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ECONOMY

The people in medieval India pursued diverse range of economic activities to earn their basic livelihood. The sphere of their works varied from agricultural to artisanal production, trade and commerce and associated commercial and financial services. These activities underwent various changes through out the course of this period. The state mobilized its resources through collection of different types of taxes for its survival and expansion.

In this lesson, you will learn about various ways and means of production, mobilization of resources by the state and the trade and commercial activities. In the section on agricultural production, we will discuss extent of cultivation, crop pattern and means and methods of irrigation. Under the taxation system land revenue administration, role of landed intermediaries in the revenue administration and burden on peasantry will be analysed. In the section on non-agricultural production, you will learn about a wide variety of medieval Indian crafts, technologies of production involved therein and organisation of production. You will also learn various aspects of the medieval Indian trade and commerce like commercial classes such as the sarrafs, merchants, brokers etc. and commercial practices, such as, bills of exchange (*hundi*), brokerage, insurance etc.



OBJECTIVES

After studying this lesson you will be able to:

- know the extent of cultivation; main crops grown; means and methods of irrigation in India;
- analyze revenue system of Medieval India;
- know the role of landed intermediaries in the revenue collection;
- discuss the production of various articles of craft;
- appreciate how non-agricultural production was organized;
- describe inland and foreign trade;
- know the main commercial practices and personnel of trade and
- describe the currency system of this period.

13.1 AGRICULTURAL PRODUCTION

Agricultural production constituted the bulk of production during medieval period. The income from agriculture was the main source of state revenue.



Notes

(i) Extent of Cultivation

Extent of cultivation may be understood in terms of actual area under the plough in relation to the total available cultivable land. It is to be noted that there was a favourable ratio of land to man i.e., availability of land in surplus than the actual land cultivated by peasants. In such a situation an increase in production was sought through expansion of agriculture i.e., bringing newer areas under cultivation.

We are informed, for instance, by the contemporary sources that large tracts of land in even such fertile regions as the Ganga-Yamuna Doab were covered by forests and grasslands during the Sultanate period. Land continued to exist in a favourable ratio to man during the Mughal period as well.

The rulers of this era, therefore, harped on the policy of expansion of agriculture to such areas which were hitherto not under cultivation. Agriculture was introduced to tribal, backward, and outlying areas. Forests were cleared and agricultural wastelands were converted into cultivable lands. Extent of agriculture expanded in good proportions from the Sultanate to Mughal period. By the Mughal period, agriculture was practiced in almost all parts of the empire, yet land still existed in huge surplus than the actual requirement of the Mughal agricultural population. The extent of cultivation significantly increased during the reign of Aurangzeb in comparison to the Akbar's reign. The expansion of cultivation in Bihar, Awadh and parts of Bengal is ascribed to clearance of forest, whereas in Punjab and Sind, to the spread of canal network.

(ii) Crop Pattern

The medieval Indian peasants produced a variety of food crops, cash crops, vegetables and spices. They were familiar with various advanced techniques of crop cultivation of their times viz., double cropping, three crops harvesting, crop rotation, use of manures and range of devices for irrigation etc.

- a. **Food crops:** The principal food crops produced were rice, wheat, barley, mil-let (jowar, 'bajra) and a variety of pulses such as gram, arhar, moong, moth, urd, khisari etc.
- b. **Cash crops:** Sugarcane, cotton, indigo (used to extract blue dye), opium, silk etc. were some of the prominent cash crops of medieval India. Making of wine from sugarcane became widespread by the fourteenth century. During the Mughal period, sugarcane was the most widely grown cash crop with Bengal producing the finest quality.

During the Mughal period, Bayana (near Agra) and Sarkhej (near Ahmedabad) produced the best quality Indigo. Sericulture (rearing of silk worms on mulberry plant), which was practised on a modest scale till the Sultanate period, became widespread during the Mughal period. Bengal emerged as the main region of silk production. The Mughal provinces of Bihar and Malwa produced the finest quality of opium. Tobacco cultivation was introduced in India by the Portuguese during the sixteenth century and it became widespread in the subsequent period. Surat and Bihar emerged as major tobacco producing centres. Similarly, from the seventeenth century, cultivation of coffee began on a large scale.

- c. **Fruits and Vegetables:** Fruit crop cultivation developed rapidly during the medieval period. Some of the Delhi sultans actively promoted growing of fruit crops. Firuz Shah Tughlaq, for instance, laid down 1200 orchards in the



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vicinity of Delhi. Mughal emperors and their nobles also planted lavish orchards.

During the course of the sixteenth and seventeenth centuries, a number of fruits were introduced in India through outside agencies. The Portuguese for instance, introduced pineapple, papaya and cashew nut; etc. Cherry was brought from Kabul. Leechi and guava were also introduced during this period. A wide range of vegetables were also produced by the medieval Indian peasants. Abul Fazl, in his *Ain-i-Akbari*, gives a list of vegetables which were, in use at that time. Potato, Chilies and tomato were introduced during the late medieval period.

