

Chapter : IV

TRADE AND COMMERCE

Chhatrapati Rajaram continued the same trade and commercial policy of his father Chhatrapati Shahu. Chhatrapati Rajaram moreover introduced many reforms in trade and commerce viz. development in roads, railways, exports and imports of goods, marketing, banks and co-operative societies etc. In the speech of Chhatrapati Rajaram on 3rd April 1929, he stated " Industries and commerce form the true index of a people's prosperity " <sup>1</sup> Further in his speech he stated " But without <sup>2</sup> commerce, even agriculture cannot make much progress." The speech shows the keen interest of Chhatrapati Rajaram in the development of Trade and Commerce.

#### Importance of Means of Transport :

The means of transport play highly significant role in the process of rural up-liftment as well as industrial growth. Rural roads facilitate movements of rural people, administration of country side, and veterinary services. The villagers can bring agricultural products to the market, quickly and carry back the modern farm inputs. The railways help to handle bulk traffic, both of goods and passengers. Thus the means of transport promoted economic activities. The means of communications were bullocks, bullock-carts, tractors, motors, railways etc. The means of transport should be created and managed by the Government.

#### Road Development or Construction of Roads :

At the time of Chhatrapati Rajaram's accession, there were many major and minor roads in Kolhapur State which were

built by the British Government and Kolhapur Darbar for administrative and trading purposes. These lines also served many villages and towns in Kolhapur principality. The Ilakha Panchayat was taking great interest in constructing roads. The Government spent some amount of money on roads and it has been tabulated as follows :-

T a b l e No.1.

Y e a r	N a m e o f t h e R o a d	Money spent (special repairs) in rupees.	Money spent (current repairs) in rupees
1931-32	Kolhapur Miraj Road	6,142	5,547
1931-32	Kolhapur Gaibikhind Road	11,473	5,349
1931-32	Kolhapur Amba Road	5,704	8,605
1931-32	Kolhapur Bhudargad Road	5,065	5,213
1931-32	Nipani, Phonda Road	8,969	9,104
1931-32	Wadi Vadgaon Road	8,168	1,651
1931-32	Yargati Ramdurg Road	3,693	1,311
1931-32	Hatkangangale Kumbhoj Road	1,829	465
1931-32	Nasalapur - Kankanwadi	5,003	303
1931-32	Dattawad Panhala Road	1,135	--
1931-32	Sankeshwar Khoratwadi Road	--	4,321
1933-34	Belgaum Bagalkot Road	6,494	2,541
1937-38	Kolhapur Gaganbavada Road	6,457	13,945

Year	Name of the Road	Money spent (special repairs) in rupees.	Money spent (current repairs) in rupees.
1937-38	Gadhinglaj Kadgaon Road	-	1,214
1937-38	Katkol Shahuwadi Road	808	--
1938-39	Kapshi Lingnoor Road	468	--
1938-39	Chandargi Katkol	2,318	--
1938-39	Nej Bahubali	--	1,032
1939-40	Bhadgaon Mahagaon	--	4,831
1939-40	Godachi Salhali	--	8,754
1939-40	Kale Bajarbhogaon Road	2,146	--

Considerable rural road building was brought about by utilising the Darbar funds. The expenditure on new roads, new bridges, repairs of existing roads and bridges and on roadside trees and drainage financed by the Darbar and Municipal funds. Chhatrapati Rajaram constructed number of roads with the purpose of connecting big villages and towns with the city of Kolhapur to encourage industries, cottage industries in rural areas and internal commerce. There were surfaced roads in Kolhapur City proper. The metalled roads are useful throughout the year while "Murum" roads become unusable during, monsoon. But the chief means of transport of people in Kolhapur State

was bullock carts, even " Murum " roads could be used in rainy season. By constructing roads Chhatrapati Rajaram reduced the hardships of villagers and facilitated the development of trade and commerce in Kolhapur State.

#### Kolhapur State Railway :

In Kolhapur State the railway was constructed and owned by the Government but the day to day operations of the Kolhapur railway was looked-after by a British Company. This railway served many places viz. Shirol , Jaysingpur, Hatkanangale, Rukadi etc. This railway also ran through the Kolhapur State territory of Raibag.

