

## CHAPTER VI

### BANKING, TRADE AND COMMERCE

The village money-lenders, namely, *sahukars*, *mahajans* and *gaontias* constituted the main bulk of the indigenous bankers for several centuries. The money-lenders who were primarily wealthy agriculturists played an important role in the rural economy and were the only agency engaged in providing agricultural finance, usually at exorbitant rate of interest, which differed from place to place. Money-lenders belonging to the adjoining districts came to the ex-State of Kalahandi and carried on their business. They lent money against pledge of gold or silver ornaments, land, and standing crop in the field. The crop in the field was usually purchased by the money-lender himself during the harvest time at a nominal rate and the price was adjusted against the loan including the interest. Loans were advanced clandestinely and dubious ways of collection of arrear were adopted by the money-lenders.

BANKING  
AND  
FINANCE

History of  
Indigenous  
Banking in  
the district

During the Durbar administration, graingollas were started with an aim to advance paddy loan to the needy agriculturists which is locally called as Mani-Dhan. But, these were small organisations to meet the requirements of the people. The first institutional banking organisation came into existence in 1949 with the inauguration of the Bhawanipatna Central Co-operative Bank Ltd., Bhawanipatna.

An economic survey\* conducted by the Government of Orissa in 1954-55 revealed the indebtedness of the cultivating families only. Nevertheless, since these families form the overwhelming majority, the condition with regard to their debt will be a broad picture of the state of rural indebtedness. Besides, the survey took into account only those loans which remained undischarged at the time of investigation. Loans which were fully redeemed during the year of survey were not taken into account.

General Cre-  
dit facilities  
available in  
the district

Indebtedness

The survey revealed that debts were incurred for family consumption which accounted for 30.28 per cent. To meet the expenditure on social ceremonies 10.83 per cent of the total debt were incurred. These were responsible for 41.11 per cent of the total debt of the farmers which were distinctly burdensome. Of the total debt 58.89 per cent were incurred for various productive purposes, of which 25.24 per cent accounted for expenditure on cultivation, 33.65 per cent for purchase of land and bullocks.

\* Economic Survey of Orissa, Vol. I, by Prof. Sadasiv Misra.

As regards the source of credit, the main source was the money-lender. The data revealed that 79.40 per cent of the total amount of debt were obtained from money-lenders. Some of them were professional and some others, agriculturists. On certain occasions, some farmers were able to secure loans either from friends, or from Government or co-operative societies, but these constituted only 20.60 per cent.

Loans were incurred not merely in cash but also in kind and the interest charged by one money-lender from the same customer in respect of loans in cash and in kind are also different. As the data revealed 52.36 per cent and 47.64 per cent of the total debt were incurred in cash and in kind respectively. Some loans were secured under usufruct system, according to which the money-lender took the produce of the land mortgaged towards the interest and sometimes for part payment of the loan. But this system is on the decline. As the data revealed, about 2.95 per cent of the total loan were secured under usufructuary mortgage.

Of the total loan 47.54 per cent carried 50 per cent and above as the rate of interest. Besides, 26.79 per cent of the loan carried 25.0 per cent as the rate of interest. It is indeed a matter of concern that 74.33 per cent of the total loan of the agriculturists bore an interest of 25 per cent and more. 2.73 per cent and 3.65 per cent of the loan carried 12.5 per cent and 18.75 per cent as the rate of interest. Loans at 3.5 per cent, and 9.5 per cent appear reasonable, but only 8.42 per cent of the total rural credit were obtained at such rates of interest. These rates were charged usually in cases of loans from Government agencies and co-operative banks. 1.2 per cent of the total loan carried no interest which were usually lent out by friends and relatives for a short period.

Role of private money-lenders and financiers

In recent years there has been considerable growth in the number of co-operative credit societies and banks. But the influence of private money-lenders has not waned in the district. The money-lenders charge high rate of interest than other agencies but still they are popular because firstly, they are easily approachable; secondly, borrowers have not to undergo any red-tapism; thirdly, they sometimes advance loans without any landed security and so borrowers have no fear of attachment of property. In the urban areas some people are lending money at an exorbitant rate of interest. In spite of the high rate of interest, people take loan from such persons as it is available to them easily at the time of their need. Their clientele consists largely of people belonging to low-income group. The Kabuliwallahs who went from village to village to lend small amounts have now vanished or, at any rate, have become scarce.

The private money-lenders and financiers still supply a sizeable portion of rural credit. Their notoriety is not very different from that of their counterparts elsewhere, but they now operate under severe restrictions imposed by the Orissa Money-lenders Act, 1939, and the Orissa Money-lenders Amendment Act, 1975. By these Acts, the money-lender is required to register himself and obtain a licence for carrying on the business. He is also required to maintain regular account books and to submit statement of accounts to the licensing authority. The rate of interest of different types of loans have been legally fixed, such as, simple interest of 9 per cent per annum in case of secured loan and up to 12 per cent per annum in case of unsecured loan. A money-lender is punishable with imprisonment or pecuniary fine or both in case of default. The offences punishable under this Act are non-cognisable.

Besides, the Government have amended the Orissa Co-operative Societies Act so that people can avail loans easily. Paddy loan is advanced under 'Crop Loan System' to the agriculturists at the time of their need. Moreover, the commercial banks have come up to necessary credit assistance to the agriculturists, manufacturers, businessmen, and others for productive purposes at a low rate of interest which forced the private money-lenders to be somewhat moderate in their demand.

