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ECONOMY OF PUNJAB UNDER MAHARAJA RANJIT SINGH

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The word Punjab has its roots in the two Persian words i.e. 'Punj' meaning five and 'Aub' meaning water from the five rivers which flow in the territory of Punjab. These five rivers are Indus or Attock, Jhelum, Chenab, Ravi and the Sutlej. Till 1752 A.D, Punjab formed one of the most important entities of Mughal Empire. But the policies of Aurangzeb and his weak successors had already led to the disruption in the Mughal authority in various parts of the empire. The areas included south where Marathas rose against Mughals, Jat and Rohillas in centre and similarly Sikhs in the North. But the final nail in coffin as far as Mughal centrality was concerned came with the invasions of two Afghans, Nadir Shah and Ahmad Shah Durrani respectively. They attacked India about 10 times before successfully taking control over Lahore, Multan and Kashmir in 1752. Afghans however couldn't rule over Punjab as proper and it remained largely under the influence of Sikh Misls or confederacies which were the local chieftain groups. The most powerful of these Misls was the Sukerchakia Misl. It is from this Misl that, the founder of Sikh Empire, Ranjit Singh was born to Mahan Singh and Raj Kaur on 13 November, 1780 A.D. at Badhru Khan Gujranwala in present day Pakistan. After the death of his father, he became the head of Sukerchakia Misl. Ranjit Singh signed the Treaty of Amritsar with British in 1809 and after signing this treaty, Ranjit Singh was recognized as the sovereign ruler of Punjab by British.

Key Words: Sukherchakia, Misl, Jagir, Bhusa.

Brief summary of Punjab economy under the Mughals

Economic life of Punjab under Mughals was mainly dependent on agriculture. The soil of Punjab was remarkably fertile but inconsistent rainfall was often the cause of concern and in order to compensate the shortage of rainfall people used to dig wells for the purpose of irrigating their fields. The tradition of irrigating the fields by the use of wells remained in vogue during Mughal rule right from Akbar's reign till the period of Shah Jahan. Ali Mardan khan, the governor of Punjab and Kashmir under Shah Jahan in 1639 A.D suggested Shah Jahan to dig a canal in Punjab for irrigating the fields. Shah Jahan replied in affirmative and sanctioned one lakh rupees for the project and subsequently this project got accomplished.

The peasantry in Punjab was in distress till the time Akbar came to power because the amount they had to pay in revenue was highly exploitative and often left them in the position where they couldn't even be self sufficient. Once Akbar arrived at the scene, he devised a mechanism in which peasants enjoyed peace and prosperity as compared to the previous rulers. Akbar's land revenue demand was lesser exploitative and provide peasants with choice of whether they want to pay in kind or cash. Akbar

ordered the Amils to treat peasants with tenderness and provide them relief in the time of any calamity like famine or draught. In 1598 A.D, on the request of Guru Arjun Dev, Akbar remitted the revenue on Punjab. In the 31st year of the reign of Shah Jahan, the subah of Punjab yielded the revenue of 82,50,00,000 Dams which is approximately modern day 4,95,00,000 rupees a year "but corn was so cheap that everyone could eat bread without scarceness" says Edward Terry.

Industry of Punjab flourished under Mughals mostly during Akbar's time. Akbar had a great taste of manufacturing and paid good attention for its development. He employed special artisans and skilled artisans for the job. During his time Gujarat and Punjab flourished a s manufacturing centres. There were about 1000 workshops for Shawl weaving in Lahore alone where they mostly produced a shawl called 'Mayan' besides shawls, other textiles that of silk, cotton, velvet, wool, etc were also produced. Sialkot, Bajwara and Sultanpur were famous for embroidery work. Mansinghi and silken paper of fine texture was produced at Sialkot. Trade and commerce were the hallmark of Punjab in Mughal times because the geographical location of Punjab was strategically very important. Lahore regulated most of the foreign trade of India in that time. The traders from Central Asia, Iran,

Afghanistan, etc found it easy to enter India from Punjab. Edward terry writes that, "Lahore was the chief centre of trade in all India". Lahore was famous for the quality of Indigo as compared to Agra which functioned as the centre of power of Mughals for a long time. In those times Indigo in Europe was known as *Lauri* or Lahori. Apart from Indigo, common salt was another important thing for which Punjab was famous. This rock salt was produced in Kheora which is situated between Lahore and Qandhar.