- d. **Spices:** Pepper, clove, cardamom, turmeric, saffron, betel-leaf, etc. were some of the important spices produced by the medieval Indian peasants. By the Mughal period, the southern coast of India began exporting in large quantities different kinds of spices to various regions in Asia and Europe.

(iii) Means and Methods of Irrigation

The Indian agriculture has always depended on various sources of water both natural and artificial, for its irrigational requirements, viz - rain, wells, river, tanks, canals, lakes, etc.

Dams, lakes and water reservoirs were some of the important means of irrigation. In south India, the state, local chiefs and temple managements constructed a number of dams over rivers for this purpose. The Madag lake, for instance, was built by the Vijaynagar rulers on the Tungbhadra river to meet the irrigational need of the adjoining territories. Lakes and water reservoirs such as the Dhebar, Udaisagar, Rajasamand and Jaisamand (all in Mewar); *Balsan* (Marwar) and *Mansagar* (Amber) etc. served as important sources of irrigation in medieval Rajasthan.

Wells, as a common source of irrigation, were uniformly spread in different parts of the country. A number of artificial devices were used to lift water from wells. Pulleys were employed over wells for this purpose. Another device worked on the lever principle. In this method, fork of an upright beam was kept in a swinging position with its one end tied with a long rope and the other carried a weight heavier than the filled bucket. The *Persian wheel* which began to be used in India from the Sultanate period, however, was the most advanced water lifting device of this period. In this method, a garland of pots was attached to the rim of a wheel, a gear mechanism was also attached to it, and with the help of animal power this wheel was made to rotate.

The Delhi Sultans, in particular, promoted canal irrigation. Ghiyassuddin Tughlaq (A.D 1320–1325) built a number of canals for this purpose. However, Firuz Shah Tughlaq laid the largest network of canals. Four such canals are frequently mentioned in contemporary sources. These were - (i) from Sutlej to Ghaggar, (ii) Opening from the Nandavi and Simur hills to Arasani, (iii) from Ghaggar, reaching upto the village to Hiransi Khera, and (iv) excavated from Yamuna and extended upto Firuzabad. The tradition of Delhi Sultans to construct canals was continued by the Mughal emperors as well. The *Nahr Faiz*, for instance, built during Shahjahan's reign carried water from Yamuna and irrigated a large area.



INTEXT QUESTIONS 13.1

1. What was the availability of land for agriculture?



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2. List four food crops and four cash crops of medieval India.

3. List four crops which were introduced in India during the medieval period.

4. What was a Persian Wheel?

13.2 LAND REVENUE ASSESSMENT AND MAGNITUDE OF THE LAND REVENUE DEMAND

The medieval state derived the largest share of its income from land revenue. An elaborate mechanism of land revenue administration gradually developed due to efforts of medieval rulers like Alauddin Khalji, Sher Shah Suri and Akbar. In its developed form, the land revenue administration involved well formulated policies. These were: (i) actual measurement of cultivable land for the purpose of assessment of land revenue (ii) classification of land on the basis of the fertility of soil (iii) fixation of rate of the land revenue demand (iv) establishment of elaborate mechanism for its collection, and (v) working out modalities for assessment and collection of land revenue in cash.

During the medieval period different methods of revenue assessment and collection were used. The most simple and basic method was crop sharing or *batai*. The state fixed a certain ratio of produce as state's share. In this method out of the total produce the state share was collected by designated official. Here the measurement of land had no bearing on revenue collection. The actual produce was the main focus of attention.

Crop Sharing

Three types of crop sharing was in practice. These were - first, division of crop at threshing floor after the grain was obtained; second, *Khet-batai*, i.e. division of field when the crop was standing; and third, the *Langbatai* in which the crop was cut and stacked in heaps without separating grain. The share of the state was decided in this form.

In the second method known as *Kankut* the measurement was important. In this method land was first measured. After measurement the productivity of land was estimated to fix the revenue demand per unit of measured area. Sher Shah improved the method of assessment. For estimating the productivity sample cutting from three types of land i.e. good, middling and bad lands was taken and an average yield was obtained. The State demand was fixed at $1/3^{\text{rd}}$ of the average yield.

Revenue demand per bigha for every crop was declared and was known as rai of Sher Shah. During initial years of Akbar these rates were adopted for the whole empire. Here the state demand was expressed in kind but could be collected/paid in cash after applying prevalent prices on them.

This Third method was called Zabt since the assessment was done on the basis of measurement. Based on yields the share of the state was decided. Under Akbar the method was further refined. All the territories were divided into the revenue circles or dasturs. For each dastur circle per bigha revenue rates for different crops in cash based on productivity and prices was worked out.



