VI

STANDARD OF LIVING

1. Introductory:

It is proposed to deal in this last chapter with the standard of living of the people from an economic point of view, which needs a word of explanation. A study of food, dress habits, customs and manners of a people will enable us to judge their standard from a social point which is not within the scope of the present study. As the sole emphasis is on the study of economic conditions, note will be taken of those factors which will help to throw light on the standard of living as judged from an economic point. For instance, we are not interested in temple economy except as an institution offering employment opportunities or as a source of investment or a consumer adding to the demands for goods. Similarly a study of the prices of commodities, land values and wages will help us in knowing about the saving opportunities. For saving is, after all, income minus consumption and whatever is not consumed is saved and prices of essential commodities and wage rates will roughly indicate whether a greater part of the income was spent on consumption goods or saved. Land values and prices will help in knowing about the purchasing power of the people and shows, to what extent, people invested their saving on land. Also a study of acts of compensation to the family of the bereaved, an aspect of social security scheme indicates that people could maintain
a decent standard of living without fear for the future.

In this connection the implications of the Saving-Investment Theory (General Employment Theory) of Keynes may be used to analyse the problem with some advantage. An attempt to get at the factors underlying Investment and Saving pattern of the times under study may help us to form a rough idea of the standard of living, though it by no means implies that modern ideas are being telescoped into purely mediæval conceptions. This is a more realistic approach for the people, as clear from a study of inscriptions were not totally unacquainted with some of these concepts. But, while quantitative estimates may not be possible because actual figures cannot be thought of, the trends can be noticed. The only claim that can be made for this attempt is that it is a different approach from what is generally followed.

The relevant factors, which promote Saving and Investment are the following, each being taken up and studied in turn with reference to conditions during the period of study.

**Investment:**

1. Building activity,
2. Employment opportunities,
3. Land values,
4. acts of compensation and
5. Interest rates.

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1. In fact a reading of Vijñānādīva's Mitākasara and Dévanagabhatta's Saritichandrika will indicate that the theoretical understanding about some economic concepts were well in advance of the times.
Saving:-

(1). Prices of goods,
(2). Consumption.

2. Building Activity:-

The construction of buildings other than irrigation works can now be studied. Such constructions, mainly related to temples, basajis and so on. Apart from these, construction of roads may be considered as an act of investment under building activity. The topic will be discussed with reference to some of the following points:-

a. Important places of building activity,
b. Communities or parties interested in such constructions,
c. Types,
d. Cost, if any, and
e. Years of such activity.

a. Important places - Temples:-

A consideration of the places of temple construction will enable us to judge the centres of economic activity which offered scope for investment and provided employment opportunities. A regionwise classification may be attempted.

Fourth Zone:- Bolagola or Bravanabolagola was an important centre of building activity. Almost every year was used for one construction or the other, and usually Jain basajis or parts of the same, such as, pattalava( enclosures), mandé, pottanólé (roading-hall), dancing-hall, dwellings, railings and

1. C.C., II., No. 177, p. 89 (translation)
2. Ibid., No. 137, p. 84
3. Ibid., No. 345, p. 147-48
4. Ibid., No. 287, p. 122-3
alms-houses. Also other structures such as gūḍā, built for the departed and nāṣṭhambhas. Repairs and renovations were also carried out. According to one of the inscriptions dated 1189, a total renovation of a bāsadi which had gone to complete ruin was undertaken and a beautiful renovated temple replaced it. The same inscription gives us a graphic picture of temple built for Chaturvīnasī tīrthaṅkarasa which throws light on the nature of constructions undertaken.4 A clue is also supplied in another inscription from Belagola regarding the material for constructions. Stone was got by quarrying, pits dug for bricks and lime used in constructions.

Not only Belagola but the whole of Gangaṇḍa region was a centre of building activity.

Of the other places the most important ones in Mysore district were some of the following:-

Belatūr,5 Gōvindaṭhārā,7 Hāloḍūmūr,8 Chikkanāsaṅga,9 Narudūr,10 Arakere,11 Tōmūr,12 Hosaholla,13 Nāgamangala,14 Tōnkalakere,15 Bānumattavale,16 Kikōrī,17 Anvasanḍūra,18 Mātshahalli19 and Aḷagūḍa20.

1. E C, II, No. 64.
2. Ibid., No. 69, p. 11.
3. Ibid., No. 187, p. 51 ff.
5. Ibid., No. 142, p. 70 ff.
6. M.A. I., 1941, No. 21, p. 171 (Eng); E C, IV (11), Eg. No. 16, p. 67.
7. F 4 R, 1931, No. 65 (Ch).
10. E C, III (1), Md. No. 3.
11. E C, III (1), Sr. No. 119.
13. E C, IV (11), Kr. No. 5.
14. Ibid., Ng. No. 3.
15. Ibid., No. 19, p. 119.
16. Ibid., No. 20.
17. Ibid., Kr. No. 53.
18. Ibid., Ng. No. 52.
Nassam District:
Kudanganallu, Halishid, Bollur, Kolliguda, Mudalakalpovar, Kodimallu, Dasanallu, Gunjalaghatta.

Kudupere, Kollavangala, Bulikere, Kyatagapura.

Gowadage, Bollur, Murundi or Murinjiga, Kudalur.

Bollighattu, Banavur, Kalikatta, Jagur, Habbalu.

Arsikere and Nuggihalli.

Kadur District:
Bolluru, Kudugime, Kuntanamadugu, Vokkelegere.

Nuggiyanakotte, Sringuri, Brahmasundru, Bittanahalli.

Mudapura, Kerafonte and Hiriyadasvanuru.

References:
1. E.C. IV(11). No. 121, p. 81
2. E.C. XIV, No. 56, p. 217
3. E.C. IV, No. 56, p. 304
4. E.C. IV, No. 56, p. 73
5. E.C. IV, No. 145
6. Ibid., No. 154
7. Ibid., No. 192
8. Ibid., No. 164
9. Ibid., No. 274
10. Ibid., No. 288
11. Ibid., No. 69
12. Ibid., No. 93, p. 63-64
13. Ibid., No. 212, p. 514
14. Ibid., No. 155, p. 502
15. Ibid., No. 255, p. 226
16. M.A.R. 1924, No. 111
17. Ibid., No. 114
18. Ibid., No. 25
19. Ibid., No. 25
20. E.C. XV, No. 216, p. 28
21. E.C. XIV, No. 139
22. Ibid., No. 207, p. 643
23. Ibid., No. 219, p. 302
24. M.A.R. 1946, No. 111 (Kd)
25. E.C. VI, Kd. No. 142, p. 28
26. Ibid., Kd. No. 56, p. 114
27. Ibid., Kd. No. 35, p. 28
28. Ibid., Kd. No. 25
29. M.A.R. 1938, No. 3, p. 128
30. E.C. VI, Kd. No. 51
31. Ibid., No. 117
32. Ibid., No. 129.
Shimoga District:-
Balligavi, Dēhūr, 1̄  Isūr, 2 Taṭṭakere, 4 Banakere, 5
Dīgugere, 6 Bidore, Kannakere, 7 Sambagaṇur, 8 Bandante. 9

Kolar District:-
Bōtamangala, 10 Vibutipura, 11 Bārḥalli, 12 Āṭibetla, 13
Āvaniyahal.

Banaglore District:-
Mēlavūr, 14 Sīvaganga, 15 Peruvēṭṭukottal, 16 Kārēhalli,
and Bōgannaūr.

Chitradurga District:-
Padukopura 18 and Kōgunki.

Tumkur District:-
Periyabindore, 19 Aḷḷaṭippe, 20 Tailagatla, 21 Kāva-gondanahalli, 22 Mōṭagallu, 23 Kaidāl, Panjiṭarahalli,
Vittaladēvanahalli, 24 Kāṭṭūr, 25 Mōṭupalli, 26 Kasaba,
Gēttigankoro, 27 Bairasamudra 28 and Bārhu. 29

33. E C, VI, Kā, No. 96, p. 85 text
34. Ibid., No. 18, p. 7
1. E C, VII (i), Sk. No. 153, p. 109
2. Ibid., No. 19, p. 43
3. Ibid., No. 8, p. 59
4. IMD, Sh. No. 10
5. IMD, No. 97.
6. Ibid., Hl. No. 5, P. 157
7. Ibid., Cl. No. 72
8. Bh. Sh. No. 89, p. 34
9. Ibid., Sk. No. 228, P. 123
10. E C, X (i), Bp. No. 9
11. IMD, Kl. No. 138
12. IMD, No. 129, p. 45
13. IMD, No. 49.
14. IMD, Wb. No. 46
16. Ibid., Hl. No. 84
17A. Ibid., Kn. No. 86
17. M A B, 1042, No. 26, P. 128
18. E C, XI, Cd. No. 36, P. 26
19. E C, XII, Sl. No. 9, p. 256
21. IMD, Sk., No. 33.
North-West Zone (First)

<table>
<thead>
<tr>
<th>No.</th>
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<td>Nercyengal</td>
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<td>Navilagundapura</td>
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<td>3</td>
<td>Sugandavarti</td>
</tr>
<tr>
<td>4</td>
<td>Lokkadumpal</td>
</tr>
<tr>
<td>5</td>
<td>Hope</td>
</tr>
<tr>
<td>6</td>
<td>Nagerahalli</td>
</tr>
<tr>
<td>7</td>
<td>Mulugunda</td>
</tr>
<tr>
<td>8</td>
<td>Ramvada</td>
</tr>
<tr>
<td>9</td>
<td>Shiggaon</td>
</tr>
<tr>
<td>10</td>
<td>Angigeru</td>
</tr>
<tr>
<td>11</td>
<td>Nandavadi</td>
</tr>
<tr>
<td>12</td>
<td>Sivapura</td>
</tr>
<tr>
<td>13</td>
<td>Ramavada</td>
</tr>
<tr>
<td>14</td>
<td>Sudi</td>
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<tr>
<td>15</td>
<td>Amrutha</td>
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<td>Guzigero</td>
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<td>17</td>
<td>Alugunte</td>
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<td>18</td>
<td>Vijayapura</td>
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<td>19</td>
<td>Gitanbhalli</td>
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<td>20</td>
<td>Puttage</td>
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<tr>
<td>21</td>
<td>Trambage</td>
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<td>22</td>
<td>Kurtakoti</td>
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<td>23</td>
<td>Malalalur</td>
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<td>24</td>
<td>Belittage</td>
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<td>25</td>
<td>Dronagura</td>
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<tr>
<td>26</td>
<td>Chikkohandigai</td>
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22. R.C., XI, K.G., No. 3
23. Ibid., XVI, No. 43,
24. Ibid., No. 9
25. Ibid., Tp. No. 38
26. Ibid., No. 8
27. Ibid., Ch. No. 31
28. Ibid., Tp. No. 125
29. Ibid., Tp. No. 30
30. Ibid., No. 23.

