

ECONOMIC STRUCTURE AS DEPICTED IN GURU NANAK BANI

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BY Kanwal Jit Kaur



DEPARTMENT OF GURU NANAK SIKH STUDIES
PANJAB UNIVERSITY
CHANDIGARH

ਡਿਪਾਰਟਮੈਂਟ ਆਫ਼ ਗੁਰੂ ਨਾਨਕ ਸਿੱਖ ਸਟੱਡੀਜ਼ ਪੰਜਾਬ ਯੂਨੀਵਰਮਿਟੀ, ਚੰਡੀਗੜ੍ਹ-160014

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CERTIFICATE

This is to certify that the contents of the thesis entitled : 'ECONOMIC STRUCTURE AS DEPICTED IN GURU NANAK BANI' constitute an original research work of Ms. Kanwaljit Kaur carried out under our (joint) supervision and that the work has not been submitted for the award of any other degree anywhere.

(Dr. Shashi Bala Jain)
Deptt. of Economics,
Govt. College,
Chandigarh.

Darshan Singh)

Prof. & Chairman

reparament of Gorn Nanah Sikh Studie

Fanish University, Chandigash

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Kanwell jil- Kaur (Mrs.) KANWALJIT KAUR

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CHAPTER I

INTRODUCTION

This is a study of the various economic facets of Guru Nanak's Bani with a view to understand the economic structure prevalent during the Guru's days and to demonstrate their relevance today.

Attempts have been made to study the Bani of Guru Nanak as an authentic source-material of the economic structure prevalent during those days with special between 1469 and 1539. The emphasis economic conditions have to be brought out and studied through careful research, from the idioms, metaphors, similies frequently used by Guru Nanak to convey his message to the people of his age. Occasionally, there are references pertaining to the agrarian industrial development, trade, commerce and economic inequalities of the time. In order to understand the economic structure as reflected in the Bani of Guru Nanak, it is essential to have a look at the period in which he lived and the situations he responded to.

The Bhakti Movement of the middle ages of India was surcharged with spiritualism and religion as well. This bifocal dimension of that literature gives variety to the content in such a manner that one very easily finds the social awareness of those saints and poets rising to make us believe that they were basically social thinkers and reformers. Spiritualism for them

was the means for the sublimation and upliftment of the self so that their unification with God was ensured and they could come out of the dragnet of the worries of the world. Religion, for them, was the basis of ideal social relationship. Religion stood to help the needy and the down-trodden, to feel for others and to share whatever they could have. They preached religion in order to defy the don'ts and to adhere to the do's. Thus their religion cannot be taken casually and as something which has nothing to do with the social interactions.

India was totally an agrarian society at that time. All the saint-poets of that time had emerged out of this very society which was surcharged with the process of cultural change and conflict and which contained the socio-economic factors in its deep roots. Most of the sant, poets belonged to the lower strata of the society, which was looked down upon by the upper strata and which provided the labour to the agriculture.

Actually this was the class which was usually the producer, though it worked on wages or under force. It was poor, but provided manual labour, it starved but served. Guru Nanak, the first and foremost among Sikh Gurus, represented this class by conviction. During about the last twenty years, of his life, he had adopted cultivation at Kartarpur. He had travelled for and wide, thus gaining varied experiences of all the

aspects of society i.e. political, social, ethical and economic. He had the first hand knowledge of the economic structure prevalent in that society. That is why his compositions and poetry contained vivid descriptions of the economic activities and economic relationships of the contemporary period.

The hymns in the Adi Granth are mostly devotional prayer hymns invoking for the divine grace i.e., the grace of God & Guru. The Guru gives the word or Nam and this Nam leads towards Brahaman (God). These hymns also depict the state of separation and the state of bliss when the soul merges in the infinite. The hymns also present the idea of the concept of maya against the immortal domain of truth. Apart from this the hymns also depict the social and religious background of the time. They analyse the political, social and economic conditions of that time. Some of his hymns record the events of those days.

The literature of the period is admittedly the mirror of the way of life of that epoch. For this reason the study of Guru Nanak's Bani has been taken as the base of this work. The Bani which is undoubtedly the poetry of realism is a mirror of the contemporary society. Guru Nanak was a prolific writer and depicted contemporary life giving his own solutions to most of the social ills which were destryoing the very fabric of Indian society. There is no phase of human life and

society for which Guru Nanak Bani does not furnish guidance.

Objectives of the Study :

The main objective of the study is to peep into Guru Nanak's contemporary society through the windows of his Bani, and study the economic conditions as per his depictions. Hence, it would be our endeavour to analyse and study:

- the occupational structure of his time.
- the types of crops, system of cultivation and other aspects related to the agrarian society of Guru Nanak's time.
- the kind of industries and level of industrialisation during his time.
- the development of trade and commerce that took
 place during his time.
- the consumption pattern and Guru's views on economic inequalities.
- the relevance of Guru's thought in the present day life.

Guru Nanak's time, i.e. 15th-16th century, is considered to be the medieval period in the history of India. It is also sometimes termed as the dark ages, because it was an age of political chaos, oppression, tyranny and corruption. The geographical arena of his activities was north India comprising both Indian and Pakistani territories. His teachings on the surface

structure contain religious teachings and spiritual tone, but on the deeper structure, they are rich with social awakening that combine economic thinking as well. Adi Granth very vividly, bears the testimony that he was not only a spiritual personality but a social thinker at bottom.

Therefore, it is a study of the details of the economic activities of that time which are evident from his Bani compiled in the Adi Granth. Bani of Guru Nanak as contained in the Adi Granth is rich in economic references. No other Guru made so many references to the economy as Guru Nanak did. He writes his bani in 19 ragas, in over 958 sabads. On the basis of this literature of Guru Nanak, an attempt has been made to study the economic structure as prevalent during those days. The other primary sources are:

- i) Guru Granth Sahib, English translation by Dr. Gopal Singh, Jullundur, Gurdas Kapoor & Sons.
- ii) Selections from the Sacred Writings of the Sikhs, Unesco Publications, London, George Allen and Unwin.
- iii) Hymns of Guru Nanak (1972), By Manmohan Singh, Language Department, Punjab.

The secondary sources are a large number of books written with their commentaries on the history and philosphy of the Gurus. See, for example. Narang (1960), Jaggi (1968), Shan (1969), Avtar Singh (1970), Wazir Singh (1977), Taran Singh (1977), Harbans Singh

(1978), Banerjee (1979), Talib (1984), Ray Choudhary (1985), Grewal (1986), Darshan Singh (1986), Dass (1988), Bhagi (1965), Bose (1942), Chopra (1955), Daljit Singh (1943), Fauja Singh (1972), Ganda Singh (1950), Gurmit Singh (1972), Irfan Habib (1963), Ishar Singh (1985), Harbhajan Singh (1971), Kishan Singh (1973), Teja Singh (1957), Trilochan Singh (1969), Uppal (1983).

Chapter Plan

The study is organised into eight chapters. The present chapter highlights the need and significance as well as the objectives and limitations of the study.

Chapter 2 discusses the occupational distribution prevalent during those days.

Chapter 3 examines the state of agrarian economy during Guru Nanak's time.

The industrial development that took place during his time is presented in Chapter 4.

The development of trade and commerce that took place during Guru Nanak's time is discussed in Chapter 5.

The consumption pattern and state of economic inequalities prevalent during those days and Guru's concern about them is presented in Chapter 6.

The relevance and impact of Guru's economic thought in today's life have been discussed in Chapter 7.

'Summary and Conclusion' of the above chapters is presented in Chapter 8.

To substantiate the arguments given in the Chapters, translation of suitable quotations from <u>Guru Nanak Bani</u> (contained in the <u>Adi Granth</u>) have been given. The actual hymns in Gurmukhi have also been added at the end.

Limitations of the Study

The feudal tedency took its fuller shape, though it is difficult to accord a definite time or period to its origin. Our aim has been to make an objective study of the economic facets of Guru Nanak's Bani. The material is scattered and has been collected from certain works which have not been written from economic viewpoint.

The inferences have been drawn on the basis of references extracted from Guru Nanak's Bani. But these conclusions can not be supported by quantitative data because of the non-availability of economic statistics. As the title itself indicates the study has been confined to a peep into <u>Guru Bani</u> to visualize the economic structure prevalent during those days.