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The problem of compiling fresh rates every year for different localities was overcome through adoption of *Ain-i-Dahsala* or ten years revenue rates. According to this the average of the rates of last ten years was taken as cash revenue rate for a particular crop. However, these were changed at irregular intervals and not updated every year. In the beginning it was implemented in the provinces of Agra, Allahabad, Awadh, Delhi, Lahore and Malwa. Later it was extended to some other regions. However at no point of time all the land in a particular region was measured. That would suggest that even in measured territories some territories remained unmeasured. In such a situation even in the *zabti* regions other methods of assessment and collection were followed in almost all parts of the country.

Classification of land

After the measurement, the cultivable land was classified, on the basis of the fertility of land, into three categories- good, middling and bad. Land was further classified into four categories viz -*polaj*, *parati*, *chachar* and *banjar*, on the basis of continuity of cultivation. The *Polaj* land was one in which two crops were raised every year; *Parati* land, however, had to be left fallow (uncultivated) for some time, after raising two crops to recover its fertility; the *Chachar* was an unfertile tract of land which was brought under cultivation once in every three or four years; and the *Banjar* land which was unfit for cultivation and therefore rarely brought under plough.

The land revenue constituted the bulk of the state's income. The state, therefore, constantly tried to expand the territory under cultivation to maximize its revenue returns. All efforts of the State were also focussed in ensuring maximum realization of revenue from the cultivators.

The Mughal land revenue administration was organised at the *pargana* level. The task of surveying of land and collection of revenue was entrusted to different officials. *Amin* was the head of the surveying party whereas the *amil* was incharge of revenue collections. The *amin* was assisted by the *qanungo* who was repository of all revenue records. The *chaudhari* assisted the *amil* in this work of revenue collection. At the village level, the records were maintained by the *patwari* and collections were made by the *muqaddam* or village headman. There were other officials such as *potadar* or treasurer and *karkun* or clerk. The records were maintained both in Persian and languages of the region.

Patta and Qabuliat

Each cultivator was given a document by the state called *patta* (title deed) which gave all the details of the various categories of land held by the cultivator and rate of land revenue payable by him on different crops. A deed agreement called *Qabuliat*, according to which the cultivator made a promise to pay a particular amount of land revenue to the state, was taken from the cultivator. In addition to the land revenue, the cultivators were also required to pay certain additional cesses, in order to meet the cost of assessment and collection of revenues.

**INTEXT QUESTIONS 13.2**

1. What was the difference between *Khet batai* and the *Lang batai*?



Notes

2. Name three medieval Indian rulers whose land revenue policies contributed to the development of elaborate mechanism of land revenue administration.

3. What were *Polaj Parati* and *Chachar* lands?

4. What is *Patta* and *Qabuliyat*?

13.3 ROLE OF LANDED INTERMEDIARIES IN REVENUE COLLECTION

Apart from state officials various categories of intermediaries existed between the peasants and the state. These intermediaries played a crucial role in land revenue realization. They claimed revenue exemptions on their lands or a share in land revenue in return for the services rendered by them.

Prior to the establishment of the Delhi sultanate our sources refer to terms like *raja*, *rajaputra*, *ranaka*, *mahasamanta* etc. These were hereditary right holders connected with land. They collected land revenue from peasants of their respective areas, sent a part of it to the state and kept a part with themselves for their sustenance. Besides, as we have seen, the state granted tax-exempt land to Brahmins and temples. Land revenue from such areas were collected by these grantees.

During the Sultanate period, landed intermediaries continued to play an important role in revenue collection. *Khuts* (small landlords), *Muqaddams* (village headmen) and a group of intermediaries, such as, *rai*, *rana*, *rawats* etc., enjoyed superior rights over land as compared to an average peasant. Alauddin Khalji tried to curtail the powers and shares of these groups. Later Delhi Sultans like Ghiyassuddin and Firuz Shah Tughlaq gave certain concessions to them.

During the Mughal period *rais*, *ranas*, *rawats* and other such intermediaries are referred as *zamindar*. They were the people who had hereditary rights over the produce of the land.

The *zamindars* claimed a direct share in the peasants produce. Their share varied from 10% to 25% in different parts of the country. These claims co-existed in a subordinate capacity with the land revenue demand of the state. *Zamindars* also assisted the state and jagirdar in the collection of land revenue. *Iqta* of the Sultanate period in a modified form became Jagir under the Mughals. Its holders (jagirdars) were paid through revenue assignments. We have already discussed them in chapter 12. The *muqaddams* (in north India) and *patels* (in Deccan) acted as village headmen who were responsible for collection of revenue and maintenance of law and order in the village. For their services, they were granted revenue free village land. The *patwari* (in north India) and *kulkarni* (in Deccan), who served as village accountants, were also paid similarly.

13.4 BURDEN ON PEASANTRY

Peasants formed the overwhelming majority of the population in medieval India. It was, however, not a homogenous group. One end of the spectrum was represented



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by rich peasants (*khuts* & *muqaddams* during Delhi Sultanate and *khudkasht* during the Mughal period), having large holdings and cultivating their lands with the help of hired labour. The other end was represented by small peasants and village menials (known in various parts of India as *balahars*, *reza ria'ya*, *paltis*, *kunbis*, *pahika'asht*, *upari* etc.). Bulk of the peasantry was known by the generic term *raiyyat*.