1. S.I., XI (II) No. 119
2. Ibid., XI (I) No. 45
3. Ibid., XX, No. 118, p. 15-17
4. Ibid., XX (I), No. 58.
5. Ibid., No. 59, p. 49
6. Ibid., No. 53, p. 48
7. Ibid., No. 64, p. 53-55
8. Ibid., No. 88, p. 77-79
10. E.I., XV, No. 23.
11. S.I., XI (I), No. 103
13. E.I., XIX, No. 190
14. E.I., XV, No. 98, p. 65-94
15. E.I., XI (I), No. 121
16. E.I., II, No. 48
17. Ibid., XV, No. 2.
18. Ibid., X, No. XCVI, p. 128-131
21. Ibid., XX, Ap. 18, pp. 119-120
22. E.I., XI, (II), No. 153
23. Ibid., No. 136
24. Ibid., No. 138
25. Ibid., No. 140
26. Ibid., No. 147
Central-North (III Zone).

A. A. 1941-42, App. L. No. 7
2. A. A. (I), 1940-41, No. 49
4. S. I. L. XIV, No. 48
5. A. A. (II), 1950-51, No. 39
6. Ibid. No. 177, p. 76, ff.
7. Ibid. No. 153
8. Ibid. No. 158
9. Ibid. No. 227
10. Ibid. No. 249
11. Ibid. No. 228
12. Ibid. No. 257
13. Ibid. No. 256
14. Ibid. No. 236
15. Ibid. No. 223
16. Ibid. No. 217
17. Ibid. No. 218
18. Ibid. No. 161
19. Ibid. No. 197
20. Ibid. No. 219
21. Ibid. No. 236
22. Ibid. No. 227
23. Ibid. No. 233
24. Ibid. No. 249
25. Ibid. No. 225
26. Ibid. No. 257
27. Ibid. No. 287
28. Ibid. No. 228
29. Ibid. No. 220
30. Ibid. No. 272
31. Ibid. No. 277
32. Ibid. No. 280
33. Ibid. No. 293
34. Ibid. No. 343
35. Ibid. No. 353
36. Ibid. No. 355
37. Ibid. No. 363
38. Ibid. No. 370
39. Ibid. No. 293
40. Ibid. No. 220
41. Ibid. No. 272
42. Ibid. No. 277
43. Ibid. No. 280
44. Ibid. No. 320
45. Ibid. No. 343
46. Ibid. No. 355
47. Ibid. No. 363
48. Ibid. No. 370
49. Ibid. No. 293
50. Ibid. No. 220
51. Ibid. No. 272
52. Ibid. No. 277
53. Ibid. No. 280
54. Ibid. No. 320
55. Ibid. No. 343
56. Ibid. No. 355
57. Ibid. No. 363
58. Ibid. No. 370
59. Ibid. No. 293
60. Ibid. No. 220
61. Ibid. No. 272
62. Ibid. No. 277
63. Ibid. No. 280
64. Ibid. No. 320
65. Ibid. No. 343
66. Ibid. No. 355
67. Ibid. No. 363
68. Ibid. No. 370
69. Ibid. No. 293
70. Ibid. No. 220
71. Ibid. No. 272
72. Ibid. No. 277
73. Ibid. No. 280
74. Ibid. No. 320
75. Ibid. No. 343
76. Ibid. No. 355
77. Ibid. No. 363
78. Ibid. No. 370
79. Ibid. No. 293
80. Ibid. No. 220
81. Ibid. No. 272
82. Ibid. No. 277
83. Ibid. No. 280
84. Ibid. No. 320
85. Ibid. No. 343
86. Ibid. No. 355
87. Ibid. No. 363
88. Ibid. No. 370
89. Ibid. No. 293
90. Ibid. No. 220
91. Ibid. No. 272
92. Ibid. No. 277
93. Ibid. No. 280
94. Ibid. No. 320
95. Ibid. No. 343
96. Ibid. No. 355
97. Ibid. No. 363
98. Ibid. No. 370
99. Ibid. No. 293
100. Ibid. No. 220
101. Ibid. No. 272
102. Ibid. No. 277
103. Ibid. No. 280
104. Ibid. No. 320
105. Ibid. No. 343
106. Ibid. No. 355
107. Ibid. No. 363
108. Ibid. No. 370
109. Ibid. No. 293
110. Ibid. No. 220
111. Ibid. No. 272
112. Ibid. No. 277
113. Ibid. No. 280
114. Ibid. No. 320
115. Ibid. No. 343
116. Ibid. No. 355
117. Ibid. No. 363
118. Ibid. No. 370
119. Ibid. No. 293
120. Ibid. No. 220
121. Ibid. No. 272
North-East Zone (II Zone).

Koppal, Kukkanur, Yedur, Hudvojalu, Mavadi, Kaurur.

Almost every village had undertaken some building activity or other. Either a temple, tank or basadi construction was a regular feature. While so many localities have been mentioned, only some of them were quite attractive as centres of building activity. Thus, for instance, besides Sravanabelagola, Hosabhojalu and Nagesangala in Mysore district, Belur, Halasid and Aralike, all in Hassan district, Belligave (Bhoga), Amnigore, Gadag, Ballargo, Ittagi, Mhote and Neraani in North-west zone and Koppal and Kukkanur in Northeast were prominent places.

b. Communities or Parties: Of the various parties or communities interested in construction, they may be subdivided into (1) Official and (2) Non-official.

(1). Official: The group included kings, members of the Royal family, generals of the army, ministers, treasurers, local officers like Heggadas, accountants, gomundas, prebhu, vaddavyavshari, door-keeper, pattashri, watchmen, clerks &c.

(2). Non-official: Non-officials included religious-hestial and their lay disciples, merchants and the members of their family, goldsmiths, sculptors, professional men, like barbers and masons and feudatories.

1. S.P. No. 6, p. 6.
2. Ibid, No. 51, p. 77.
4. I.P. No. 51, p. 56 ff.
5. Ibid, No. 10.
c. **Types:** Constructions raised in the main, consisted of tanks, temples and basadi as also parts of a temple or basadi. Besides, wells were also dug. Parts of a construction like the sluico of a tank, pattisāla of a temple, dancing-hall, suttā-laya or enclosure, silākūta or store-house and chaitya-hall of a basadi, mantana, water-course, warehouses, pillars, rasa-mandapā, building of towns and villages, ponds, choultries and embankments to tanks constitute some of the many types of construction.

d. **Cost:** Some of the inscriptions throw light on the construction costs though they may not mean much. For without an idea of the dimensions, it is not possible to arrive at any correct figure. For instance, an inscription of Vīraballāā, dated 1192, from Sārdihali, records a tank for Sāntinātha basadi was erected at an expense of 80 hoppas. A second inscription, dated 1514, refers to the construction of Mēchanāudra tank at Immemorial sarhār of Nālaya Gourvār, Hassan district, at an expense of 3500 gadyāpās. The cost of a stone-work for the pavement in the Śomanātha temple at Soma-pura is placed at 10 gadyāpās. For construction of wall around a temple, the cost is kept at 500 rupas. An inscription of 1267 from...
Bairamemuru, Tumkur taluk, refers to the construction of a tank at a cost of 1000 gadvēnas. The cost of renovating a temple according to an inscription from Sirur, Bagalkot taluk, comes to 2300 gadvēnas. Towards the cost of annual repairs an allotment of 64 gadvēnas, according to an inscription of 1160 from Tonkur (Mysore) has been made. 50 gadvēnas have been allotted towards the cost of whitewashing a mantapa as per an undated inscription of Bailadevi II from Tonkur. The cost of plastering the wall is placed at 15 gadvēnas for brick and mortar 17 gadvēnas. For setting up a pillar the cost comes to 1 gadvēnas.

e. **Years of Building Activity:**

A chronological examination of the data will reveal interesting details regarding the years of intensive building activity. Of the 4 centuries under examination i.e., (1) upto 1000, (2) 1000 to 1100, (3) 1100 to 1200 and (4) 1200 to 1300 and up to 1356, except for a few constructions occasionally, there is not much building activity during the period 970 to 1000. The next period from 1000 to 1100 is somewhat better.

<table>
<thead>
<tr>
<th>Item</th>
<th>Cost in gadvēnas</th>
<th>Cost in Rs.</th>
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<tr>
<td>Tank const.</td>
<td>20</td>
<td>166.20</td>
</tr>
<tr>
<td>do</td>
<td>3500</td>
<td>39910.00</td>
</tr>
<tr>
<td>Stone work</td>
<td>10</td>
<td>89.6</td>
</tr>
<tr>
<td>Wall</td>
<td>500</td>
<td>4125.00</td>
</tr>
<tr>
<td>Tank...</td>
<td>1200</td>
<td>9912.00</td>
</tr>
<tr>
<td>Templo ren.</td>
<td>2200</td>
<td>19990.00</td>
</tr>
<tr>
<td>Annual rep.</td>
<td>64</td>
<td>588.64</td>
</tr>
<tr>
<td>Mantapa w.</td>
<td>50</td>
<td>423.00</td>
</tr>
<tr>
<td>Wall plus.</td>
<td>13</td>
<td>107.38</td>
</tr>
</tbody>
</table>

1. E.C., XII, No. 33, p.29 text.
2. E.C., XII(1). No. 90
3. E.C., XIII(1). Sr., No. 154
4. E.C., XIV, Sr. No. 283
5. N.G., IV(21) Hg. No. 14
6. M.A.R., 1931, No. 40, p. 138. The cost of the items mentioned above at the conversion rate of 1 gadvēnas = 8.26 rupees will be as follows:
in so far as there is one building activity or other almost every year with occasional breaks. Most of the constructions raised related to temples and only towards the end of the century references are found to tanks. The building activity is found well distributed over the region. The period from 1100 to 1200 was one of intense building activity. In fact, during some of the years several scores of buildings were constructed. Among them a number of tanks were included. As regards the period 1200 to 1300 not so much of activity was noticed. While the construction of tanks were few and far between, temples were a usual feature. 1300 to 1338 were years of just normal activity.

<table>
<thead>
<tr>
<th>Period</th>
<th>Temples</th>
<th>Tanks</th>
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<td>970-1000</td>
<td>8</td>
<td>2</td>
</tr>
<tr>
<td>1000-1100</td>
<td>57</td>
<td>27</td>
</tr>
<tr>
<td>1100-1200</td>
<td>122</td>
<td>50</td>
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<tr>
<td>1200-1300</td>
<td>45</td>
<td>15</td>
</tr>
</tbody>
</table>

The above is just a rough indicator of the trend based on the study of inscriptions for the Karnataka region available to me and only approximations to the actual positions. A word of explanation may not be out of place. The century preceding the 12th, and the one succeeding could not show much progress in building activity for the following reasons:

Before 1100 or thereabouts dynastic struggles for capture of power between various rulers in Karnataka and interference outside disturbed the normal conditions. Since most of the empires were thus either struggling for existence or undergoing teething troubles not much of building activity
was possible. Similarly the 15th. and part of the 14th. saw triangular contest for power either between Chōlas, Hoysalas and Chālukyas or Hoysalas Chālukyas, and Yādavas, as also, Muslim penetration towards the far end. All these again dislocated peace. Hence the 12th century proved proper atmosphere for such activity and could also boast of some of the greatest builders, like Hoysala Vishnuvardhana.