#### Net Profit ( Earning ) From Kolhapur State Railway :

At the time of Chhatrapati Rajaram's accession the net profit from railway was rupees two lakh nine thousand four hundred forty five and at the death of Chhatrapati Rajaram it was rupees two lakh seven thousand two hundred thirty nine. In 1928-29 the maximum<sup>3</sup> net profit of Kolhapur Government was rupees three lakh nine thousand eight hundred nineteen and the<sup>4</sup> minimum net profit was rupees one lakh fifty one thousand eight hundred two in 1936-37 from the Kolhapur State Railway.

#### Trade Export and Import by Railway :

The railway was main source for the importing and exporting of the trade. The Kolhapur railway played an important role towards merchants, traders and the passengers for the development of trade and commerce facilities. This

railway was serving various trading places such as Rukadi, Shirol, Jaysingpur, Hatkanangale. From each of the above mentioned railway stations the goods were exported and imported to the various places, mainly agricultural products such as jawari, bajari, rice, wheat, pulses and oil seeds etc. The industrial materials like metals, iron, coal, steel and also the agricultural products like sugar, cotton, jaggery, vegetables, oils, fruits etc. The goods from Hatkanangale and Kolhapur Station was exported and imported would be elaborated as below :

Goods Imports to and Exports from Kolhapur Railway Station :

The Kolhapur railway station was built by Chhatrapati Shahu near the Shahupuri market which was main trading centre of jaggery and others. Many varieties of goods exported and imported from this station. The Kolhapur Government received more profit from this station. This railway was made the life of people prosperous in the period of Chhatrapati Rajaram so it is needed to study export and import of goods.

The Kolhapur city was famous for making gold and silver ornaments, The jewellers were selling by hundi dealer and money lender. These articles were exported and imported by them, Musical instruments like Sitar<sup>6</sup> and Dilrubas were exported to outside places from the Kolhapur.

### Kolhapur railway Station Exports :

The exports of different goods from the year 1920-23 to the year 1939-40 were collected from the administrative reports of the each year and have been put in the table form the figures available were in maunds and from these figures a few observations can be made. In the initial year of 1922-23<sup>7</sup> the export of goods from Kolhapur railway station was considerable. Dyes and tans, hides and skins, oil seeds, sugar and other commodities were exported in bulk. The quantity of export from Kolhapur, however, show a downward trend from year 1930-31 to year 1935-36, in case of majority of the commodities. It is after 1935-36<sup>8</sup>, that the rate of exports seems to have increased. The notable example of salt, a very essential commodity, shows sharp increase from 1936-37. The same is the case for unwrought wood. Large quantity of unwrought wood were exported from the year 1936-37. Similarly the quantity of the exports of other Commodities increased every year after 1936-37. These developments where by the exports continued to increase from the year 1936-37<sup>9</sup>, to the year 1939-40 might be co-related to the second worldwar.

### Kolhapur railway Station Imports:

The table showing the yearwise import of different commodities from the year 1922-23 to the year 1939-40, reveal interesting aspects of trade and commerce in Kolhapur State. The import of raw cotton increased from the initial year 1922-23 to the highest in the period, that is the year

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 1929-30 since then the import of cotton continued to decline every year and in the last three years it fell sharply, so that in 1939-40 only eighteen manuds of cotton were imported. The import of grains and pulses, provisions oils, salt, spices and unwrought wood declined from the year 1936-37 to 1939-40. On the other hand the import of manufactured cotton, sugar and Other Commodities increased every year from 1936-37 to 1939-40.

#### Hatkanangale Railway Station Exports :

The exports and imports from Hatkananagle railway station in comparison to the Kolhapur railway station are considerably small. This was however the second important railway station in the Kolhapur state. From the initial year 1922-23 the Hatkanangle station shows development in all the commodities. Manufactured cotton, grains ,pulses,oils, unwrought wood and other commodities were the major commodities that were exported from Hatkanangale. In case of manufactured cotton,grains and pulses oils' unwrought wood and Other Commodities. The export<sup>11</sup> rose sharply from 1936-37 to 1939-40. In case of oilseeds however the highest exports was in the year 1927-28 and the<sup>12</sup> export continued considerably upto 1930-31.

#### Hatkanangle railway station Imports:

The chart showing the import of different commodities to Hatkanangle railway station show a steep fall from 1936-37 to 1939-40. Grains and pulses,provisions ,oils,salt,sugar,unwrought wood were the commodities which were imported in bulk to the



Hatkanangle railway station up to the year 1935-36 but from the next year these commodities show a fall in the imports. The general import activity seem to have slowed down in these last <sup>13</sup> four years. In the years preceding 1925-36 however there was considerable import of different commodities to the Hatkanangle railway station.

