre of guilds and there lived 50 families of flower and garland-makers, 100 Tampulins, and 50 of Chinmen besides men of other callings such as washerman, mādara, jēdara, and goldsmiths and other makers of 5 metals. Perhaps most objects were exported, on which a duty was levied.

1. E.C. W(11), Ak. No. 77 & 79
3. E.C. V (11), Ak. No. 79
4. Ibid. No. 77
5. E.C. VII(1), S K. No. 133
6. Ibid., No. 78 & 197
7. Ibid., No. 100.
8. Ibid., No. 95
(b). Virabhanu and Banajupattam - The records of the time refer to a number of places like Konavat, Mulwar, Inglavard and Katpore. It is not clear whether these towns were so-called on the basis of the numerical strength of the mercantile community living there or on the importance of the places as trading centres. When compared to some other centres which really counted from the point of view of trade, but not called Banajupattam, it is probably the numerically strength of the merchant community and their hold on administration which gave such towns the title. To take the towns individually Konavat in Nirokarur taluk Dharwar district is regarded as an important town in one of the recently discovered inscriptions of Yadava Simhana, dated 1241. The inscription regards the town as the main mercantile place of Banavaci 12000, a toll claim, and the merchants are praised as being famous in the land, most powerful of the boon for God Iavar, having cognizance of Iion, and examiners perhaps protectors of the treasures of women and children of all ubhaya nañadisa. Of the others, Mulwar called as anadi Banajupattam was an important market centre and a place famous for hotel-leaves and cotton manufacture, probably exported. It had a corporation of traders. Inglavard in Bijapur district described as the foremost Banajupattam of Tardavadi could boast of merchant-shops and dealers in many articles like pepper, arecanut, lime, etc. and the towns were also the seat of administration of the district. 

10. E.C., VII (i), Sk. No. 100.

1. K.I., IV, No. 2, pp. 15-16
2. E.C., XVI, No. 11.8
4. Ibid., No. 154. See also ibid. No. 106, 199 for Hubhi.
jaggery, turmeric sugar, botol-leaves and oil. Kāṭgāri is, for the first time, referred to as Banajuvattana, according to one of the recently published inscriptions.  

(c). **Banajuvattanada Naduveva mana**.- Of the couple of towns which have been specifically mentioned under this category, Dērīdāla was a place where merchants of several categories and guilds assembled. Tīlivalla was a trade emporium as also Tāneva in Mangal taluk, Dharwar district, where many articles of merchandise were imported from outside as clear from a number of duties mentioned in the inscriptions.  

(d). **Mabēpattanaga and Paṭtanaś.-** Among the last but not the least important may be included a number of places which served either as trade-emporia, entrepots, market-towns or mere commercial towns. But these, for obvious reasons, since they are not referred to as such, are not included in the relevant categories. For instance, Vēṇugrāma or Belgaum, the chief town of Kūndi 3000 with 4000 burghouses and well-planned streets and bazaars was a very important cosmopolitan centre. An inscription of 1204 makes detailed reference to the Mummuridandas of the place; merchants of Kūndi 3000 with Sāmēva Chokravarti Jayapati setti at their head. Also reference is made to merchants from Lāla, Malayāla and traders in gold, cloth, oil and (dīnka sālīgas) Thoro were dealers in paddy, rice, blackpepper, asafetida, ginger, turmeric, areca, botol-leaves, coconuts, palm-

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1. For instance, the one-commencing with the word Stri (to parikshakarum). Perhaps the words should have been karikshakarum.  
2. I I X VI, No. 11 B.  
3. I I X , No. 134.  
4. Note is taken of only such places as are mentioned as trade emporia in the inscriptions, but number of other places like Vēṇugrāma, Sedambēl and Sirasangi could lay claim equally to
leaves, coarse sugar, plantains, myrabelle, sugarcane and potstone. There were shops selling perfumes, jewells and gold ornaments. It was a place of import and exports.

Sedambal was not merely a commercial town but also a meeting place of all categories of merchants. The inscription refers to a syndicate of merchants, meeting on a Friday, also a weekly day to take some important decisions. A number of articles such as arecanut, betel leaves, oil, clarified butter, grain and cotton were being brought for sale. There were sellers of leather goods, basket-makers, cobblers, and perfumers.

Of equal importance and in the same region was Talsangā, which could boast of 35 residential merchants, indigenous merchants and Nākheras. There were importers of paddy, either wholesale or retail, street-vendors, temporary open-air shops besides temple-shops and privileged shops. There were shops dealing with salt, a vegetable-market besides those selling jewels, sarry, perfumes, either retail or otherwise. A number of noble Waya families such as Damna and his wife, Naka-mabba and their sons are mentioned with great respect.

Sirisangi (Old Hrisangi) was a place which attracted merchants from various parts of the country as evident from the names of some of the merchants like Elenambi setti, Malayšia setti and Kündanambi setti. Merchants from Tamil, Telugu or Andhra countries as also from Lala and Malayšia, are heard of. The place

6. I I, XII, No. 3, pp.18-27
1. E I, XIX, No. 48, p.35-41.
had dealings in a number of articles such as five metals, arecanuts, pepper, corn and betel-leaves.