B. Road Building:

Before concluding this section, it will not be out of place to refer to transport and communications, again a source of investment and part of building activity. Of course one difficulty will have to be stated at the outset. It cannot be ascerted with any amount of activity that all the roads referred to in the inscription were constructed during the period only. It is quite possible that some of the roads were there already and quite a few of them constructed then. We can only take a survey of them.

There were different types of roads connecting various parts of the country. They were the following:-

a. Ūpāniṣad or royal roads
b. Haddāri

c. Bṛīva haddāri

d. Bāgabāli or royal road

e. Dāri

f. Abadāri

g. Bāyānātha

h. Baḥbāra

1. B.C. XI, Dg. No. 74 - Krihekada ūnī
2. B.C. II, No. 52
3. B.C. XI, Dg. No. 58
4. E.C., V(11), Bl. No. 87
5. E.C., V(11), Cl. No. 52

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If we attempt to make a distinction between these versus types of roads, it appears to have been based on the importance of traffic attached or cleared by each road. In the basis of priority the most important were the Royal roads, Rajavidi or Rajamarga. Evidently these were roads which did not usually connect any two places that they were the roads used by the king and the members of the royal family inside the capital city. Haddari next in importance, connected important cities or places and may be considered as national highways probably wider than others. For instance, reference is made to a haddari connecting Dörasanudra and Belur. Of course it is not possible to make out as to what, exactly was the difference between hiriva haddari and haddari. It might just mean old or hiriva and different from new roads. Lastly, there were ordinary roads severally known as hatti and Śni.

The inscriptions refer to roads connecting various places of importance as also villages. A brief description of such roads will not be out of place.


6. S.I.I, XV, No. 24, pp. 25-28
7. Ibid, XX, No. 224.
8. Ibid, No. 51

1. Exceptions- Pedalogo haddā rajamarga-SIII, XY, No. 137.
2. E.C., VII, St. No. 176
3-4. E.C., V(II), VI, No. 176
5. Ibid, IX, No. 55
6. E.C. II, No. 327
7. Ibid, No. 597
7a. E.C. XI, Pt. No. 1
Miyakanahalli (9) To Mirdunga, (10) Mulgunda hebba. (11) Kallur hebba.

Outor Road: (Zone IV)
(1) To Belagula (2) To Yradiya Belgali (3) Katakada dori (4) To Hénzùr (5) To Lokkiyakore (6) To Dèvarakere (7) Road off Kolamane (8) To Benneýur (9) Mulgundiyanda (10) Rāghavāpura-pattana (11) To Ațūr (12) To Mādayahalli (13) Aśāpur roc (14) To Jigule (15) To Belhūr (16) To Millichisha (17) To Kōgūlīr (18) To Dundoyaghatta (19) To Kūdali town (20) To Nāvaregere

Ballary District (Zone III)
(1) To Miyanehatti (2) To Donçavattu (3) To Sełāre

References:
1. E. G., VII(1), Sk. No. 235, p. 3
2. E. G., IX(1) No. 106
3. Ibid., XV, No. 103
4. Ibid., No. 66
5. E. G., II, No. 73, p. 36
6. E. G., XV, Pt. No. 63, p. 104
7. E. G., W(11) Sk. No. 106
8. Ibid., No. 88
10. E. G., W(11) Sk. No. 55
11. Ibid., Bl. No. 71
12. Ibid., No. 86
13. M. & B., 1936, No. 19, p. 84
14-16. E. G., XIV(11), Sk. No. 65, p. 47
17. B. C., III(1) Sk. No. 122
18. B. C., X, Sk. No. 69, p. 147
19. Ibid., No. 20, p. 30
20-31. E. G., VIII(1), Si. No. 52
32. B. C., VIII(11), Sk. No. 396
33. B. C., VII(1), Sk. No. 69
34. M. & B., VIII(1), Sk. No. 101
35-36. E. G., XIV, No. 19A, pp. 265-276
37. E. G., IX(1), No. 946, p. 254
(4) To Halalugundâ (5) To Hâlahervi (6) To Singadûr
(7) To Nattana (8) To Sirigore (9) To Aâgare (10)
To Konaahore (11) To Karivûra (12) Karuâgû-Oorûvây
(13) To Guttoâlu (14) To Kalukunte (15) To Maindûr.

Zone I - Belgamum District

(1) To Piriya pasundi (2) To Poagere (3) To Kadurâhî
(4) Kökatnûr - Sirhatti (5) Kökatnûr - Jinjelavâda (6)
Kökatnûr - Henschige.

Belgamum District

(1) Manâgolî - Kollengere (2) To Singîge (3) To Gutturge
(4) To Baddavâdi (5) To Vijayâpura (6) To Kannavalli-ya hîpparigo (7) To Kariganûr (8) To Hûvinûr (9) To
27 29
Manigavalli (10) Cross Ad to Takkîlî (11) To Iddâpura
27 29
(12) To Hangere (13) To Chekarbhâvi (14) To Tipaganûr
27 29
(15) To Bammahshali (16) To Yavasur (17) To Nâvidîge

1. S.I.L. IX(1), No. 200
2. Ibid., No. 295
3. Ibid., No. 296
4-6. Ibid., No. 297
7. Ibid., No. 328
8. Ibid., No. 325
9. Ibid., No. 231
10. Ibid., No. 272
11. Ibid., No. 272
12. Ibid., No. 272
13. S.I.L., No. 18, pp. 15-17
14-16. Ibid., No. 37
16-18. R.K.K., No. 18; K.I. II, No. 38
20. S.I.L., XX, No. 110
21. Ibid., No. 115
22. Ibid., No. 89
23. Ibid., No. 23
24. Ibid., No. 61
25. Ibid., No. 56
26. S.I.L., XV, No. 56
27-28. Ibid., No. 111
29. Ibid., No. 113
30. Ibid., No. 113
31. Ibid., No. 173
32. Ibid., No. 173
33. Ibid., No. 573
34. Ibid., No. 180
35. Ibid., No. 34
36. Ibid., No. 50
(18) To Handerage (19) To Tiruvādīyige (20) To Bairūr (21) To Bajabū (22) To Mārige (23) To Taḍavale (24) To Horal (25) To Khāra (26) To Būyār (27) Cross Road to Revengāvee (28) To Kallukere 11'.

Uhalur District:
(1) To Usachtea (2) To Ṣudavāl (3) To Ṣulugunda (4) Kōlūr - Korjgi (5) To Ākārdi (6) To Sāvasi (7) To Kuleyur (8) To Rūn (9) To Sāvidi (10) To Jēle (11) To Kallū (12) To Mānankere (13) To Mantū (14) To Lokktigundī (15) Ṣulugunda - Tejavatī (16) To Kambaligero (17) To Bankayagore (18) To Kērayangol (19) To Unchagore (20) To Botagore (21) To Lepūr (22) To Kundugō (23) To Māṅikavāda (24) To Kukkanūr 15.

1. S. 1, XV, No. 24
2. Ibid., No. 44
3. C. ii, XX, No. 138
4. Ibid., No. 334
5-6. Ibid., No. 348
7. Ibid., No. 306
8. Ibid., No. 309
9. Ibid., No. 193
10. Ibid., No. 212
11. Ibid., No. 197
12. S. i, XII, No. 196
13. Ibid., No. 199
14. Ibid., No. 197
15. E. i, XV, No. 29 A
16. S. 1, ii, XX, No. 116
17. Ibid., No. 32
18. Ibid., No. 35
19-21. S. 1, XV, No. 68
22. Ibid., No. 66
23. Ibid., No. 59
24. Ibid., No. 96
25. Ibid., No. 178
26. Ibid., No. 220
27. Ibid., No. 150
28-29. S. i, XV, No. 180
30. Ibid., No. 185
31. Ibid., No. 138
32-34. Ibid., No. 138
35. Ibid., No. 28
(25) To Kurutakunto (26) To Tavaragamolc (27) Sirivur - 
Iteage (28) Gudigtre - Kullungur (29) To Isavur.

Other Parts:-

(1) To Toppadohali (2) To Kallur (3) To Ukkali (modern 
Uki, 7 miles north east of Managjli) (4) To Canambola 
(5) To Lounuru (6) Takkallu - Kukkanur (7) To Deabalia.

A study of inscriptions particularly the recently published
ones indicates that road communication was far better in Zone I
than in Zone IV. It may only mean that more information is
available about the former.

3. Employment Opportunities:-

Of those institutions which offered avenues of employment,
the temple was next only to the State. The agraharas or vill-
gees also could offer gainful employment. Either one could take
to a voluntary profession in a village or as a State employee.
We may consider in detail below temple and agrahara as sources
of employment.

1. S.I.I., Xv, No. 54.
2. Ibid., No. 48.
3. E.I., XVI, No. 7.
5. E.I., XX, No. 261.
6. E.I., XXII, No. 20, VI, 171-74.
7. E.I., XX, No. 12.
11. F.I., XIII, No. 29B.
12. F.I., XIX, No. 29B.
13. A separate treatment of officials employed by the state
is not given here. For list see. See my thesis on Kaly-
ghurvas of Kalyani and their Times, Ch.VII, p. 39ff.
The employment opportunities open in a temple could be categorized as follows:

a. Management,
b. Worshippers,
c. Entertaining class,
d. Culinary establishment,
e. Servants,
f. Suppliers and
g. Others.

a. Menenont:

(1) Treasury officer
(2) Grain or grain collector
(3) Superintendent of meha
(4) Sibhānapati
(5) Rejia-
curū
(6) Lattiyagōr
(7) Annappatam
(8) Sānabhīka
(9) Person who conducts ṛāppattim
(10) Manager of properties
(11) Manager of estates
(12) For the
piriyāra
(13) Eaggade

b. Forshipers:

(1) Pujārs or priests
(2) Flower-gatherers and parasol-
holders
(3) Achātīgo Brahmā

c. Entertaining classes:

(1) Gringāri
(2) Drummers
(3) Dancing-girls
(4) Singers
(5) Flute players
(6) Conch-players
(7) Boater of cymbal or जंगलसार (8) देवधारक सुतरुरम (9) Drummer who beat the drum board on head (10) नदालं or tabor-bester (11) कराड़ा or double-drum beaters (12) The man who beats the gong (13) The man who rings the hand-bell (14) दण्डम राजा (15) Stage manager. (16) Bhogada सुवारु (17) Keeper of public woman (18) श्रावाण धुल (19) केम्बा सुले (20) Those attached to pūrvra (21) पांचे पायलं नामस. 15

4. Culinary:

(1) दुरीहारकुरु (2) दुंपेल (3) दुंपेसरा वंपयवान (18)

5. Servants:

(1) Gardener (2) Casual labourer (3) Attendants (4) Water-carrier servants (5) सावनिक or preparer of grain (6) Barber (7) Watchman.
f. Suppliers:—

1. Malasāra or garland-makers.
2. Supplier of Uśnātra

n. Others:—

4. Reciter of sacred-texts
5. Kumbhār
6. Ṛcagāna
7. Kulināra sāgara
8. śrīkandabhūtā
9. Śauri chāndarākāna
10. Sudra
11. Hapavallā hātīnārātāna sāgara
12. Kanyakla
13. Asaga

Vocational Employment:—

(i) Agriculture:—

Dairy-farming, Kovindley, and Cowherds.