It is difficult to give any reliable statistics of the number and volume of business of the money-lenders. There are many private money-lenders carrying on business without a licence. However, it is noticed from records that up to January, 1977 there were 312 registered money-lenders in the district, of which 59 belonged to Bhawanipatna Tahsil, 11 to Madanpur-Rampur Tahsil, 63 to Dharamgarh Tahsil, 102 to Jayapatna Tahsil and 77 to Nawapara Tahsil. These money-lenders in aggregate gave a loan of Rs. 8,86,860 to 9,074 persons up to January, 1977.

With the implementation of the Twenty Point Economic Programme, action was taken against the money-lenders who did not submit their records for inspection. Besides, efforts were made to collect relevant data relating to the registered and un-registered money-lenders. Moreover, the implementation of the amended provisions of the Act yielded certain good results. The money-lenders are now aware of the legal consequences for any malpractice in money-lending business.

There are three commercial banks, viz., the State Bank of India, the Central Bank of India and the United Commercial Bank operating in the district. The State Bank of India has seven branch offices,

Commercial  
Banks

located at Bhawanipatna, Dharamgarh, Kesinga, Khariar, Komna, Nawapara and Junagarh, and two sub-offices at Jayapatna and Madanpur-Rampur. The Central Bank of India has opened a branch office on the 30th November, 1972 at Khariar Road. The United Commercial Bank has opened a branch office on the 19th December, 1973 at Kesinga. Thus, the total number of commercial bank offices in the district is eleven and the population served by a bank office is about 1,05,800 persons.

Between 1967 and 1970, the bank's deposits in the district increased by 109.6 per cent. The average annual rate of growth of deposits during 1968-70 worked out to 36.5 per cent and the average deposit at the end of 1970 per office was 8.35 lakhs. The average annual rate of growth of deposits of the commercial banks operating in the district, during the period 1972-75, is given below :

Year	Deposits (in lakhs)	Rate of growth (in percentage)
December, 1972	.. 58.46	..
December, 1973	.. 87.83	50.24
December, 1974	.. 123.19	40.26
December, 1975	.. 183.63	49.06

Post Office  
Savings  
Bank

Post offices are the most important outlets for the savings of the people, specially in the interior areas. The number of account-holders in Post Office Savings Banks is increasing steadily from year to year. In March 1968, there were 2,637 account-holders which rose to 3,064 in March, 1975. In 1974-75 (April to March) in Post Office Savings Banks an amount of Rs. 47,59,237 was deposited and Rs. 42,77,445 was withdrawn leaving a net saving of Rs. 4,81,792. In Cumulative Time Deposit, during this period, there were 262 account-holders, and Rs. 2,43,174 and Rs. 1,05,652 were deposited and withdrawn respectively leaving a net balance of Rs. 1,37,522. In Post Office Recurring Deposit, there were 211 account-holders in March, 1975, and Rs. 25,763 and Rs. 1,890 were deposited and withdrawn respectively leaving a net balance of Rs. 23,873. In Post Office Time Deposit, Rs. 1,47,050 and Rs. 5,450 were deposited during the years 1973-74 and 1974-75 respectively. The savings in National Savings Certificates in 1972-73, 1973-74 and 1974-75 were Rs. 1,64,350, Rs. 1,66,080 and Rs. 34,660 respectively.

Co-operative  
Banks and  
Credit  
Societies

In the co-operative sector, there are three Land Development Banks, one Central Co-operative Bank and 134 credit societies.

The Bhawanipatna Central Co-operative Bank Limited was established on the 13th October 1949, with headquarters at Bhawanipatna. It has two branch offices at Junagarh and Khariar Road. The Bank is the only financing agency in the district in the co-operative sector and finances all co-operative societies. The major portion of its fund, however, goes to the affiliated credit primary societies. It accepts various types of deposits from the affiliated societies as well as the public. Besides, the Bank has undertaken to handle bill business since 1970. The membership of the Bank consisted of 159 co-operative societies and the State Government up to June 1975.

The Bhawanipatna Central Co-operative Bank, Ltd.

At the end of June 1976, the Bank had a share capital of Rs. 31.91 lakhs. The deposits, reserve fund, borrowings and working capital of the Bank were Rs. 57.73 lakhs, Rs. 10.22 lakhs, Rs. 76.05 lakhs and Rs. 188.37 lakhs respectively. The Bank made a net profit of Rs. 3.75 lakhs and the percentage of collection over demand was 48.5 per cent.

In 1976, there were three Land Development Banks operating in Bhawanipatna, Dharamgarh and Nawapara. At the end of June 1976, these Banks had a total membership of 25,916 persons. The total working capital was Rs. 221,68,974 of which paid-up capital was Rs. 12,50,960. The reserve fund and deposits were Rs. 26,360 and Rs. 88,859 respectively. These Banks advanced Rs. 11,51,356 as loan to the members for purchasing tractors, pump-sets, for digging wells and land improvements.

Land Development Banks

In 1973, there were six Large-sized Co operative Societies with a total membership of 2,491 persons. These Banks had a total working capital of Rs. 6,45,796 of which share capital was Rs. 2,26,957. These Banks advanced Rs. 2,43,358 up to the end of June, 1976.