Bānāvar, in Kadur district, may be considered as an entrepot, as clear from the fact that some of the great merchandia, like, Dāsisetti and his brother Chattisetti lived there, and the former specialised in transporting goods from east to west and vice versa, as also from north to south and south to north. Chattisetti imported horses, elephants, pearls in ships by sea and sold them to the king. As Bānāvar lay on the main road to the Hoysala capital Dōrasanidra, it is very likely that these goods were received and unloaded to be sent to the capital. It is also said that a number of foreign merchants resided there, particularly, from Maleyali. A list of articles, mentioned among those traded, included: areca, pepper, turmeric, ginger, coconut-oil, jaggery, leather goods, rope, cotton-thread, prepared sugar-cane and other things.

Mention may be made of a number of other places, important, from commercial point of view, for one reason or another. Taking Northeast zone first, inscriptions mentioned Kukkanur, Chirmali, Sāleya Simala and Hiriya Gobbur. Bellary district, included Bālguli, Kuruvatti and so on. Among the places in the Northwest zone may be included Ayvavole, Mulugund, Sūdi, Lakkund, Hīrekūr, Lokshēsvār, Saunchi, Phārvada and Bellali.
The next point to be considered refers to the agencies, if any, through which producers sold their goods, the places where purchased and sale. It is very likely that the producers, themselves, sold their goods if it was a local market. But in cases where goods had to be transported or carried over long distances and involved much capital investment, there were different classes of merchants who handled those goods. An idea of the categories of merchants will be given at the end, but here only the places of sale will be mentioned. Though it is not clear or stated anywhere as to how the produce was collected, it seems likely that the merchants or vendors went from place to place and collected and sold them at places where there was demand. In this case, the merchant and craft-guilds played a very important role. The sale of goods was effected in either weekly fairs or regular shops and markets in different places.

**Fairs:** Weekly fairs or samas was a common meeting frequently mentioned, where goods were sold and purchased. We hear of the customs dues of fairs. The fairs were established as an act...
of generosity or charity. Sometimes, they were established by
the ruler, or out of the properties of those dying
Sometimes, the collective efforts of the farmers, as in the case
of the farmers of Shokkanad, led to the creation of the fairs.
To travel to the fair and return were equally dangerous. It is
recorded that, Gde Saurama, was attacked by robbers and killed
on his way back from the fair.

The fairs attracted many articles for sale such as grain,
betel-leaves, pepper, cardamom, areca and so on. And they were
either brought into the fair, collected and reexported, through
agents, or sold directly.

There was a procedure followed for the establishment of a
fair. Usually, royal orders were issued, as in the case of Kste-
lonadvi, who ordered the goudas, and settled at Kundavas to esta-

establish a Wednesday fair there. At the time of its establishment,
generally, the village was converted into a town which meant
that fairs were a normal feature of the town. The customs duties
of the fairs were levied by the Patamanvami and citizens had the
powers to transfer the right to levy. An inscription from

7. E C, XII, Or. No. 9 & 31- It was a mahapatana, a southern
Ayyavale, a place of shops and fairs.
10. E C, XII) &. No. 29 & Progress of Kannada research in Bombay
state 1947-52, p. 45.
11. E C, XII, Or. No. 48- Santeya sunka.
1. S T I, XII, No. 176.
2. E C, XII, Or. No. 43.
3. E C, IX, Or. No. 8
4. This, No. 64.
5. E C, XI. Or. No. 59.
6. This, No. 105.
7. E C, XIV, Or. No. 76, No. 78
8. E C, XII, Or. No. 48.
Sedambī give a very detailed picture of the Friday fair at the place. Merchants of all categories such as savara, śātrā-
pee, sattis, and sattigutta, braclet-sellers, scent-merchants and others assembled at the fairs and sold many articles like
arecanuts, betel-leaves, oil, grain, metal objects, leather goods, beads and so on. It is on the days of the fair that the
merchants met and made grants for their gods. The fairs were
well-provisioned, as we hear of aravatī or water-sheds. The
goods were sold by hawking or wholesale.

Shops:— We have inscriptions referring to shops, which
sometimes, specialised in the sale of particular goods. Thus
we hear of viṇyāda angadi (betal-shop) of Kēksnūr. Shops
were, either, temporarily set up by merchants who brought pro-
visions in pouches and sold them in the streets, irrespective
of whether they were privileged (mānīya angadi) or temple
shops (dāvra angadi) or aravatī. There were separate shops
selling salt (uppangaṇadi) vegetable market (maṇiṇa ṣāṇa)
retail jewel-shops (chinnagay) small jewel-shops (kiriya-
Chinnasa) sari-shops (dūṣiga), perfume sellers (sandige-
ragasadi), and retail dealers in sarees (piśaṇa kōntu mārana
pavapinā). There were also separate oil merchants and cotton
shops, apart from those of clothiers, rice or paddy, fruits, grains

1. E I, XI, No. 41
2. E I, IX (1) No. 379
3. E I, VII, Sk. No. 118
5. See ibid for the text.
7 & 8 K I, XIII, Ab. 3 1
C. Articles of Trade:

We have already made a brief reference to articles of trade brought and sold at different places. Though it would be difficult, if not impossible, it is necessary to classify and study the articles under different categories. They are the following:

(a) Grains,
(b) Groceries,
(c) Textiles,
(d) Ornaments,
(e) Plantation products & vegetables,
(f) Perfumes & apothecary requirements,
(g) Animals and
(h) Miscellaneous.