(ii) Industry:—

Oilmen, jaggery-makers, wood and bamboo-workers.

Blacksmiths, sculptors, goldsmiths, Kanyaka-śāra, potters, potters, carpenters, loather-workers and cobblers.
(iii) Commercia:-

Settlers or merchants, shop-keepers, bracelet-sellers,

Others:-

Boatmen, jārēgarā, nayālar, harborers, public women,

washermen, today vendors or shop, money-lenders,

garland-makers, cooks, astronomers, dealer of flour and

churning-sticks, bāgar, plasterer, mauns, shepherds,

snake-doctors, fishermen.

Employment opportunities were open for both men and women alike. For we see women in several capacities - as governors of Provinces or towns, nuns, trusees, public women,

cooks, maid-servants, songsters, hegajatis, dancing girls,

and the like.

B. Remuneration or Wages:

A consideration of the question of wages or remuneration coupled with that of prices of essential commodities will help to judge the income of the community in real terms, an appropriate method of measuring the standard of living of a people.

1. S.I.I, XI, (11) No. 198, p. 253 - different classes of merchants have been considered before.
2. E.I, XIX, No. 68, pp. 35-31
4. Ibid, No. 182.
5. S. I, II, No. 14 or 1943-41
6. E.C. II, No. 52 - Apart from temple servants
7. E.C. X, No. 37
8. Ibid, No. 14
9. S.C. VII(I), VI, No. 3A, pp. 9-23
10. S.C, VII(I), VI, No. 55
11. S.C. VIII(II), Sb. No. 171
12. S.C. XI, M, No. 55
14. E.C, VII(I), Sb No. 78
15. S.I.I, XI(II), No. 186
16. Ibid, II, 179
17. Ibid, (1), No. 111
18. Ibid, No. 91
19. Ibid, No. 11
20. Ibid, No. 91
Some difficulties present themselves. Sometimes wages are stated in terms of so many units of land, which is just a sort of fixed income, the interest from which will have to be utilised to maintain the family. In other cases wages are mentioned in terms of cash or money. It is therefore necessary to read this sub-section with the one on land-values and prices to arrive at proper conclusions.

A study of the chart leads to certain important conclusions. The variation in wages of temple-servants has not been much. For instance, the priest in a temple who was said to have received 12 gadyānas as maintenance allowance in 1230 received 12 gadyānas in 1238, 6 gadyānas in 1264, again 12 gadyānas in 1276 and 6 gadyānas in 1291, the lowest being 4 gadyānas. The variation may be due to the financial positions of the temples, which naturally differ from temple to temple. As between the years the variation was not considerable. The wages as between the various classes of employees were almost the same. Thus in 1280, a priest received 10 gadyānas, a cook 6 gadyānas, śūdrā - 10 gadyānas, kṣatrīya - 10 gadyānas, poriccharika - 5 gadyānas, and the reciter of purāṇas 5 gadyānas.

In fact, one of the causes for a rise in prices and difference in the standard of living is the enormous inequality in income. But the temples, in the period of study, took care to see that the wages did not remain unequal.

23. [citation]
24. [citation]
25. [citation]
26. [citation]
27. See annexure A to the chapter.
4. Land-Value and Price Movements:

A consideration of the question of land-values and price movements, as far as inscriptive and contemporaneous evidence goes, will throw some light on a number of problems, such as, level of saving, investment and living conditions. Land-value variations will indicate the extent to which people possessed the capacity and propensity to save and invest their saving on land. So also a study of price movements will help to judge the general conditions of living and so on.

In the days with which we are dealing, when custom and convention underlay the economic activity and considerable part of the transaction based on the barter system of exchange, there was less scope for speculative activity, which generally lead to inflationary price-trends and rising land-values. As will be seen below, it was a period of constant or falling land-values and stable or low price levels of essential commodities and a fairly uniform wage-rate system which did not change radically, indicates general cheap living conditions. By not taking to speculative activities of a healthy kind, the people lost the opportunity of making themselves more prosperous, if prosperity is to be judged by Keynesian standards.

A. Land-Values:

A review of the little number of records throwing light on land-values indicates that the sales or purchases have been effected for making gifts of lands to temples and so far as is known, no distress sales or sales to get relieved of acute poverty or indebtedness have been reported. It seems that the

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1 See however I, VII, No 32, 121-2 (notes) and text on P 132-4 (66-69) for disposal of land to get over indebtedness.
land-values over the area region, say for instance, the region of Chawar, have not shown very violent variations. Lands valued at 10 lokki gadyânes in 1079 stood at 12.5 gadyânes in the 18th century and at 20 gadyânes in 1827. In another part of the region, lands valued at 475 gadyânes in 970 rose to 1,53 gadyânes in 991 and stood at 1 gadyâne in 1122 and 2 gadyânes in 1124. These instances lead to the conclusion that land-values did not show any appreciable increase or sudden collapse, leading to violent fluctuations in prices and standard of living.

2. Price Movements.

As between 2 years, the prices of some of the essential articles like rice, ghee and etc. have not shown any tendency to fluctuate. Without trying to read prices in terms of modern currency, luxuries were still camphor, gandha &c. while the cheapest were coconuts, clothes, arecanuts and betel leaves. Salt which is said to be poor man's requirement appears to have been costlier than even til seeds and etc. being sold at 1 salake and 10 kologas per gadyâna. Among food-grains, rice was the cheapest (5 salages) followed by grains like green gram. As for the dairy products curds appear to have been costlier than rice (5:4) and of course ghee. Ghee, as usual, was costlier than all other items.

162. See for tables following pages of this section.
<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Region</th>
<th>Year</th>
<th>Acre.</th>
<th>Value: Rupees</th>
<th>Rate:</th>
<th>Nature</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Dharwar</td>
<td>1920</td>
<td>1440</td>
<td>487</td>
<td>1/yr</td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td>,</td>
<td>1929</td>
<td>100</td>
<td>10</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td>,</td>
<td>1931</td>
<td>200</td>
<td>150</td>
<td>1.53</td>
<td></td>
</tr>
<tr>
<td>4.</td>
<td>,</td>
<td>1930</td>
<td>5</td>
<td>63</td>
<td>12.6</td>
<td></td>
</tr>
<tr>
<td>5.</td>
<td>,</td>
<td>1922</td>
<td>200</td>
<td>200</td>
<td>1.00</td>
<td></td>
</tr>
<tr>
<td>6.</td>
<td>,</td>
<td>1924</td>
<td>25</td>
<td>50</td>
<td>2.00</td>
<td></td>
</tr>
<tr>
<td>7.</td>
<td>,</td>
<td>1927</td>
<td>5</td>
<td>100</td>
<td>20.00</td>
<td></td>
</tr>
<tr>
<td>8.</td>
<td>Bijapur</td>
<td>1929</td>
<td>100</td>
<td>200</td>
<td>2.00</td>
<td></td>
</tr>
<tr>
<td>9.</td>
<td>Zonal IV</td>
<td>1929</td>
<td>3000</td>
<td>3.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>10.</td>
<td></td>
<td>1933</td>
<td>1</td>
<td>1.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>11.</td>
<td></td>
<td>1936</td>
<td>1 komba</td>
<td>3</td>
<td>3.00</td>
<td></td>
</tr>
<tr>
<td>12.</td>
<td></td>
<td>1933</td>
<td>60</td>
<td>10</td>
<td>1/6</td>
<td></td>
</tr>
<tr>
<td>13.</td>
<td></td>
<td>1933</td>
<td>1 kuli</td>
<td>1.00</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

4. S I I, XX, No. 314.
7. S I I, XX, No. 198.
8. I II, No. 93.

Also compare:

1. Palas. ge 121 s 4 Chand ethnale 52.64
2. 60
<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Year</th>
<th>Commodity</th>
<th>Rate</th>
<th>Reference</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>1876</td>
<td>Cloth</td>
<td>2 per gadya, E.C.</td>
<td>II(1) TN, Nos. 97 &amp; 101.</td>
</tr>
<tr>
<td>2.</td>
<td>-----</td>
<td>Potte</td>
<td>1 per 3 papa</td>
<td>-do-</td>
</tr>
<tr>
<td>3.</td>
<td>-----</td>
<td>Alum</td>
<td>1 per .58 gn.</td>
<td>-do-</td>
</tr>
<tr>
<td>4.</td>
<td>-----</td>
<td>Areca nut</td>
<td>10,000 per gn.</td>
<td>-do-</td>
</tr>
<tr>
<td>5.</td>
<td>-----</td>
<td>Rice</td>
<td>5 salages/ton</td>
<td>-do-</td>
</tr>
<tr>
<td>6.</td>
<td>-----</td>
<td>Tamarind</td>
<td>200, 100 per</td>
<td>do-</td>
</tr>
<tr>
<td>7.</td>
<td>-----</td>
<td>Glue</td>
<td>5 kolesas/ton</td>
<td>do-</td>
</tr>
<tr>
<td>8.</td>
<td>-----</td>
<td>Curds</td>
<td>4. salases/ton</td>
<td>do-</td>
</tr>
<tr>
<td>9.</td>
<td>-----</td>
<td>Salt</td>
<td>1 salage/ton</td>
<td>do-</td>
</tr>
<tr>
<td>10.</td>
<td>-----</td>
<td>Pepper</td>
<td>5 kolesas/ton</td>
<td>do-</td>
</tr>
<tr>
<td>11.</td>
<td>-----</td>
<td>Coconut</td>
<td>1 per haga, 40 per</td>
<td>do-</td>
</tr>
<tr>
<td>12.</td>
<td>-----</td>
<td>Coconuts</td>
<td>2 salages/ton</td>
<td>do-</td>
</tr>
<tr>
<td>13.</td>
<td>-----</td>
<td>Soapnut</td>
<td>1 salage, 2</td>
<td>do-</td>
</tr>
<tr>
<td>14.</td>
<td>-----</td>
<td>Camphor</td>
<td>1.4 paisa/ton</td>
<td>do-</td>
</tr>
<tr>
<td>15.</td>
<td>1878</td>
<td>Rice</td>
<td>5 salages, E.C. IX,</td>
<td>do-</td>
</tr>
<tr>
<td>16.</td>
<td>-----</td>
<td>Gondh</td>
<td>10 kales/ton</td>
<td>do-</td>
</tr>
<tr>
<td>17.</td>
<td>-----</td>
<td>Ghoo</td>
<td>20 kales/ton</td>
<td>do-</td>
</tr>
</tbody>
</table>
5. **Consumption and Demand for Goods:**

Even as investment is a major factor to be considered in a theory of employment, consumption or demand for goods also determines, in the first instance, level of production and the amount not spent on consumption i.e. level of saving. While jugglery with figures may be next to impossibility especially in view of the lack of adequate and precise data regarding prices, volume of goods demanded or consumed, only trends can be studied.