Overall, the peasants had to pay large parts of their produce as land revenue. Besides, a large number of landed intermediaries appropriated a share in the surplus of produce. Apart from it, the medieval Indian peasants also had to deal with frequent natural calamities like flood, famine, epidemics etc. An average peasant always found himself subsisting on margins owing to the regressive nature of land tax, the extensive burden of interaction on loans taken, frequent famine, disease and epidemic.

The peasant hardships and resentments, occasionally, culminated in protests and revolts. During the Sultanate period, Muhammad bin Tughlaq's effort to enhance the revenue rates in the doab region led to a very serious agrarian uprising in the region. Large scale uprisings of the *Jats*, *Sikh*, *Marathas*, and *Satanamis*, took place during the reign of Emperor Aurangzeb. Agrarian discontentment was one of the factors behind these rebellious acts.



INTEXT QUESTIONS 13.3

1. Who were *Rajaputra*, *Ranaka* and *Mahasamanta*?

2. Who were *Muqaddams* and *Patels*?

3. List some of the important peasant uprisings of the Mughal period.

13.5 ARTISANAL (NON-AGRICULTURAL) PRODUCTION

Though agriculture formed the occupation of the bulk of the people, a variety of crafts also existed on a significant scale in rural as well as urban areas of the country. These crafts included textile, pottery making, dyeing, sugar making, metal works, paper making, wood work, arms and armour manufacturing, ship-building, chemical works etc.

Prominent Crafts

The textile production was one of the most widely practised crafts of medieval India. The Indian weavers produced four major types of fabric - cotton, silk, woollen, and mixed coarse cotton. Bengal, Lahore, Agra, Awadh, Patna, Fatehpur Sikri and Gujarat etc. were prominent cotton textile production regions. Kashmir, Lahore and Agra were major shawl and carpet making centres. Apart from manufacturing, Bengal and Gujarat were renowned for the export of textile goods.

The art of dyeing or bleaching developed as a separate and specialised craft during this period. Bharuch, Ahmadabad, Surat, Patna, Sonargaon, Dacca, Masulipattam etc. were major dyeing or bleaching centres.

Sugar was manufactured all over the country. Sugar in its variants - Gur; powder, fine grained sugar etc. were produced in Bengal, Orissa, Ahmedabad, Lahore, Multan and many other places.



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Mineral extraction was another major industry. Salt, saltpetre, alum, mica etc. were produced on a large scale. The Sambhar lake in Rajasthan, the Punjab rock salt mines and sea water were some major sources of salt production. Sea salt was mainly manufactured in Bengal, Sind, Malabar, Mysore and the Rann of Kutch. Saltpetre, primarily used as an ingredient for manufacturing gun powder, was one of the most important mineral products. Initially, it was extracted at Ahmadabad, Baroda, Patna etc.. However, by the second half of the seventeenth century, Patna became one of the most important centres for processing this mineral.

Among metals, India was deficient in gold and silver mines. These metals, therefore, were mostly imported. Diamond mining was carried out most notably at Golconda. Some other centres of diamond production were Biragarh (Berar), Panna (Madhya Pradesh), Khokhra (Chotanagpur) etc.. Khetri (Rajasthan) was the main centre for copper production. Iron was the most commonly found metal. Bengal, Allahabad, Agra, Bihar, Gujarat, Delhi, Kashmir, Chotanagpur and adjoining regions of Orissa were major iron producing centres of the medieval period.

Paper making, as a craft, was introduced in India during the Sultanate period. It was first manufactured in China around the first century A.D. The craft grew at a fast pace. The manufacture of paper was prevalent during the Mughal period in almost every region.

The medieval period witnessed advent of a number of new technological devices and their application in diverse sectors.

In the textile sector, introduction of the spinning wheel (*charkha*), during the thirteenth-fourteenth centuries, was the most important technological innovation. It speeded up yarn production by six times in comparison to the spindle based yarn production. Similarly, pit loom was introduced in India during the fifteenth century, which speeded up the process of weaving. Drawloom was another important weaving device which was used for simultaneous patterned weave of different colours. Similarly, block-printing is also attributed by some scholars to the medieval Indian period.

In the sector of metallurgy and metal works, many new technologies were introduced in the process of manufacturing. Some of such technologies were -employment of vertical bore pits, deep mines with oval shafts, use of pulley etc. Production of high quality steel and bidri alloy of copper and zinc were new metal works of this period.

In the arms and armour manufacturing sector, use of gunpowder, canon, firearm etc, were some of the most important medieval innovations. The modern artillery was mainly brought to India, on the one hand, by Babur (who had received it from Persia), on the other hand, by the Portuguese. Besides, Fatullah Shirazi, an outstanding scholar and engineer of Akbar's regime, made some invaluable innovations in this sector.

Paper-making, as we have noted above, entered India during this period. Along with it also developed the craft of book binding.