CHAPTER II

IMPACT OF OCCUPATIONAL DISTRIBUTION ON SOCIETY

Occupational distribution of population tells us how people of the country earn their livelihood. It is also an index of the economic development of that country. If a large section of population is engaged in primary activities like agriculture, then the country will be economically backward. If on the other hand, majority of the population is occupied with secondary and tertiary activities, then the country will be economically developed.

According to Guru Nanak, every individual is sovereign, as God, the real Sovereign, pervades each and every being. Moreover, everyone has been engaged in some occupation by the Creator. To quote Guru Nanak:

He Himself has created

the whole world.

He who has made it;

He alone assigns tasks to it. 1

* * * * *

Hail to the creater

the true king,

who has yoked the world

to its task.²

It indicates that an individual is entitled to

choose his occupation according to his capacity and capability - his real personal property - entrusted by God in him.

In this chapter an attempt has been made to study the impact of occupational distribution on the society, as has been depicted in Gurbani. Section I deals classification of economic activities; and Section II factors determining the the occupational with distribution. Relative importance of different sectors been discussed in Section III and impact of has occupational distribution on society in Section IV.

I. CLASSIFICATION OF ECONOMIC ACTIVITIES

The occupations have been classified into three sectors: primary, secondary and tertiary sectors. Agriculture and allied activities are known as "primary" activities. They are primary because their products are essential or vital for human existence. They are carried out with the help of nature.

The primary sector activities (agriculture and allied) which have been referred to in Guru Nanak Bani are as under:

- Farming (Kirsan)
- Gardening (Mali)
- Cattle-rearing (Gavala)

In the economic structure as depicted in Guru Nanak Bani, agriculture predominates the section of primary sector. Guru Nanak gives utmost importance to agriculture as he conveys spiritual message by referring to the techniques of cultivation. To quote Guru Nanak:

Make thy mind the plough man,
good deeds the farming, modesty the
water and thy body the field.

Let Lord's Name be thy seed,
contentment the cold crusher and
garb of humility thy fence.

Doing deeds of love, the seed
shall germinate. Fortunate then thou
shalt see such a home.³

* * * * *

In the spacious farm of thy hearts' garden, grow the plant of Guru's teaching and irrigate it with Lord's love.

All the trees bear the fruit of the Name of One God.

Without His grace how can man obtain it?

Secondary sector is also called manufacturing industry in economics, referring to that sector of a nation's economy that includes the processing of raw-materials supplied by primary industries into consumer goods, or production of goods and manufacturing of products, components of products, or capital goods used

to manufacture consumer and non-consumer goods. Secondary industry also includes such industries as hydroelectric, geothermal, solar, wind and other electrical power generation that require generators or other specialized equipment to convert raw energy into electricity; and it also includes the construction industry. 5

The secondary sector activities which have been referred to in Guru Nanak Bani are as under:

- Molasses (Gur) Agro
- Sugar refined Agro
- Textile (Silk), (Resham)
- Brick-making (Bhattha)
- Ironsmith (Lohar)
- Metallurgical: Gold, Silver, Copper, Brass, Bronze, Glass, Iron, Coal.
- Jeweller (Saraf): Rubies, Pearls, Diamonds.
- Goldsmith (Sunar)
- Manufacturing: Carding & Weaving (Jullaha), Sewing Clothes (Darzi)
- Extraction of Oil (Teli) Agro
- Pottery making (Kumhar)
- Shoe-maker (Chamar)
- Carpenter (Tarkhan)

In the economy of Guru Nanak's vision, service industry also occupied an important place which is indicated by the references Guru Nanak makes to such

industry e.g. smithy, tailoring, pottery etc. in his compositions. To quote him:

Putting in a furnance as the iron is melted and refashioned, so it is materialistic cast into existences and made to roam and ramble about.

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Then cut by the scissors, by the tailor torn, with needle and thread it is stitched. 7

Guru Nanak goes to the extent of conceiving even God Himself as a Manufacturer viz. Artisan or Potter who fashions all the vessels viz. beings. It means that manufacturing plays a very significant role in the whole scheme of the Universe. This opinion of Guru Nanak determines the significance attached to the manufacturing industry in the economy of his vision. To quote Guru Nanak:

The One (Potter) has fashioned all the vessels.8

Keeping in view the objective of the economy of Guru Nanak's vision, the production in the sector of manufacturing industry is to be directed to make human life comfortable.

Trade, Transport, communication, banking and finance, insurance and services are "tertiary" activities which help the primary and secondary sector activities in the country.

The tertiary sector activities which have been referred to in the Guru Nanak Bani are as under:

- Trade Wholesale (Saudagar)
- Trade Retail (Banjara)
- Banking/Usury (Shah)
- Broker (Dalal)
- Teaching, Reading of Vedas,
 Ceremonies (Brahmin)
- Fighting (Kshatriya)
- Shopkeeper (Bania-Hatwania)
- Service (Chakri)
- Washing (Dhobi)
- Fisherman (Machhua)
- Hunting (Shikari)
- Butcher (Kasai)
- Sweeper (Chandal)
- Barber (Nai)
- Groom (Sias)
- Boatman (Khevat)
- Watchman (Pehrva)
- Magician (Bajigar)
- Drummer (Doom)
- Dancer (Rasdhari)

- Singer (Dhadi)
- Fortune-teller (Jyotshi)
- Medicine-man Vaidya (Vaid)

These activities greatly attract the thought of Guru Nanak. He is very particular that the traders should be honest in their dealings:

Strike the bargain, O'traders!

and take care of your merchandise.

Purchase such goods as may last

with thee.

In the next world, is the wise merchant, who will take and preserve the genuine article. 9

* * * * *

The true merchandise and wealth is the name of the infinitely deep Lord, Who permeates all the hearts. 10

Guru Nanak gives a note of caution to men, specially bankers regarding amassing of wealth through false dealings. To quote him:

Man amasses gold and silver but this false and poisonous wealth is like ashes.

Amassing wealth, man calls himself a banker, but duality wastes him away. 11

Other Minor Professions

Apart from these, there were some ordinary professions which were normally taken up by the poor people for earning their livelihood. These people included jugglers and acrobats (bazigari), snake charmers, herdsmen, puppetmen and those who worked in the nat shalas (theatres) or performed their shows in the open before the people.

The popular tradition in Hindustan takes account of atleast thirty-six social groups, including the various subdivisions of the higher castes. Among these social groups are included the occupations of the brewer, goldsmith, weaver, tin worker, betel-leaf seller, shepherd, milkman, carpenter, smith, bhat, dyer, flower seller, calico-printer, barber, oilman, musician, juggler and the mounte-bank. There is no reason to be sceptical about the existence of these occupational groups in the Punjab, rural and urban. 12

Begging was a source of livelihood for some people who depended on alms and charity. In those days tendency of begging by sanyasis and hermits had increased so much that even healthy people had started shirking work. Guru Nanak was against such human parasites who lived on the earnings of others. He preached and emphasized on the necessity of labour to earn one's own livelihood. He declared in a clear and firm language that only those who earn their livelihood with the sweat of their brow can find the true path to

God. To quote Guru Nanak:

O Yog remain thou seated and thy pain of duality shall be dispelled. Thou feelest not shame in begging from door to door. 13

* * * * *

One without Divine knowledge sings sermons.

The hungry Mulla turns his own home into a mosque.

Becoming an idle do nothing he has ears pierced.

Another one embracing mendicacy loses his caste.

Fall not thou ever at the feet of him, who calls himself a Guru and a spiritual percepter and goes begging. 14

Guru Nanak talks about quite a few minor professions in his Bani. He observes them critically and acknowledges the position of each one in the society.

During those days, physians enjoyed a position of honour, though Guru Nanak ridicules the ignorant ones. He says that the most effective medicine is the Holy Name of the Omni Potent Himself. The fact to be always kept in mind is that it is the Name ultimately that

saves. Only they who love the Name and hear its ringing in the deepest recesses of their souls are cured of the major diseases if unfortunately they are caught in. To quote Guru Nanak:

O ignorant physian, minister thou not any medicine to me.

The pain persists and the body's suffering continues.

Such a medicine produces no effect on me, 0 brother.

Forgetting the Lord, man enjoys sexual pleasures,

Then do the ailments arise in his body.

The blind soul is punished.

O ignorant physian, apply not thy cure to me. 15

Fishing, betel selling were also some of such occupations. We find references about people engaged in the above occupations in the following couplets in Guru Bani:

He Himself is the fisherman and the fish and Himself the water and net.