(1) That there was propensity to save is clear from the enormous amount of deposits made with the temples and the land sales effected. The fact that land prices did not show a tendency to fluctuate indicated that it was not a fruitful line of investment. Lands were considered more as objects of gift or maintenance though there are some instances of sale of garden lands.¹ Thus, instead of keeping capital blocked, people attempted to put their savings in business, industry mainly. That business and industry were fruitful lines of investment is clear from the enormous number and variety of corporate institutions. The innumerable number of taxes of commercial nature levied on goods purchased and sold also point to the same conclusion that capital was not generally kept idle.

(2) The next point, which remains to be studied and taken up for consideration is a question of level of consumption.

If we take a bird's eye view of the sections of society which were a source of demand, the following can be distinguished:

(a) Royalty
(b) Temples
(c) Producer-consumers such as merchants and agriculturists
(d) Working classes and employees
(e) Ordinary citizens.

While it is neither necessary nor possible to deal with the consumption-pattern of every class for obvious reasons, it is proposed to deal with the temple as a consumer. Fortunately, inscriptions relating to them have preserved scrupulously details regarding the amount, has also the value of goods consumed. The demands of the temple were for two purposes—

(1) for carrying in daily worship and (2) for festivals and ceremonies.

**Daily worship:—**

An inscription from Regauna Somanathapura, dated 1276, throws detailed light on the categories of goods on which the revenues of the temple were spent. Out of an annual income of 2647 gadyānas and 2 pana (3381.08 rupees), a sum of 1608 gadyānas and 2 pana was spent on essential consumer goods like rice, ghee, salt, coconuts and firewood. Of this 1111 gadyānas (Rs. 9196.86) i.e., most of the amount was

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1. Lack of data. Employees had very little to purchase as everything was provided from the maintenance allowance in the shape of land etc. The fact that widows were held everywhere shows that there were ordinary citizens making purchases. As regards the members of royalty, inscriptions do not help at all. A number of literary works like Māmācīllāna indirectly throw light on the demand of Royal families.

2. See table below:

---
spent on rice. A sum of 119 piringas (Rs. 982.94) was invested in dress for Gods and goddesses and about 1675 piringas (Rs. 13559.9) on permanent establishment. Working out on the percentage basis 47.3% accounted for grocer's goods, 3.4% on dress and 46.3% on permanent establishment. If one may hazard a conclusion, temples demanded goods of daily consumption, i.e., food and perishable articles more than durable consumer goods. Also their expenditure on permanent establishment was quite considerable, almost equal to what was spent on consumer goods. It means that temples offered adequate wages and opportunities of employment. Temples obviously could not spend much on dress for they required them only for their gods and goddesses. These were of luxurious variety, rarely demanded.

Table showing Consumption pattern of a temple at Erasunna Somathepura. 1

<table>
<thead>
<tr>
<th>Items:</th>
<th>Amount: (Pani)</th>
<th>Items:</th>
<th>Amount: (Pani)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rice</td>
<td>1110.00</td>
<td>Till seed.</td>
<td>1250.00</td>
</tr>
<tr>
<td>Choo</td>
<td>103.2</td>
<td>Curds</td>
<td>24.2</td>
</tr>
<tr>
<td>Green gram</td>
<td>50.0</td>
<td>Salt</td>
<td>6.3</td>
</tr>
<tr>
<td>Pepper</td>
<td>10.7</td>
<td>Coconuts</td>
<td>10.7</td>
</tr>
<tr>
<td>Meat</td>
<td>4.0</td>
<td>Jaggery</td>
<td>3.0</td>
</tr>
<tr>
<td>Black gram</td>
<td>1.0</td>
<td>Bengal gram</td>
<td>1.0</td>
</tr>
<tr>
<td>Soap nut rose</td>
<td>4.1</td>
<td>Firewood</td>
<td>75.0</td>
</tr>
<tr>
<td>Incense</td>
<td>2.5</td>
<td>Sand</td>
<td>37.5</td>
</tr>
</tbody>
</table>

The total on the revenue side is mentioned as 3357 piringas 3 panas while on the expenditure side the amount shown is 3408 piringas 3 panas, and the latter is taken as representing the correct position.

### Table—contd:

<table>
<thead>
<tr>
<th>Item:</th>
<th>Amount:</th>
<th>Gadyāṅga: pāṇa</th>
</tr>
</thead>
<tbody>
<tr>
<td>Camphor</td>
<td>7 - 00</td>
<td></td>
</tr>
<tr>
<td>Amrit</td>
<td>1 - 00</td>
<td></td>
</tr>
<tr>
<td>Tumeric for okali</td>
<td>1 - 00</td>
<td></td>
</tr>
<tr>
<td>Cardamom</td>
<td>0 - 00</td>
<td></td>
</tr>
<tr>
<td>Dress for chief deity:</td>
<td>77 - 00</td>
<td></td>
</tr>
<tr>
<td>Somadāva</td>
<td>1 - 00</td>
<td></td>
</tr>
<tr>
<td>Chaitya pavitra dress</td>
<td>10 - 1</td>
<td></td>
</tr>
<tr>
<td>Leviturāṇopa</td>
<td>5 - 5</td>
<td></td>
</tr>
<tr>
<td>Other Items:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sīcūla</td>
<td>1 - 0</td>
<td></td>
</tr>
<tr>
<td>Panchābīra</td>
<td>1 - 0</td>
<td></td>
</tr>
<tr>
<td>Dākapura</td>
<td>1 - 0</td>
<td></td>
</tr>
<tr>
<td>Dhāshinga for Āchārya</td>
<td>2 - 1</td>
<td></td>
</tr>
<tr>
<td>Vaddaliṣa</td>
<td>4 - 0</td>
<td></td>
</tr>
<tr>
<td>Arechan</td>
<td>33 - 0</td>
<td></td>
</tr>
</tbody>
</table>

### Festivals:

Apart from requirements for ordinary worship, there were a number of festive occasions for which additional preparations were made, leading to consumption of several articles in large quantities. One of the Hysaṇa inscriptions, dated 1220, speaks of the expenditure involved at the various festivals in Kāḍārēśvara temple, Holābid, reproduced below.

---

<table>
<thead>
<tr>
<th>Name of the festival:</th>
<th>Amount:</th>
<th>Name of the festival:</th>
<th>Amount:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Chaitra</td>
<td>40 g. 5 f.</td>
<td>Nālvarva</td>
<td>7 g.</td>
</tr>
<tr>
<td>Āsvornātri</td>
<td>1 f.</td>
<td>Makara sankramana</td>
<td>1 g.</td>
</tr>
<tr>
<td>Karkatuka sankramana</td>
<td>0. 5 f.</td>
<td>Amalika 10</td>
<td>0. - 3 f.</td>
</tr>
<tr>
<td>Oil for deepātpava</td>
<td>18. 0</td>
<td>Fūla twice a day</td>
<td>1. 0</td>
</tr>
<tr>
<td>Jātvarsa</td>
<td>1. 0</td>
<td>Fūla for linear</td>
<td>1. 0</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Pratigama śākāsāti</th>
<th>Dhāmālā for God</th>
<th>Phātālā</th>
<th>Bhādirāma chantī</th>
</tr>
</thead>
<tbody>
<tr>
<td>0. - 7 f.</td>
<td>0 - 1 f.</td>
<td>0. - 1 f.</td>
<td>0. - 1 f.</td>
</tr>
</tbody>
</table>

Mahēvavāna parva: Sāraṣeṭi puja
Thanumāna nūje: for one month at
Uphinakāsēvā temple
Bhālūr.

One of the inscriptions given the following information
regarding the quantities of various articles required for different festivals.

<table>
<thead>
<tr>
<th>Item:</th>
<th>Name of the festival:</th>
<th>Quantity reqd.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sāko</td>
<td>Ārīvāyavācchana</td>
<td>Sa. 1 Ko. 6 Sa.</td>
</tr>
<tr>
<td>Chaitra day, 3 pavitra deya, 3 sankramana, 2 pratigama utkēna sankrādāti &amp; 2 sē rājya pura (16 days)</td>
<td>Sa. 8.10, Ko. 14, Sa.</td>
<td></td>
</tr>
<tr>
<td>Oil</td>
<td>Deepātpa (6 days)</td>
<td>Sa. 14 Ko. 14, Sa. 2</td>
</tr>
<tr>
<td>Til seed</td>
<td>Sānkrāmāna pūrana</td>
<td>Sa. 10 Ko. 10.</td>
</tr>
<tr>
<td>Kathāra bōma</td>
<td></td>
<td>Sa. 1.</td>
</tr>
<tr>
<td>Chalavatigachākuti</td>
<td></td>
<td>Ko. 11</td>
</tr>
<tr>
<td>Ghee</td>
<td>Fāyācāri</td>
<td>Ko. 1 Sa. 1 Va. 1</td>
</tr>
<tr>
<td>Adhikārīna (15 days)</td>
<td>Sa. 1</td>
<td>-</td>
</tr>
<tr>
<td>Kathāra bōma</td>
<td></td>
<td>Ko. 5.</td>
</tr>
<tr>
<td>ChaitrapavītraSomadeva pāndi (14 days)</td>
<td></td>
<td>Ko. 4. Sa. 2 Vār</td>
</tr>
</tbody>
</table>

The expenses varied from temple to temple. For instance, Chaitra festival cost Kōrāvāra temple 4 gādyānas 5 pānas while for the same festival Kōśāva temple at Guttal spent 10 gādyānas. Some temples spent twice the amount of expenditure made on usual days for Mahāparvās. It is learnt that on such festival days, 1000 gādyānas were offered and 13 thousand belas were being offered and for Utkarṣapana, God was bathed with 100 tulas of ghee.

Enormous sums were spent on Gods' Tirūṅal, 5 in number, according to an inscription. For instance, 70 gādyānas in one place and in another 100 gādyānas. There were also ceremonies of installation and consecration and pāṭabhāsa mahāotsava.