(a) Grains:— Paddy, rice and 12 kinds of grains.

(b) Groceries:— Saffron, musk, camphor, salt, oil, dry-ginger garlic, kummin, (korig). mustard, green-ginger, asafoetida, jaggery, coarse sugar (alo eekaro), til seeds, sugar, gwa, mentha, sabhagaii and sabbasea and coriander.

(c) Textiles:— Cotton, blankets, (kembali) thread and cloth (zira).

(d) Ornaments & precious stones:— Sapphire, moon-stone, pearls, rubies, diamonds, lapiz lazuli, onyx, topaz, coral, emerald, and jewels.

(e) Plantation products and Vegetables:— Cardamoms, cloves sandal, betel leaf, arecanut, popper corn, myrabels, turmeric, coconut, palm-leaves, plantains, sugar-cane toddy-fruit and vegetables.

(f) Perfumes:— Perfumes and drugs, bhang and bhagrawswatta.
(c). Animals: Elephants, well-bred horses (Bettada-
kudure), goat and sheep, buffaloes.

(b). Miscellaneous: Pots, leather goods, baskets, dry
and fresh fruits, garlands, clarified butter and writing ma-
terials.

D. Transport agencies:

Goods were transported either with the help of (a) carts,
(b) pack-animals or (c) human agencies.

(a). Carts: The usual means of transporting goods, perisi-
shable or otherwise, was by means of carts, normally drawn by
bullocks. The carts were used for loading grains as references
are found to grain-carts or davanda bhandi. We have no idea
as to whether the grains were filled in bags only and loaded in
carts or loose grains put in carts. Looking to to-day’s practice,
they were put in bags and then loaded. Carts were used for carry-
ing a number of other objects such as jaggery, the carts being
called belladabhandi. References are found to badukai bhandi
or plantain-carts. Bananas, in unripe state are about to ripe,
were transported in carts. The term hāru, has, sometimes, been
used, to mean load, though it is not clear, as to what exactly
is meant by load. This word hāru is applied to coconuts, betel
leaves, arecanuts, pepper, mustard, jeerige and for pats, kampa.

1. E.C. XII, Ch. No. 21.
2. E.C. VI, Kd. No. 93
4. Ibid. S1 I. XX, No. 299.
There is also reference to half-a-load and the term used is *kavele*. If the literal meaning is taken, those articles were either loosely loaded or filled in bags and loaded, each bag standing for a *hěru*. The other alternative is that they were tied in sizable bundles and put in carts. For instance, coconuts could be put loose, but betel-leaves will have to be put and tied in the shape of parcel or bundles like-areac while arecanut will have to be put in bags. *Hěru* may therefore stand for those bundles or bags which can only be lifted and put in carts as different from *hore* or head-load which could be carried over distances on head. We have no idea as to whether nets were used for holding pots in position, while in transit. Haggery in blocks or cubes were loaded as such.

(b). Pack-animals! Next to bullock-carts, certain animals such as bullocks, he-buffaloes, horses and asses were used for transporting goods. Of course, many of the goods, made into convenient bundles were carried on the backs of animals. If it was grain, probably it was put in pouch or shoulder-bag or carried on the backs of animals. In fact, the inscriptions, in some places, used the word *hore* as different from *tałe-hore* and *hěru* and it is not clear whether this can be made applicable to loads carried on the backs of animals. There were a class of merchants who used to load on bullocks. There were sellers of salt and of oil in pots or tins who probably put them on the back of bullocks.

1. E.I, XIX, No. 4A.
2. E.I.C, XII, On, No. 11.
(c). Human agency:- Lastly, the most common means of transport was human agency. It is doubtful whether labourers were employed for the purpose of carrying goods over long distances. It is very likely that for sales in local fairs only, the goods were carried either as head-loads or over shoulders in pouches or bags, by using poles, goods being suspended over both the ends. Very delicate and perishable articles like oil and botol leaves were carried in this manner. To bear of pots of oil or hedera oppe, uripina hedera and head load or tale here of botol leaves. The word matte and mottesæraru are used for head-loads and those who carried them, respectively. The word muga is also used in inscriptions coming from Gokarna, particularly in the case of the grains of the weight of head-load or so which could be carried conveniently over heads. In the case of bananas, the word jale is used whose modern equivalent is gone. Certain other goods like ascosta were carried in pettige or boxes, perfumery in parcels and grass in bheat. Gandha or perfumery was also kept in containors or batalu to which references are found and transported, making them into convenient parcels. References are found to rasti or heaps of paddy exhibited for sale in the streets. There are also words like

2. S I L, XIX, No. 399.
3. S I L, XV, No. 211.
5. S I L, XIX, No. 248. Bāruvīyamāruva jelloge erada sādyu and for guļu probably bunch of pithun, the bananas. It is followed by the expression hērīgō nāki ku kayi, in fact the use of the word jello today is related to sugar-cane. For sugar-cane the word used in the inscription is hesara- El, XIII, no. 3a.
6-S. E I, XII, No. 3a.
basara\textsuperscript{1}, pasara and malaga, used in the case of cotton and areca, the exact significance of which is not clear.