Total Goods Exported from and Imported to the Kolhapur State :

At the time of Chhatrapati Rajarm's accession there were nine lakh seventy seven thousand five hundred fifty three <sup>14</sup> maunds of goods was exported to various places. The maximum total number of maunds of goods exported, and it was maunds fourteen lakh eighty five thousand three hundred thirty one <sup>15</sup> and nine lakh eleven thousand two hundred twenty eight respectively. The total maunds of goods imported twenty lakh fifty thousand nine hundred forty, and eleven lakhs forty five thousand one hundred twelve which was the maximum and minimum <sup>16</sup> during the period under review. From 1921-22 the process of exportation was continuously increased excepting the year of 1934-35. Except in the year 1922-23 the total imported goods was again continuously increased till 1940.

For the exportation and importation of trade the Government played an important role towards traders and merchants. The Government gave some concession on the exports of tobacco in connection with rate. He also supplied land, amounts for the establishment of market such as Laxmipuri and others. The Government benevolent policy towards the traders

and trade would be discussed in the entitled " Role of Government towards trade and Commerce."

### Labour and Wages :

Labour is the backbone of agriculture and industry. Labours can be divided into two groups viz. skilled and unskilled. Under the regime of Chhatrapati Rajaram skilled labour, was utilised in the industry and some time in trade and commerce. The unskilled labourers were utilised in the agriculture and in the connection with trade. The maximum and the minimum total number of labourers was one lakh twelve thousand five hundred three and seventy three thousand forty seven including male, female and children in 1933-34<sup>17</sup> and 1928-29<sup>18</sup> respectively. At the time of Chhatrapati Rajaram's accession the daily wage of skilled labour was from rupees one to rupees one and annas eight, which was the maximum<sup>19</sup> wage. The minimum<sup>20</sup> wage for skilled labour was annas eight to rupee One and annas eight. The wages of skilled labour in comparison to Shahu period decreased. The wages of unskilled labour was raised from annas two to rupee One, which was<sup>21</sup> maximum. The minimum wages of unskilled labour was annas two<sup>22</sup> to annas eight. The condition of unskilled labour was not quite satisfactory due to industrial development.

### Markets Established in Kolhapur State : ✓

Chhatrapati Shahu established Shahupuri Trading Centre near Kolhapur Railway Station in 1895 for the development of trade and commerce. He gave facilities to traders and

merchants. In 1899 he visited Kagal along with his son Rajaram to discuss with the traders of Nipani for the development of Shahupuri trading Centre. They invited the traders and merchants to come and develop trade with the help of Government protection. Like his father, Chhatrapati Rajaram gave protection to traders and merchants for the development of trade. He also established new market and weekly bazars for trade. Cultivators came to sell their agricultural products to markets. On 11th May 1925 Chhatrapati Rajaram gave facilities and some loans on an interest of 6 % to the traders<sup>23</sup> of Jaysingpur for the development of trade and commerce in Jaysingpur. He knew that due to shortage of capital the traders could not develop the trade, so an amount of rupees twenty thousand was given to the traders. Chhatrapati Rajaram established grain market in Laxmipuri in 1929, in the memory of Her Highness Laxmibai. At the time of opening ceremony of<sup>24</sup> Laxmipuri grain market, he stated that Laxmipuri Market would be the centre of business in grains and other articles of which large quantities were imported into and exported from Kolhapur. Governor Sir Fedrick stated that the new market of Laxmipuri would be great convenience not only to the agriculturists, who would find here a ready sale of their products, but also to the traders, who could conduct their business on a large scale on account of the facilities that would be provided here. Chhatrapati Rajaram also established new markets and weekly bazars, out side Kolhapur. He gave protection to the villagers for the establishment of markets.<sup>26</sup> The villagers of Mauje Patgaon in Petha Hatkanangale requested to the Government for starting the bazar on each Tuesday.

Chhatrapati Rajaram granted the permission in 1935.

Cultivators produced agricultural produces and sold it to the weekly bazars and in the big markets, like Shahupuri and Laxmipuri grain markets. Sometimes they sold their field products personally and sometimes through the "dalals" i.e. the commission agent. The Government in order to avoid the exploitation of cultivators introduced certain reforms. These reforms were intended to bring proper price for the cultivators goods.