He Himself is the metal ball of the net and Himself the bait within. 16

* * * * *

Where are those betal leaves, betal-sellers charming fairies?

They have vanished like the shadow. 17

A huntman does not find much favour with Guru. To quote Him:

Falsehood is my dagger and to eat by defrauding is carrion.

I live in the form of a huntsman,

* * * * *

Women have become divines and

men have become hunters.

Humility, self control, piety have run away

from them and they eat

the indigestible food. 19

Jugglers were common, but Guru Nanak does not belittle this simple occupation. He compares the very existence of everyone on the earth as jugglery; he plays and disappears:

Like mumbling in the night's dream, the jugglers have left the world, after staging their play. 20

Even the thieves, adulterers and gamblers did not escape Guru Nanak's close and minute observations. For them, he believes, retribution and punishment would be

inevitable.

The thieves, adulterers and gamblers are pressed like a milful of mustard. 21

An actor does not find favour with Guru, but Guru lays emphasis on good deeds as is evident from the following couplet:

If someone wears a neat clean loin-cloth, anoints his brow with the sacrificial mark and puts on rosary on his neck, but if he has wrath within him he reads as one acts in a theatre. 22

Guru observes that a true teacher is a person who believes in God, and his deeds are fair to the society. It is evident from the following couplet:

He is said to be saintly teacher;

if he imparts true instruction to his pupils. Contemplate thou the Name, in gather thou the Name and thus earn thou the profit in this world. With the true wooden slate of the true mind read thou the supremely sublime Gurbani. Nanak, he alone is learned and he is the wise scholar, who wears the Necklace of the Lord's Name. 23

Guru Nanak mentions a few other minor professions such as bracelet dealers in his Bani. He observes them critically and accords places for them in the society as it is seen in the following couplets:

Thou hast not the real bracelet dealer, neither bracelet, nor good glass bangles. The arms, which gridle not the spouse's neck; they burn in anguish. 24

Guru Nanak considers the life in this world as a temporary phase as he compares it with a pasture. God cares for those who are associated with the Lord's Name, as a herdsman cares for his cattle. The above ideas are composed in the following couplets of Gurbani.

As a herdsman is in the pasture for a short time, so is the mortal in the world. 25

* * * * *

They who are associated with the Name see the world a temporary but in pastureland. 26

* * * * *

As a herdsman guards and keeps watch over his kine, so God cherishes and protects man day and night and

enshrines peace in his mind. 27

Guru Nanak describes characteristics of different ages with the symbols of chariot and charioteer in the following couplet:

Nanak, the prime human body has one chariot and one charioteer.

They change after every age,
The divines understand this.

In the Gold-age, contentment is the carriage and piety the driver, in front.

In the Silver-age, continence is the carriage and power the driver, in front.

In the Brass-age, penance is the carriage and truth the driver, in front.

In the Iron-age, fire is chariot and falsehood, the charioteer in front.

In the economy of Guru's vision, the persons engaged in professional services serve the community by discharging their duties with dedication. To quote Guru Nanak:

With devoted heart render service: make faith in the holy vocation. 29

Their real award lies in their selfless service to the people. Guru Nanak, conceiving human souls as

God's soldiers, says :

The Lord's soldiers take care of their homes,
Their pay is fixed before
their very advent into this world.
They perform the service of
their Supreme Lord and obtain the profit.
From their mind they forsake and forget
covetousness, avarice and evil.
In their body fortress they proclaim
the victory of their Monarch
and return not vanquished ever. 30

* * * * *

If a servant engaged in service,
walks according to his Master's will,
his honour is magnified and
he receives double the wages.

If he pleads equality with his Master,
he incurs his displeasure.
He loses his fat salary and
and receives shoe beating on his very face.
whose gifts we eat, Him Let us say 'All Hail'
Nanak, command succeeds not with the Lord
It is only the imploration which works. 31

* * * * *

He who calls himself the Lord's servant

and replies to Him in defiance;
He loses his wages and he is seated not on the throne. 32

Guru Nanak does not believe in astrology. He advises that only God's Name is supreme. To quote him:

Speak thou not falsehood,

O Pandit and tell the truth.

When through the Name,

One's ego is stilled,

then find's he the Lord's mansion.

Calculating and counting,

the astrologer draws out a horoscope

He pursues and reads it to others

but realises not the reality.

Deem thou the Guru's hymns

over and above all.

Utter thou not any discourse

as all else is but ashes. 33

Guru Nanak emphasised that actions of men are outcome of an interaction between organism and corresponding socio-economic-political environment. He says that even Narad Muni has been influenced by 'Kalyug' wave:

The mind's impulses are like cymbols and ankle bells and with them,

continually thumps the drum of the world

The hermits like Narad dance

under the influence of the Darkage. 34

The professions discussed above clearly indicate that diversity in occupation was available to the people.

II. FACTORS DETERMINING THE OCCUPATIONAL DISTRIBUTION

Colin Clark, in his work 'Conditions of Economic Progress', argues that there is a close relationship between development of an economy on one hand, and occupational structure on the other; and economic progress is generally associated with certain distinct, necessary and predictable changes in occupational structure. A high average level of real income per head is always associated with a high proportion of the working population engaged in tertiary activities ... low real income per head is always associated with a low proportion of the working population engaged in tertiary production and a high percentage in primary production." 35 If a country is in a developing stage, a major portion of its population is engaged in the primary sector. Same ideas have been expressed by Arthur Lewis "The most striking feature when comparing a census of rich with a census of poor countries, whether they be different countries at the same date or the same country of different dates, is the sharp fall

in the proportions recorded in agriculture as we pass from poverty to riches. The poorest countries show seventy per cent or more engaged in agriculture, whereas the richest can feed themselves twice as well with only twelve to fifteen per cent in agriculture". 36

In the ancient Hinduism, all types of occupations, vocations and professions to earn livelihood were not open to all; they were adopted strictly on the basis of Varna-system or caste-system which forced persons to choose occupations according to their castes and not according to their ability.

"As caste determines occupations not only at birth but throughout the life of the individual, it is impossible for a person to give up his traditional occupation and move on to new occupation. The caste system, therefore, hindered the mobility of labour between occupations and at one time even between places." 37

"The caste system was evolved to protect the Hindu society from decay but with the passage of time, the system became hereditary in stead of remaining functional and thus inhibited social and economic growth. It became extremely rigid resulting in the rise of vested interests. Lack of flexibility and quality was responsible for most of the defects of the system." 38

With economic development, the occupational structure of a country undergoes significant changes.

A.G.B. Fisher observes "In every progressive economy has been a shift of employment and investment from the essential 'primary activities' to secondary activities of all kinds and to a still greater extent into tertiary production". 39 The reason for such a change is that as income increases with development, there is no corresponding rise in the demand for food and other agricultural products. This is because the income elasticity of demand for such goods is less than unity. At the same time with more capital and better techniques in agriculture, there is a large increase in the productivity of labour and land. As a result, there is less need of labour in agriculture. This brings down the proportion of labour force in this sector.

Since the income elasticity of demand for industrial products and services is greater than unity, an increase in income brings about a large increase in its demand. The mechanisation and automation results in increase in production per head. But the demand for industrial products increases at a faster rate than the rise in production per head. This process goes on resulting in an increasing demand for labour in the industry and tertiary sector. Besides, in the non-agricultural sectors, there are certain factors which draw labourers away from agriculture such as the lack of high wages, fixed working hours, better working

conditions, availability of modern facilities for living etc. In this way the proportion of work-force engaged in these sectors increases.

Folitical set up of a country, too, affects occupational distribution directly. If the Government's policy is that of laissez-faire (non interference of Govt. in free working of the economy), mostly people will depend on primary sector. But in a welfare State, there is a tendency of shift towards secondary and tertiary sectors.

Social set up and attitude towards life have their impact on occupational distribution in the sense that, those people and societies, where materialism is considered important, have a tendency to shift from primary to secondary and then to tertiary sectors.

economies, where there is a lack of Those transportation, are more dependent upon agriculture and self sufficient primitive economy. As transportation communication improve, the tendency moves towards and commercialisation. The improvement in transportation and communication facilities lead to increased demand. Hence, there is a shift towards commercialisation. The conditions of a traditional agrarian society are such that majority of people tend to depend on agriculture directly and even those who do not seem to be dependent agriculture have a very close link with the on agricultural activities. With the transformation of agrarian society into a commercial society, a basic

change is noticed in conditions which lead to a shift in occupational structure from agriculture to industry and to commerce.