It is however not clear whether the dealers fulfilled all package requirements or whether there were any regulations governing them. But, since taxes or contributions were levied and the the rates fixed, according as to whether the goods were contained in a cart or on the back of animals, or headloads, whether it was a box or parcel, specific regulations must have been there, to collect proper amounts.

**Categories of Merchants**

Merchants, whether they sold grain and other necessities such as betel-leaves or luxuries were categorised into different classes, depending upon the nature and status of work done. In the first place, there were the retail merchants, who, immediately catered to the needs of the consumers, such as, the retailers in jewellery, grain or cloth. Either they were having open-air or temporary shops which were got up for the occasion along the streets and the goods brought in pouches and sold.\textsuperscript{2} Evidently, these were on the occasions of the fairs. But the idea of these being a daily feature, in places like Belgaum, cannot be excluded, for we hear of shop-streets and open-air shops, a peculiar feature of those towns. Among these can also be included vegetable vendors.\textsuperscript{3} Apart from these, there were other retailers who had permanent shops, such as, retail jewel-shops, small jewel-shops, sari shops, perfume-sellers and so on.

\textsuperscript{1} K I, XX, No. 44— A doubt arises whether basara or pasara was for rasi, or heep. For, in an instance the line runs thus: "surucikodi basaramadyu marumangal— K I, II, No. 21. This becomes more confirmed when we hear that the contribution for basara was a higher.

\textsuperscript{2} K I, II, No. 21.

\textsuperscript{3} Ibid, "bedina so te a a a. a. a. a. a. a. a.
We also learn that some of them were privileged shops (māṇyada angadi) and others templo-shops (devarangadi) while, yet others, karadangadi. The exact significance of each one of these is not clear, unless of course, we consider temples as dealers, for which, there is no proof. The only interpretation that seems to be proper is that some donors must have donated shops to temples and such of them as those, namely devarangadi were run by private parties on rent basis, the rent income utilised for worship. Similarly, māṇyadaangadi may just indicate that at some time or the other, individuals, for services rendered to the community, were allowed gift-shops or land, where they would keep or maintain shops, for which, no taxes were levied or collected. Evidently karadangadi refers to those which paid a tax. These may be regarded as retailers who sold goods to customers direct.

A study of inscriptions, particularly relating to Belgaum, clearly show that there were others who acted as wholesalers. Though the term wholesale is not used in the inscription, wholesale dealings were there, for we hear of angadi malas or warehouses or malise where articles in bulk were kept. It is doubtful whether retailers could think of such godowns. Among these merchants, there were different classes. For instance, leading setties or horuva satīvaru like import-exporters of to-day. The inscription, under consideration, gives clue to the nature of functions, discharged by them. It says that they imported, evidently in

4. Reference is made to a kind of retail dealers in sari namely 'sirum kondu maruva pavanigaru', they are perhaps like the street pedlars of today who purchase cloth from shop and sell them for a little profit from door to door.
1. S I I, XX, No. 80
2. Compare similar practice regarding oil-mills owned by temples.
4. E I, V, No. 34.
carts or pack-animals, a number of such things as 18 kinds of grain and rubies and sold them in the locality; and secondly bought paddy, locally which they loaded in the locality itself, evidently for sending it to other places. It remains to distinguish between two other categories of merchants, residential merchants (muvattārmādina satīvarī) and indigenous merchants (talada bharatīna satīvarī). The indigenous merchants, according to the information supplied by another inscription, perhaps bought and sold locally only. The other category of merchants may refer to those who had their permanent residence or headquarters in one place or town, collected produce or articles from surrounding rural areas, camping at various places. Lastly, there were merchants of very high repute, like mahāvadā ṣvavahāra, who sometimes regarded himself, as naṁava chekravarti, or emperor-stipulator and also the royal-merchant who dealt in all sorts of jewellery and who supplied the courts of the kings.

E. Regulations:

Commerce was regulated by certain well-known customs and theoretical considerations of sale and purchase. The Kannada literature of the time throws some light on the practices followed by the trading community. For instance, we learn from Nayasena that, to think of business without profit, shop without goods is impossible. It would be almost like the shop of a lazy fellow without goods to sell. Similarly Basavanna in his

1. See for text E I, V, No. 54 A
2. See App. regarding the use of the commentators.
3. Paharājaśana I, p. 35 at 75-visoṣa lāḥhamillada paraṇa
4. Ibid., passage 75-bhandamīllada anĝadi.
vachana stresses on balancing profit and loss on business principles. Of course, there were some unsocial practices adopted by the merchants. In spite of hints at the need to pay tolls, slight traces of the practice of smuggling are referred to by Nayasaena. Similarly, it was proverbial to speak of the short-weight of the merchants in the adage quoted by Nayasaena.

6. Karnataka’s Trans-Oceanic contacts:

Of the many factors which helped Karnataka of mediaeval times to maintain commercial contacts compass the sea, one was the long coastline on the west coast which boasted of excellent harbours. Unfortunately, these were regarded as a nest of pirates, a point still to be maintained. The second and equally important factor was the port played by the enterprising section of the virabapuigas community, to whom the credit of extending the commercial frontiers of Karnataka across the seas goes.

While Karnataka’s commercial contacts with the west commenced early, its contact with the east started rather late (i.e. in the 7th century) and continued up to 17th century. This was because of the fact that geographically, Karnataka’s sea-board opened to the west.