#### Trading Community :

The jains, lingayats, vaishyas, gujaratis, konkanis, mohamadons, vanis and the marathas had trade and commerce as their occupation. There were a number of shops dealing with the sale of grains and pulses and commission agents in the city of Kolhapur. Their castewise and religionwise breakup, given  
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by Dr. Balkrishna, reveal interesting facts.

Caste and Community	Number of shops of grains and pulses dealers	Number of commission agents and exporters.
Brahmins	9	1
Marathas	32	6
Jains	24	23
Lingayats	16	13
Vaishayas	3	1
Shimpis	3	-

Caste and Community	Number of shops of grains and pulses dealers	Number of Commission agents and exporters.
Gujarathis	1	11
Konkanis	1	-
Mohamadons	10	6
Total	99	61

Encourgement to Merchant and Commission Agents :

The Shri Shahupuri merchant association representing the merchant and commission agents of mirchi and tobacco requested to exempt taxes like Income tax, Terminal tax and Octroi duty for a period of twenty five years. The Government by its order dated 15th June 1936 did not accept this request of the merchants. The Government however accepted their second request regarding the grant of Government land to raise their shops in Kolhapur.<sup>28</sup>

Prices of Grains and Pulses :

The prices of grains and pulses varied from place to place and according to conditions, prevailing at the time. Here an attempt has been made to analyse the prices of important grains like, jawari, rice, wheat bajari and nagali and also the price of gram.

Prices of Jawari in Kolhapur State

Name of the petha or mahal	Year 1923 Seers per rupee	Year 1926 Seers per rupee	Year 1929 Seers per rupee	Year 1932 Seers per rupee	Year 1935 Seers per rupee	Year 1938 Seers per rupee	Year 1940 Seers per rupee
Karvir	$4\frac{1}{4}$	$4\frac{1}{2}$	$7\frac{3}{4}$	10	$9\frac{1}{2}$	10	$7\frac{1}{2}$
Panhala	5	4	8	10	10	10	7
Hatkanangale	5	$4\frac{1}{2}$	$7\frac{1}{2}$	11	10	11	8
Shirol	5	$5\frac{1}{2}$	$7\frac{1}{2}$	12	$10\frac{1}{2}$	11	$8\frac{1}{2}$
Gadhinglaj	4	5	$7\frac{1}{2}$	11	9	$10\frac{1}{2}$	8
Bhudargad	-	$4\frac{3}{4}$	7	10	$8\frac{1}{2}$	10	7
Radhanagari	5	$4\frac{1}{2}$	6	8	8	9	$7\frac{1}{2}$
Thane Katkol	6	$7\frac{1}{2}$	$8\frac{1}{2}$	$19\frac{1}{2}$	$11\frac{1}{2}$	-	$11\frac{1}{2}$
Raibag	5	6	$7\frac{1}{2}$	13	9	$11\frac{1}{4}$	9

The above table shows that generally the price of <sup>29</sup>Jawari diminished in the period. In the years 1932 and 1935<sup>30</sup>, jawari was cheapest in the Kolhapur state. The rates of jawari in thane Katkol was the cheapest, as it was the area where the crop was raised extensively.

Prices of Rice in Kolhapur State

Name of the petha or mahal	Year 1923	Year 1926	Year 1929	Year 1932	Year 1935	Year 1938	Year 1940
	Seers per rupee	Seers per rupee	Seers per rupee	Seers per rupee	Seers per rupee	Seers per rupee	Seers per rupee
Karvir	$3\frac{3}{4}$	$3\frac{1}{2}$	$3\frac{1}{2}$	7	$6\frac{1}{4}$	$6\frac{1}{2}$	$5\frac{1}{2}$
Panhala	$3\frac{1}{2}$	$3\frac{1}{2}$	4	7	6	$5\frac{1}{2}$	5
Hatkanangale	$3\frac{1}{2}$	3	$3\frac{1}{2}$	6	$6\frac{1}{2}$	7	5
Shirol	$3\frac{1}{4}$	3	$3\frac{1}{2}$	7	$5\frac{1}{2}$	6	5
Gadhinglaj	3	$3\frac{1}{2}$	4	$6\frac{1}{4}$	$5\frac{1}{4}$	$6\frac{1}{4}$	5
Bhudargad	-	-	-	-	6	$6\frac{1}{2}$	$5\frac{1}{4}$
Radhanagari	$3\frac{1}{2}$	4	$3\frac{1}{2}$	$7\frac{1}{2}$	6	$3\frac{1}{2}$	$5\frac{1}{4}$
Thane Katkol	3	$3\frac{1}{4}$	-	$6\frac{1}{2}$	$5\frac{1}{2}$	-	$5\frac{1}{2}$
Raibag	$3\frac{1}{4}$	$3\frac{1}{4}$	$3\frac{1}{2}$	6	6	$6\frac{1}{2}$	5
Shahuwadi	-	-	4	6	7	6	6