Large-sized Co-operative Societies<sup>s</sup>

In 1976, there were 110 Service Co-operative Societies with a total membership of 102,310 persons. These societies function at village level as the agencies for distribution of agricultural inputs and agricultural credit to the farmers. The societies had a total working capital of Rs. 4,15,33,035 up to the end of June 1976 of which paid up capital was Rs. 51,71,482. The reserve fund and deposits were Rs. 38,32,925 and Rs. 17,14,050 respectively. The societies advanced Rs. 80,29,651 as short-term and medium-term loans to the members.

Service Co-operative Societies

In 1976, there were eight Employees' Co-operative Societies with a total membership of 473 persons. At the end of June 1976, the societies had a total working capital of Rs. 1,36,403 of which paid-up capital was Rs. 13,156, reserve fund Rs. 2,022 and deposits Rs. 1,421. The societies made an advance of Rs. 72,340 up to the end of June 1976.

Employees' Co-operative Societies

House  
Building Co-  
operative  
Society

In 1976, there was one House Building Co-operative Society at Junagarh with a membership of 133 persons. At the end of June 1976 the society had a working capital of Rs. 29,550 of which paid-up capital was Rs. 1,206. Till the end of June 1976, the society made no advance of loan.

Lift Irrigation Co-  
operative  
Societies

In 1976, there were nine Lift Irrigation Co-operative Societies with a total membership of 147 persons. Up to the end of June 1976, the societies had a working capital of Rs. 1,331 of which paid-up capital was Rs. 1,160. The societies made no advance of loan up to the end of June 1976 since these were newly organised.

GENERAL  
AND LIFE  
INSURANCE

Life Ins-  
urance  
Corporation  
of India

The Bombay Life Insurance Company Ltd., the Oriental Insurance Company Ltd., the New India Insurance Company Ltd., the Hindustan Insurance Company Ltd. and the National Insurance Company Ltd. were functioning in the district prior to the nationalisation of insurance companies. With the nationalisation of insurance companies a branch office of the Life Insurance Corporation of India was opened on the 1st September, 1956 with headquarters at Sambalpur comprising the districts of Sambalpur, Kalahandi and Balangir. In 1958 Sambalpur district was separated on account of the increase in the business. Consequently, a separate office was established in 1958 with headquarters at Balangir to serve the districts of Kalahandi and Balangir. In September, 1975, a Development Centre was opened with headquarters at Bhawanipatna. The centre is under the charge of an Assistant Branch Manager who is assisted by four Development Officers. Nearly seventy Agents are working in the district. The following table shows the number of policy-holders and the quantum of business done during the years 1971-72 to 1975-77.

Year	Number of Policy holders	Quantum of business (in rupees)
1971-72	384	32,32,500
1972-73	590	62,17,500
1973-74	781	1,01,23,200
1974-75	568	67,51,000
1975-76	430	64,77,000

General  
Insurance  
Corporation  
of India

In the district three general insurance companies, viz., the Oriental Fire and General Insurance Company Ltd., the United India Insurance Company Ltd. and the New India Assurance Company Ltd. are functioning. These are subsidiary companies of the General Insurance Corporation of India and doing insurance on fire, burglary, automobiles, etc.

State  
Assistance  
to Industrial  
Development

During the period 1965-66 to 1975-76, a sum of Rs. 2,72,800 was advanced as loan to 74 entrepreneurs by the State Government under the Orissa State-Aid to Industries. Besides, during the period 1972-73 to 1975-76, a sum of Rs. 2,51,878.04 was advanced as subsidy to 25 industrial units of the district. In 1974-75 and 1975-76, under the Rural Industries Project, 16 industrial co operative societies were advanced a sum of Rs. 1,84,500 as loan for purchasing machinery, improved tools, etc. During the period 1965-66 to 1969-70, a sum of Rs. 98,900.00 was advanced as loan to 182 displaced goldsmiths to establish themselves in some other occupation.

Currency and  
Coinage

The little white glossy shells, *cypraea moneta* which are popularly known as cowries, are nowadays rarely to be met with. In the past, it played a great role in the currency system of the land. There are evidences of the prevalence of cowry currency in Orissa as well as in the district up to the beginning of the 19th century A. D. In 1808, the British Government introduced their own coins called Sicca rupee. This hasty step to stop the cowry currency which constituted the main medium of exchange among the vast majority of the people for centuries resulted in an abnormal fall in the price of cowry upsetting the whole monetary system and causing misery and hardship to the people at large.

A few coins that were in circulation for different periods have been discovered in the district. The discovery of a hoard of punch-marked coins at Asurgarh, attributed to the 3rd century B. C. and even earlier, testify that these coins were in circulation in this tract of land. The discovery of four gold coins of Maharaja Prasannamatra, the Sarabhapuriya king of South Kosala, at Nehena, near Khariar town, indicates that these coins were in circulation during the later part of the 6th century A. D. The Khariar region was under the rule of this king. The district of Kalahandi was an integral part of the Ganga empire which presupposes that the Ganga fanams must be in circulation during the Ganga rule. Besides, a few silver coins presumably of the Muslim period have been recently discovered in the district. These are preserved in the Orissa State Museum, Bhubaneshwar, and have not yet been properly identified.

The East India Company circulated their own coins in British possessions in India. These coins and paper currency were also in circulation in the ex-State of Kalahandi and Khariar which merged in the district.