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2. Ibid., p. 84 V.198– bhandava tumvada balika sunkava petta hilarde virabita heggobekh.
3. See Dharmamritam, p.312-pass. 61–I battayal sunkam piri dendiye modoladodha ralline takkarthamam Kotiy papanembar.
6. Ibid., p.22, According to Saletoro, the maritime trade of Karnataka was on the whole the monopoly of virabapuigas.
7. Ibid., p. 59. ff.
While inscriptions of the time refer very rarely to Karnataka's commercial relation with other countries and less so in literature, except that they confirm the fact that the people of Karnataka were acquainted with sea foreign notices are the only available sources of information. The issue can be studied from the points of view, namely (a) ports or harbours, (b) inland towns and (c) commodities imported or exported.

(a). Ports:- The accounts of Muslim travellers from Arab and other countries refer to some of the following ports, situated within the confines of Karnataka proper:-

1. Bhatkal
2. Basur
3. Barakur
4. Karwar
5. Honavar
6. Kasargod
7. Kumbal
8. Mangalore
9. Shiroor
10. Sadashivagad
11. Walpe
12. Ankola
13. Nijajn

2. See Nayaseh, Dharamamritam I, p. 238, pass. 230 & p. 293, pass. 211
3. See Muhammed Najaf SM, Arab geographers knowledge of India, Madras, 1943 for a detailed discussion of the ports
4. See ibid., p. 20
5. See ibid., p. 28
6. See ibid., p. 33-34
7. See ibid., p. 37-38
8. See ibid., p. 38-39
9. See ibid., p. 39
Of the ports mentioned above, Bādkol, though navigable up to 3 miles up the river, where the town was actually situated only coasters and not vessels could visit the port. Again lack of communication with Mysore and the country above the Sāhyādri drove away the trade, though in the past, it was perhaps a prosperous town. Basrūr has been mentioned as an important trading place by all Arab geographers. Bārkūr, a capital of Tuluvas, was originally a coastal town with Muslim traders. But according to Ibn Batuta, it was one of the centres of sea-pirates who robbed the merchants. The city came into prominence about 11th century. So also around Kārwār, and along the coastline, pirates are reported to have harassed the merchants.

Honnavar was one of the major ports, of West India and according to Ibn Battuta, even large ships could enter though the monsoon was forbidden except for fishing-craft. Kāsargōd, the southern most port of Tuluva kingdom was largely visited by Muslim merchants. Kumbla was not known as an important place of trade.

Mangalore, regarded by the Arab travellers as the biggest town in southernmost stronghold of pirates. Shirūr was an im-

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11. Ibid., p. 61.
12. Ibid., p. 71-72
13. Ibid., p. 73-75
2. See Saleteore B A, 'Ptolemy & Western India' JIH, April, 62 & also, Travels of Marco Polo, Bk.5, Ch.,XXVIII, p. 364.
3. Ibid., p. 365, 367 & note 5 by Yule & Saleteore 'Ptolemy & Western India, JIH, April 62, p.49 for contrary view.
important place through which big ships from Basarur passed by.

Sadāśīvageśa, mentioned by all the Arab writers was a place where ships cast anchor and an area infested by crocodiles.

(b). **Inland towns**— A brief reference may be made to some of the inland towns of Karnātaka, mentioned by foreign travellers who came before or during the period of study to India, as these towns played an important role in the international trade to attract the attention of foreigners. Of such towns, mention may be made of Pāithān, Pafl or Tagara, which served as important market-centres from which goods in great quantities, such as muslin and other cloths were sent to Broach for being exported. The others were Kalyōna, Mandageśa, Vaiṣeipatana, Pāṇḍiyā (known for trade in precious stones with the west), Kudurugudī (in Hassan district), Vaijayantīpurā on the coast of Tuḷuva different from Vaijayantīpurā in Banāvāsi, and later on called Mūndāpurā (a nest of pirates), Deṇa, Śindgī taluk, Bijaipūr district, Hūvinaagara, Hūvinaage-Garwra, Raibag, Naganāra, Indi, Hippargi in Bagewadī taluk of Bijaipūr district, Chīmālaigūla, Keḷaṅkari in Bijaipūr district or Kallu-kārī in Hāngal taluk, Dharwar district, most probably the latter, Mudhol, Puliṣeolo, Yellāpurā or Mhoḷe, Śūdabdīḍire, Pūntapura near Hāngal, Kārūr and Murenādvaṃvar.

2. Ibid.
3. Ibid., p. 223.
4. Ibid., p. 49-50
5. Ibid., p. 54
6. Ibid., p. 56.
7. Ibid., p. 59.
8. Ibid., p. 60.
9. Ibid., p. 60 ff.
10. Ibid., p. 68.
11. Ibid., p. 69.
12. Ibid., p. 79: See also Salotore R.
(c). Articles: - A number of commodities appeared to have figured in the export-import, though it is impossible to say the extent to which the ports in Karnāṭaka were made use of for this purpose.Either places south of Mangalore, or Broach, have been referred to as important ports of clearance. One of the causes for the unpopularity of Karnāṭaka ports was the practice of piracy on the west-coast. Second, inclement weather for a considerable part of the year; the lack of anchorage facilities for big ships being another cause. Of the articles traded, the Arab writers mention export of rice, pepper, silk, coconut, bananas, teak, aloe, amber, bamboo, camphor, cardamom, cinnamon, clefts, mango, sulphur, myrrh, and others. It is learnt from Marco Polo that copper, brocades of gold, silk, drugs and others were imported.

