

Banarasi's *Ardhakathanak*: Glimpses of Social Configuration and Economic Ventures (c. 1641)



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Abstract

Indeed economics plays a pivotal role in social conditions of the people of any age and era in any point in time in history. Besides, Persian sources it is always interesting to make survey on the basis of regional sources written in local languages. These texts deals more with local people then the Persian ones and gives us a fair idea of daily life of people and their interaction with one another; the character of family and household life, the condition of labour activities, human social behavior and display of emotions viz. Delight, Agony, Detest and Lesiure. One such work is Banarasi Das autobiography of seventeenth century which furnish details on how common folk led their mundane life, what were family contours and martial relationships, the position of different classes in society and of course the general life. Besides, examines that trade and commerce in medieval India were dominated by Bania community (Vaishyas) and occupation of merchants (Baqqal), money-lenders (Mahajahan) and bankers (Sarraf) were generally hereditary in nature, this study also observes the social networking and ethical values among merchant community.

Keywords: Mercantile Community, Mughal Inland Trade, Society, Nobility and Merchants

Introduction

Among Medieval literary works, the *Ardhakathanak* occupies an important place, no one can dismissed its importance and value for historical studies while comparing with chronicles and documents which offer much more direct information and even statistics. *Ardhakathanak* informs us about Banias (Mercantile class) and their settlement in the Gangetic plain, suggesting that interactions between the trading and the ruling classes were quite marked in this period. It is full of discussions of the doings of the Mughal rulers and their agents.¹ Banarasi gives many interesting episodes out and about his life and career as a merchant, trader, poet, traveller, family-man etc.

Early Life: *Ardhakathanak* (Half a Tale) of was the first autobiographical work in India which

was composed and written by a Jain merchant named Banarasi Das in in vernacular Braj Bhasha, the author was a Shrimali Jain and according to Jain tradition the ideal life span of the great Jain sages was believed to be one hundred and ten years and that why he gave this book title "*Ardhakathanak*" means "Half a Tale" as he completed this book in 1641, at age of fifty-five and assuming to live for another fifty-five years to come. Banarasi and his family belonged to the middle ranks of the mercantile community. His father Kharagsen was a successful merchant, with business enterprises and partnerships in Agra and Jaunpur. He talks about his grandfather Muldas, who acted as the modi of a Mughal chief and soon started running a money lending business. After some elementary schooling in commerce,

the young Banarasi followed his father into a mercantile career which began in childhood and took him from his birthplace in Jaunpur to such trading centres as Banaras, Allahabad, Gwalior and Jaipur.²

Banarsidas had formal education his father sent him to a local Brahmin in Jaunpur. Banarsidas wrote, "As a child of eight years I went to school to learn how to read. My guru was a Brahmin, from whom I learned letters, reading and writing. I studied for one year. Every day my knowledge increased, and I became proficient in my learning". According to Tapan Raychaudhary Banarasi's schooling was "utilitarian" along with reading, writing and languages, maths, letter-writing, practical training in cost accounting, book-keeping, testing jewels and drafting commercial documents.³ As observed by Tavernier the system of education and commercial training was very effective in the families of medieval merchants. Our author started his small business at age of just thirteen.⁴ Banarasi sustained many losses in his trading and business activities unlike his father Kharaksen and as he hail from bania (traders) community, it was expected from him to follow his father's occupation but by nature he was more a poetic taste than that of a businessman or *Baqqaal*. He was more gripped in learning religious texts and literary works which were meant for a Brahmin. He writes in his *Ardhkathanak* that his family members used to chided him saying he more sort of a "Brahman" than a merchant who was expected to sit in the Market. Eugenia Vanina had argued that Banarasi's failure in business debacles occur due to his detest towards trade.⁵

Ardhkathanak: Ambience of Author: Banarasi Das's life spans between 1586 to 1641 which were the hey days of Mughal rule under Emperor Akbar, Jahangir and Shah Jahan and these momentous years of Mughal history has been perceived in different ways by author in his work. Banarasi Das compiled his *Ardhkathanak* in Agra which was the seat of imperial presence, literary compositions and of course trade and merchandising. He was operating a modest shop

their where he put textiles to sell but this project ended in financial debacle and failure which force our author to borrow money from his spouse and mother in law. While staying at Agra made Banarasi talked about the Mughal emperors and their agents. The colophon to his *Namamala* includes praise to Emperor Nur ud din Muhammad Jahangir that with every passing day his glory is increasing and his majesty is victorious, and there no scarcity of food grains. Monarch is the source of steady light-⁶