The decimal system of coinage was introduced in the district on the 1st April, 1957 along with British coins. Gradually the British coins were withdrawn from circulation and the people are now fully adapted to the decimal system of coinage. Coins and paper currency of different denominations of All-India standard are in circulation,

In early times, trade and commerce were carried on through the river Tel. Most probably there was traffic in oil and brisk export trade in rhinoceros hide. Merchants also sailed with their merchandise to different places and there are evidences to indicate the cultural and commercial intercourse of Kalahandi region with prosperous towns like Kausambi and Ahichhatra in northern India during the days of the Mauryas. Besides, the find of Kushan coins and pottery in the district indicate the cultural and commercial relationship of Kalahandi region with the Kushan empire during the 1st-2nd century A. D.

During the rule of the feudatory Chiefs there were good roads in Kalahandi through which trade was being carried on. The Raipur main road ran across the ex-State of Kalahandi and was bridged over the small streams which facilitated trade and commerce between these two districts. A railway line from Vizianagram on the South-Eastern Railways passes through the district on its way to Raipur. It was opened to traffic in 1932. As a consequence of it the export and import trade of the district boomed. At present there are eight railway stations in the district of which Kesinga is the largest and is connected with the district headquarters with a good all-weather road. Three State Highways pass through the district which maintain direct communication with all the adjoining districts. Besides, there are Major District Roads, District Roads and village roads which serve as the internal communication of the district. Brisk trade and commerce is being carried on through these routes.

Imports and  
ExportsPre-Independence  
period

The production of the ex-State of Kalahandi, and Nawapara, though various, were none of them of a superior quality, or produced in such quantities as to admit of heavy exportation. The greater part of them was consumed locally. Turmeric, fenugree and vegetables used by the local people were cultivated in abundance. The principal exports were rice, pulses, oilseeds, cotton and forest produce including lac and hide. The imports were chiefly salt, cotton clothes, brass utensils, spices, petroleum and fancy articles.

Post Independence  
period

Trade and commerce are fairly developed at railhead towns through other important towns and rural centres have some trading establishments. Trade and commerce are mainly agro-based and forest-based. The main exports are rice, rice-bran, oilseeds, pulses, *kendu leaves*, *mohua* flowers, timber, bamboo, myrobalan, hill brooms, charcoal, firewood, hides and skins, *siali* rope, tamarind and chilli to the extent of about rupees three crores annually. A considerable amount of *chudda* (flattened rice) is exported from Khariar Road to different places. The export of timber means draining away teak wood from the district. However,



during the years 1973-74, 1974-75 and 1975-76, the annual removal of timber in the district amounted to 11,184 cft., 83,662 cft. and 87,304 cft. respectively. The main imports are sugar, wheat, kerosene, fertilisers, diesel, petrol, salt, potato, cement, tiles, gunny bags, iron and steel goods, oil, clothes, stationery, grocery, medicines, agricultural implements and utensils to the extent of rupees one crore annually.

The trade of the district is done mostly with Raipur in Madhya Pradesh. The Nawapara Tahsil has its trade link entirely with Raipur. Other areas of the district have also trade relations with the neighbouring district. Besides, goods are exported to all over India, such as, Calcutta, Khadagpur, Bombay, Vizianagram, Palasa, Siliguri, Calicut, New Delhi, Asansol, Nagpur, etc.

The main inward and outward goods traffic of the district is being carried on through railway. In 1951-52, an amount of 1,83,547 quintals of goods of the value of Rs.6,70,951 were exported to different places. During the same year, an amount of 1,44,159 quintals of goods of the value of Rs.1,64,730 were imported to the district. In 1956, the outward goods traffic was increased to 4,55,675 quintals of the value of Rs.15,95,641. During the same year, the inward goods traffic was 118,866 quintals of the value of Rs.3,23,867. Towards 1961-62, the outward goods traffic was further increased to 9,43,063 quintals of the value of Rs.23,44,558 and the inward goods traffic to 1,64,179 of the value of Rs.3,93,165. Since 1962, both the inward and outward goods traffic increased. In 1975-76 the goods exported and imported were 1,003,428 quintals and 2,90,226 quintals of the value of Rs.210,07,719 and Rs.45,71,279 respectively.

A table showing the outward and inward goods traffic through different railway stations of the district with their value in rupees, during the period 1971-72 to 1975-76 is given in Appendix I of this chapter.

According to the Census of 1961, 6,060 persons or 0.6 per cent of the total population were engaged in trade and commerce. Out of them 82 were engaged in wholesale trade, 5,922 in retail trade and 56 carried on miscellaneous business. Out of the total wholesale dealers 27 were in town areas and 55 were in rural areas. Of the total retail dealers 3,172 persons were engaged in cereals and pulses business. There were 948 shops including shop-cum-residences, restaurants, etc., which show that there was one shop for every three villages. Out of these shops 621 were in rural areas and 327 in urban areas,

Trade  
Centres

In April, 1971 there were 177 licensed wholesale traders of which 110 were engaged in agricultural commodities and 67 in non-agricultural commodities. There were 424 licensed retail traders. Besides, there were many unlicensed retail traders and small shop-keepers in different towns and rural centres.

The following figures show the number of registered dealers in the district for the years 1971-72 to 1977-78.