Although, glass making technology was known to the Indians during the ancient period, its use was restricted to manufacturing beads and bangles. During the medieval period, various other glass products such as, pharmaceutical phials, vessels etc. also began to be manufactured. The practice of tin coating also entered India along with the advent of the Turks. This technology involved coating of tin inside the copper and brass utensils to prevent the food from acid poisoning.

Organisation of Production

Craft production was organised in villages as well as *qasbas*. There also existed imperial *Karkhanas*. In rural areas, artisans produced articles of daily use. These



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artisans were part of the village social network called the *jajmani* system. This system was more organised in Deccan and Maharashtra. The village artisans and servants in these regions were called *balutedars*.

Town based individual artisans formed the nucleus of such commodities which were produced for markets. Almost every craft had specialised artisans who produced articles for the market. At this level of the organisation of craft production, the individual artisan himself procured necessary raw materials and tools, manufactured commodities, and sold those in the market.

This mode of artisanal production, however, suffered from a major weakness. Since the production was organised on individual basis, an artisan lacked big resources to invest in the production process. Naturally, the size of final production remained small. A revised form of production called the *dadni* system gradually developed to address this problem. In this system, an artisan was provided with necessary raw materials and advance money by such merchants who traded in those commodities. After the expiry of stipulated time, the merchants collected finished goods and sold them in the market.

Royal workshop (*karkhana*) was another unit of craft production. These *karkhanas* were part of the royal establishment. These units produced commodities for the consumption of the royal household and the court, Generally, expensive and luxury items were produced here. The *Karkhanas* employed skilled workers who worked under *one* roof and were supervised by state officials. Apparently two distinct types of *Karkhanas* existed. First, the traditional type of *Karkhanas*, which produced luxury goods in small quantity, but of high, artistic value; second, mints or arms manufacturing units, wherein standard oriented and technologically advanced large scale production took place.



INTEXT QUESTIONS 13.4

1. Name five important crafts of medieval India.

2. Name three important centres of saltpetre production.

3. Name four important centres of diamond production.

4. Name three important technological devices used in the textile production.

13.6 TRADE AND COMMERCE

India had a fairly developed external and internal trade during the medieval period. The internal trade developed along local, regional and inter-regional levels. Trade relations with regions like China, Arabia, Egypt, Central Asia, Afghanistan were maintained on land routes. It carried its overseas trade with the Persian Gulf, the South China sea, the Mediterranean and the Red sea. The advent of European trading companies - the Portuguese, British, Dutch and French intensified trading activities in



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the Indian subcontinent. The Asian maritime trade also increased during this period. This period also witnessed proliferation of a variety of new commercial activities such as, money lending, brokerage, insurance etc. We notice a large number of merchants, sarrafs, brokers etc. playing active role in commercial activities.

(i) Inland Trade

By the Mughal period, inland trade had developed considerably. Every locality had regular markets in nearby towns where people from the surrounding areas could sell and purchase things. Besides, trade at the local level was also conducted through periodic markets known as *Hats* or *Penth*s, which were held on fixed days in a week. In these local markets, commodities like food grain, salt, wooden and iron equipments, coarse cotton textile etc. were available.

These local markets were linked to bigger commercial centres in that particular region. These centres served as markets for products not only from their specific region but also from other regions. Delhi, Agra, Lahore, Multan, Bijapur, Hyderabad, Calicut, Cochin, Patna etc. were some of such trading regions during the Mughal period.

A brisk inter-regional trade was conducted in luxury commodities. Ziauddin Barani in his *Ta'arikh-i-Firuzshahi* shows that Delhi during the Sultanate period received distilled wine from Kol (Aligarh), muslin from Devagiri, stripped cloth from Lakhnauati and ordinary cloth from Awadh. During the Mughal period, Bengal with its important trading centres - Hugli, Dacca, Murshidabad, Satagaon, Patna had well developed inter-regional trade with all parts of India. Similarly, Surat and Ahmadabad in Western India and Agra in North India were some of the important centres with fairly developed inter-regional trade.

(ii) Foreign Trade

India had traditionally been maintaining trade relations with other countries. During the early medieval period (i.e. from the tenth century onward), India carried trade with contemporary China, Arabia and Egypt. India also had high stake in the sea trade between the Persian Gulf and the South China sea. India imported silk, porcelain ware, camphor, cloves, wax, sandalwood etc from China and South Asia and horses from places such as Bahrin, Muscat, Aden, Persia etc. The Indian exports included aromatics and spices, cotton cloth, ivory and precious and semi-precious stones etc.

During the Sultanate period, India had trade relations with Central Asia, Afghanistan, the Persian gulf and the Red sea. India mainly exported food grains, textile, slaves, indigo, precious stones etc. whereas it imported precious metals like gold and silver, horses, brocade and silk stuff etc.