With the coming of European traders particularly English and Dutch, Punjab trade for a brief period witnessed an eclipse. But soon this was compensated by the Jahangir's fondness of Punjab. Jahangir spent many years of winter in Lahore and for summers he used to visit Kabul and Kashmir using the same route. This restored the postion, Punjab enjoyed earlier prior to the coming of Europeans.

The currency system in Punjab under Mughals also went through some improvements particularly in Akbar's time. The mints in Punjab up to this moment were kept under the authority of choudhries but Akbar brought the mints under the direct authority of an imperial officer, Muzaffar Khan. The coins of Gold, silver and copper were struck in Punjab. There were about 26 varieties of Gold coins struck alone. The chief coins were *Shanash*- a gold coin, *Rupee*- a silver coin and *Dam*- a copper coin.

The economy of Punjab under Mughals wasn't developed by any stretch of the imagination. But what we witness is the momentarily relief to the peasant folk under Mughals. The Mughals lowered the revenue rates and provided relief in case of any calamity which was no seen before the Mughal rule. But on the other side the gap between the rich and poor continued to widen as there were people who continued to prosper and at the same time there were those also who continued to reel under abject poverty.

Economy of Punjab under Maharaja Ranjit Singh

Punjab being mainly an agricultural country had a very fertile and productive soil. Cultivation was carried on primitive lines as crops were mainly dependent on rain bunds and dams. Most of the population of Punjab was dependent on agriculture. Maharaja is said to have treated peasants with care and tenderness as he knew the importance of this

class for the economic prosperity of the state. Although agriculture was the backbone of Punjab economy, still there was considerable portion of Punjab population which was engaged with nonagrarian sectors like industry and trade. There was no large-scale industry in modern sense by any means at that time. Trade both internal as well as external wasn't that developed as confusion and chaos prevailed in Punjab particularly in the second half of eighteenth century. Due to traditional means of transport and communication trade both maritime as well as inland remained sluggish. Industries were setup both at rural as well as at urban levels by private individuals and by the state manufactories also. The state-owned royal generally produced for the requirements of state where as rural cottage industries produced for the requirements of the masses. The workers and labourers who worked in these industries lived a deplorable life. The important manufactories were: Textile industry, metal industry, wood industry, leather industry, etc. Before the coming of Maharaja Ranjit Singh, particularly after the decline of Mughal rule over Punjab the trade in Punjab was in decline. He took steps to regulate trade and commerce in Punjab. However, the custom duties were harshly imposed on the traders and merchants in order to keep them in check and to support a huge army maintained by Maharaja Ranjit Singh.

Agrarian Economy

Agrarian economy as the word suggests was mainly dependent on agriculture and its allied sectors like cattle rearing, dairy farming, etc. Most of the population was dependent on agriculture for earning their livelihood. About 90% of the population of Punjab during the reign of Maharaja Ranjit Singh dwelled in rural areas and the remaining portion of the population resided in cities and towns. Overall about 66% of the population of Punjab was engaged with agriculture across 31000 villages. The main peasant tribes were *Jats*, *Kambohs*, *Rajputs*, etc. Out of these peasant tribes, Jats were the best agriculturalists and were considered as the backbone of the peasantry of Punjab.

Maharaja Ranjit Singh treated the peasantry class with care and tenderness because he knew how much important this class was for the welfare of his state. In case of natural calamities, he used to remit the taxes. He provided the *Taqvi* loans (agricultural loans) to his peasants for implements, cattle and

seed. It is believed that in 1833 when Kashmir witnessed a famine, Maharaja sent thousands of donkeys laden with grain to Kashmir in order to check the shortage of grains in Kashmir. Under the rule of Maharaja Ranjit Singh, the position of all the cultivators was made secure. The proprietors and non-proprietary cultivators were kept on equal footing.