Cost of Living:

Lastly, we get some ideas of expenses for feeding Brāhmin in various temples. This gives us a picture of the actual amount spent on food or cost of living to some extent. According to one of the inscriptions, dated 1092, the feeding of 2 Brāhmin on 2 Ekadasi days were to be met out of the interest on one gādyāna. The rate of interest works out to 1 pūṇa or 2 ranas per month, i.e. 18 or 24 pūṇas annually. Or in other words, the feeding expenses of a Brāhmin would come to 3 or 6 pūṇas.

1. F.C., III(1), Mo. No. 70
2. Ibid., No. 181
3. Ibid., VII, Sk. No. 186
4. Ibid., III(1), TN., No. 97
5. Ibid., No. 101
6. Ibid., IX(1), No. 75
7. Ibid., VII(1), Sk. No. 186. See also F.C., VII(1), No. 89 for
per Badaai per Brahmin. Another inscription of 1058 gives a
feeding charge for 13 Brahmans as below:—

<table>
<thead>
<tr>
<th>Item</th>
<th>Quantity</th>
<th>Item</th>
<th>Quantity</th>
</tr>
</thead>
<tbody>
<tr>
<td>Paddy or rice</td>
<td>Kol. 6, No. 3</td>
<td>Groenóam, Killo 1.</td>
<td></td>
</tr>
<tr>
<td>Choo</td>
<td>3 mausas</td>
<td>Coconuts</td>
<td>2</td>
</tr>
<tr>
<td>Kélina</td>
<td>1</td>
<td>Salt</td>
<td>1 moor</td>
</tr>
<tr>
<td>Peper</td>
<td>1 soliga</td>
<td>Awafootida</td>
<td>1 baga</td>
</tr>
<tr>
<td>Curás</td>
<td>3 Bells</td>
<td>Butter milk</td>
<td>2 kólöga</td>
</tr>
<tr>
<td>Nicchaharava</td>
<td>8</td>
<td>Firewood</td>
<td>1 sn.Canapa</td>
</tr>
<tr>
<td>Areca</td>
<td>56</td>
<td>Botel leaves</td>
<td>52 = 61 F. 2</td>
</tr>
<tr>
<td>Wagea for</td>
<td></td>
<td>Remuneration</td>
<td></td>
</tr>
<tr>
<td>pounding rice:</td>
<td>1 gn. 2</td>
<td>for cooks</td>
<td>1 gn. 2</td>
</tr>
</tbody>
</table>

5. Acts of Compensation:—

Before we conclude, it is necessary to speak a word or
two about acts of compensation. While such measures as old-
age pensions, sickness benefits, funeral expenses and un-
employment benefits are a part of to-days' social security
measures in most of the advanced countries, no such security
measures were either necessary or called for during the days
of our study. For it was found in the very structure of the
society. The corporate type of village economy, joint-family
system, caste system and etc., to a certain extent helped to
alleviate the miseries of old age, risk of unemployment and
sickness and overcame unforeseen tragedies. But still, the

feeding charge of 2 Brahmans per day works as follows:—
Rice - Sholás, groenóam - Imán, choo - Imán, plantain 3
areas - 5, botel leaves - 4.

1. E.G. WIII, Gn. No. 237, p. 224, tras,
risk of accidental deaths due to war and conflict and the resulting miseries remained, against which no society however perfect its structure could stand guarantee, whether mediaeval or modern. Today we speak in terms of insurance which are supposed to cover such risks. But in those days the society through its official and non-official agencies provided benefits to compensate for such unforeseen tragedies. While there is no means of knowing whether any benefits are provided for against destruction to human life and property during times of war on a full-scale, there were innumerable records which speak of compensations to individuals. In other words acts of compensation were generally individual-oriented.

**Nature:** The benefits which were generally called _kodisia_ or gifts of land were provided in the shape of land freed from all taxes and usually for 2 purposes, to act as a support to the family of deceased and or to carry on worship in the temple or at the place of fall, in honour of the deceased besides _sfood of viracals_. Generally, occasions for such grants arose either because of cattle-raid or local conflict due to disputes regarding property, boundaries, official interference etc. Whether it was the death of a hero belonging to one's own party or the opposite party, it speaks to the good sense of the society that it honoured both alike.

**Quantum:** There are inscriptions which throw light on the quantum of benefit given. Usually either wet-lands only or and dry lands were allotted and the donees were expected to maintain themselves on the yield.
7. **Conclusion:**

It remains for us to conclude the study by making some observations about the economic conditions of Karnataka during the period under consideration.

**Idea of Prosperity:**

It will be too far-fetched to say that all the sections of the people enjoyed an era of prosperity without exception. While some of the literary works like Nāngaśīlaśam, Lilāvati and Hariśchandra kāvya which have been quoted in one connection or the other give a very picturesque and rosy description of the life led by the members of the Royalty and members of nobility, the very same works as also quite a few others give a pathetic and miserable picture of the common-folk, sometimes bordering on slavery. While conditions of cheap living generally were ensured by low prices, customs and conventions, it cannot be maintained with certainty that all classes shared this alike though the feeling of contentment or satisfaction was there an evidenced by the absence of speculative motive.

**Idea of Progress:**

While one cannot wholly agree with a view that there was unqualified prosperity for all the sections of the people, no one can deny the fact that there was an all-round progress in the field of industry, commerce, building activity, town...

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1. Nāgavādana, Hariśchandra kāvya, p. 45; st. 3, & p. 49, st. 3 regarding luxurious residences in the towns.
2. Nayanātma, Dharmaśūlta II p. 81, pass. 113- "kottakkalante nīlārāde vōguvar", ibid, p. 394, p. 317 - "kāvya āsta-vār bōliyam pokkarambante, ibid, I, p. 353, pass. 241-
or village planning, road communication, and overall material progress of the area as a whole. Special mention must be made of agriculture and irrigation works to which much attention was paid, as almost every inscription has something to say about crops and tanks.

Ideas:

The economic activities of the people were guided throughout by corporate type of life which needs to be stressed. It is perhaps circumstances, particularly conditions of insecurity, a certain amount of autonomy in management of affairs, social customs, simplicity of demands which led them to think of such a kind of corporate life. It is not likely that this was confined to a particular section or sections, as it may seem to be at the outset (for instance agrahāras, guilds and so on). There are also instances to show that corporate type of life was broad-based and all comprehensive. The inscriptions repeat over and over again that all people assembled to make a breach or sometimes to resist a common enemy.

Continuity:

It is true that there were occasions of joy as well as
sorrow, famine and plenty, break-down of normal civic life
and administration whenever the Emperor, the local Governor
or a Feudatory ruler chose to give vent to his imperialistic
designs.1 In the end, it might work out to the material pros-
perity of the region whose king was the fortunate winner.
But it was always as an act of revenge, to be soon followed
by counter-attacks. Such endless conflicts, local raids,
resulting in cattle-lifting and etc., dislocated the normal
life of the common man. Thus, to speak of uninterrupted and
continuous prosperity would be incorrect.

Principles:

Of course, this should not lead us to the conclusion
that the economy of the times was unsound or unprincipled.
A reading of the works of the times, particularly of Vījñān-
āśrama and Dēvarāmayātta, are an examination of the records
of the times should be able to convince one that there was
a systematic planning (for instance tank-construction),
observance of some accepted canons of the times laid down
by the śrutiśāstras (e.g., inheritance laws, settlement of dispute,
and so on).

Uniformity:

It is very difficult to say whether exactly similar
conditions prevailed as between Karnataka and other regions
of South India during the period of study. It is true that
all the regions were guided by the same principles (especially
in industry, commerce, taxation and corporate life). But it

1. Ch. I, Sec. 145 above.
2. See App. B, below.
3. See Ch. III, Sec. 5 above.
4. See Ch. II, Sec. 5A above.
5. Ibid., 6B.
in the lack of adequate information of varied nature - a field in which Tamilnad is more fortunate, that makes comparison more difficult, if not impossible. In one respect at least, Karnataka was a little different from others, namely that it was a host to several economic groups, particularly industrial and commercial classes of other parts of South India to settle down and carry on their economic activities undisturbed and add to the prosperity which was already there to some extent. Otherwise it would not have attracted them.