India, during the Mughal period, witnessed further intensification of her foreign trade owing to the advent of the European trading companies and their direct participation in the Euro-Asian and Intra-Asian trade. India had trade relations with central Asia, Persia and Europe. Her major export included textiles, saltpetre, sugar, opium and spices. In comparison to her export, her imports were limited to a few select commodities like silver, silk, porcelain, good quality wine, carpets, perfume, glass, watches, silver utensils, horses etc.

(iii) The Mercantile Community

Throughout the course of the medieval period in India, the mercantile community played an important role in the contemporary economy and society.



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During the Sultanate period, *Karwanis* or *Nayakas* were merchants, who specialised in carrying grains from the rural areas. The Persian term *Karwanis* meant those who moved together in large number. These people came to be called *banjaras* in the later centuries. We also get references of Multani merchant who specialised in long distance trade. They were mostly Hindu merchants.

We hear of a number of mercantile classes during the Mughal period. Banjaras have innumerable references in the contemporary literature as a trading group who carried on trade between villages and between village and towns. They generally moved with their families and households in groups. The Multani merchants continued to thrive during this period as well in places such as Delhi, parts of Punjab and *Sind*. *Baniya* was another important mercantile community in north India and Deccan. Their counterparts were *Khatris* in Punjab and *Komatris* in Golconda. Apart from their involvement in trade, they also acted as moneylenders. The *Bohras* were another prominent mercantile community during the Mughal period. It had a very strong presence in Gujarat, Ujjain and Burhanpur. Some of the other prominent mercantile groups were *Chettis* (South India), *Kling* (along Coromandel coast upto Orissa), *Komatris* (Telugu speaking merchant group) etc.

(a) **Sarrafs:** It was a yet another community engaged in monetary transactions. References to this community began to appear from the Sultanate period. However, by the Mughal period, it developed three distinct functions.

- i. Money changers - in this role, a sarraf was considered an expert in judging the metallic purity of coins as well as their weight. He also determined the current exchange rate of specific coins.
- ii. as bankers, they received deposits and gave loans on interest.
- iii. as traders, they dealt in gold, silver and jewellery. Besides, they also issued *hundis* or bills of exchange.

(b) **Brokers:** Known as *dalal*, it was another important commercial class. It emerged during the Sultanate period. However, brokerage became a widespread commercial practice during the Mughal period. They worked as middlemen in various commercial activities and transactions. The foreign merchants, who were unacquainted with the centres of production, pattern of marketing and languages, mainly depended upon brokers for their trading. These brokers worked in various capacities. Some of them were employed by merchants or companies. Some worked as independent broker serving many clients at a time. A few of them worked as state appointed brokers at commercial centres to register sale and purchase of articles. Brokers fee was not strictly fixed. It depended on the commodity and the efforts of the broker to strike the deal.

(iv) Commercial Practices

Along with the development of trade and commercial classes, some new commercial practices also developed during the medieval period.

- a. *Hundi:* *Hundi* or bills of exchange was a medieval commercial practice. A *hundi* was essentially a paper document promising payment of money after a fixed period of time at a certain place. This practice started because of the problems involved in carrying large amounts of cash from one place to another. The *sarrafs*, who played the key role in *hundi* transaction, generally



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had number of establishments across various towns and cities. They issued *hundis* to merchants after accepting the cash to be transferred. The *hundis* indicated the amount, period and place of encashment. The persons carried *hundis* to their destinations, presented it to the agents of issuing *sarrafs* and encashed the value indicated. Apart from merchants state officials and other nobles also used it for transferring money. The *hundi* system established a safe and convenient method of transferring money. The *sarrafs* charged a commission for every *hundi* they issued.

- b. Insurance: This practice became widespread, especially during the Mughal period. Certain insurance firms (mostly dominated by *sarrafs*) developed which took upon themselves the responsibility of safe passage and delivery of commercial goods. In case, any damage to the goods in transit happened, these firms were liable to pay compensations. A commission was charged as insurance cover of such goods. The rate of commission varied according to different regions and goods. The rate for overseas transportation of goods was higher than goods going overland.

13.7 THE CURRENCY SYSTEM

The silver and copper coins were mainly in circulation for cash transactions. Under Sultanate the pure silver *tanka* with fluctuating proportion of silver was the main coinage. The *jital* and *dang* were copper coins. The value of coinage fluctuated with the change in the prices of metals.



Fig 13.1 Coins



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Under Sher Shah for the first time the purity of metals in coinage of gold, silver and copper was established. The *rupaya* of silver came to be used as the basic coin for transactions. It was of 178 grains. The same continued under Akbar with minor fluctuation under his successors. The copper *dam* of the Mughals was 323 grains. The value of silver rupee to copper dam fluctuated as per the availability or scarcity of silver. During Akbar's period 1 silver rupee was equal to 40 copper dams. The gold or ashrafi had a weight of 169 grains.

The coins were minted at the royal mints spread in all parts of the kingdom. During Akbar's period Gold coins were issued from 4 mints, silver coins from 14 and copper coins from 42 mints. The number of rupee mints increased to 40 by Aurangzeb's time.