According to the civil order of 4th September 1934 the price of paddy for the year 1935 to 1939 was fixed at rupees four per mounds. During the five years presiding this period i.e. 1930 to 1935 the price of paddy fixed by Government at Rs. six per mounds.<sup>31</sup>

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Like Jawari, rice was cheapest in years 1932 and 1935 the trend in the period indicates that the prices continued to fall.

Prices of Wheat in Kolhapur State

Name of the Petha or mahal	Year 1923	Year 1926	Year 1929	Year 1932	Year 1935	Year 1938	Year 1940
	Seers per rupee	Seers per rupee	Seers per rupee	Seers per rupee	Seers per rupee	Seers per rupee	Seers per rupee
Karvir	$3\frac{1}{4}$	$3\frac{1}{4}$	$4\frac{1}{4}$	$6\frac{3}{4}$	$6\frac{1}{2}$	$5\frac{1}{2}$	8
Panhala	$3\frac{1}{2}$	$3\frac{1}{2}$	$4\frac{1}{2}$	6	$6\frac{1}{2}$	$5\frac{1}{2}$	$6\frac{1}{2}$
Hatkanangale	4	3	$4\frac{1}{2}$	$6\frac{1}{2}$	7	$5\frac{1}{2}$	$6\frac{3}{4}$
Shirol	4	$3\frac{1}{4}$	5	7	$6\frac{3}{4}$	$6\frac{1}{2}$	$7\frac{1}{2}$
Gadhinglaj	4	$3\frac{1}{4}$	$4\frac{3}{4}$	$7\frac{1}{4}$	$6\frac{1}{2}$	6	8
Bhudargad	4	$3\frac{1}{4}$	4	$5\frac{1}{2}$	6	6	7
Radhanagari	$3\frac{1}{2}$	$3\frac{1}{2}$	$2\frac{1}{2}$	$7\frac{1}{2}$	6	$5\frac{1}{2}$	$6\frac{1}{2}$
Thane Katkol	$3\frac{1}{2}$	$3\frac{1}{4}$	6	$8\frac{1}{2}$	$7\frac{1}{2}$	-	$8\frac{3}{4}$
Raibag	4	$3\frac{1}{2}$	$3\frac{1}{2}$	7	6	$6\frac{1}{4}$	$8\frac{1}{2}$
Shahuwadi	-	-	$4\frac{3}{4}$	6	7	7	7

The prices of wheat, as the table shows, continued to fall throughout the period. In the years 1932, 1935 and 1940<sup>33</sup> the prices of wheat showed considerable fall.





Prices of Bajari in Kolhapur State

Name of the Petha or Mahal	Year 1923	Year 1926	Year 1929	Year 1932	Year 1935	Year 1938	Year 1940
	Seers per rupee	Seers per rupee	Seers per rupee	Seers per rupee	Seers per rupee	Seers per rupee	Seers per rupee
Kavir	$4\frac{1}{2}$	$5\frac{3}{4}$	$6\frac{1}{2}$	12	$8\frac{3}{4}$	11	8
Panhala	-	-	-	10	-	-	-
Hatkanangale	-	-	-	-	-	-	-
Shirol	$4\frac{1}{2}$	6	7	12	$10\frac{1}{4}$	-	$8\frac{3}{4}$
Gadhinglaj	5	6	$7\frac{1}{2}$	13	-	-	-
Bhudargad	-	-	-	-	-	-	-
Radhanagari	$5\frac{1}{2}$	-	-	-	-	-	-
Thane Katkol	$6\frac{1}{2}$	$7\frac{3}{4}$	$8\frac{1}{2}$	$19\frac{1}{2}$	$11\frac{1}{2}$	-	-
Raibag	6	7	9	14	14	$10\frac{1}{2}$	$9\frac{1}{2}$
Shahuwadi	-	-	-	-	-	-	-
Ajara	-	-	-	-	-	-	-

The crop of Bajari was taken only in some mahals, as indicated in the table above, especially on the Desh side. However, the prices continued to fall in the period.