Rapid industrialisation and the consequent growth of banking, finance, trade and commerce not only provide more employment but also generate the process of occupational shift in favour of secondary and tertiary sectors. The growth of urbanisation is a clear indication to this trend.

III. RELATIVE IMPORTANCE OF DIFFERENT SECTORS

It is not possible to make a generalisation as to which of the economic sectors is more important in an economy. In fact development of all sectors, viz. agriculture, industry, trade, commerce, banking, is equally important. It is rather unreal to consider the development of one sector to the exclusion of another because all these sectors are closely inter-related. Improvement in the productivity of agriculture is one most important means of promoting the of . industrialization. In fact, unless agriculture is modernised substantially, industrial expansion is likely to proceed at a slow speed. At the same time, agricultural improvement cannot go very far unless there is industrial development to take up the released manpower and to provide a solid technical base for the equipment and services essential for modernised agriculture. In short, both these sectors are not

competitive but complementary. Further, we know that no production process is complete till the goods produced reach the distribution channel, that is till they are sent to the market. Thus trade and commerce important as the primary activities of are production. Finance and credit are the life blood of the production activity; obviously the institution constituting money, money lending, credit and banking necessary. We cannot overemphasise the importance i s of transport in carrying out all these economic activities. Infact, close inter-dependence of all sectors has always existed in the economy of a society although its patterns have undergone many changes in the process of economic evolution. It is possible that during a particular period one sector has been relatively more important than the other. It is determined by many factors like the level of economic development, level of technological development, factor endowment, economic and social attitudes and institutions and Government policy. For example, in an underdeveloped economy with poor technological progress, agriculture is more important, because it can be carried out with less capital and simple tools, industry requires more capital and whereas some machinery. In industry, technical coefficients are almost fixed whereas in agriculture they are variable. Sometimes social values also assign the role to a particular sector. For example, in medieval India, the possession of land was a matter of social prestige. It was considered more a source of social pride than an economic factor. Availability of factors of production also determined the classification.

In the Punjab, as elsewhere, a broad social stratification in the Muslim society is easily discernible. The nobles undoubtedly formed what may be loosely called the social elite and they enjoyed greater economic advantages than any other section or group. The craftsmen, personal servants and domestic slaves, both male and female, formed the lowest strata, while the middle strata were formed by the peasants, soldiers, traders, scholars, writers, the sayyadis, the shaikhzadas and the administrative personnel. 40

This idea has been conveyed by Guru Nanak in the following couplet:

One is a beggar, who lives on charity and One a King, who remains absorbed in himself.

IV. IMPACT OF OCCUPATIONAL DISTRIBUTION ON SOCIETY

The occupational distribution of population has very deep impacts on both social as well as economic aspects of economy. On the social side the day-to-day customs, traditions, dress, festivals, birth, death and marriage celebrations are all affected directly by the occupational structure of the economy.

Similarly, occupational distribution affects

economic life directly because the means of living is earned through occupation and the manner of earning the means of living is an important aspect of economic life. The methods of production, items of production, manner of sale, pricing, savings, investments, taxation, imports and exports, working hours are all affected by occupational distribution.

The occupational distribution determines the economic structure of an economy and influences the social values of people. It also determines the way of When agriculture is the dominant sector, the life. village is the basic, economic and cultural unit of these people. The economy is mostly of subsistence The customs and traditions are related to nature. agriculture. Thus the institutions relating to agriculture emerge. In our country, in the medieval age, agriculture was the main occupation; so possession of land gave not only economic power to people but also political power. Feudal system was also related to the ownership of land. People were awarded by granting a piece of land. It also affects the nature of industries which may be agro-based. The trade also depend on the agricultural products. The character of people is also affected by it. People are illiterate, simple and fatalistic. Since agriculture depends on the benevolence or niggardliness of nature, people become fatalists. Infact, agriculture is the primary economic activity, so an agricultural economy is a

of production, and the production possibility curve is quite low. In such a society, people are not regarded for their personal qualities but for their belonging to a clan or a tribe.

However, as the society develops, the industrial becomes more important. When industry is the sector dominating sector, there is increased competition individualism, there is a decline in communal spirit village solidarity. There is an increasing trend and of urbanization. The village which was the basic unit society comes under the disrupting forces of Of technology. Its self-sufficiency disappears and it becomes tied up with the city, the nation and the outside world. The village which was formerly a family becomes transferred into an adjunct of the factory, a mob. It gives rise to a class of wage earners and the society is divided into two classes of `haves' and `havenots'. The pattern of production is such that there is more production of comforts and luxuries than necessaries. Then there are all the problems related to the factory system.

If services sector is more important in a society, then the society is economically highly advanced. It is more of an affluent society and has all the characteristics of a society of high mass consumption.

In Guru Nanak's economic system, there is no

demarcation and specific assigning of work for anybody. Anyone (man or woman) can take to any occupation, vocation or profession according to his/her aptitude and ability. No occupation, vocation or profession has been kept reserved or restricted for any particular individual or section of the society. This freedom of choice of work in the economy of Guru Nanak's vision will automatically solve the problem of mobility of labour from one occupation to another and from one place to another.

According to Guru Nanak's thought, nobody is to be restrained from engaging in any occupation because of his caste. Besides, no occupation determines one's caste; rather it is one's deeds that determine one's status. Guru Nanak says:

That alone is man's caste and that his glory, as are the deeds, which he does. 41

In the economy of Guru Nanak's vision, the interdependence of all the three sectors is well-recognised. That is why a proper and amicable co-ordination is established among them. In it, the farmer is contented to produce the life-sustaining commodities; the industrialist produces the goods at reasonable cost for the convenience of the people in purchasing them; the trader deals fairly; the officials serve the community with dedication.

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CHAPTER III

STATE OF AGRICULTURE IN GURU'S TIMES

India has been an agricultural country since time immemorial. Except for a small minority in Guru Nanak's time, India's vast population lived in villages they have lived down to the present period. The main feature of medieval India's economy was production chiefly for local consumption. So agriculture was mainly a way of subsistence for life rather than a profitable occupation. The peasant or the cultivator was the backbone of this economy. He tilled the soil, and worked hard throughout the year, yet lived in utter poverty and hardship as is evident from Guru Nanak's Bani. Land refers to the resources provided by nature for man's aid. By land it is meant the material and the forces which nature gives freely for a man's aid in land and water, in air and light and heat. 1 Guru Nanak expresses his ideas about land in the following couplets:

The earth, the vessel full of resources has been endowed by God but once,

It depends on the efforts of man how much he takes out of it. 2

An attempt has been made in this chapter to study the system of agriculture during Guru Nanak's time and Guru's view points on the same. Section 3.1 discusses

the systems of cultivation, whereas types of crops, owner-cultivator economic relationship, system of irrigation, agricultural credit, agricultural marketing, land revenue and role of State have been discussed in Section 3.2, 3.3, 3.4, 3.5, 3.6, 3.7 and 3.8 respectively.

3.1 Systems of Cultivation:

There are two basic systems of cultivation, viz. intensive and extensive. In intensive cultivation, and capital play a more important role than labour It means that units of labour and capital land. employed are more than those of land resources resources. Extensive cultivation is that type of cultivation where labour and capital inputs are proportionately less than land. Extensive cultivation prominent at Guru Nanak's time because of Was inadequate technological developments and availablity of land.

The method employed in agriculture was primitive. At the beginning of spring, farmers started ploghing the land with the help of ploughs drawn by oxen. 'Hala' was used to plough the land. The ploughing was done generally three or four times with a view to making the cultivation more productive. When the land was prepared by ploughing, the work of sowing started. When the crop became ripe, the harvest operation began. After the corns were reaped and bundles made, they were

to be carried to the threshing floor where it was stacked. Then winnowing was done by scattering corn with a winnowing fan or baskets in the direction of the wind. The above system is depicted in Guru Nanak Bani in the following couplets:

When the crop is ripe,
it is cut then,
only the straw and hedge remain.
Alongwith the bristled ears
the crop is thrashed.
and by winnowing
the corn is separated from the crop.
Joining together both the quern stones
People come and sit down
to grind the corn. 3

Land cultivation was a round the year occupation. The farmers had to work day and night to cultivate and protect the fields from stray animals and others (including the grain lifters) who might turn up at the harvest times. His busy periods were the seasons of summer and autumn for harvesting and planting, which in Guru Nanak's Bani have been referred to as Haari and Sauni:

For me, the Harvest of the spring is the Lord's Name,
Yea, the Lord's Name is again
The Harvest I gather in Autumn⁴

The autumn harvest, Kharif, also known as Sauni, started in the middle of September and continued through November. This was quite a busy season for the farmer. He had to harvest the crops in different fields as they ripened and at the same time to prepare for sowing the fallow fields.