There are strong evidences which determine that the artisans and menial class was encouraged to bring waste land under cultivation. Jagir system was also prevalent at that time. Jagirs were granted to meritorious services and for gallantry in army. After the death of the Jagir holder, whole Jagir went in the control of the state. In case of the inefficiencies and disloyalty, Jagir could have been taken away from its holders prior to his death also. Jagirdars charged cultivators one-third of the grain known as *Bhusa*. The control of the farming estate was entrusted to the care of 'Shahji' who was the local money lender. According to Shahmat Ali, the annual income which came from Jagirs was Rs. 87, 54,590 whereas Princep increases the figure to Rs. 1.09.28.000.

The institution of *Dharmarth* or revenue free land grants was not an innovation of the Sikh rule. The grants by which the ruler alienated his right to collect the land revenue and other taxes from a given area of land have an ancient history in India. The medieval rulers also did extend their patronage to individuals and institutions as an act of charity. In the Punjab under the Sikhs, both Sikh and non-Sikh recipients of Dharmarth grants are found in considerable numbers. They were generally comprised of religious groups, individuals and institutions. Towards the close of the Sikh rule, the grantees of different denominations enjoyed revenue-free grants amounting to 20 lakh rupees a year which formed nearly 7 percent of the total revenues alienated by the State.

Irrigation System

Irrigation system of Punjab under Maharaja Ranjit Singh was largely dependent on natural resources. Apart from rainfall, rivers, streams, lakes, ponds, etc. were some other natural sources of irrigation. To this natural bounty Maharaja made strenuous efforts to develop the irrigational facilities by constructing wells and digging the canals in order to counter the arid conditions and less rainfall.

Sources of Irrigation

Canals: Large numbers of canals were dug across whole empire of Punjab for the purpose of irrigation. In Peshawar region the canals like *Katha Sheikh* canal, *Budni* canal, The *Swat* canal, *Zor* canal, etc were dug. In Multan the famous canals were *Khanwa* canal, *Diwanwah* canal, *Shahpur* canal, etc. In the same manner canals were also dug in Dera Ghazi khan, Khangarh, Sialkot and other places of Punjab. These canals proved to be the backbone of the agriculture in Punjab during the shortage of rainfall.

Wells: Irrigation through wells was most famous in Hoshiarpur, Gurdaspur, Amritsar, Sialkot and Gujranwala districts. It is believed that there were about 1,36,638,53 wells in Punjab during the reign of Maharaja Ranjit Singh. For the purpose of lifting water, the mechanisms like *Rahat*, *Dhingli* and *Charsa* were used.

Kulhs: These were small channels cut off from a big stream in order to irrigate fields and to run the small flour mills in the rural Punjab.

Jhallar: This system was not common. It was in practice at the places where water was available at about 5-6 feet below the surface. In this system a large leather bucket was thrown by two men into the water and when it was full, they raised it with a jerk and pushed the water out on the bank.

Cattle wealth

Cattle wealth also constituted one of the key components of Punjab economy at that time. The ox was used for tilling the land and for driving carts. The animals like cows and buffaloes were reared for dairy products. Cows and buffaloes were looked after by the people from *Gujjar* community where as shepherds used to rear sheep and goats. The central portion of west Punjab was dense bushy jungle where people used to feed their cattle. Apart from this every village had its grazing ground. For the purpose of transportation and carrying loads horses, ponies and camels were also reared.

Land Revenue System

Land Revenue was the main source of income for state under Maharaja Ranjit Singh. About 70% of the state's income came from land revenue. The village was the basic unit and was called as "Mauza" and the local land holder who was responsible for the payment of land revenue of the village was known as zamindar. The state's demand varied from 1/10th of the produce to 1/2nd of the produce, depending upon the quality of the land,

irrigational facilities, and distance from the market. There were two harvests in Punjab and that's why revenue was taken twice a year. The two harvesting seasons in Punjab were; Rabi or Asarhi (April-May) and Kharif or Sawani (October-November). The revenue collection took place under the guidance of Kardars, who were responsible to Maharaja. Being the backbone of state economy, land Revenue was strictly imposed. According to Moorecraft, Mirza Mal of Churu, Rajasthan was the revenue advisor of Maharaja Ranjit Singh. Many methods were used for the calculation of land revenue in different regions of Punjab during the reign of Maharaja Ranjit Singh.