Years	Under the Orissa Sales Tax Act	Under the Central Sales Tax Act
1971-72	756	177
1972-73	797	205
1973-74	739	188
1974-75	755	186
1975-76	785	195
1976-77	830	209
1977-78	795	255

The shops in rural areas deal mostly in articles of daily consumption of the local people, such as, cereals, pulses, salt, oil, sugar, spices and groceries. The shops in the urban areas are comparatively better equipped to meet the requirements of the town people as well as the rural folk. The chief commercial centres of the district are Khariar Road, Kesinga, Junagarh, Bhawanipatna and Khariar. Besides, trade and commerce on a small-scale has also developed at important rural centres, viz., Dharamgarh, Jayapatna, Rupra Road, Madanpur-Rampur, Komna, Utkela, Narla, Koksara, Ladugaon, Ampani and Nawapara.

Bhawani-  
patna

Bhawanipatna is the district headquarters and is 35 kilometres south of Kesinga which is an important railway station of the district. It is connected by all-weather motorable roads with Balangir and Jeypore. There are mostly retail dealers in this town. A few wholesale merchants are also there who transact business mostly in paddy, timber and cloth.

Kesinga

With the opening of the Raipur-Vizianagram railway line in 1932, Kesinga grew into importance as a centre of trade and commerce. Kenduleaf, rice, oil seeds, pulses and timber are the items of export from this place both by road and rail. There is a regulated market at Kesinga. The town is inhabited by many prosperous traders, both whole-salers and retailers.

Khariar is a small town in Nawapara subdivision and lies midway between Nawapara and Bhawanipatna. The place is known for its trade in paddy, oil-seeds, pulses, teak, lac, mohua flower, myrobalan, etc.

Khariar

Khariar Road is an industrial and business town on the river Jonk. It is an important trade centre having trade links mostly with Raipur district in Madhya Pradesh. A weekly market, the largest in Nawapara subdivision is held here every Tuesday. A considerable amount of rice and *chudda* (flattened rice) are exported to different places. The place is inhabited by many well-to-do traders both wholesalers and retailers. There is a regulated market here.

Khariar  
Road

Junagarh is a trade centre of local importance. There is a regulated market here dealing in sunhemp, jute, paddy, pulses, oil-seeds and poultry. A detailed account on the regulated market has been given under the sub-heading 'Regulated Markets' of this chapter.

Junagarh

Jayapatna is a Tahsil and a Community Development Block headquarters. It is an important rural trading centre of the surrounding villages and is inhabited by well-to-do agriculturists and traders. An amount of 33,019 quintals of agricultural commodities of the value of Rs. 31,739 is approximately transacted here annually.

Jayapatna

Dharamgarh is a subdivisional headquarters and a big marketing centre of the neighbouring villages. It is the sub-yard of the Junagarh Regulated Market. It is famous for its cattle market where a large number of cows, oxen, sheep and goats assemble for sale. An amount of 16,034 quintals of agricultural commodities of the value of Rs. 13,38,933 is approximately transacted here annually.

Dharamgarh

Charbahal is situated at a distance of 19 km. from Junagarh on the Bhawanipatna-Jeypore road. Businessmen from Kesinga and Junagarh come here during the harvesting season for purchasing food-grains in lot. The annual transaction of the place is about 67,014 quintals of food-grains of the value of Rs. 62,84,930.

Charbahal

In rural areas greater portion of the local trade is carried on at various markets (*hats*) usually held once or twice a week. At these markets villagers dispose of their surplus stocks of rice, grain and other local produce, and make purchases of cotton or piece goods, ornaments, utensils, spices, sweetmeats, tobacco, kerosene oil, salt, fancy articles, etc. These markets are the most important channels of agricultural marketing of the district. Local people come to these markets with their agricultural and forest produce from a distance of about 25 km. Merchants from town areas visit these markets for purchasing goods at a lower rate. Trade in cattle is carried on in some big weekly markets. Fowl and eggs are also available in these markets.

Rural  
Market  
Centres

A list of hats with their location and market days is given in Appendix II of this Chapter.

#### Regulated Markets

The object of the regulated markets is to regularise the purchase and sale of agricultural commodities with benefits to the sellers as well as to the buyers. The producers are provided with market intelligence and storage accommodation. Market practices relating to bidding, weighing and delivery of goods are regulated and payment of the actual value to the cultivator is assured.

#### The Junagarh Regulated Market

The Junagarh Regulated Market was inaugurated on the 7th September, 1960 at Junagarh. The market area (i. e., the area for which a regulated market is established) comprises the entire Dharamgarh subdivision. The main market-yard at Junagarh comprises 4 acres of land on which stand the office building, godown, rest-shed, auction platform, etc. Dharamgarh, Ladugaon, Charbahal, and Jayapatna are the sub-yards of this market. The management is carried on by a Market Committee consisting of 15 members representing agriculturists, traders and members nominated by the Government and local authorities. The Market Committee collects information regarding the prevailing price of other markets and disseminates the same for the information of the producers.

The Regulated Market Committee is providing better facilities to the producer-sellers. The notified commodities are sold in the market yard by open auction. The highest bidder buys the stock provided the producer-seller agrees to sell at the rate offered. The weighing is done by the licensed weighmen under the Committee in the presence of the seller or his representative. The buyer has to pay the value of the stock in the market-yard under the supervision of the market staff.

The following are declared as regulated commodities for this regulated market.

#### Name of the commodities

1. Sunhemp
2. Jute
3. Paddy
4. Ragi
5. Wheat
6. Harada
7. Biri
8. Mung
9. Kulthi
10. Bunt
11. Khesari
12. Kandul
13. Chana
14. Groundnut

15. Lin-seed
16. Nigar
17. Mustard
18. Castor seed
19. Tobacco
20. Gur
21. Onion
22. Garlic
23. Corriander
24. Chillies
25. Jhudango

## Name of animals

1. Poultry
2. Cattle
3. Sheep
4. Goat

The following table shows the name of commodities, quantity sold and their value during 1974-75 (1st November, 1974 to 30th October, 1975).