Guru Nanak delivers his spiritual message through the system of cultivation in the following couplets:

Make thou God's fear the farm,

purity the water,

Truth and contentment the bullocks,

humility the plough,

Mind the tiller,

meditation the proper condition of the soil

and God's Union the suitable time

The Lord's Name, make thou thy seed

and His grace thine corn heap

Thus shall the whole world

seem false to thee⁵

The primitive technology was mainly employed to cultivate agricultural land. The wooden plough, the toothed harrow, the smoothing board, the levelling beam, the sowing drill, spades and sickles were the common implements used in the whole process of agricultural production. To increase the productivity of the soil, application of manure was needed. Manures were prepared from animal dung, bones of cows and

fishes, etc. The crops depended mainly upon rainfall and partly on wells and canals. To convey the idea of spiritual upliftment, Guru Nanak uses the common vocabulary familiar to village folks and indirectly portrays the system of cultivation as under:

Let thy mind be the farmer and deeds the farming and let thy body be the farm water it, yea, with effort.

Let the Lord's name be the seed, and contentment the furrowing, and let the fence be of humility.

If thou doest deeds of love, thy seed will sprout and fortunate will then be thy home.

The quantity and quality of crop and harvest yields depend on the quality of seeds. To quote, Guru Nanak:

As you sow, so shall you reap. 8
At other places Guru Nanak writes:

They, who have sown the seed of the Name have departed with honour.

How can the broken seed sprout now?

If the seed be whole

and there be proper season,

then the seed germinates.9

* * * * *

Sow the seed of truth in the soil of faith. Fractice thou the tillage of such a type. 10

* * * * *

Preparing the body field, $\label{eq:putsinto} \text{he puts into it the seed of the Creater.}^{11}$

Such examples are not wanting in Guru Nanak's Bani. Referring to the human body as a farm, and to the actions of a human being as seeds and the Nam of God as water, Guru Nanak points out the three basic needs of a farmer to have good harvest as depicted in the following couplet:

Thy body is the farm, thy actions the seeds, it is watered by the name of God, in whose hands is the whole earth.

Thy mind is the farmer, and when the tree sprouts in thy soul, thou attainest to the State of Nirvan. 12

Similar views are expressed in the following couplet:

If good actions be thy farm, and thy seed be the word, and the way of Truth thy water,

the growth will then be of faith. 13

Guru Nanak gives a very high position to a farmer, who, to him, is like God, who feeds the entire world without having any distinction between the high and the low or the rich and the poor in his mind as is evident from the following:

The true and wise farmer knoweth, that one sows the seeds only after one hath tilled the land and furrowed it. 14

Another busy time for the farmers was the summer harvest, rabi, commonly known as Haari already referred to in an earlier passage. ¹⁵ This was the time when the crop had to be cut, threshed and winnowed, and the grain for the year and the fodder for the animals to be stored.

3.2 Types of Crops

In India a large number of crops were sown and harvested. They may be broadly divided into edible and non-edible products. They may be further classified as (i) cereals, (ii) pulses, (iii) oilseeds, (iv) fibres, (v) dyes, (vi) drugs, (vii) spices, (viii) vegetables, (ix) pot herbs, (x) fruits, and (xi) fodder. This division, however, is not strictly logical as some of the crops fall into more than one category.

Wheat, being the most important agricultural

produce, was extensively cultivated in northern India. It is a Rabi or winter crop. Besides, there were a large variety of food crops such as barley, peas, lentil beans and pulses. Among them barley, wheat, and rice were the staple food of the people. Barley as a cereal was of no less significance. It was abundantly produced in Kashmir.

Oilseeds were also extensively cultivated as oil an essential cooking medium and was also used for was It was used in medicine in lighting lamps. the treatment of mutilations and injuries. Tila (sesamum), sarsapa (mustard) and eranda (castor) the principal oilseeds. Sugarcane cultivation was also widely practised for manufacturing sugar. Apart from harvesting of cereals, the cultivation of vegetables and green leaves was also practised. India's fame as exporter of spices to the distant regions of the globe is legendary.

Therefore, agricultural produce of the country as a whole could not have been very different from what it is today except for the newly introduced cultivation of tobacco, tea, coffee and the extension of jute crop and the like. 16 Some of the important products mentioned in Guru Nanak's Bani are wheat, rice, sugarcane, cilseeds, cotton, and milk products like curd, butter, ghee (purified butter) and sweets made out of milk, and coarse sugar. 17 Fruits of various varieties were produced in many parts of the country. Some of the

fruits appearing in the Adi Granth are: amb (mango), angoor (grapes), khajooran (dates), khakhrian (melons), ber (a big berry fruit), kelay (banana) and dakh bijoorian (a fruit grown around Bijaur). 18

The medicinal herbs, spices and fragrant wood were grown in large quantities and found a market in and outside India. Guru Nanak describes various medicinal crops in the following couplet:

The bitterness of the gourd, colocynth, colotropis procera, thornapple and the seed of aza-dirachta, abides in the mind and mouth of him, who remembers Thee not, 0' my Lord! 19

A large number of industries and crafts were fed on the surplus of agricultural produce of which there was ample to spend and spare. These were cotton, jute, textiles, unrefined sugar, scents, liquors manufactured from unrefined sugar, mahwa, handloom weaving, oil crushing (through the oil process Ghani) and rice husking. Unrefined sugar) from sugarcane in the following couplet:

See how they cut up the sugarcane and bind its feet, and then, men strong of limbs,

crush it in a crusher, $(and thus the gur is made).^{22}$

In a symbolic way Guru Nanak speaks of the distilleries and the raw material out of which country-wine was distilled:

Gnosis thy molasses, concentration the mahua flowers, deeds the bark of the kikar-tree, faith the distilling pot, the plaster of love, thus yea, is the elixir of life distilled.²³

Therefore, it can be understood that during those

surplus agricultural produce was marketed.

In an economy of Guru Nanak's vision, agriculture is to be made a service oriented industry and not a profit earning one. To quote him:

days food and commercial crops were plenty. But only

'None ever obtains fruit without service, Service is the most exalted action.'24

Since service to mankind is the objective of agriculture, the farmers are to produce only such commodities as are useful in sustaining the people's lives and not such ones as harm them. They are not to produce crops like tobacco, opium-poppy and hemp (narcotic) etc. which are hazardous to human health and even life.

3.3 System of Irrigation

Water is indispensable to agricultural production. has played a vital role in the attainment of It abundant and luxuriant vegetation. Advancement of agriculture is directly affected by irrigational facilities. Irrigational works were generally carried out by two systems, viz., natural and artificial. and rivers are the basic natural sources Rains water. They affect the agricultural production in two ways, negatively and positively. Timely rains and optimum water level of river increase agricultural production, while heavy rains and flooded rivers can prove dangerous to the agrarian economy. But human efforts can exploit the negative aspect of natural sources by making reservoirs resulting in the growth of agricultural production. We find references to irrigation of fields by artificial devices like canals and wells and the like in order to water the land that they would yield abundant corn. Thus use of artificial means of irrigation is not a discovery of the modern age but it was in practice at the time of Guru Nanak as well. Rainfall was the major source of irrigation during those days. But as the timing and quantum of irrigation was uncertain, cultivation might not be possible for whole of the year. Therefore, system of artificial irrigation had to be resorted to.