The Batai System: In the earlier part of the reign of Maharaja Ranjit Singh, *Batai* system was used for the determination of the state's demand. The state's demand varied from ½ (one-half) to 1/3rd (one-third) of the gross produce in un-irrigated lands and 1/4th (one-fourth) to 1/6th (one-sixth) in irrigated lands. Many people were deputed to keep watch on the cultivators from the time of sowing of seeds right till the time of harvesting.

Kankut System: This system was adopted in the middle phase of the reign of Maharaja Ranjit Singh. In this system, the government officials used to make an estimate of the gross produce from the standing ripe crop with the help of some expert people of this field. After this estimation the state's share was taken at the time of harvesting the crop. This system was better than the Batai system but many times failed to yield the quantity which was estimated.

Auction System: This system was adopted in last years of Maharaja Ranjit Singh's reign. In this system the land was given to the highest bidder in the auction for the period of three to six years. In this system a contractor was required to submit a detailed report about the grain, money and other things realized from the cultivators. The revenue was mainly paid in cash. The state's demand varied from one-tenth (1/10th) to one-fifth (1/5th) of the produce. During the end of the reign of Maharaja Ranjit Singh, the option of paying in kind was also given to the zamindars.

The Plough or well based System: There were certain places in Punjab where assessment of land revenue was made on plough basis. A land unit of fifteen acres was fixed to be cultivable by one team of bullocks. The well basis was applied to the irrigated lands. A unit of land was fixed which could be irrigated by a well and then assessment

was made per unit and thus was applied to whole area.

Types of Soil

In Punjab, the land revenue was fixed according to the quality of the land. For the purpose of fixing the land revenue, the following classification of land was adopted: *Aabi, Barani, Chahi, Nahri, and Sailabi.*

Taxation System

Apart from land revenue, the other important sources of income were customs, excises and monopolies. Mohrana was income generated from judiciary and Tirni was the grazing tax. Lot of taxes were taken from artisans and other inferior workmen like washer men, Barbers, Cobblers, etc. Lapsed Jagirs were also an important source of state income. According to Shahamat Ali, the income from lapsed Jagirs amounted to 88 lakh rupees where as Princep increases this number to one crore. Nazrana was also an important source of state income. It was the tribute sent to Maharaja by his vassals on different occasions. The vassals of Maharaja Ranjit Singh were; Sansar Chand of Kangra, Raja Bhup Chand of Guler and Siba, Raja Bhir Singh of Nurpur, Jagat Singh of Dartarpur, etc. Apart from this large revenue also came from the salt mines which were functioning at the time of Maharaja Ranjit Singh.

Non-Agrarian Economy

Although agriculture was the backbone of Punjab economy, still there was considerable portion of Punjab population which was engaged in non-agrarian sectors like industry and trade.

Industries

Although traditional, the industries and factories in Punjab during the reign of Maharaja Ranjit Singh were varied and plenty. *Lahna Singh Majithia*, a notable mechanical engineer was the in charge of industrial department. The main industries in Punjab during the reign of Maharaja Ranjit Singh were textile industry, metal industry, arms industry, wood industry, etc.

Textile industry was the most important industry of Punjab particularly for two reasons first, the number of people engaged and second for the volume of production. In this industry the textiles of Wool, Cotton and Silk were mainly produced.

Woolen Manufactures

Blankets, Shawls, Rugs and *Pattas* of the hair of the Goats, Sheep and Camels were made on handlooms here and there all over Punjab. *Namdas* or Felts made of spun wool and used as beds, floor rugs, etc were produced in Kashmir, Hazara, Dera Ghazi khan, Bhera, etc. Out of these Kashmiri carpets were well known all over the world. *Nakhzi* - a special rug was produced in Bannu, Kohat and few other places in the North-Western Frontier. The Shawls produced in Kashmir were used by royal people like kings, nobles, etc. Shawls were generally of two types; *Doshala* or Twin Shawls were sold always in pairs and the other was The *Kasaba* Shawl or *Chadar* Shawl.