7. Banking and Credit:

It is not necessary to go through the entire theoretical discussion regarding the rates of interest, sanctioned by the scriptures, conditions of borrowing, analysed by the commentator Viśṇuśāvara and formalities to be observed while repaying loans. All these have been discussed by Appadorai and others. The main object of this section is to bring together the evidence of the inscriptions mainly on one kind of banking operations, receiving of deposits and utilisation of interest, which is all, that the inscriptions try to say. They were primarily concerned with investment banking and far less

1. See Maimor Arab Geographer's Knowledge, Ch.IV.
2. See Appadorai, E.G.S.I., I, Ch.3; Rane H.D.S III: Copal E.L.M.I Ch.VII; Maity, SPI, P.173, ff., and App. to the thesis.
with lending operations. This, of course, does not deny the possibility of lending operations for otherwise, it cannot be explained how the temples could earn interest on the amount invested for being utilised for carrying out worship. Already, references have been made to some stray epigraphs dealing with advances to agriculturists. But unfortunately the inscriptions do not go beyond these. The reason for the paucity of inscriptions is not far to seek. It is doubtful whether money-lending was followed as an independent profession, though the business of money-lending existed. It was again restricted to some classes, the vaisyas and farmers, whose main profession was either business or agriculture. It was looked down upon with contempt. In fact, during the Gupta period, money acquired by money-lending was regarded as spotted wealth or black wealth. Money-lending therefore was rarely practised and not regarded as a profession as to deserve frequent mention in the inscription. A further reason may be given. The inscriptions normally refer to such money transactions as had a philanthropic or religious significance and not to money-lending as such.

Attention here will be confined to the following:

(a) Banking agencies,
(b) Rates of interest,
(c) Assessment in temple-building investment,
(d) Utilisation of interest,
(e) Investing parties.

1. See Ch. II above.
At the outset, it should be made clear that banking, a highly complicated system, in the times under study, had not developed in all its aspects, but that it was only in a rudimentary stage.¹

(a). Agents:- The priests of the temple acted as agents not merely for receiving deposits but also for making advances. Regarding the latter, we have an instance, according to which the priests of the temple gave a loan of 300 kalam of paddy to Subramonia Kiramavittan and other members of the assembly of Bandur in Kuloali-nag, the paddy being measured out by merakkal from the treasury of God. It was agreed, in writing, that the interest on the above quantity was at the rate of 3 kurrami and 6 nail per year, to be carried to the temple-court and measured out fully with the above mentioned merakkal for as long. The other conditions, attached to the loan, are that those who come to collect this paddy shall be provided with 2 full meals every day. The apparent reason given is that they may forbid the entry of fire and water into the village, cut off communication into other villages and distress cattle for collection purposes. In case of failure to supply this paddy a fine of 1000 kalamus to be levied. The above quoted instance, evidently, a collective loan gives us an idea of how loans were advanced, payments enforced and penalties imposed, following nonpayment of loans. It also gives us an idea of the terrorist method followed by those who come to collect the loan. All these were entered into

¹. See Gopul E L N I, p. 174, for the remark.
Instead of priests, Drahmacharīs and Śivabrahmanas are mentioned as recipients of deposits. It is learnt from another record that the holders of temple-lands were entitled to receive deposits and these were made over to them in the presence of the Mahājanas. It is recorded in another inscription that the amount deposited was paid into the temple treasury, which meant that all the deposits received by the temple or on behalf of the temple was from God's treasury.

The Mahājanas were also entrusted with the deposits and with the work of carrying out certain stipulated duties. It is on record that the Mahājanas were entrusted with the task of feeding 2 Brāhmīnas at both Ekādaśī out of the interests on the deposits of one gadvāṇa. There is another instance of the great minister and the Governor of Banavasi 12000 who gave to 104 Brāhmīnas of the immemorial agrahāra, 10 gadvāṇas, the interest at the rate of one nāgo per rūp per month to be utilised for burning the perpetual lamp for God Śaṅkarapāyana. The Mahājanas have sometimes acted as witnesses to deposits, all these being entered, whatever be the amount. It is recorded that one Ādāmuddu of Tengali deposited one gadvāṇa and the interest thereon to be utilised for serving one plantain every day on the loaves.

1. E.G. IX, Op. No. 181, p. 159 & E.G. XII, Bl. No. 83. There is reference in one of the inscriptions to a type of interest known as boduvaddi which stands for accrued interest and also there is reference to produce as security. See E.C. XIV, Bl. No. 253.
2. E.G. VII, (i), Sk. No. 165.
3. E.G. XIV, Mi. Th. No. 235
4. E.G. V, (ii), No. 133.
5. E.G. VII (i), Sk. No. 166
6. E.G. XII, Dg. No. 73
Sometimes the citizens acted as bankers. We have an instance on record, of a general who deposited 10 kalanjus of gold with the citizens of Mayilangai to provide for a servant to look after the flower garden of God Vinnagaralvar, evidently out of the interest on the amount. In some cases, the deposit was kept with the mokerur, either meaning citizens or merchants.