If the soil had retained the dampness of the rains

it was easier for the farmer to plough, but if it had not rained he had to irrigate those fields with water drawn from the well or from the Persian wheel. To Babar it was a strange novelty to see such kind of wells in Hindustan which were used for irrigational purposes. In Guru Nanak Bani, these wells are referred to as Rahats or Arhats as conveyed in the following couplet:

As do rotate the buckets hung on the chain of the persian wheel, One being emptied and the other filled So is the play of our God^{26}

Guru Nanak used the symbol of Rahat or Arhat with deeper meanings attached to it indirectly referring to the system of irrigation prevalent in those days. In Rag Basant Hindol he writes:

Make (service with) hands
thy Fersian wheel, (Arhat or Rahat)
and the chain and the buckets
and yoke thy mind,
like the bullock to run it,
and then irrigate thy body
with the God's nectar²⁷

'Rahat' or 'Arhat' became quite important because irrigation through ordinary wells was quite a difficult

process. It involved strenuous manual labour to draw water by buckets tied at one end of the string, the other end being in the hands of the one who had to pull the bucket out from the well. This process is conveyed in the following couplet:

Yea, he's like the pot tied to a string and goeth in and cometh out (of the well) of the skies and the under worlds. 28

Usually such wells were popular with the womenfolk of the villages who drew water from these wells for domestic needs. The domestic animals like cows, buffaloes, etc. also got water from these wells. Apart from these ordinary wells or Fersian wheels the land was also irrigated by rivers and canals. 29

But main source of irrigation was rainfall. Livelihood and prosperity of the masses in general and the cultivators in particular depended on timely and adequate rainfall. If rainfall was scanty, the consequent draught was always followed by scarcity, misery and distress. 30 So the farmers waited anxiously for the two months of the rainy season — Sawan and Bhadon on which depended their existence and also major part of the state's income. The importance of the rains for the farming community can be judged by the following couplets of Guru Nanak:

when it rains there is joy all around;

in water lies the key to all life.

It is the rains that grow food,

sugarcane & cotton

which giveth to all a covering.

When it rains the cow hath grass to graze,

and the housewife the curds to churn;

From this is the ghee with

which is the sacred fire propitiated,

and the Yajna and worship performed,

and all our works are blest.

Stating further about the importance of rains in country's life, Guru Nanak says :

The famine goeth if it rains well and the streams are full. 32.

Irrigation is fruitful only in case of fertile land. Guru Nanak describes this in the following couplets:

Why irrigatest thou the field of saltpeter and thus wastest thy human life? 33

* * * * *

By sowing crop in the calcareous soil how can one obtain profit? 34

3.4 Owner-Cultivator Economic Relationship

The productivity in agricultural sector is dependent both on technological and institutional

factors, as both the factors are complementary in the process of agricultural development. The institutional factors such as existence of feudal relations, small size of farms, sub-division and fragmentation, insecurity of tenancy rights, and high rents worked as disincentives to farmers to increase production.

Feudalism was the prevailing system during those days. The King had allotted 'Jagirs' and vast areas of land to the ministers, to the mansabs and other people. This was necessary because influential the King had to keep himself safe and peaceful the It had resulted in a widening gap between the farmer and the landlord. There was a class of landless agricultural labourers. Further the feudal lowds charged the peasantry under their control much higher Amongst the producing classes, the taxes. agriculturists were the worst sufferers. The major portion of the produce of the land went to the state in the form of land revenue and other taxes. A portion of the rest went to the pandha, maulvi, and the priests. Another part went into the pocket of the village sahukar, in the form of interest on loans. 34A

Guru Nanak gave profound thought to the ownership principle. He held that the real owner of the whole wealth of natural resources is God Himself who distributes it among His beings as He pleases. To

quote Guru Nanak:

This world is Thine.

Thou art the Lord of Universe,

In a moment Thou establishest

and dis-establishest.

Thou distributest wealth as Thou pleasest. 35

Guru Nanak, in these words, puts forth a paradigm on which a system of ownership can be evolved in which the Sangat-the representative of God on the earth - is the custodian of the whole wealth of natural resources of the State. It is the Sangat (the congregation of the people) who will be authorised to distribute the natural resources among the individuals for the purpose of production or any other use. For example, land, which is the major factor of production will be distributed by the Sangat, through its representative body consisting of members selected through consensus, among the local units of the Sangat, however, keeping with it the area of land required for the public utility services and other public sector projects. Each local unit of the Sangat will distribute the land at its disposal among the individuals - the private entrepreneurs - for farming, running a factory sector or any other use. No rent is to be paid on land to anyone, as land is free gift of nature. However, the receiver of a piece of land will not be the owner of it but only a user of it. It will remain with the entrepreneur only till he uses it for the purpose for which he has got it.

Though Guru Nanak was not against one's right to own property or business, he advocated for collective ownership of means. The principle of trusteeship was expressed by the Guru:

To make use of all things in this world.

And not to deem them as one's own

but only God's property. 36

Guru Nanak stressed the need for common ownership of land because individual right to property develops a class of 'Haves' and 'Have nots' which leads to clashes and tensions.

About the ownership of land, the Guru said:

"The God's riches belong to all

it is the worldly who

create distinctions.

But for this we are

ourselves to blame.

For we know not how

to manage treasure." 37

Accordingly, whatever goods available in the world are to be held in common (by the community) and not individually. Therefore, there is no question of paying rent to the landlord.

Guru Nanak, therefore, favours neither the Zamindari system nor payment of rent. In the words of Kabira, Guru Nanak's contemporary, "Land is God's, the smuggler has occupied it".

This statement declares the landlord to be a smuggler who has unlawfully occupied the land which fully belongs to God.

Merciless realization of the taxes without any consideration of the natural conditions resulted in economic exploitation of the peasantry, as is evident from the following passages:

It clothes be stained with blood, the garment gets polluted. Who suck the blood of human beings; how can their mind be pure? 38

"The Farmer puts all labour to cultivate to his livelihood but it becomes bonded labour because of severe and heavy taxes levied by the administration. He can't make the payment of these taxes." 39

3.5 Agricultural Credit

The main cause of the indebtedness of the farmer was his poverty. The farmer had to borrow for various purposes as he had no savings of his own. Just as poverty forced him to borrow, it was his poverty again that forced him to have so little for paying off his debt. Rural indebtedness was therefore the cause as

well as the effect of the growing poverty of the Indian farmers. The cultivators depended upon the moneylenders (known as Mahajan or Shah) for their financial requirements. Moneylenders themselves were responsible to a large extent for indebtedness. They more interested in forcing the borrowers to part Were with their land. So moneylenders freely supplied credit for productive and non-productive purposes (socio-religious rituals) for short and long term requirements of farmers. Village moneylenders indulged in various malpractices. They obtained bonds from their debtors on false pretenses and entered in them the amount larger than actual amount lent. charged high rates of interest. Those who were once trapped by them became the source of their undesirable high earning. The money lenders had been responsible for many ills in the field of agriculture because their main interest had been to exploit farmers for their benefit and grab their lands. Like a fly in the cobweb which can rarely escape, the farmer once caught by the money lender could rarely come out of his clutches. Loans from the money lenders supported the farmers as the hangman's rope supports the hanged.

Guru Nanak was much against exploitation as is evident from the following words which he told to a money lender:

"In the worldly success that has come to you, the final end must have escaped your notice. You must have

thought that you can exploit the whole world for your pleasure and benefit regardless of the interest of others trampling down the rivals to conserve your own position."40

He did not approve that the moneylender or for that matter any trader should enjoy a luxurious life at the expense of the society. The "interest" charged by the moneylender should not be allowed to be a means of exploitation. He was not in favour that money should be used as a tool for raising money.

3.6 Agricultural Marketing

The motivation to produce more finally comes from the price that the farmer is able to get for his produce. The disposal of the produce after the harvest and the returns obtained have a significant effect on the production and welfare of the cultivator. Therefore, the purchase of the agriculturist's requirements and the scale of his produce are key activities in the business of farming. Due to the inability of the cultivator to secure a fair deal at these two stages, the average agriculturist is denied the full fruits of his industry.

In traditional economy there was lack of organized agricultural marketing because of subsistence economy and deficient means of transport, 41 communication and warehousing facilities. However, a small fraction of the marketable surplus which was not needed in the

village found its way to traders. Villagers travelled from village to village and bartered some manufactured goods for agricultural products which in turn were sold in the towns. Guru Nanak describes the system of marketing in the following lines:

And as many are the living beings, so many are the customers.

Yea, when the shops are open, the trade goeth on, and no sooner that one cometh from one end than one quiteth from the other. 42

However, these were quite disorganized mandis, mostly seasonal which used to come up at various places temporarily. But the prices, 43 weights and measures 44 at different places used to be different.

There were many ways by which the farmer might dispose of his surplus produce. The first and the most common method was to sell away his surplus produce to the village money lender cum trader. The trader may buy agricultural produce on his own or he may act as an agent of a bigger merchant.