Cotton Manufactures

Cotton textiles were mainly produced at Multan, Lahore, Amritsar, Hoshiarpur, Srinagar, Peshawar, etc. Punjab at that time produced fine cotton and Muslin. People of Punjab preferred Punjab made cotton rather than expensive British made Cotton. The *Lungis* produced in Bhawalpur area of Punjab were famous for their texture. Besides white and blue cloth for Turbans, *Kamarband* (waist-coat), stockings tents of Cotton were also produced.

Silk Manufactures

Almost all the silk used in Punjab was imported from China and Bukhara. However, Silk was also produced to some extent in Lahore as well. *Kais* - a type of silk was famous for its strength and brilliance and was available in all colours. The silk of Bukhara was in great demand across Punjab for its strength and glossiness. Silk was mainly available at the centres like Lahore, Multan, Dipalpur, Jalandhar and Bhawalpur, etc. The other famous varieties of Silk were *Daryai* and *Gulbadan silk*. These types of silk were either used pure or mixed with cotton.

Shawl Industry

According to Moorecraft, the Shawls produced in Kashmir were far superior in quality then those produced in Amritsar. The Shawl Industry of Kashmir reached to the perfection under Maharaja Ranjit Singh. In Kashmir large number of people was engaged with Shawl industry. The shawl industry of Kashmir produced great volume of quality shawls. The main varieties of shawls produced were *Pala*, *Hasia*, *Zangir*, *Dhour*, *Jamawar*, *Amilkar*, etc. Besides shawls, carpets and blankets were also produced.

Metal Industry

The metals like Iron, Brass, Copper, Gold, Silver, etc were mainly used by people of Punjab during the reign of Maharaja Ranjit Singh. Iron and Brass were particularly important because Iron was used for manufacturing arms and agricultural implements, whereas Brass and Copper were used for making the household items.

Arms Factory

Guns, pistols, muskets and matchlocks, etc were produced at Kotli, Loharan, Srinagar and Kohat. The best quality swords were produced at Gujarat, Dera Ismail Khan and Srinagar. Iron was brought from Peshawar and Mandi. The Iron from Mandi was of sand-stone formation. It was pure, ductile and soft; arms made of it were of best quality. The matchlocks produced in Kotli were in great demand. *Koftgari* or inlaying of arms and weapons with Gold and silver wire was done at these places.

Brass and Copper Industry

Hindus used Brass vessels and Muslims used Copper vessels. All these vessels were manufactured at the centres like Gujranwala, Lahore, Jaghadari, Panipat, Delhi and Rewari. Lahore at that time was famous for producing the Brass *Shamadans*. Hindus used Brass *Lota* without a spout whereas the Muslims used a *Tunnidar Lota* of Copper.

Gold and Silver work

People of Punjab universally used to wear the ornaments of Gold and Silver. In Punjab, women wore about ninety-nine ornaments. Gold Lace called as *Gota* was manufactured at home by women. Gold and Silver leaves were made at Lahore and other towns. Lahore was also famous for producing Gold wire. The rich people in Punjab used to wear Golden ornaments whereas the lower sections of the society used to wear ornaments of Copper and Silver. However, the majority of Silver was used in minting the *Nanak-Shahi* currency.

Wood Industry

Wood industry was another important industry in Punjab under Maharaja Ranjit Singh. Several important things of wood like walking sticks, spinning wheels, combs, toys, etc were manufactured. Wood carving was also an important craft in Punjab at that time. Apart from this, wood

was also used in constructing temples, mosques, bridges, etc.

Boat Making Industry

Allied to the wood industry was the Boat making industry. It was an important industry because the water transport was the cheapest and the main means of transportation at that time. The common masses preferred this mode of transportation. The main centres of Boat making were Pind Dadan Khan, Jhelum and Attock. Boats of varying capacity were produced at that time. Zohruq was a kind of boat with large capacity produced at that time, it was made of *Deodar*.

Another important cottage industry allied to wood industry was that of basket making or wicker working. It was particularly practiced towards the hills of Punjab. According to Moorecraft, every village had an extensive plantation of willows. The twigs of these willows were used for weaving the baskets.