Prices of Nagali in Kolhapur State

Name of the Petha or Mahal	Year 1923	Year 1926	Year 1929	Year 1932	Year 1935	Year 1938	Year 1940
	Seers per rupee	Seers per rupee	Seers per rupee	Seers per rupee	Seers per rupee	Seers per rupee	Seers per rupee
Karvir	8	7	-	$12\frac{1}{2}$	11	12	9
Panhala	$9\frac{1}{2}$	$6\frac{1}{2}$	11	15	16	14	10
Hatkanangale	-	-	-	-	-	-	-
Shirol	-	-	-	-	-	-	-
Gadhinglaj	6	7	11	16	$11\frac{1}{2}$	16	10
Bhudargad	$7\frac{1}{2}$	8	11	$17\frac{1}{2}$	13	16	$9\frac{1}{2}$
Radhanagari	9	7	10	16	14	14	9
Thane Katkol	-	-	-	-	-	-	-
Raibag	6	$6\frac{1}{2}$	$6\frac{1}{2}$	14	-	-	$7\frac{1}{2}$
Shahuwadi	-	-	$6\frac{1}{4}$	13	14	14	-
Ajara	-	-	-	-	-	-	10

Nagali has been the crop of the Konkan area and therefore raised in mahals in the Konkan. In case of Nagali as well, the prices continue to diminish in the period. The years of cheapest prices were 1932<sup>34</sup> and 1935.

Prices of Gram in Kolhapur State

Name of the Petha or Mahal	Year 1923	Year 1926	Year 1929	Year 1932	Year 1935	Year 1938	Year 1940
	Seers per	Seers per	Seers per	Seers per	Seers per	Seers per	Seers per
Karvir	$4\frac{3}{4}$	$4\frac{3}{4}$	5	9	$9\frac{1}{4}$	$7\frac{3}{4}$	$6\frac{1}{2}$
Panhala	$5\frac{3}{4}$	$4\frac{1}{2}$	$5\frac{1}{2}$	6	10	$7\frac{1}{2}$	5
Hatkangale	$6\frac{1}{2}$	5	5	$8\frac{1}{2}$	10	8	7
Shirol	5	5	$5\frac{1}{4}$	$8\frac{1}{2}$	$10\frac{1}{2}$	8	7
Gadhinglaj	5	$3\frac{1}{2}$	$4\frac{3}{4}$	$7\frac{1}{2}$	8	$7\frac{1}{4}$	7
Bhudargad	$4\frac{1}{2}$	4	$4\frac{1}{2}$	$5\frac{1}{2}$	$8\frac{1}{2}$	-	-
Radhanagari	5	5	$3\frac{1}{2}$	8	6	6	$4\frac{3}{4}$
Thane Katkol	$3\frac{1}{2}$	$3\frac{3}{4}$	$4\frac{1}{2}$	$7\frac{1}{2}$	$7\frac{1}{2}$	-	-
Raibag	4	$4\frac{1}{2}$	4	8	9	7	7
Shahuwadi	-	-	$5\frac{1}{4}$	7	11	9	-
Ajara	-	-	-	-	-	-	6

The crop of gram, as compared to Bajari and Nagali was extensive in the region . The years of abundant production and therefore low rates were 1932 and 1935. In mahals like Shahuwadi and Ajara gram was not raised.

The above mentioned tables showing the prices of different crops reveal to us that the prices of different

grains continued to fall in the period under study. This must have given great relief to the consumers. The prices, however, show an upward trend in the year 1940. This upward trend was mainly because of the effect of the second world war on the prices of grains etc.

### Banks and Cooperative Societies :

The Bank and Co-operative societies played an important role towards people, agriculture, industry, trade and Commerce. The citizens, businessmen and the commercial community met establish bank in Kolhapur. The Kolhapur Bank was established on 25th January 1926 and its capital was rupees ten lakh Seven thousand five hundred. Chhatrapati Rajaram gave facilities to establish and to develop the bank. The Darbar that is Government deposited an amount of money at it on the disposal condition. The Kolhapur Bank provided loans to the People, business and traders. By the end of Chhatrapati Rajaram in 1940 the net profit of the Kolhapur Bank was rupees Fifty six thousand and forty four.