The second method adopted by the farmer was to dispose of his produce in the weekly or biweekly village markets, known as the 'hat'. Besides, fairs were held in important villages or towns in connection with religious festivals. In 'hats' and fairs the

farmers brought their produce and their livestock and sell them.

The third method of agricultural marketing was through mandis in small and large towns. The mandi might be located at a distance of several miles, and therefore the farmer had to make special effort to carry his produce to the mandi. In the mandis there were brokers or 'dalals' who helped the farmers to dispose of their produce to the wholesalers known as 'arhatiyas'. The wholesalers might dispose of the agricultural produce, which they purchased from the farmers, to retailers or chakki owners.

In order to have the best advantage in marketing of his agricultural produce the farmer should enjoy certain basic facilities like, (i) holding capacity, (ii) adequate & cheap transport facilities, (iii) clear information regarding market conditions and ruling prices, and (iv) reduced number of intermediaries so that the middlemen's profits are reduced.

Judging from references made in Gurbani, the position of agricultural marketing in large part of India particularly Punjab was deplorable. The Indian farmer was very poor, illiterate and ignorant. He did not have enough facilities for storing his produce.

Secondly average farmer was so poor and indebted that he was in no position to wait for better prices.

He was forced to sell his produce to the money lender

or to the trader so as to clear his debts. Such distress sales left the farmer in miserable position.

Thirdly, the transport facilities in rural areas were so negligible that even well-to-do farmers who had large amounts of surplus could not be interested in going to the mandis. Most roads were kacha (unmetalled) and in rainy season they were unusable.

Fourthly, the condition in the mandis was also unfavourable to the farmer. He had to wait till the deal was struck between the dalal and the arhatiya. The dalal was often in collusion with arhatiya and so the price settled was generally to the advantage of the arhatiya and not to the farmer's. Moreover through the use of false weights and measures, through unnecessary deduction on the plea that his produce was of inferior quality, the farmer often suffered losses in going to the mandis.

The major exports at that time were of medicinal herbs, spices and fragrant wood. The practice of storing the surplus agricultural grains was in vogue. The grain was usually stored in grain pits⁴⁵ or Khattees, where it could be preserved for a long time.

3.7 Land Revenue

Indian revenue system throws light on the growth of the King's power and functions and the consequent burden of taxes on the people. 46

It presents King and Feasant in a bilateral

relation which is defined more precisely in regard to duties than to rights. The duty of the peasant is, firstly, to raise produce, and secondly to pay a share of his produce to the King. Performing these duties he can expect King's protection. The Kings paramount duty is to protect his subjects, and while he does so, he is entitled to claim a share of the peasants produce, to be expanded in accordance with the Law.⁴⁷

The rate of 1/6th was the customary share of the 1/6th king from the produce of the soil. Therefore, the actual share of the State. This is also WAS corroborated by Hiuen-tsang's statement that "the king's tenants pay one sixth of the produce as $rent.^{48}$ But the observation of Hiuen-tsang seems to be fallacious as he used the word tenants in place of subjects⁴⁹ and confused the land revenue system of India with the system that prevailed in his own country. Cultivators appeared to him as the tenants of the king. Despite this, he specifically mentioned 1/6th of crops as the share of the state. There are different views about the question of what share of his produce was claimed by the king? On this question, the texts differ, a fact which justifies the inference that practice was not uniform but it may be said that the rate regarded by the text writers as appropriate WAS one-sixth, falling possibly as low as one twelfth and rising in times of emergency to one fourth or even one third.⁵⁰ Taxes were levied on land at varying rates depending on the nature of irrigation used. These taxes were to be paid even before any expenses had been defrayed. This shows that the cost of the produce was not taken into consideration in fixing taxes in question. The ability of the people to pay was sometimes taken into account but much more was actually collected than merely the revenue fixed at these rates.

Taxation it appears was quite burdensome, however benevolent the rulers might be. A number of taxes connected with land amply testify to the fact. Although all the taxes were not imposed at a time, still their existence explains their frequent extraction. It is in the light of the above facts that one should see reactions of the Guru towards the raising of state revenue.

Revenue is essential for the existence and functiong of the state and meeting the expenses on public services. For the purpose of raising the revenue it becomes indispensable for the people to contribute to the State Exchequer. Contribution to the State Exchequer is, indeed, their responsibility which they are expected to execute voluntarily and with pleasure not only for maintaining and sustaining the State but also for their solidarity with the government. Guru Nanak says:

The ruler puts forth the requirement of the State Exchequer,

The people contribute to it with pleasure – Thus is ensured their solidarity with the State. 51

3.8 Role of State in 15th and 16th Century

In traditional India, the state was primarily a state which was confined to the collection of feudal What the people produced, how they produced, at taxes. what prices they sold; the state was not concerned about them. If there were some natural calamities like drought, and if some people approached the state for relief, the relief was granted to the particular farmer(s) but any system of general relief, guidance, improvement was not prevalent. `Assignment' was the most important agrarian institution, that is to say, the assignee was bound, not merely to loyalty & personal service but to the maintenance, out of assigned income of a body of troops available for King's needs. 52 The prevailing corrupt practices in the administration added to the dependence of the rulers on anti-social elements. Thieves and dacoits were the friends of the ruling clique and they exploited the situation to the fullest. They indulged in looting and arson.

Rulers were either busy fighting wars or indulging in wine, wealth and women. The incidence of taxes was very high and it amounted to exploitation. This has

been pointed out in the following lines:

Kings indulge in pleasures and gather nothing but the poison of Maya,

And they crave for more and more and usurp what is not their due. 53

At another place, Guru Nanak comments:

These dogs that despoiled the jewels and wasted them,

Now in their death none shall remember them. 54

Consequently no improvement in land was made by With the lack of fixed investment from the them. state, land continued to lose its fertility the and peasantry lost interest in its improvement. In the field of taxation Guru Nanak lamented that even the State was working as an institution to exploit its subjects. The farmers, artisans and traders had to pay heavy taxes to the State. No leniency was shown to the payers even when circumstances and natural forces tax had gone against the productive process. Besides heavy taxes, the people had to pay bribes to the corrupt Kazi and other officials which is evident from the following couplet:

Becoming a judge,
he sits to administer justice

He tells the rosary

and mutters God's Name

Taking bribe, he does injustice

If someone asks him,

then he quotes and reads

out some aphorism. 55

Guru Nanak has stressed the need of the material prosperity and happiness of the people of the State. Conceiving God as the Supreme King, he puts forward his vision of the Ideal State in these words:

Thou art the Creator and the Cause:

The Self-dependent king, whose subjects are ever in Bliss. 56

Material prosperity has been regarded as an essential object of human life. The development of a sound spiritual character can have firm footing only in a sound material society. A materially wretched society may not be able to stand both on the phenomenal and spiritual ground. In other words, materially starved persons are liable to fall victims to the selfish ends of rich people and have to sacrifice noble principles and ideals in order to satisfy their material needs. The history of the Mughal period bears testimony to the above fact as to how economically and politically strong Mughal rulers often used the tool of 'economic benefit' in order to convert the poor amongst

the Hindus to the faith of Islam. 57 Therefore, it is binding on the State to ensure and look after the material well-being of its people properly and not to let them come down to a state of poverty where they can be forced to live at the mercy of the wealthy persons. Poverty becomes a curse upon humanity when it causes starvation, diseases and even deaths. So it becomes the duty of the State to establish and maintain a sound economic order to avoid such a sorry state of affairs. According to Dr. Radhakrishnan, "economic insecurity and individual freedom do not go together. 58

In the economy of Guru Nanak's vision, agriculture pre-dominates the section of primary industry. Keeping in view the objective of the economy, the agriculture entrepreneurs viz. farmers are supposed to produce plenty of foodgrains, oil-seeds, surgarcane, cotton, fodder, etc. to meet their own as well as the people's essential needs.

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CHAPTER IV

INDUSTRIAL DEVELOPMENT

Industrialisation is a prerequisite to the economic development of an economy. The per capita income of developing economies is low because of their extensive dependence on agricultural sector.

The shift of work-force from agriculture sector to industrial sector imperative for is economic Surplus labour is a source of saving development. potential in under developed countries. 1 Unlimited supplies of labour can be a source of capital formation in under developed countries. 2 As per-capita-income increases, people spend more on manufactured goods. Industrialisation caters to the need of diversified market at higher stages of economic development. The improvement in productivity of agricultural sector is required to provide a source of capital to industrial sector and to create demand for manufactured products.

