

# Commerce, Community and Culture: Understanding Banias in Medieval India Through Ardhkathanak

**Dr. Bhawna Sharma**

Lecturer, History

## Abstract

The 16<sup>th</sup>-17<sup>th</sup> century Mughal India underwent various important changes in the economic sphere that not only elevated the trade and commercial activities throughout the subcontinent but also intensified the urbanization process and promoted the urban culture on large scale. In all those spheres, merchants held a very important position from socio economic point of view. One of the most important class of merchants was the *Banias* who actively participated in various business operations functioned during the period. In order to understand this section, the only contemporary source written by a commoner's point of view is *Ardhakathanak* written by Banarsidas which not only gives us insight into the Commercial practices and culture of the Banias but also helps us to understand their relation with the state.

**Keywords:** Mughal India- sources- *Ain-i-Akbari*- *Ardhakathanak*- urbanization- urban culture-merchants- *Banias*- Trade and commerce- banking system- Socio-religious aspects.

The rise in trade and commercial practices during 16<sup>th</sup>-17<sup>th</sup> century Mughal India also had its influence in the rise and growth of Urban culture which was comprised of diverse social groups living under the restricted geographical territory and performing various professions that directly or indirectly further gave impetus to strengthening of state economy and development of process of urbanization during the period. The urban strata consisted of classes from as high as the nobility class which formed the salaried setup of the state to the small but significant class of skilled artisans and unskilled labor who again thrived during this period.<sup>1</sup> Among all the socio-economic classes, one of the most significant in the context of trade and commercial activities was merchant class who not only elevated the internal trade but also have their dominance in foreign trade as well.

The administration under the Mughals provided better opportunities to merchant class due to which there was an intense trade and commercial practices throughout the empire. There is a continuous reference of various subclasses of merchants in contemporary literary records. For example, Abul Fazl, in his *Ain-i-Akbari*, mentions the existence of Merchants such as *Bohras*, *Multanis*, *Marwaris* etc. and their indispensability in the existing trade and commerce of the state. They were known to live as close-knit communities with immense working expertise in business related matters and extreme professional ethics. The various merchant classes indulged themselves in the trading of various commodities involving necessities and luxury both in local and foreign markets. Their socioeconomic status was decided on their scale of operation in business and their level of maximizing profits. Thus, we find various small-scale merchants engaging in local markets and internal trade to big merchants investing in foreign trade and big

industries such as the shipbuilding industry which was considered as the most profitable business during the period. Likewise, an important contemporary source called Ardhkathanak written by Banarsi Das Jain, a Baniya merchant helps us to discover the socio-economic class of the said community who were known to be very active in the internal trade during the Mughal period. The banyas were amongst the big merchants that had great influence in the exiting trade and commercial practices during the period and also known to be associated with money lending and operating the prevalent banking system. Many contemporary writes also mentioned about the Banias in their respective accounts. For example, Abul Fazl has mentioned about Banias and called them as *Baqqal* or *Banik* in Arabic language who belonged to *Bais Varna* (*vaishyas* caste).<sup>2</sup> Likewise, the detailed discovery of the socio-economic class of Banias could be discovered from Ardhakathanak, which can also be regarded as a commoner's outlook of the existing social and political scenario. The class of Banias used to indulge themselves in trading of various commodities such as ghee, grain, groceries, clothing, various types of textile and other types of household necessities.<sup>3</sup> Their observance of strict professional expertise and occupational skills can be analyzed from the fact that they still hold prominent place among the various merchant classes in the country. About their religious affiliation, the banias mostly belonged to Jainism and were considered to be very religious people. This can be ascertained from the fact that Banarsi das himself stated that his name was given to him by Jain priest who had a vision according to which the child should be named after the city in which Jain *Tirthankar*, Parshvanath was born. Although, the Banias having inclination towards religious principles, they did not invest themselves in religion related activities and were mostly taught to study and practice various business aspects from a very early age. This has been also corroborated from the account of Ardhakathanak, where Banarsi das stated that, he was frequently advised by his elders to invest his focus in learning various business aspects and to avoid religious scriptures as this was the work of Brahmanas. According to him, a merchant should only study as much as he is able to read and write and do mathematical calculations easily. Rest, he should follow the footsteps of the elders of the family and indulge himself in practicing various business studies such as preparing transaction books, testing purity of the metals, having continuous visits to markets to understand its scale of operations etc.<sup>4</sup> In his account, names of many merchants who were active in various trade and commercial activities across the regions of Mughal Empire along with their agents and mediators are also mentioned. For example, there was a merchant named Dharamdas with whom Banarsidas came into partnership and together they were able to establish a big and successful Business in jewels and gems.<sup>5</sup> Also, he entered into the partnership with a merchant named NarottamDas with whom he was able to further expand his business and considered him to be a very good friend.<sup>6</sup> It also shows the existence of joint cooperations among the Baniya merchants in various business operations which not only improved the horizon of the existing trading activities but also helped them to maximize the profits and reduce risks accordingly. The banias also had to deal with frequent market travels, continuous business journeys which also exhibited the prevalence of risk from highway robbers and thieves. In such conditions, the working of the merchants in close association to each other was both a necessity and a mean to broaden the horizon of business scale operations. Not only in aspects of economy do we see the cooperation of Baniya merchants but also in the social sphere, we find the existence of support and mutual harmony. This is evident from the fact shown in the account where BanarsiDas narrates that his father was supported and given assistance and shelter by another merchant named KaramChand Mahur, when he left Jaunpur in order the avoid the exploitations caused by the existing governor named Nawab Qilch. This shows the existence of euphony among the community of Banias which also was contributing factor for the close-knit community of merchants. Further, the Banias