Leather Industry

The main articles of leather produced were saddlery and shoes. We have the references of embroidered as well as jeweled shoes at that time. The best quality shoes were produced at Rawalpindi, Peshawar and Kohat. Peshawar also produced best quality sword covers and belts. Deer skin was used for making socks, trousers and coats.

Other industries were wine industry, oil extraction, sugar extraction, pottery making, bakery and confectionary making, etc. The art of wine making was known to the natives. They prepared a special wine called as "Buza". Apart from this, a special brandy called as royal wine was prepared for Maharaja. In Kashmir wine and brandy was also made from the indigenous grapes. Apart from this bakery and confectionary was found in all the cities and towns of Punjab. Oil was extracted from mustard, sesame, linseed, walnut kernel, etc. In Sialkot and Srinagar, a fine variety of paper was produced which was then exported to whole of Hindustan. Pottery was the feature of every village. Every village had a Kumhar (potter), pottery produced was both glazed as well as unglazed. Multan in the whole of Punjab was famous for its glazed pottery.

During the reign of Maharaja Ranjit Singh, industries got promoted because he took some significant steps like: he constructed many roads and ensured safe passage of both water as well as inland transport from robbers and dacoits. He took

measures for the suppression of these criminals, who used to harm both trade and industry. Special attention was paid to the security of both goods as well as men of the caravan traders. Taxation rate on industries and trade was kept very moderate which led to the flourishing of trade as well as industry in Punjab. Besides this Maharaja Ranjit Singh himself also was the big purchaser of native things which also boosted the trade as well as industry.

Trade and Commerce

Prior to the reign of Maharaja Ranjit Singh, trade both internal as well as external was very sluggish particularly because of frequent foreign invasions and other criminal activities like robberies, murders, etc. After the closure of Grand Trunk road, it had become home to wild beasts and hence people also abandoned to live on the either side of the road. In brief complete chaos prevailed at that time. The only trade route at that time was through Kangra hills like Jammu, Nurpur, Dehradun, Haridwar, etc. However, this was not completely safe either.

Means of transport and communication

The means of communication were pathetic, good constructed roads were a distant dream. In the rainy season, the roads more or less remained closed and in the dry season it was very difficult to drive because of the dust. During rainy season the stream had about 20-30 feet waster thus hampering the water transport as well. According to Baron Charles Hugel, "In the times of Ranjit Singh the village headmen looked after the protection of travelers and traders in return these travelers and traders were suppose to pay toll of some sort. The Kardars were responsible for theft and robberies within their iurisdictions.

The main means of transport were bullock carts which could cover at the most a distance of 3 kilometers in about an hour's time. Donkeys, ponies, mules and labourers were used for carrying loads and passengers. In Punjab plains horse driven carts called as Ekka were also found. The rivers didn't have bridges over them sometimes bridges of boats were built for crossing the rivers. The Kangra road which went to Pathankot and Pathankot – Kohala road which at last went to Kashmir was fit for mule traffic only.

Internal Trade

Punjab wasn't known for trade before the coming of Maharaja Ranjit Singh largely because chaos and

confusion that prevailed in Punjab prior to his coming. Trade and manufacturing were exclusively a family enterprise. Internal trade took place along rivers and streams. The important roads like Grand Trunk Road were closed which also hampered the trade. The transportation facilities were traditional in nature. The goods were generally carried on mules and camels which took a lot of time. The men who carried these goods laden animals used to be very well armed as the danger of robbers loomed. At a local level Shahji or Lalji used to lend money to people on interest for setting up their business or trade. The stone-hearted or cruel moneylender was called as Kirar or blood sucker. During the reign of Maharaja Ranjit Singh banking facilities through Hundis (bills of exchange) and Bhima (insurance facility) at low rates was also provided to traders.

External Trade

Like internal trade, external trade wasn't also in good state during the reign of Maharaja Ranjit Singh. External trade on a small scale was going on with Afghanistan, Khorasan, Iran, etc. Kabul used to be the hub of trading activities at that time where the things from different countries were brought and then trade took place. External trade was generally in the hands of *Shikarpuri* merchants and *Lohani* or *Pawindah* merchants who were generally Muslims. They carried trade between India and Turkistan on camels and ponies.