INTEXT QUESTIONS 13.5

1. Name five countries with which India maintained overland trade relations during the medieval period.

2. What was a Hat?

3. Name some of the important trade centres of medieval Bengal.

4. Briefly explain the following terms:
Karwanis, Khattris, Komatis, Bohras, Chettis.



WHAT YOU HAVE LEARNT

Let's briefly recapitulate the main points of this lesson.

Agriculture formed the occupation of the bulk of the people. An increase in agricultural production was sought through expansion of agriculture in newer areas as part of state policy. The peasants produced a large variety of food crops, cash crops, fruits, vegetables and spices. They practised advanced agricultural techniques such as crop rotation, double cropping, three crop harvesting, fruit grafting etc. Various types of artificial water lifting devices were also used for this purpose. The state derived the largest part of its income from land revenue. The land revenue administration was streamlined and elaborately developed as a result of some of the pioneering efforts made in this field by rulers like Alauddin Khalji, Sher Shah Suri and Akbar.

A powerful group of revenue intermediaries existed in between the state and the peasantry. They enjoyed some hereditary or state granted rights (either as religious grants or grants in lieu of their services) over appropriation of land revenue from the designated areas. These intermediaries assisted the state in the process of land revenue collection. The medieval Indian peasantry was a hard pressed lot. The repressive nature of land tax, demand of share in revenue by intermediaries, frequent natural calamities rendered the life of an average peasant dismal and deplorable. Peasant revolts, therefore, were not altogether unknown during this period.



Notes

Textile, mining and metallurgy, ship-building, construction works, arms and armour manufacturing, were some of the prominent crafts practised during this period. Craft production was organised at various levels of village, towns and the state, wherein state owned artisanal workshops (royal *Karkhanas*) produced commodities for the consumption of the ruling elite.

In the field of commerce India had trade links with contemporary central Asia, China, South-east Asia and Europe etc. The European trading companies viz., the Portuguese, English, Dutch and French, and their participation in the Indian, Intra-Asian, and Euro-Asian trade influenced Indian commerce.

Expansion of trade & commerce alongwith new commercial practices like brokerage, *hundi* (bills of exchange) and *bima* (insurance) helped commercial activities.



TERMINAL QUESTIONS

1. What was the extent of cultivation in Medieval India?
2. What do you understand by Persian wheel? How did it function?
3. Name some of the canals constructed by Firuz Shah Tuglaq for Irrigation.
4. Identify various stages of land revenue assessment in its most elaborate form.
5. What was Ain-i Dahsala? How did it function?
6. Name some of the important land revenue officials with their specific functions at the paragona and village levels.
7. What was a *Karkhana*? How did it function?
8. Name five leading mercantile communities of medieval India.
9. Who was a Sarraf? What role did he play?
10. What do you understand by the term *Hundi*? How did it facilitate trade and commerce?
11. Briefly comment on the role of landed intermediaries in revenue collection.
12. Comment briefly on the means of Irrigation during the medieval India.
13. Briefly comment on organization of artisanal production during the medieval period.
14. Discuss in brief, local, regional and inter-regional trade of medieval India.
15. Comment on the currency system of medieval India.



ANSWERS TO INTEXT QUESTIONS

13.1

1. Throughout the course of the medieval Indian history land existed in surplus than the actual land cultivated by peasants. Increase in agricultural production was sought through bringing newer areas under cultivation.
2. Food crops – rice, wheat, barley, and jowar, gram, moong; Cash crops – sugarcane, opium, indigo, silk.



Notes

3. Tobacco, Pineapple, Cherry, Papaya.
4. The Persian wheel was the most advanced water lifting device of this period. A garland of pots was attached to the rim of a wheel along with a gear mechanism. With the help of animal power, this wheel was made to rotate thereby lifting water through pots tied in succession.

13.2

1. As crop sharing methods, *khet batai* involved division of field between peasants and the state with standing crop; *lang batai* involved cutting and stacking of crop in heaps without separating grain.
2. Alauddin Khalji, Sher Shah Suri, and Akbar.
3. Polaj : land from which two crops were raised every year.
Parati : land to be left uncultivated for sometime.
Chochar unfertile land brought to cultivation once in 3 to 4 years.
4. These were two documents related to land revenue. *Patta* was a document given to an individual cultivator containing all the details relating to categories of land held by him and rate of land revenue on different crops. *Qabuliyat* was a deed of agreement whereby the Peasants promised to pay the land revenue due upon him to the state.

13.3

1. These were terms applied to the category of hereditary land right holders prior to the establishment of the Delhi Sultanate. These people helped the state in the process of appropriation of land revenue collection.
2. The *Muqaddams* and *Patels* were village headmen in north and south India respectively who were responsible for collection of land revenue and maintenance of law and order in their respective villages.
3. Such uprisings were those of the Jats, Sikhs, Marathas and Satnamis.