1. See Ch.IV, Sec.2.
### Appendix to Chapter VI

**Table showing wages & remuneration to temple servants**

<table>
<thead>
<tr>
<th>Name of Profession</th>
<th>1107</th>
<th>1220</th>
<th>1233</th>
<th>1247</th>
<th>1251</th>
<th>1267</th>
<th>1281</th>
<th>1291</th>
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</thead>
<tbody>
<tr>
<td>Doctor of Purâna</td>
<td>80n</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Khondika</td>
<td>180n</td>
<td>0 gn</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Friar</td>
<td>-</td>
<td>10Gn</td>
<td>18Gn</td>
<td>40n</td>
<td>0Gn</td>
<td>12Gn</td>
<td>6Gn</td>
<td></td>
</tr>
<tr>
<td>Cook</td>
<td>-</td>
<td>0Gn</td>
<td>-</td>
<td>3n</td>
<td>4n</td>
<td>4n</td>
<td>2Gn</td>
<td></td>
</tr>
<tr>
<td>Garland-maker</td>
<td>-</td>
<td></td>
<td>-</td>
<td>5n</td>
<td>4n</td>
<td>+10Gn</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Puvashina</td>
<td>-</td>
<td></td>
<td></td>
<td>6n</td>
<td>-</td>
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<tr>
<td>Yojamāna</td>
<td>-</td>
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<td>40Gn</td>
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<tr>
<td>Casual labour for pounding rice</td>
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<td>-</td>
<td>-</td>
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<tr>
<td>Stūgāri</td>
<td>-</td>
<td>10Gn</td>
<td>-</td>
<td></td>
<td>60n</td>
<td>60n</td>
<td></td>
<td></td>
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<tr>
<td>Attendants</td>
<td>-</td>
<td></td>
<td>-</td>
<td></td>
<td>4Gn</td>
<td>-</td>
<td></td>
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</tr>
<tr>
<td>Water-carriers</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td></td>
<td>4Gn</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ghānabīra</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td></td>
<td>40Gn</td>
<td>12Gn</td>
<td></td>
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<tr>
<td>Officer in charge of grama:</td>
<td>10Gn</td>
<td>-</td>
<td>-</td>
<td>50Gn</td>
<td>12Gn</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Proctor of milk rice</td>
<td>-</td>
<td></td>
<td></td>
<td></td>
<td>2Gn</td>
<td>-</td>
<td></td>
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</tr>
<tr>
<td>Gardener</td>
<td>-</td>
<td></td>
<td></td>
<td>2Gn</td>
<td>3Gn</td>
<td>-</td>
<td>-</td>
<td></td>
</tr>
<tr>
<td>Bestor of symbols</td>
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<td></td>
<td></td>
<td>12Gn</td>
<td>-</td>
<td>-</td>
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<tr>
<td>Conch-Mover</td>
<td>-</td>
<td></td>
<td></td>
<td></td>
<td>10Gn</td>
<td>-</td>
<td>-</td>
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<tr>
<td>Gārīkāra</td>
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<td>-</td>
<td>3Gn</td>
<td>-</td>
<td>40n</td>
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<td>Anāgāika</td>
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<td>2Gn</td>
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<td></td>
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<td></td>
</tr>
<tr>
<td>Potter</td>
<td>-</td>
<td>-</td>
<td>1Gn</td>
<td>-</td>
<td>4Gn</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Pāvara-āratiya Diśu</td>
<td>-</td>
<td>-</td>
<td>3Gn</td>
<td>-</td>
<td>-</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Name of the profession</td>
<td>1107 (a)</td>
<td>1282 (b)</td>
<td>1283 (c)</td>
<td>1287 (d)</td>
<td>1281 (e)</td>
<td>1275 (f)</td>
<td>1271 (g)</td>
<td></td>
</tr>
<tr>
<td>-----------------------</td>
<td>----------</td>
<td>----------</td>
<td>----------</td>
<td>----------</td>
<td>----------</td>
<td>----------</td>
<td>----------</td>
<td></td>
</tr>
<tr>
<td>Vaisapayana</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>15Gn.</td>
<td></td>
</tr>
<tr>
<td>Asharya</td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>20Gn.</td>
<td></td>
</tr>
<tr>
<td>Indrapada Geagra</td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td>6Gn.</td>
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</tr>
<tr>
<td>Kudineraka Geagra</td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td>6Gn.</td>
<td></td>
</tr>
<tr>
<td>Srigondhada Geagra</td>
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<td></td>
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<td></td>
<td></td>
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<td>6Gn.</td>
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<tr>
<td>Ayreva Geagra</td>
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<td></td>
<td></td>
<td></td>
<td>12Gn.</td>
<td></td>
</tr>
<tr>
<td>Bhantara Geagra</td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td>11Gn.</td>
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</tr>
<tr>
<td>Shatagainiteru</td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>10/12Gn.</td>
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</tr>
<tr>
<td>Karmaragaramya Gevara</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>6/4Gn.</td>
<td></td>
</tr>
<tr>
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(a): S.I.I, IX(1), No. 175.
(b): E.C. (11), M. No. 126 & 125.
(d): E.C. III(1), M. No. 122.
(e): E.C. XI, Ch. No. 2.
(f): E.C. III(1), TN. No. 07, p. 289 ff. Text
(g): E.C. VI, Kd. No. 49. p. 45 ff.
(Payments in kind)

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(a). E.I, XIII, No. 14, pp. 166-176 & et
(b). E.I, IX, No. 37
(c). E.I, XV, No. 65, (1) p. 61-83
(e). K.I, II, No. 188.
A note on popular belief regarding economic notions;

It is proposed to bring together in this appendix the beliefs of the common man regarding his behaviour to the various economic problems or issues, which he faced from day to day or as to how he should react to them. Most of these have been gathered together by some well-known moralists, Āyakār or Vechanakāra of the time. By means of parables, the truth of certain economic things are brought home by the authors like Pālkuriki Sēnāntha in his Pūṇāvāra Āyakāra.

**Attitude towards bribery:**

It was a common belief, that a king was one, who protected his subjects well, and a minister, who did not receive or aspire for bribes.

"Prajāyam pālīsabalojātanātanarasaṃ Kṛṣṇayayač adamadadam
Nāyarāntriśāva" 

**High standard of living:**

People desired for leading a fairly high standard of living brought out in another passage which purports to say that there is no one who does not desire wealth, a square meal and a decent drose etc.2

The attitude contempt with which poverty was looked upon and the sad experiences of one rolling in poverty is emphasised thus:

A

Šūnu sūpam arhitamilladdūtava hārōṇāphākāaya dhanyayaśa

Šūnu dārīdyada bālkoṣa kalabhaṃ kāpam māś pasangathiyam

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Agriculture:

The importance given to agriculture, monsoon and crops, said to be the life of every one, is clear from another passage:—

"Koleye servajanaārayam aivāsī dēvar kalge tānārayam!"  
Bolaye sarvora jīvanam badevar sarvarge aśāhārayam"  

The uselessness of cultivating waste-lands has been emphasised in another passage. The situation has been compared to one who is in the midst of marauders, whose only interest is swindling:—

"Koluvā kūṭavu nastaśoppa kolasāṁ kaiḷaṅgārambhāmāṁ!  
Goluvānīlādayuddhaṁ pājū nelaṅgā lāsaya nīchārayam!  
Halapalāchane jūju lāña monṣārataṁ rasedoushadeśa!  
Phalodhārānti yā tārāpalīya!"

Voyeṣā in Lāhāmaratām emphasises the same idea and the futility of pursuing certain things thus:—

"Viṣeṣa lāhāvilāda paraṇā, bolacillāda dhatri,  
monṣārampā putravillāda mano vārte, gārajale  
millāda bā́ṅg, jenōṇṇetti illalā nācā!"

Again he says,

"Soułoppa būṇiyenu, uttu, kasemām kāḷeṇu, bitti,  
bāliyāndrī, pirāṇum prayaṭṭenuṁ māṇidōsā,  
kariya būṇiya boleṣamantakkum"
Factors of Economic prosperity:

A people can lead a contented life only if certain conditions are fulfilled. It was believed that human life simply ceases to exist or wise people do not reside in countries where there is no good harvest, no reasonable system of taxation and areas infected by wild life devoid of conveniences of life, where people are under constant fear of war or where calamities or miseries befall them quite often and where high level of morality (i.e. other women live) cannot be easily maintained. The force of these ideas is brought out thus:

"Phalavottillada rōjyadalli prabhu cēndakkāseṣayvali
bal| puligal singengolikēvali porovemirdalli
kugrēmadōl| golavam tōrada dukkamappa kaṇeyoł
bhūtengalēvēdōl| sālebellor nīle caḷḷadal"

Borrowing:

A number of passages stress on the futility of living on borrowed funds which is as wasteful as a very small garden, a village at the fag-end or a house which is about to collapse.

"Kirutōgam kaṇeṣvali bīhumānā sālēda dora kāryaṃ --
2
berīṇeyāṃ surīdentalai"

The sad situation of a person, resulting from borrowing is compared to one who has two wives or a drunkard or one with gambling and other allied vices. So also a word of caution is administered to those who advance loans without proper se-

1. "A war with no hopes of victory, undertaking of work without proper mental decision and medicine prepared out of poisons these merely create only a feeling of being useful.
3. Ibid., pass. 75, p. 315.
4. Ibid., pass. 75, p. 315.
1. R S, 15, p. 3
2. R S, 17, p.8 - it emphasizes the danger of unscientific holdings
security. Thus for instance Nayaseha says:

"Dadidu kolvenge salam koṭṭarambantu"

Even:

Whether we call it as a fatalistic way of life or pessimistic attitude, people had a firm belief in fate as also contentment and did not aspire for the impossible. But still people did not lose faith in retrieving one's own fortune though with the help of nature of metaphysical forces which are not belittled. This reminds us of the physiocratic attitude towards economic activity. To quote:

"Udarājana kalāgundā porchadhanno, nyagrodha bejasām
kelaṁ sididum peramnāgada, olegara ottāgade lokośi
nīdi pannōgade daivadalmyirā sālānākālākā tēn,
3.
bojave sem balidēnāgānā"

Also

"Gisvīraṃagalaūr nōcraṃrāvar nī tyasa maharāyaṇīsā
kaḍukārayodi kēluve stkhī jolōvī mārūkāśēm,
Nriṃsenaḷḷadādārō kāyvaru jagadrekaṭkaraṃ neenalai
4.
koḍuvar kōmārā māryaṇā"

This however does not mean that people could throw off their hands in despair. But that they did realize the supreme value of self-effort or exhibited a sense of responsibility and proper handling of affairs is clear in every field of economic activity.

1. Lāhrāmāritā I, p.76, pass.146
2. S, S, 27, p. 30 - "Vidyām saeruvānāvanei," SS, 28 p.13 -
   "pasedatālada hārukāl" SS, 30. p. 14 - "Sīrībanduā
   nīle punyavai," SS, 31, p. 16 - poorvēritām dēgīral,
   kōlarā ēkāra saṃyorāram; SS, 32, p.18 - narar pūrvadal
   pasedatālada pōpura. See also passages 36237, p.17.
4. S, S, 34, p. 18 - alāo "Nīrāmā pātīsai kōlvane - SS, 38p-18
5. Nayaseha Lāhrāmāritā I, pass.42, p.71
**Liberal Economic View:**

The business-like mentality or an utterly pragmatist view of life is discarded to one of lenient attitude towards economically handicapped and down-trodden. A humanitarian approach is what is sought after by the poet of the time. This is not of course one of robbing every one to the dead level of equality. For our writer says—

"Kodabollaga dārikramañ — keṇu lohāngati dravyamān.

ekāti tiṣṇayuyayamāñ naivedyam sudu pāpistani bohāmanam""**

**Wealth:**

Adam Smith's contention that Economics is a science of wealth has been rendered too true by the way in which people measured men in terms of wealth, though in a society not saturated by a sense of pragmatism. The fate of a man who is haunted by poverty is described thus:

"Kuṇḍōki kūdaru kuṃśāyur nripar niśkāraneś dandipar

nalayō kiśārū pūruṣadu satītām pūgattuval

śālīgar kalugadum taligēri par tologirāl laśākātā

kṣāmsanānām nailamūtād munideppuval"

**Welfare State:**

An ideal welfare state, of which we speak so much is attained when a king addresses himself to the defence of his people, carefully balances his accounts, cultivates friendship with good neighbouring kings and is well served by strong men. The ruler of a country where there are fertile lands yielding good crops, the people justly tapped and their welfare looked

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1. R.S. 33, p. 15
2. EA. 51, p. 24, see also 32 & 53.
after, is the most ideal ruler. Not otherwise. Thus says Ake

Sākara:-

"fura durgamela' balma mādada projēkaôhengela' "

nōdada dorde ye okkida kōnpani"

"Balavantar nereyogalikśeśadevar mitratvamam tañcirīya
moloniya balanagā chānyatctiyam niṣkēpēsā dandamām,
koladālari sogauvāgo mambagepēhām baradārōte tāle tek
bein ṭhāgyaṁ dora gappudē... "

Officers:-

But a welfare state does not depend upon the king alone.