Name of commodities	Quantity sold (in quintals)	Value (in lakh)
Paddy ..	52,087	31.77
Katting ..	3,830	4.59
Horsegram ..	17,505	8.25
Khesari ..	2,727	4.09
Blackgram ..	503	0.80
Ragi ..	66	0.66
Til ..	1,681	3.86
Gunja ..	4,742	9.48
Alsi ..	5,100	12.75
Mustard seed ..	1,036	2.53
Hill gram ..	17	0.03
Green gram ..	94	0.25
<b>TOTAL ..</b>	<b>79,388</b>	<b>78.52</b>

The Kesinga Regulated Market was established on the 27th June, 1966. The market area comprises the whole of Bhawanipatna sub-division. The management is carried on by a Market Committee consisting of 15 members representing agriculturists, traders and members nominated by the Government and local authorities.

**The Kesinga  
Regulated  
Market**

The following are declared as regulated commodities for this market.

1. Jute
2. Mesta
3. Paddy
4. Wheat
5. Jowar
6. Bajra
7. Ragi
8. Maize
9. Mung
10. Biri
11. Kulthi
12. Redgram
13. Mustard
14. Lin-seed
15. Gingelly
16. Groundnut
17. Nigar
18. Gulji

The following table shows the name of commodities, quantity sold and their value during 1974-75. (1st November, 1974 to 30th October, 1975).

Name of commodities	Quantity sold (in quintals)	Value (in lakh)
Paddy	..	..
Rice	..	..
Maize	27,931	39.10
Jowar	..	..
Horsegram	5,346	5.88
Blackgram	186	0.36
Greengram	139	0.31
Bengalgram	3,271	6.43
Gingelly	836	2.50
Nigar seeds	1,860	4.65
Lin seed	12,902	38.70
Gulji	584	0.58
<b>Total</b>	<b>63,055</b>	<b>98.51</b>

The Khariar Road Regulated Market was established on the 7th September, 1960. The market area comprises Beltukuri, Kulia-bandha, Parkoda, Dalimunda, Khariar Road Grama Panchayat, Dharambandha, Sarabang, Lakhna, Nawapara Grama Panchayat, Tarbod, Dhela, Kandetara, Komna, Pendrawan Grama Panchayat, Bargaon, Khaira, Bhojpur, Dwajwara, Tukula, Khariar, Boden Grama Panchayat, Kendumunda, Hatibandha, Nirgi, Karungamal and Sinapali Grama Panchayat. The management is carried on by a Market Committee consisting of 15 members. The regulated market provides a canteen, a farmer's shed, a covered auction hall, two platforms, boundary wall, etc.

The Khariar  
Road  
Regulated  
Market

The following are declared as regulated commodities for this regulated market.

Name of commodities

1. Sunhemp	11. Chana
2. Jute	12. Khesari
3. Wheat	13. Groundnut
4. Paddy	14. Linseed
5. Ragi	15. Nigar
6. Harada	16. Mustard
7. Biri	17. Castor seed
8. Mung	18. Onion
9. Kulthi	19. Garlic
10. Bunt	20. Corriander
	21. Chillies

Name of animals

1. Poultry
2. Cattle
3. Sheep
4. Goat

The following table shows the name of commodities, quantity sold and their value during 1974-75 (1st November, 1974 to 30th October, 1975).

Name of commodities	Quantity sold (in quintals)	Value (in lakh)
Paddy	.. 4,922	4.40
Tilseed	.. 3,640	10.44
Kulthi	.. 3,943	3.35
<b>Total</b>	.. 12,505	18.19

**Co-operative Marketing Societies**

There are three Regional Marketing Co-operative Societies which mainly deal in agricultural inputs. Besides the Regional Marketing Co-operative Societies, there are two Consumers' Co-operative Stores, one Wholesale Co-operative Store, two Forest Marketing Co-operative Stores, one Co-operative Book Store, and one Milk Producers' Co-operative Store.

**Regional Marketing Co-operative Societies**

In 1976, there were three Regional Marketing Co-operative Societies with their headquarters at Junagarh, Kesinga, and Nawapara. At the end of June 1976, the total membership of these societies was 207 individuals and 115 co-operative societies. The working capital, share capital, reserve fund and deposit of these societies were Rs. 37,77,499, Rs. 10,63,457, Rs. 49,075 and Rs. 13,663 respectively. The value of sales of agricultural produce and requisites during the year (1st July, 1975 to 30th June, 1976) was Rs. 45,11,746.

**Wholesale Co-operative Store**

In 1976, there was one Wholesale Co-operative Society with headquarters at Bhawanipatna. At the end of June, 1976, the membership of the store was 52 co-operative societies and 532 individuals. The working capital, share capital, reserve fund and deposit were Rs. 4,94,294, Rs. 2,04,972, Rs. 2,722 and Rs. 3,948 respectively. During the year, the store transacted business on foodgrains and other articles to the value of Rs. 12,09,980.