Ina dina tej pratāpa jaya sadā akhaṇḍita āna pātasāha

thira nūrādī jahāṅgīra sultatāna

Ardhkathanak is quite in contrast to the Persian court chronicles and documents of them period. Author was a common and humble shopkeeper who had no pre-determined agenda for writing this work unlike the historians of at age like Abul Fazl, Nizam ud din Ahmed or Arif Qandahari. While doing assessment of his work we writes "Evil-minded men would mock it, friends would read and recite it." Prof. Eugenia Vanina argues that Banarasi wrote this piece for coming generations.⁷ Many intelligent and socially responsible people of all countries and epochs did so with the same purpose in mind. One side we have court historians whose works revolves around imperial and royalty other we have Banarasi's work who tells us about mind frame of masses and their psyche.

Glimpses of Medieval Society in *Ardhkathanak*

Ardhkathanak provide ample information related to the life of the author to the reader, and of course, about society in which author was living and doing his day to day business. Work is full of information on various socio-political aspects like social configuration of Bania community (Mercantile class), relation of trading community with Mughal regime, household life of the merchants, religious inclinations of people etc. As we know in Mughal India, agriculture was fundamental occupation in rural milieu and towns were the centre of trade and industry. In these trading centres there were various class of traders and

merchants some were very rich like Seth Shanti Das Jhaveri and Veerji Vora who were very oftenly mentioned in Persian chronicles and foreign travellers accounts.⁹

Description of Various Cities and Towns:

Banarasi gave fascinating and gripping description of the important trading cities and towns of Mughal India Agra, Delhi, Jaunpur, Allahabad, Patna and Khairabad.¹⁰ As I mentioned in introduction Banarasi das was born in Jaunpur which was very close to his heart. Jaunpur was a famous industrial and commercial town though it lost its capital status after fall of Sharqi dynasty. Since our author was merchant he describe markets centre of the town, which according to him had were fifty-two caravansarais, fifty-two bazaars and fifty-two mandis (wholesale markets for agricultural products). Banarasi listed thirty-six professional castes of craftsmen which help us to understand the system of labour division in the urban industries of medieval India.¹¹ All business activities in Jaunpur came to a hold when emperor Akbar died which got after sometime.

Agra was next important city where Banarasi spent his life. In Agra he opened a cloth business which ended in failure and made him to borrow some finances from his family. He writes in his autobiography that "Now let me speak of Banarasi's present virtues and faults as, currently, he lives contentedly with his wife in Agra city."¹² Agra did not prove monetary lucky for him and he moved from there to Khairabad, north of Lucknow.

Relationship of Mughal Nobility with Traders: The Ardhkathanak provide different view and dimension of Mughal world which had not explored by court chronicles of the age. Banarasi Das was a humble trader who had no or very small avenues of knowing what was happening in the Mughal court and its politics. Banarasi's grandfather Muldas joined the service of a Mughals in Malwa. He put a small money lending business where he lend money to Mughal soldiers and officers. Banarasi found this event a milestone in his family history but apart from this he did not mention important events like Prince

Khusaro's fate Prince Salim's hunting expedition in near Jaunpur (hometown of author), etc.¹³

It provides information on trading communities and their relations with the Mughal authorities which is more valuable than any eulogized court chronicle. After death of Muldas his property and money were seized by Mughal officer who took away all his properties leaving nothing for Muldas's wife or his son, which tell us about the Mughal practice of escheat.

While writing about his birth place Jaunpur Banarasi tell us about the exploitation and misconduct done by the Mughal Governor of Jaunpur on his subjects. He arrested all jewelers and demanded great amount of wealth from them. When the jewelers failed to give such amount of money, they were beaten and punished. In his words 'they (jewelers) being thrashed with thorny whips by the jagirdar of Jaunpur who demanded what they did not have.' Banarasi Das also talks about Agha Noor, the governor of Banaras and Jaunpur, who had imprisoned merchants, moneylenders, jewelers and punished them. Hearing this, Banarasi and his friend Narottam both took refuge in an abandoned fort in a forest. Prof. Farhat Hasan writes that the merchants would close their shops and flee from the area. These protests signified the anger of merchants and guilds against the state.¹⁴

Socio-Economic Activities in Ardhkathanak

Being related to trading oriented family Banarasi das gives lively account of economic activities happening in first quarter of sixteenth century

Merchants and their Activities: The Ardhkathanak gives the traditional thirty-six list of urban artisan and service groups involving in various commercial activities in towns. He mentions that his father served as fotadar (treasurer) with the Karranis or Afghan for some years before returning to the family profession that is Jewellery.¹⁵ Banarasi das also work as a treasurer for some years in his youth. Banarasi's father did jewellery business in partnership with others, at Agra, Jaunpur and Khairabad. His son also set up a partnership business at Agra with Narottam