(b) Rate of Interest: - The inscriptions do not make it clear whether the rate of interest mentioned are deposit or lending rates. But a surmise can be made. As most of the inscriptions relating to deposits specify that the interest obtained from the deposit or out of the capital fund or big honu, is to be used for specific purpose, it evidently stands for lending rate. Further, as there is no question of receiving back the deposit or paying back the deposit once it is given as a gift, the need for deposit rate of interest does not arise at all.

V. Venkayya makes the following observation regarding interest rates. In ancient times the rate of interest seems to have been more or less arbitrary. It looks as if the ordinary laws of political economy were not allowed full play and it is therefore unsafe to draw any conclusion from the rate of interest. The interest was paid in cash or paddy and calculated on monthly basis. Sometimes, it was allowed to accumulate when it was called ocuvaddi, a term used in a number of inscriptions. As seen from one of the inscriptions, if the interest was paid

1. E.C, XIV, Ml. No. 34.
2. E.P, Eq. 81.
3. E.I, IX, p. 89. fn.3
4. E.C, XV, Bl. No. 24G848
in kind i.e. paddy, it was to be measured out with the measure
specified and sometimes even principal collected in kind if
advanced\(^1\). Paddy supplied should to of specific kind without
stone, chaff, sprouting diseased and so on. In all other cases
it is likely that interest was paid in money utilised for ca-
rying out the specific purpose stipulated, say, burning of
perpetual lamp or feeding of Brāhmaṇas. Some clue is provided
to show that interest was compounded annually. For, according
to an instance, the Lokkigūḍī prabhu Ėrapanna granted for the
decorations of God one and a half lokkigadyānas to increase
by interest.\(^2\)

The rate of interest is generally indicated in the ins-
criptions in terms of pana, or hāga, viśa, or hōle and the
principal, gadvāna, pana or hōle. According to the calculation
based on Rajaditya’s vyavahāra ganita and some inscriptions the
equations of rates of exchange are as follows:

\[
\begin{align*}
1 \text{ gadvāna} &= 10 \text{ pana}^3 \\
4 \text{ hāga} &= 1 \text{ pana}^4 \\
5 \text{ viśa} &= 1 \text{ hāga} \\
1 \text{ hōle} &= 401 \text{ godvāna}^5.
\end{align*}
\]

The interest is generally per pana per month if it is hāga
viśa or hōle and per year, if pana. Sometimes, the total inter-
est is shown and the way it is to be utilised. Rarely, we

\begin{itemize}
\item \textbf{1.} E.C. IX, Op. No. 131.
\item \textbf{2.} E.C. VIII(1), Sh. No. 97. “Śrī lokkigūḍī prabhu Ėrapanna
   dīṛi Pārvavadeva rongabhōgākse bāḍḍīinda kṣayavāgi koṭṭa lokkī
gadyāna.”
\item \textbf{3.} E.I. XIII, No. 44. The total interest for 120 gadvānas is
   said to be 12 gadvānas at the rate of 1 pana per piece.
\item \textbf{4.} E.C. VI, No. 161. The total interest on 3 gadvānas is said
   to be 9 pana at the rate of 1 hāga per month per gadvāna.
\item \textbf{5.} E.C. VI, Ka. No. 98. The interest on 800 ġn. is 30 ġn. at
   the rate of 1 hōle per month per ġn.
\end{itemize}
find interest, stated in kind. According to rough calculations made, based on the study of inscriptions of all regions in the period under study, the interest rate appears to have varied, not very violently or arbitrarily, as has been made out by Vankayya. The study of inscriptions from the fourth zone for over three centuries (969 - 1318) including about 70 inscriptions has shown that the rate of interest has varied between 15 and 45 percent, the most common rates being 20 & 30 percent. If for instance, we take one single district like Hassan, the same rate of 30% prevailed in 1194 and 1199 in the same taluka. If Bālūr taluk is taken up, the rate of interest in 1280 was 20% rising to 25% in the same year and 30% in 1281 falling to 25 & 30 percent in 1285 though in some areas the rate of 30% prevailed. In 1297 and subsequent years the rate was as low as 15% once again rising to 30% in 1318. The fluctuations in rates of interest at Bālūr, the alternative capital of Hysalas, appeared to have followed the political fortunes. The years, when rates of interest were very high, were really years of great turmoil for the rulers. The rate of interest in Yysoro district was fairly high at 30% from the few examples we have. So also, in Bangalore.

References:
1. E.G. IX, Op. No. 121,
2. E.G. V, Ak, No. 18
3. Ibid., No. 75
4. Ibid., ML, No. 100
5. Ibid., No. 105
8. Ibid., No. 160
The rates in Kadur which were as high as 45% in 1159 came down to 42%, 15% and 20% in 1237, 1859 & 1897 respectively. The rate of interest in Kolar district was 30% in 1275 & 1385 while the same rate prevailed in Chitradurga in 1065, 1172 & 1265.