**Consumer Store**

In 1976, there were two Consumer Stores located at Bhawanipatna and Dharamgarh. The Consumer Store at Bhawanipatna was a newly organised society and had no business till the end of June, 1976. The total membership of these stores was 448 individuals. The working capital, share capital and deposit were Rs. 18,416, Rs. 17,048 and Rs. 900 respectively. During the year, the store at Dharamgarh transacted business in foodgrains and other articles to the value of Rs. 82,049.

**State Trading**

According to the decision of the Government of Orissa, the schemes (a) levy on producers, (b) levy on rice millers, and (c) levy on rice hullers were enforced for the Kharif year 1974-75 for procurement of paddy and rice. On the whole, a stock of 28,649.82 quintals of rice as detailed below was procured under the schemes during the above mentioned year.

(a) Levy on producers	..	16,042.92	quintals of rice
(b) Levy on millers	..	12,415.90	quintals of rice
(c) Levy on hullers	..	190.00	quintals of rice

During the above year, there were 552 Fair Price Shops operating in the district, and an amount of 2,683.5 tonnes of rice were sold through these shops.



Under the Twenty Point Economic Programme committees were formed to watch over the activities of the dealers for supplying essential commodities. The dealers were exhibiting list of stocks with their quantity and price daily for the consumers' convenience and official check up. 84 Service Co-operative Societies were appointed as dealers in controlled cloths. Four hostels for students and all the Ashram schools were supplied with controlled commodities, such as, wheat, sugar and rice as per their requirements. From the 1st July 1975 to the 10th May, 1976, thirty-nine surprise checks were conducted and 3 cases under the Kerosene Oil Control Order, 1962, were instituted.

Distribution of essential commodities and cloth

From July 1975 to April 1976, controlled cloths to the value of Rs. 17.97 lakhs were sold through the co-operative societies and the Gram Panchayats. Besides, the Orissa Tribal Development Co-operative Society through its 15 sale centres in different areas of the district sold controlled cloths worth Rs. 2.74 lakhs.

There is a Merchants' Association located at Bhawanipatna. It was established in 1961. The object of the association is to promote matters of business. The association collects and disseminates information relating to trade and commerce to the members. The management of the association is vested in a Managing Committee.

Merchants' Association

Prior to the introduction of the metric system the weight in common use was the seer of 80 tolas. The common measures of volume was the *puti*, *ada*, *boda*, *sola*, and *gidha* in all transactions of rice, paddy and other food grains. For measuring length *hatha*, *gira*, yard, foot, and inch were in use. The local measure for area was the *suka*, which was not fixed, but meant the area sown by two or three *putis* (1.493 to 2.239 quintals) of seed. The whole village area was estimated to contain so many *sukas*. Four *sukas* was equal to one *khuri* or the area sown by 8 to 12 *putis* (5.972 to 8.956 quintals) of seed. The villagers also spoke of the *puti paran*, i.e., 20 *mans* (0.746 quintals) of seed grain as the amount sown in a *puti paran*. This being inexact, the English acre was adopted when exact area was required.

Weights and Measures

The old weights and measures and their equivalent in metric units are given below :

Old Weights and Measures		Metric equivalent	
2 Gidhas	= 1 Sola	= 0.466,55	Kilograms
2 Solas	= 1 Ada	= 0.933,10	Kilograms
4 Adas	= 1 Man	= 3.732,40	Kilograms
20 Mans	= 1 Puti	= 74.648,00	Kilograms
4 Putis	= 1 Pastama	= 2,98.592,00	Kilograms
2 Pastamas	= 1 Purug	= 5,97.184,00	Kilograms
4 Chittacks	= 1 Gidha	= 0.233,27	Kilograms

Old Weights and Measures		Metric equivalent	
1 Sola	= Half a seer	= 0.466,55	Kilograms
1 Ada	= 80 tola	= 0.933,10	Kilograms
1 Maund		= 37.3242	Kilograms
1 Seer		= 0.933.10	Kilograms
1 Yard		= 0.9144	Metre
1 Foot		= 0.3048	Metre
1 Inch		= 0.0254	Metre
1 Acre		= 0.404687	Hectare
1 Hatha	= One and a half feet	= 0.4572	Metre
1 Gira	= 1/16 Yard	= 0.0571	Metre

These measures varied not only in nomenclature but also in capacities from area to area. Materials from which these measures were constructed also varied from place to place. As a result of such differences in the use of weights and measures there was ample scope for the trader to cheat the consumers. So, with a view to overcoming these difficulties, the metric system of weights and measures was introduced as an All-India standard from the 1st April, 1962. Initially difficulties were experienced by both the consumers and traders, but after regular practice and propaganda through distribution of conversion tables, charts and pamphlets the system is now easily understood by the people.

#### Time

To denote time hours, minutes and seconds are prevalent. Terms like *bahania*, *majhnia*, *sanja*, *rathia* and *belake* are also used by the common folk in Nawapara subdivision to denote morning, mid-day, evening and night respectively. In Dharamgarh subdivision terms like *sakalpahar*, *maidhan pahar*, *sonja pahar*, and *rait* are used locally to denote morning, mid-day, evening and night respectively.