Das 'they bought jewels, sold them and again purchased them in large quantities' earning 200 rupees in two years though he (Banarasi) faced capital debacle many times. He described some of his and his father's experiences with their business partners who had equal shares in profits and losses in the firm. Banarasi mention presence of many rich merchants and traders in Agra, for example, he mentioned a prosperous merchant at Agra Sabal Singh Sahu was very wealthy and his residence and living habits resembled that of princes. Another important merchant found in Ardhkathanak is Rai Dhana who was Diwan and holding Revenue Office in Bengal. Rai Dhana was a influential and had also employed a number of his caste people on important positions. But leaving apart few traders most of them were victim of tyrannical attitude of the nobility and local zamindars who harass them regularly.¹⁶

Ardhkathanak gives information on sarrafs employed their capital in discounting bills of exchange (hundis) and advancing loans on interest. The hundi facilitated the remittance of even small amount as well, for instance, Banarasi Das was drawing a hundi for Rs. 500 at Jaunpur to purchase cloth.

Ethics of a Good Merchant: From Ardhkathanak with came to know about development of various artisanal industries and division of labour under this merchant would half processed goods from other traders and convert them in finished products. This practice was common among Indian and European trader of that day and age. Banarasi gives lesson on attributes and qualities of a good merchant that to be a successful businessman he should have enterprising, honest, trustworthy and parsimonious behaviour.¹⁷ He should not disclose his commercial secrets and follow in his behavior middle course between wastefulness and meanness course between waste.'

According him business ethics and standards were an integral part of a merchant's education and these were to be strictly observed irrespective of family bonds and caste solidarity. French traveller Tavernier has mentioned in travelogue

that in mercantile community the system of education regarding commercial and business training was very effective. He compliment his father Kharaksen for having all the qualities of an typical businessman unlike him. About business partnership he clearly tells that 'if a partnership was to be dissolved, one had to obtain the consent of all its members.¹⁸ From his accounts we can assume that in medieval times trading and investing capital was an very risky job to pursue.

Robberies and Security on Highways: Besides telling us about exploitative practices of the Mughal state writers also gives details about the economic progress of the age. Mughals state ensured security of the important trading routes to facilitate continuous flow of commodities, capital, goods and of course merchants from one place to another. Still he gives incidents of highway robberies, for instance, at one place he ridiculed his parents for going to pilgrimage and getting robbed on the way. On another occasion Banarasi encountered robbers on route to get rid of among he started reciting Sanskrit verses, this quick stunt saved him and his companions, as the robbers mistaken writer and his men as Brahmans and Banarasi blessed them before they departed.¹⁹ On another occasion he travelled to Agra in a group of nineteen. None of these travellers became victims of rebels or highwaymen.

Death of Akbar and Economic Stagnation: Banarasi's started his business life in the last quarter of the reign of Akbar. He had left a very mesmerizing description of the events which followed the demise of Akbar when he and his fellow townspeople struck with great grief and shock after hearing the sad news. Even after torturous conduct of Nawab Chini Qilij a Mughal administrative officer at Jaunpur, people heartedly mourned the passing away of the emperor. Banarasi fell down the courtyard steps in a faint, painfully cutting his head on the paving-stones²⁰ *He swooned and fell, he could not help himself - his head cracked and blood flowed, he cried out the word 'God'.*

When emperor Akbar died all business and commercial activities in Jaunpur came to a halt, people shut their doors, put on dirty shabby attire, they did their best to hide their property and jewels. Banarasi can hardly be accused of flattering the Akbar, as he is writing this episode after thirty-six years Akbar's death. This economic standstill partly happen due to the persona of Akbar who his subject consider the Ideal ruler for their time period and partly due to impending fear of succession and civil war looming in empire –

The news of his death reached Jaunpur.

That people, bereft (lost) their emperor, (they) felt orphaned and helpless. The townsmen were afraid,

Their hearts get troubled, their faces got pale with fear.

Jala ud din Muhammad Akbar promoted trade and industry during his reign through reforms like Dastur-i-Amal (Commodities rate list), removal of *Tamgha* (Trade Tax) emergence of new markets at Agra, Lahore, Fatehpur Sikri etc. He abolished many taxes like Toll-Tax (Naka Chungi), permit were given to merchants and craftsmen which facilitated the easy of doing business. Abrogation of these tariffs and taxes create enjoy among the trading and mercantile class. Stagflation of economic last for few days, it ceased with the coming of new monarch Jahangir on Imperial throne.