The Shanubhōra, who is the pillar of the village administration
and the pivot of village economic activity was required to
play a very delicate role of being the liaison between the
ruler and the people. He should skillfully increase the re-

1. S. Ḳ., 55, p. 26
2. Ibid., 56, p. 57
3. Ibid., 62, p. 22
4. Ibid., 65, p. 30
5. Ibid., 64, p. 50
6. Ibid., 65, p. 31.
The sense of responsibility is brought out in another passage thus:

"Ibare bijanga mungo bali holamala maedo gondhondirmatyarodia siksal, prayagalam bhupalaka bhadral, taruva pangalombo mato visanam patthirakam gudisal, harakollal para kayvane."*

Ideal:-

The ideal which the people placed before themselves was something unique which perhaps has no parallel in any other part of the world. For instance, payment of debt was regarded as hinam which must be discharged and as a thing which should not be sought after by respectable people. A man is advised not to mortgage jewels or property or to carry on credit transactions or to accept responsibilities for the whole village to be just and truthful. A thing is known by its reward though a task may be extremely difficult to begin with such as cultivation of land, fighting the enemies, saving for the future which give happiness in the end. Here the emphasis is on the dignity of labour. There is a tinge of charitra philosophy in the passage that wealth got must be enjoyed.

The parasitic attitude is condemned in very strong terms by one of the writers Mayasana in very many parables. The human beings are not to depend for everything upon others and give up their own attempts.

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1. s.h., 29, p. 14
2. s.h., 81, & 82, p. 59.
3. s.h., 96, p. 45.
4. s.h., 91, p. 65.
Finally, the standard which even to-day a Hindu has in mind uppermost in all his activities is brought out in the śatka thus:

"Kočhārācātanaśavanam megalaṃ satpātrakaṃ dānestum
hidabokai ñheñdhuka bhandujanapūl austotmarāl
javālyā, idabokīśarumālī bhāttī rasañam viññāsam
svādyāl idabokideṇābokīcāl"

This practically sums up the plank on which the entire economic-pattern of medieval times was based.
APPENDIX B

A Brief Review of Current Thinking on Economic Concepts

A number of problems, considered before have been based on economic thought of the times as revealed in the works of two important commentators, Vījñānāśāraya and Dāvanabhatte. It is but fitting to consider here their views, from economic point of view instead of merely reproducing them verbally. For instance, if the theoretical concept of property is to be analysed, no attempt will be made to describe it. But among others its effects on subdivision and fragmentation will be assessed and only illustrations provided.

Keeping this working principle in the background, the views of the two Īḍālikāraka will be analysed under the following headings-

a. Property laws
b. Indebtedness
c. Production
d. Mercantile law.

e. Property laws: An examination of the laws of inheritance reveals, that, while certain conditions favoured partitions, easily leading to subdivision and fragmentation of immovable property, there were others which prevented it. For instance among the unfavourable ones may be listed the following:

1. See Derrett, Koyalman, p. 223, ff. and his article "A new light on Bitākāra as legal authority", JII, April 52, for a critical review of property laws.

2. References made in this Appendix are to the translations of the two works by J. R. Chalpuru, included in the Bibliograph
(1) The divisions into obstructible (apratibandha) and unobstructible (apratibandha) and the long line of succession in the event of the failure of previous heirs prevented quick succession and any subdivision of property.

(2) Though the sons acquire swāmyata (ownership) by right of birth they do not get swāstantrya (independent power) and hence remain incompetent until the father becomes disqualified in one way or the other (i.e. either due to old age, protracted illness, or protracted illness) or until after his death. The partition can take place then alone except as stated below.

(3) The option of living together or reunion although partition results in the increase of spiritual merit.

(4) Partition, normally, takes place after the death of the father. But the father may also bring about the partition during his lifetime, for which there are no rules regarding sharing, at his pleasure.

(5) Although the daughter acquires right and interest by birth, it is only for purposes of meeting marriage expenses that about 1/5 and an equal portion, where the property is small, allowed.

(6) Widows to be provided for, i.e., as much share as a son, only when she has no śrīdham or other sources of income.

1. Vijñānavāra, Pitākara, Ch.VII, 111
2. Devamattu, Purāññakarika vyava, Ch. 8, p. 536
3. Ibid., p. 540
4. Ibid., p. 573 and 577
(7) Certain categories of persons such as impotents, lepers, idiots, blind, degraded and others and brothers habitually committing wrongful acts, excluded from having a claim on the property.

(8) Certain categories of property treated as indivisible - property gained by learning, wealth acquired by valour, affectionate gift, stridhana, clothes, parchments, ornaments, cooked food, water, women and common path.

As against these there are others which facilitated subdivision and fragmentation to a large extent.

(1) The right of equal division of the property - equality shall be the rule while nothing special is mentioned. While inequality is allowed for in exceptional cases, the eldest son getting an additional share or the best quality land it has been held specifically that unequal partition should not be practised as it is contrary to scriptures.

(2) Among property which may be divided, grandfather's property and father's prosperity has also what was acquired by self (excluding the one acquired without using the undivided property) are included.

(3) It is left to the option of the father to give to their eldest son the best, the middlemost the middle and the youngest inferior and make the shares equal or unequal.

h. Indebtedness -

Dvānabhāṭṭa gives us an idea of certain sound and well-established principles regarding loans, their advancing, re-

2. Ibid., p. 583
3. Ibid., p. 585, 5 and Vijnānāvāra Uitiṣa, p. 194
repayment, interest, pledges and etc. While loans with pledges of adequate value, securities and bonds attested by trustworthy witnesses are considered very necessary, the creditors were also under the obligation to preserve carefully such pledges if they were merely for custody. If it is for use, they are not expected to utilise even a small amount of anything not pledged. In cases other than those where time limit is not stipulated there will be a loss of pledge if it is not redeemed and when the amount is doubled. Of course 14 days' grace time is allowed. As regards interest also categorised into 6 varieties speculative rate is strictly prohibited though the rate agreed to by the debtor will have to be paid.

There is a limit to the rate of interest laid down by Manu, i.e. 15 percent however differing according to varnas.

The rules regarding repayment of debt are also lenient. The creditor is required to use gradually all methods such as moral suasion, starvation, compulsion, confinement and deposit to be tried one after the other and used appropriately. Of course the sārītikāras insist on early discharge of debt to acquire spiritual merit. As soon as the debt is discharged the document is to be torn or a receipt acknowledging payment to be issued by the creditor. In cases of those who are unable to pay a new bond or agreement will have to be made and the interest accrued to be added to the original principal.

2. Dīvannabhata Sūtrī, p. 250, 257 Vyava, 11
3. Ibid, p. 261, 282
4. Ibid, p. 286
5. Ibid, 287
6. Ibid, p. 289
7. Ibid, p. 307
8. Ibid, p. 308
9. Ibid, cf. VI
But it carries a less rate of interest than the borrowed money. If the debtor is insolvent, he should be asked to work for the creditor subject to certain conditions. For instance he should be given a job agreeable to his class. The creditor should always issue receipts for payments and in case of failure to do so the amount recovered will carry interest to the benefit of the debtor. Lastly, the obligation to discharge debt is restricted to two generations (son and grandson), and beyond which there is no liability and the maximum period of delay is for 20 years. The son and grandson are not required to pay debts contracted for gambling or purchase of spirituous liquor.

A woman is liable to pay if she has contracted loans either on her own account individually or with her son or husband for family purposes. A debt contracted by her husband is to be paid by her provided she agrees to it and not otherwise. Of course though the rules seem to be more in favour of the creditor the practice of fraud is prevented by laying down certain healthy conventions and the debtor receives some protection especially regarding repayments.

There is no scope for accumulation of what came to be called ancestral debt for two reasons namely (i) grandson is not expected to discharge grandfather’s debt before he can discharge his or his father’s debt, (ii) loans contracted for certain purposes only to be paid so that the tendency for accumulation will not be there. No loan can remain for more than

2. Vaiṣṇava Sūtra, verse 43, p.71
3. Dāvānadhānta Sūtra, p. 307
so yours unpaid.

a. Production:-

The commentators have laid down very sound rules regarding partnership. Partnership between persons of high family competent and not lethargic, rich, the sharing of profit or loss in proportion to the share of contribution and the principle of joint responsibility, are some of the important and well-known conventions. Losses due to fate will be shared alike. If it is due to the fault of one, the person practising fraud is to be expelled without profit. But if any one unauthorisedly commits mistake he should alone reimburse to his co-partner. So also one of them who recovers or restores the property likely to be lost shall be reimbursed upto 1/10th. and the remaining shared among agreed co-partners. Losses resulting from non-performance of duties also shall be proportionate to the inaction. Here stress is laid on activity, incentive and equal sharing of loss or profit.

d. Mercantile Law:-

Rules regarding commerce are double-edged in so far as they protect the consumer and producer or seller alike. Mere lack of obligation on both sections. Similarly, fraudulent sales or sales due to speculative motives are discouraged completely while all steps considered adequate are recommended to be taken to make the bargain full some and fair. For instance, when a person purches in the open during daytime in the presence of the witnesses he is less subject to risk than

1. Devamabhu'sa Smriti, p. 349.
the one who makes an unauthorised purchase at night in secret and at an unreasonably low price, and from dishonest persons. It means that purchases are to be made through authorised agents and the buyer has every chance of being exonerated even of shady transactions made out of ignorance. The buyer is also at an advantage in so far as he can make pre-sale inspection subject to certain conditions. Even after sale, there is chance for the return of the article, though there is time-limit placed. There is room for payment of advance with little risk of losing it for the responsibility for completing the transaction is on the seller alone. There is also provision for prompt delivery of goods after purchase, in the absence of which there is penalty for the seller. If any injury occurs to the article during the period of sale, except due to fate before delivery, the loss would be his if he does not offer it to the purchaser, while in the other case, if the purchaser does not take delivery when offered, he has to bear the loss. The part played by fate is also taken into account. Just as the buyer, the seller is also given protection. For instance, he can recall to any one, the goods if the original buyer does not take delivery of the goods when offered or he makes no demand. But a seller who sells defective commodity or resells when the first buyer has not consented to it or tries to deliver the goods to one to whom he has not actually sold it, he will be penalised. Also similar rules apply to sale without ownership. Adulteration is strictly prohibited.

Breach of contract.
An examination of rules regarding the relation between the workers (hired servants) and the employers indicates the extent to which protection was afforded to the workers. Wages were to be paid according to the value of work to be split up into three parts, one at the commencement, second at the middle and the third at the end. The worker who is unsuccessful in a dispute will suffer reduction in wages. Similarly, he is expected to safeguard the implements kept in his charge and not use them negligently. Also, having received the wages, if he does not perform duties he will be compelled to pay fine. This speaks of the obligations of the worker. But a worker is also given adequate protection. For instance, he will not suffer any reduction in wages if ill though he should complete the work. Alternatively, if he is compelled to leave the job because of the harsh treatment of the owner he shall receive his wages. So also if the master does not pay wages or dismisses the workers even before the expiry of the period he will pay full wages and is subject to fine.

1. Dvamadhuta's Carita, p. 387.
2. Ibid, p. 386.