## APPENDIX I

The table shows the outward and inward goods traffic and their value through the different railway stations of the district during the period 1971-72 to 1975-76

Name of the Railway Stations	Traffic	1971-72		1972-73		1973-74		1974-75		1975-76	
		Quintals	Rupees	Quintals	Rupees	Quintals	Rupees	Quintals	Rupees	Quintals	Rupees
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Khariar Road	Outward	3,47,939	65,01,055	2,30,817	59,10,050	1,72,656	90,15,076	1,42,641	68,74,845	1,42,165	1,52,27,503
	Inward	52,560	16,61,821	54,026	25,04,860	50,973	28,99,842	64,810	39,97,376	58,626	35,93,980
Nawapara Road	Outward	2,06,494	2,19,867	71,248	9,09,177	82,810	2,21,593	29,515	2,04,277	45,269	2,96,933
	Inward	3,178	6,677	1,166	4,899	2,656	15,081	9,418	30,545	21,086	62,228
Lakhna	Outward	3,444	..	3,038	..	2,026	..	1,035	..	1,182	..
	Inward	Nil	..	Nil	..	229	..	Nil	..	244	..
Kesinga	Outward	6,55,785	24,04,646	4,90,771	16,75,943	4,78,647	22,85,347	2,77,278	11,71,897	2,48,815	19,63,927
	Inward	1,96,371	5,82,761	2,17,444	7,97,304	1,91,015	7,21,287	1,76,286	7,85,566	2,00,625	7,68,745
Rupra Road	Outward	71,015	3,00,876	59,395	2,79,272	31,352	1,71,647	51,351	2,96,408	47,146	3,34,393
	Inward	7,907	38,017	9,107	39,018	7,083	54,905	11,707	90,360	7,364	54,821
Narla Road	Outward	2,02,672	5,24,810	1,99,811	8,27,207	2,15,917	4,27,046	2,26,559	4,59,727	2,48,958	4,86,007
	Inward	1,200	6,403	915	4,497	1,259	19,147	1,206	6,994	1,262	6,505
Lanjigarh Road	Outward	1,60,777	15,48,600	2,80,410	25,00,500	2,53,766	25,33,744	2,40,308	42,81,506	2,67,893	26,98,956
	Inward	706	1,05,000	368	45,000	471	21,500	555	82,500	1,019	85,000
Kandel	Outward	Nil	..	Nil	..	Nil	..	Nil	..	Nil	..
	Inward	Nil	..	Nil	..	Nil	..	Nil	..	Nil	..

## APPENDIX II

A list of *hats* with their location and market days in the district

Name of the Subdivision	Location	Market days
(1)	(2)	(3)
Nawapara	Nawapara	Sunday/Wednesday
	Sarabang	Saturday
	Dharambaura	Monday
	Biromal	Saturday
	Kurumpuri	Thursday
	Lakhna	Monday
	Komna	Saturday
	Bhella	Friday
	Udenbandh	Sunday
	Tarbod	Wednesday
	Deodhara	Monday
	Pendrawan	Sunday
	Biliaganjar	Thursday
	Khariar Road	Tuesday
	Sanmaheswar	Saturday
	Tukla	Saturday
	Birighat	Thursday
	Karlakot	Wednesday
	Sinapali	Wednesday
	Chalana	Sunday
	Niljee	Friday
	Patialpada	Tuesday
	Kendumunda	Wednesday
	Boden	Monday
	Pharsara	Sunday
	Khaira	Sunday
	Babir	Thursday
	Gandabahali	Tuesday
	Palsada	Saturday

Name of the Subdivision	Location	Market days
(1)	(2)	(3)
Dharamgarh	Manjhari	Tuesday
	Golamunda	Thursday
	Brundabahal	Wednesday
	Kirkakani	Friday
	Dharamgarh	Monday/Friday
	Bordi	Friday
	Chapria	Wednesday
	Kegaon	Saturday
	Chahaka	Sunday
	Baddangaon	Sunday
	Dhamanpur	Monday
	Daspur	Thursday
	Chichia	Sunday
	Kootia	Saturday
	Kumani	Tuesday
	Chilgaon	Monday
	Kholiakani	Sunday
	Rengasapali	Wednesday
	Kandel	Friday
	Talamala	Saturday
	Kaliakundal	Saturday
	Chhonjagarh	Wednesday
	Mahichala	Saturday
	Bilika	Saturday
	Khaliapali	Saturday
	Habaspur	Tuesday
	Budhidar	Friday
	Dundelmal	Wednesday
	Koksara	Wednesday
	Behera	Sunday
	Temra	Friday
	Kotmunda	Tuesday
	Ampani	Saturday

Name of the Subdivision	Location	Market days
(1)	2	(3)
Dharamgarh	Ladugaon	Monday
	Rengalpali	Tuesday
	Pipalguda	Sunday
	Charbahal	Monday
	Ranmal	Friday
	Tarapur	Thursday
	Badkutura	Wednesday
	Baner	Saturday
	Bandhakona	Tuesday
	Kalampur	Sunday
	Mirgur	Monday
	Mondal	Thursday
	Jayapatna	Thursday
	Talguda	Sunday
	Badarlakot	Monday
	Mangalpur	Tuesday
	Bhawanipatna	Bhawanipatna
Dadpur		Friday
Depur		Wednesday
Sagada		Monday
Muding		Wednesday
Belpada		Monday
Salebhata		Friday
Palna		Monday
Borda		Sunday
Bengaon		Friday
Bijepur		Wednesday
Lanjigarh		Saturday
Musanal		Thursday
Lanjigarh Road		Sunday
Utkela		Thursday
Kesinga		Wednesday
Pastikudi		Monday
Narla		Sunday
Kalampur		Sunday
Bandhakana		Tuesday
Badkutru		Wednesday
Thuamul Rampur	Monday/Thursday/Saturday	