The co-operative act was passed by British in India in 1904 and afterwards the co-operative societies were formed at various places in Kolhapur State. At the time of Chhatrapati Rajaram's accession there were thirty eight cooperative societies carried the work, out of which twenty six and twelve were agricultural and non-agricultural respectively. Under the rule of Chhatrapati Rajaram the

Co-operative movement received an impetus and spread everywhere. At the time of Chhatrapati Rajaram's death two hundred ninty one societies, out of which two hundred thirty nine and fifty two were agricultural and non-agricultural respectively.<sup>38</sup> In 31st March 1926 agricultural and co-operative department started. In 1929-30 " Grain Co-operative Society"<sup>39</sup> established. This society collected some grains, commodity from the members and farmers. This grain society in due course developed into co-operative credit society. In this way this grain society supplied grain and an amount to the members of society as a loan.

#### Encouragement to Trade and Commerce:

The Government played an important role towards traders and merchants for the development of trade and commerce. The Government provided various facilities for the development of trade. The traders of tobacco requested to Chhatrapati Rajaram due to the facilities in traffic rates on tobacco. They also requested to give some exemption in rates. The request was accepted by Chhatrapati Rajaram.<sup>40</sup> Chhatrapati Rajaram sanctioned an amount of rupees twenty thousand on an interest of 6 % as a loan for the development of trade at Jaysingpur.<sup>41</sup> For the development of trade and commerce the Government established markets and bazars at various places. The Government also provided facilities to the traders. A new grain market " Laxmipuri Grain Market " was established in 1929. The villagers of Mauje Patgaon requested to the Government for establishing the weekly

bazar on every Tuesday. The request was sanctioned by the  
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Government in 1935.

The Government established " King Irwin Agricultural  
Farm and King Edward Agricultural Institute ", for various  
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purposes. This institute established the market section.  
This Section guided the cultivators in grading their farm  
products so as to realize better prices in the market. The  
Government gave also facilities to the merchants, commission  
agents and exporters by various ways.

Notes and References:

- 1) Speech of Chhatrapati Rajaram on 3rd April, 1929.
- 2) Ibid
- 3) Report on General Administration of Kolhapur State, 1928-29, p.44.
- 4) Ibid, 1926-27, p.97
- 5) Dr.Balkrishna, Opcit,p.1
- 6) Ibid
- 7) Report on General Administration of Kolhapur State, 1922-23, p.45
- 8) Ibid, 1935-36,p.95
- 9) Ibid, 1936-37, p.95
- 10) Ibid, 1929-30,p.55
- 11) Ibid, 1927-28, p.95
- 12) Ibid, 1930-31, p.96
- 13) Ibid, 1935-36, p.95
- 14) Ibid, 1921-22, p.44
- 15) Ibid, 1924-25, p.33, 1934-35, p.130
- 16) Ibid, 1933-34, p.127, 1922-23, p.43
- 17) Ibid, 1933-34, p.85
- 18) Ibid, 1928-29, p.26
- 19) Ibid, 1922-23, p.86
- 20) Ibid, 1939-40, p.78
- 21) Ibid, 1929-30,p.26
- 22) Ibid, 1934-35, p.86
- 23) Appendix,18.
- 24) Speech of Chhatrapati Rajaram on 3rd April,1929.
- 25) Speech of Governor six Fedrick on 3rd April,1929
- 26) Appendix.

- 27) Dr.Balkrishna, Opcit,p.3.
  - 28) Appendix,16.
  - 29) Karvir Sarkarche Gazette, Vol.45, No.53, p.289.
  - 30) Ibid, Vol.48, No.22. p.109.
  - 31) Appendix,14.
  - 32) Karvir Sarkarche Gazette, Vol.48,No.22,p.109.
  - 33) Ibid, Vol.53, No.28, p.103
  - 34) Ibid,Vol.45, No.53, p.289.
  - 35) Ibid, Vol.53, No.28, p.103
  - 36) Report on General Administration of Kolhapur State,  
1926-27, p.40
  - 37) Ibid, 1929-40, p.p.125,-126.
  - 38) Ibid, p.108
  - 39) Ibid,1929-30, p.53
  - 40) Ibid, 1925,26, p.p.37-38
  - 41) Appendix-18.
  - 42) Appendix-19.
  - 43) Report on General Administration of Kolhapur State,  
1924-25, p.116.
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