Society and Merchants

Banarasi das provides us comprehensive details about the social life under Mughals in North Indian especially Awadh region. Diverse subject had been dealt by our author like - interactions between the trading and the ruling classes, his interest in Sanskrit philosophy, migration of social classes, settlement of different trading castes, various social groups etc.

Life of Mercantile Class: From Banarasi das accounts we know that businesses were usually dominated by the Hindu and Jain communities in medieval times. They formed an influential class in the urban as well as countryside. Banarasi das inform us that for a child born in bania family education began at the age of eight, and usually

lasted for four years.²¹ They dominated market of every major town and city of the Suba. He mentioned that after his father completed his basic schooling, he could easily check the quality of metal like gold and silver, and differentiate counterfeit coins from real ones and also could balance account books (Bahi khata) along with a basic knowledge of Sanskrit, academic learning was not essential for commercial class but he should sit in shop with his father to learn the skill of shopping. Travellers who visited India during this time also tell us very interesting about business class. Tavernier writes that Bania were not allowed to be lazy. Father used to trained their son. Thomas Roe says that legacy of father was very important. He used to control whole family business. They used live in joint family or 'Kutumba'. Another traveller Ovington writes that banias were very good in mental mathematics and calculation.

Banarasi das father Kharaksen sent him to school where he learn about metals. Schools were knowns as 'Chatsal' were Hindvi and Persian were taught. Banarasi and hail from a modest mercantile community. He had neither big investment nor huge business firms like Seth Shanti das Jhawahari or Virji Bohra of Gujarat. He was superior in his financial and social position only to small vendors and petty shopkeepers. He had mentioned thirty-six Sudra castes of Jaunpur viz- weaver, tailor, barber, metalworker, carpenter, mason, glassblower, stone-cutter, oilpresser, sweetmeat-seller, palanquin-bearer, painter, carpet-maker, paper manufacturer, thatcher, lace-worker, fireworks-maker etc.²² He further goes on to say in his memoir that each of Jaunpur's fifty-two parganas had a bazaar and a mandi dominated by merchants.

Glance in Family Life and Ménage: Banarasi Das had been quiet open was his family life and household conduct. Prof. Eugenia Vanina describe Ardhkathanak as a biography of an unimportant man coming from a modest middle-class family which had nothing to do with people court politics of that age. Rupert Snell called it amalgamation of family history and autobiography.²³ All the

decisive events revolve around author's personal and family life. While telling about his ancestor he dive into family legend that his forefathers were Rajputs though he was born in a Srimali Jain. In Ardhkathanak Banarasi calls himself a devout Jain, and Jainism helped him to withstand courageously all life's failure, sorrows, financial losses including the death of all his children. Being born in a typical bania family he was expected to follow his hereditary profession but he was more inclined towards poems and spirituality.

Banarasi faced many ups and down in his family from first two wives all of his nine children, died in infancy, leaving Banarasi leaving me heartbroken relating it to the flux of human fortune, or rather, of the inexorable working-out of karma.²⁴

Death of so many infant child in one family as tells us how high was the infant mortality in those day and age. In autobiography we also get know other jolly side of Banarasi, in teenager he was quiet lover boy type interested in *Asiqbazi*. It goes like this-

karayi asiqi dharai man dhīr dard-band jyon sekh phaakīr

ikṭak dekhi dhyān su dharayi pitā āapne kau dhyān harayi

He also used to seems quite fascinated to classical Indian treatises on erotics like *Koksastra* he had read as precocious growing adolescent boy. He even fall in love with a lady in his early youth years.

Conculsion

Banarasi Das flourished in the era when age old dogmas and inviolability of percepts were challenged by scholars like Abul Fazl, Sheikh Faizi etc. It was also a period when Bhakti movement was getting popular among mass due to teachings of Sants like as Kabir, Dadu, Raidas, Sena etc. Banarasi stress on identity or individuality and search for 'Adhyatam' or 'Self-Introspection' point towards changing nature of intellectual values of the age. He was cognizant of his work that it true friends and kinsmen would going to found it interesting. Close inspection of text not only allows us to peep down in author's carrier and exploits in realm of business and philosophy but

also real potency as well as reach of vernacular languages in society. There is no implicit description of political happenings, no details on religious and social initiatives framed under aegis of Akbar but still one can feel the what ambience of his actions in the text. Banarasi Das maintained balance between his merchant profession and his passion for literary composition and mysticism. Through going verses of Ardhkathanak interactions between the trading and the ruling classes were quite marked in this period, which was not affected by the different denominations of the participating classes. In end we can conclude that the Ardhkathanak is a worthwhile source for the study of socio-economic milieu of the mid-seventeenth century.

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