13.4

1. Five important crafts of medieval India were – textile, dyeing & bleaching, sugar manufacturing, mineral extraction and metallurgy (work in metals).
2. Ahmedabad, Baroda and Patna.
3. Golconda, Bairagarh, Panna and Khokhra.
4. Spinning wheel (Charkha), Pitloom and Drawloom.

13.5

1. India maintained overland trade with countries like China, Arabia, Egypt, Persia and Afghanistan
2. *Hat* was a periodic local market, held on fixed days in a week. In these markets local people purchased their articles of daily use.
3. Some of the important trade centres of Bengal were Hugli, Dacca, Murshidabad, Satgaon and Patna.



Notes

4. *Karwanis*, a Persian term, was applied to merchants who moved in groups, transporting grain from one place to another.

Khatris – *Khatris* were a leading grain merchant community of Punjab.

Komatis – *Komatis* were a leading (Telegu speaking) merchant group of Golconda.

Bohras – *Bohras* were a prominent mercantile community who had a strong presence in Gujarat, Ujjain the Burhanpur.

Chettis – *Chettis* were the leading mercantile group of South India.

HINTS TO TERMINAL QUESTIONS

1. Ref. – Section 13.1, (i)
2. Ref. – Section 13.1, iii – Paragraph 3
3. Ref. – Section 13.1, iii, Paragraph 4
4. Ref. – Section 13.2, Paragraph 1 to 4
5. Ref. – Section 13.2, Paragraph 5
6. Ref. – 13.3
7. Ref. – 13.5, under organization of production
8. Ref. –13.6, point (iii)
9. Ref. – Section 13.6, point iii (a)
10. Ref. – Section 13.6, point iv (a)
11. Ref. – 13.3
12. Ref.-Section 13.1, point iii
13. Ref.-13.5, under organization of production
14. Ref.-Section 13.6, point i
15. Ref. Section 13.7

GLOSSARY

<i>Amil</i>	–	revenue officials, in charge of revenue collection at the <i>Paragana</i> level
<i>Amin</i>	–	land surveyor; surveyed land for the purpose of revenue assessment.
<i>Banjar</i>	–	infertile land, unfit for cultivation.
<i>Bohra</i>	–	a leading mercantile community of Gujarat
<i>Chachar</i>	–	Land with little fertility, cultivated once in three to four years.
<i>Chetti</i>	–	a leading mercantile group of South India.
<i>Dadni</i>	–	a form of artisanal production wherein an artisan was provided with necessary raw material and advance money by such merchants who traded in these commodities. After the stipulated time, the merchants collected finished goods and sold them in the market.
<i>Dam</i>	–	Copper coins during the Mughal period.

<i>Dastur</i>	–	revenue circles; division of territory into revenue circles for the purpose of land revenue assessment. Each such circle was called a Dastur.
<i>Jagirdar</i>	–	holders of revenue assignments (Jagirs) in lieu of their services to the Mughal state.
<i>Jital</i>	–	Copper currency (coins) of Delhi Sultanate. 48 Jitals were equivalent to one tanka
<i>Hundis</i>	–	Bills of exchange
<i>Kankut</i>	–	one of the methods of revenue assessment. Land was first measured, productivity of land then fixed and revenue demand per unit of measured area made.
<i>Karkun</i>	–	village clerk.
<i>Karkhana</i>	–	royal workshop, produced commodities for the use of the royal families and cultivated it with the help of hired labour.
<i>Khudkasht</i>	–	rich/prosperous peasants who owned tracts of land and tools of agriculture.
<i>Kulkarni</i>	–	village accountant in Deccan.
<i>Khut</i>	–	rich peasants of Sultanate era.
<i>Karwanis</i>	–	merchants who moved together in large number and specialized in transportation of grain from rural areas.
<i>Khet-batai</i>	–	one of the methods of crop sharing wherein fields were divided between the peasant and the state revenue agents with crop standing on the field.
<i>Lang-batai</i>	–	another method of crop sharing; crop was first cut and stacked in heaps without separating grain and then the states share was decided.
<i>Muqaddam</i>	–	village headman.
<i>Polaj</i>	–	A category of land, best suited to cultivation which produced two crops annually.
<i>Parati</i>	–	another category of land which required to be left fallow after raising two crops to enable it to recover its fertility.
<i>Patta</i>	–	title deed, a document given by the state to each cultivator, containing details of land held by cultivators and rates of revenue applicable on it.
<i>Patwari</i>	–	village accountant in North India.
<i>Qabuliyat</i>	–	a deed agreement taken from peasants which made him to promise to pay land revenue to the state as per the patta specifications.
<i>Qanungo</i>	–	a subordinate revenue official at the Pargana level.
<i>Rai'yat</i>	–	ordinary peasant
<i>Rai</i>	–	central schedule of crop prices.
<i>Sarrafi</i>	–	a community primarily concerned with monetary transactions; acted as money changers, bankers and issued hundis.
<i>Tanka</i>	–	Standard silver coin of Delhi Sultanate.
<i>Zamindar</i>	–	A class of landed intermediaries of the Mughal era who enjoyed hereditary land rights.



Notes