Exports and Imports

The exports mainly constituted of Kashmiri Shawls which were sent to England, France and Iran. Similarly sugar and *Lungis* were exported to Kabul and Balkh. The other exports included: wheat, rice, cotton, indigo, dried ginger, etc. The imports generally were China Tea, raw Silk, embroidered *Chogahs*, Furs, horses, spices, blankets, Gold, Silver, Copper, Brass, etc.

Custom Duties

Under Maharaja Ranjit Singh custom duties were imposed on every article including firewood and vegetables. Custom duties were imposed with heavy hand on every rich and poor. This was done in order to keep the people of Punjab under check and to support a large army maintained by Maharaja Ranjit Singh. *Missar Ralia Ram* was the head of customs department under Maharaja Ranjit Singh.

Currency System

Maharaja Ranjit Singh introduced the currency in 1801 at Lahore where he struck a coin known as Nanak-Shahi. This coin had neither the name nor the effigy of the king. The other important coins were the Gold Mohurs and Silver coins. The coins generally struck were in denominations of one, half and quarter rupees. These coins were struck in Persian script. During the Maharaja's reign mints were established in Multan (1818), Kashmir (1819), Derajat (1821) and Peshawar in 1834. A leaf was the common symbol on most of the coins. The Nanak-Shahi coins struck in Kashmir were called as, Hari-Singhi after the name of governor of Kashmir Hari Singh Nalwa. The other coins struck in Punjab were Morashahi in Amritsar, Peshawari - Naunihal Singhi, etc.

The coins were die struck and were mint under the sole command of the state. The state employed *Sarafs* for minting the coins. The *Sarafs* were supposed to give *Nazrana* to state at the time of appointment. A coin had the symbol, name of the mint and year of minting inscribed on it. However, we don't find any coin which bears the name of Maharaja Ranjit Singh on it but we have some coins which carry the names of Sikh Gurus.

Commercial Classes

The commercial class of Punjab constituted of:-

Khatris: Khatris constituted the major portion of the merchant community of Punjab. They functioned mainly as bankers and accountants. They dominated the trading activities in Punjab and Afghanistan and also carried out commercial activities in neighboring countries. They were indispensible to the trade because majority of the Pathans living in Punjab were illiterates and without the Khatris their economic activities would come to a standstill. They were culturally refined and cared for their religion too. However, at the same time they were possessive towards their wealth and property. During the time of Maharaja Ranjit Singh, they were exalted to high positions across different departments.

Banyas: Banyas were mainly Agarwals who were solely dependent on commerce. Their role was imperative as far as village economic activities were concerned. They were mainly concentrated in Jalandhar and Upper Bari Doabs and were mostly Hindus.

Labanas: Their role was same as that of banjaras who carried grain and merchandise from one place

to another. They worked under the authority of khatris and Aroras. They used to be very courageous. They were mainly found in Gurdaspur, Lahore, Gujranwala, Sialkot and Gujarat. In Bahawalpur there was a large colony of Labanas who were mostly Sahajdhari Sikhs.

Khojas: Found in western and central Punjab, Khojas were mainly Muslim merchants who traded mostly in tanned leather hides.

Gosains: These were the dominant trading group in Kangra Hills. They had monopolized the trade of opium and Cannabis (charas). They purchased these articles from Kullu and sold them the throughout India.

Prachas: This class derived its name from the word Parcha i, e Cloth. They were involved with the trade of cloth, silk, indigo and tea. Apart from Punjab they also functioned in Afghanistan and Turkistan.

Banjaras: Banjaras carried grain, salt, oil, etc on their ponies and bullocks. Their role was imperative as far as commercial activities in Punjab were concerned. They even supplied the articles to the army camps. They were found in Afghanistan, Turkistan also and constituted both Muslims as well as Sikhs.

Maniars: These were a small trading community and traded in small things like glass bangles in different villages and towns.

Bedis: Bedis were provided monopoly of external trade during the reign of Maharaja Ranjit Singh in the districts of Lahore, Amritsar and Gurdaspur were travelling merchants and were generally Sikhs.

Sodhis: Sodhis were famous as both landlords as well as merchants. They were levied with less toll amount as compared to other communities. They were employed by big merchants to carry goods from one place to another.

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