As contrasted with the areas outlined above, the rates of interest in other parts of Karnataka have been considerably less. Thus, according to inscriptions from Bellary, the rates remained at 20% from 1092 to 1153 with a slight lowering to 10% in 1126. The interest rates have varied between 10 & 30 percent in northeast zone while in the northwest, the maximum rate was 30% sometimes reduced to 10% according to records ranging between 1059 and 1207. However, over the years the rates have remained constant at 20 or 30 percent. For instance, between 1148 & 1207, the rate was 30%.

(c) Regionwise assessment of investment: If any kind of relationship could be established between the rate of investment and rate of interest, while today's investments are guided by economic motive and by the principle that whenever the deposit rates are high, it attracts more saving, in those days, philanthropic as well as economic motives guided the...

1. E.C, VI, Ch. Nos. 18, 18, 92 & 141.
4. IMd., p. 33.
5. IMd., No. 35.
8. S F Nos. 19 & 47; E I, XII, No. 32.
10. S I I, XX, Nos. 82 & 229.
11. See Perrett, Dyagala, p. 220.31, note 3 for the table of rates of interest and his view regarding the stability of rates over distances. See also Aitken, Rashtrakutas & their Times, p. 374 for the view that the rate varied bet. 12 & 18% during the period of Rashtrakutas, 20 to 40 percent being
investor. A glance over the figures of total investment in different areas will lead one to the conclusion that where the interest rates were fairly high, investment was considerable and in other areas it was less. It was a fact that the overall investment in the 4th zone has been more in the field of temple economy than in the other regions of Karnataka. The reasons are not far to seek. One is that a large number of inscriptions of such a kind are made available and second perhaps the rate of interest and philanthropic attitude. It was not any loss in the other areas but it requires more evidence to show that investment was equally well-balanced in all the regions. Apart from the attractiveness of interest, the political security which was more in the 4th zone than in the other regions counted. Rough calculations on the basis of the inscriptions collected show that in the areas of 4th zone a total sum of about 3733 gadvānas were invested in temple activity for over 3½ centuries, the average investment being 752 gadvānas annually. These are rough estimates, a fairly large amount of investment at a time when the value of money was high.

(d). Utilisation of Interest:- It is very difficult to say whether the deposits with the temple authorities were fruitfully invested, though as per one or two instances noted before, agricultural loans were made. There is also the instance of a tank-work being undertaken with the investment.

exceptional. See also Yazdani, E H D I, (vi). p. 436, 437. A perusal of the records quoted by the author shows that during the Chalukya period the rates varied between 10% & 20%.

1. The existence intact of more temple structures in the 4th zone and the history of the conflict of the times shows
But, even if it is assumed that the amount was invested in building temples and the interest accruing from the deposits put to maintaining them in good condition, they cannot be considered as unproductive. For, besides tanks, temple construction was a major industry which provided employment to a large number of people. Again, worship was carried on by an army of servants who could get employed and looked after with great care. The temple or the feeding-house was again a sort of rest-house for a weary traveller, may be a merchant, worker, an orphan or a person who is too old to do any kind of job, though the same view cannot be hold about all the temples. There were some big temples which served as a meeting place for all the needy persons and at the same time gave encouragement to industry and commerce.

Hence, while investment in any temple-activity could be considered as a good proposition, the object of this section is to review the ways of utilisation of interest. Normally, the purpose would be stated in the inscription itself by the party making the deposit. Generally, the interest was earmarked for carrying out some of the following functions:

1. Daily worship,
2. Burning the perpetual lamp,
3. Feeding of Brāhmins,
4. Maintaining the servants of the temple.

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that the northwest and northeast zones of Mysore have been more vulnerable to attacks than the other parts covered by 4th zone.

1. E.C. XIV, M.s. 34 rev. In. PrP XIV 16
2. E.C. XIV, M.s. 34 rev. In. PrP XIV 16
3. E.C. XIV, M.s. 34 rev. In. PrP XIV 16

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1. E.C. XIV, M.s. 34 rev. In. PrP XIV 16
2. E.C. XIV, M.s. 34 rev. In. PrP XIV 16
3. E.C. XIV, M.s. 34 rev. In. PrP XIV 16

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(5) Conducting special festivals, like Panguni &c.
(6) Maintaining sacrificial house.
(7) Providing flowers & betel for God.
(8) Decorating God.
(9) Offerings at specified times.
(10) Supplying Garlands.
(11) Providing groom light on Ekadasi days.
(12) Extra feeding on Uttarayana Sarananti day.
(13) Supplying milk for gods' anointment.

There are also instances of interest being utilised for repairs to tanks. An inscription from Kerosante, Kadur, records that out of the interest on a sum of 800 gadyanas amounting to 30 gadyanas, the tank sluice and the channel were to be maintained.

Investments were made either by individuals separately or by a fund created for the purpose by contributions from some of the following classes:

1. Members of the royal family.
2. Merchants.
4. Inhabitants.

References:
1. E.C. XIV, M. No. 219. T P 30
8. M.A.R. 1931, No. 3 (Bt).
10. E.C. VI, M. No. 92.
Local officer¹,
Mahājanas,²
Temple dancing-girls,³
Devotees,⁴
People of various professions,⁵
Puṣṭi of Mahāṣaṅgī varan,⁶

1. E.C., VII(1), Sk. No. 97.
3. E.C., X(11), Ak. No. 70
4. Ibid., No. 158
5. E.C., XI, Dg. No. 57
6. Ibid., No. 38.