were also known to be cultured and deeply religious individuals and dedicated their income and development of business scale operations to their respective Gods. This can be analyzed from the fact that when Banarsi das earned his first money during his childhood days by selling cowrie shells, her grandmother dedicated his earning to their Goddess Sati Aut and as a gesture of being grateful for it, she celebrated it by distributing sweets.<sup>7</sup> However, Banarsidas has refuted the idea of believing in something blindly and considered it as the ignorant nature of the human beings that could easily believe in anything and thus later became the cause of one's condition and suffering.<sup>8</sup> This further gave us an insight into the diverse beliefs among the people of same community. Nevertheless, the *Banias* were considered to be people of deep religious and family values which can be analyzed from the fact that although, Banarsidas did not believe in following superstitions, but he did not stop her grandmother for having such ideas and beliefs. This further shows the existence of strong emphasis on honesty and keeping elders in great reverence which was part of the community norms. Also, they laid great stress on importance of family honor and keen on maintaining a good social image. For example, Banarsidas's father was ashamed of him when he was not successful in his business operations and kept on ridiculing him for facing numerable losses in various business deals.<sup>9</sup> Moreover, the strict religious observance of *baniya* merchants which demarcated their Jain cultural identity is also reflected from banarsidas account as being a *Shrimal Jain*, he referred himself as performing prayers, going on pilgrimages, reading Jain scriptures such as *Namamala*, *Anekarath*, *LaghuKok* and *Khand Sphut*<sup>10</sup> and indulging himself in the company of various Jain saints such as Pundit Devdutt and Bhanchand. As per the structure of the family, Banias were known to live in Joint families who used to share the resources along with the duties and responsibilities. The concept of early marriage prevailed where men of the family indulged in business operations whereas women managed the households. In some cases, we also find reference of women supporting their men indirectly in business aspects as well. For example, wife of Banarsidas helped him by giving money to start business by loaning it from her mother after he failed in his early business.<sup>11</sup> In the economic sphere, Banias were known to practice businesses based on strong internal network which functioned smoothly and efficiently because of the Merchant groups and local community associations. These collaborations helped the merchants in the mobility of their business transactions to larger scale and covering vast territories thus enhancing the long-distance trade. It also helped to resolve any kind of business disputes and offered support in one's business whenever necessary. The reference of long-distance trade has also been mentioned by Banarsidas where he gave names of many towns such as Jaunpur, Gujrat, Banaras, Lahore etc. during his travel for business purposes.

### RELATION OF BANIAS WITH THE STATE.

Like other merchant communities, the *Banias* also recognized the sovereignty of the Mughals through their regular payment of taxes, their encounter with the state officials and helping in the economy of Mughal Empire by contributing in navigating the trading activities. Their encounter with state officials where they were sometimes faced harassment and corrupt practices is also mentioned in *Ardhakathanak*. Still, they credited Mughal rule efficient for bringing trend of trade and commercial activities and urban revolution in Indian subcontinent. This can be analyzed from the fact that when Banarsidas mentioned the demise of Mughal Emperor Akbar, he showed his remorse and indicated that the merchant class started hiding their wealth and perceived themselves as poor to avoid harassment or theft in the hands of local officials or highway robbers. This further brings out the fact that Mughal Empire helped in the development of trade and commercial activities which proved beneficial to the class of merchants and

absence of central authority created a sense of panic among the masses. However, this chaos was recovered after Mughal Emperor Jahangir assumed throne.<sup>12</sup>

Thus, the contribution of the Bania merchants can be studied with three major aspects which will be their involvement in the existing trade and commercial activities, their presence in the existing money economy where they helped in the banking system and usury system and further their role in 16<sup>th</sup>-17<sup>th</sup> century society where they not only gave its impact to the development of socioreligious phenomenon but also helped in strengthening of the process of urbanization in the country. Their focus on attaining expertise on various professional skills such as accounting, bookkeeping, and testing the purity of metals from a very early age helped them to practice the trading functions more efficiently. Their business expertise was generally kept as an exclusive aspect of the merchants but their way of prioritizing people of their community and family also inhibits the importance of inclusive character amongst them. The motive behind the large-scale business operations was to get maximized profits while giving importance to family and community values remained them humbled and united which was necessary from both economic and social point of view.<sup>13</sup> The wealth and professional expertise was considered a secretive aspect and was generally kept within the family. Their religious presence can also be corroborated from the fact that Banarsidas himself was deeply religious person, and in spite of mocking the existing superstitions he observed all religious rituals sincerely and was keenly interested in reading various religious scriptures and going on pilgrimages. The role of Banias in the economic and socioreligious sphere during 16<sup>th</sup>-17<sup>th</sup> century Mughal India an indispensable one as they not only helped in the growth of trade and commercial activities and contributed in the state's exchequer but also became a major aspect in the social and cultural diversity of the urban centres particularly during this period.

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