Indian economy being primarily an agricultural economy, most of the industries were agrobased. There was predominance of cottage and small scale industries. Handloom industry, printing of cloth (Hand printing), weaving of baskets, embroidery and paper making, rope making, manufacture of agricultural tools and implements, utensils, traditional furniture, artistic goods and other arts & crafts were the most popular industries. Thanks to the generosity of Rajas

and Maharajas, there was patronage of master craftsmen.

Indian crafts were extremely popular not only in the domestic market but also in international market.

During the 15th and 16th centuries, the mode of production in India was very common and crude. By and large, in a production unit, all agents of production were combined. The differences between the major factors of production were unknown. Therefore, the allocation of returns in the form of rent, wages, interest and profits was unknown to the people.

"Though India was known as an agricultural country, yet it had a special position for her industrial enterprises." Wood work, leather items, embroidery, cloth printing, inlay work, sugar, scents and different kinds of oils were some other items produced for wider consumption, and some of these products found a good market abroad. 4

Small Scale and Cottage Industry Production was carried out jointly by the members of a family without hired labour. India was known as 'the house of cottage industries' during those days. Use of machinery or much investment was almost to a negligible extent, and there was no fixed place of production. Family members themselves were involved in the production process by convenient rotation. Raw material was available in nearby areas and the finished product was sold in the nearby markets (mandis). There was no use of power, credit and machinery. Production was a subsidiary

activity along with other main work.

During the peak period of Guru Nanak, the concept of medium and large scale industries was unknown because these concepts emerged only after the Industrial Revolution in the developed countries.

An attempt has been made in this chapter to study the type of Industry (Section I), Labour-Employer relationship (Section II), Industrial Finance (Section III), Entrepreneurship (Section IV), and Comparative Importance of different Factors of Production (Section V).

I. Type of Industry

1. Textile

Cotton textiles, i.e. the Handloom Industry, proved to be the biggest and most flourishing because of huge Indian market, easy availability of cotton and convenience of production as a part time job. Most of the raw materials used in Indian industries were available locally.

Among the non-edible products, the most important one was cotton which supplied raw material for manufacture of fabrics which was of legendary fame in foreign countries. Guru Nanak has described the process of cloth manufacture from cotton and its stitching in the following couplets:

"The cotton is ginned, corded, spun and woven.

Arranging and arraying, the cloth is washed white. The scissor shears, the tailor tears and the needle and thread sew the cloth. 5

The textile industry was the largest industry during those days. It included the manufacture of cloth and silk. Cotton was extensively grown for agro-based industries in the country. Cotton fabrics were dyed with the leaves of trees, flowerplants and vegetable dyes. The popular colours were red, yellow, blue, green and black. Guru Nanak has repeatedly mentioned majith (red) colour which was fast and long lasting. Feople were fond of bright colours as is evident from the contemporary paintings of early Mughal India. The dyeing industry and calico painting went hand-in-hand with the manufacture of cloth. Coarse cotton clothes were either dyed or printed with a variety of well-shaped and well-coloured flowers or figures which were so fixed in the cloth that no water could wash them out. The quality of Indian textile products was superb, and the output was sufficient to meet the demands of internal consumption. 6

Embroidery, and gold and silver thread-work industries were also flourishing in many big cities. Costly clothes with rich embroidery and gold work were in great demand with the aristocracy and other rich

classes of the society. Guru Nanak has given a detailed description of the clothes worn by these people. A large quantity of woolen stuff and fur was imported from outside for use of the upper classes.

Besides the manufacture of cloth, other articles like carpets, coverlets, beddings, prayer-carpets, bed strings and several others were also manufactured. 7

In Gurbani, reference about dyeing and textile industry is extensively made as it is evident from the following couplets:

Thy Name alone is the madler, with which my cloak is dyed.

My loved Lord, this colour is everlasting.

* * * * *

She is dyed in the love of her darling and abides in the fear of the True One, Imbued with His affection she assumes true colour. 9

* * * * *

My beloved, stepped in the mordant of worldliness this body cloth is dyed in greed. My beloved, such a cloak pleases not my Groom.

How can the bride go to His couch?

If the body becomes the dyer's vat,
the Name is put into it as madder
and if Lord, the Dyer stains therewith,
such a colour would appear,
as had never been seen, 0 beloved.
They, whose cloaks are thus dyed, 0 beloved;
The spouse is ever near them. 10

Guru Nanak conveys the spiritual message that the colour of Lord's Name is everlasting and the worldly colours are perishable. With Lord's Name, all human sins are forgiven as cloth cannot be dyed without the help of dye master. It is evident from the following couplet:

Nanak without a mordant,

the brand new cloth cannot be dyed.

If the mordant of modesty

be applied to the body

it is washed white

of sins in Lord's fear.

Nanak, if the man is imbued

with the Lord's meditation,

then, his repute is not false

even in the least. 11

Metal Work

Metal work has a very old tradition in our country, to which many ancient idols of South-India, Mehrauli's iron pillar and coins etc. bear witness. In fact, next in importance to the textiles was the metal industry which continued to make progress during the period under study. The Indian metal workers handled various metals like gold, silver, brass, iron and zinc, mixed-metals and mica with great skill and perfection.

In Guru Nanak Bani we find several references to goldsmiths, silversmiths, and blacksmiths who produced excellent jewellery and a variety of knives, scissors and items of armoury including swords, daggers, shields, iron coats and head covers for the soldiers of the army. Iron chains for prisons, iron buckets for the Persian-wheels, axes, hatchets, choppers and agricultural implements were also manufactured. 12

Guru Nanak delivers spiritual message by describing the process of gold and iron melting in furnace in the following couplets:

"Make continence thy furnace, patience thy goldsmith, understanding thy anvil, Divine knowledge thy tools, God's fear thine bellows, practising of penance thy fire and Lord's love thy pot, wherein filter the Nector

of God's Name.

Thus in the true mint

the Divine word is fashioned. 13

* * * * *

The body is the furnace and the mind the iron therein.

The five fires of passions are heating it.

Sin is the charcoal placed thereon by which the mind is burnt and anxiety becomes the tongs. 14

* * * * *

When bronze, gold and iron break, the smith effects welding with fire. 15

Another class of metal workers made utensils of gold and silver for the aristocracy and utensils of common use (for the masses) made of iron, bronze and zinc. Guru Nanak's Bani mentions the names of some of the utensils which were in use in those days, such as, thaal (tray, a brass plate), lota, garva (a jug of brass), karahi (frying pan, a stewpan, cauldron) katori or katora (a small bowl or dish of metal) and karchi (large spoon or ladle) and others.

Some utensils are mentioned in the following couplets of Gurbani:

In the sky's salver (thaal) the sun and the moon are lamps and the stars with their orbs are the studded pearls. 16

* * * * *

Extracting the juice, they put it in the caldron (karaha) and it groans as it burns. 17

Potter's Work

Although potters (kumhars) did not enjoy any respectable position in the medieval Indian society, they constituted an important part of the village and urban society. Their products like pitchers and clay pots of various sizes and designs were used by every rung of society, irrespective of their material position or official status. The only difference could be in the quality of the products used by the upper and lower classes of the people. No home was without earthen pots, be it a palace or an ordinary dwelling. Big earthen trays, water containers, (matka or ghara), 18 (surahi or handi), piggy banks and toys were the main items commonly used by the people, while artistic types of vases, jugs, flower-pots and other such items found favour with the richer sections of the society. Guru Nanak used the word 'bhande' (utensils) for all the items used in the kitchen or in everyday life of the common householders.

The potters also made bricks (itan) which were used for making houses, mansions, royal palaces, tanks, baolies, wells, etc. Sometimes clay was procured from old and dilapidated graveyards for making earthen products. The clay pots and bricks were then baked in fire as it is clear from the following verses of Guru Nanak:

"The dust of a Muslim's grave becometh lump for the potters wheel, And of it he (the potter) fashions bricks and, burning they (the clay products) vessels wail.

Yea, the hapless clay burns and cries out as fiery coals fall, continuously upon it." 19

* * * * *

The Lord, who has fashioned the pots and made the world kiln, $\frac{20}{20}$

* * * * *

He who has fashioned the vessels and poured the Nectar within them;

That Lord's mind is pleased only with the love worship. 21

1.3 Stone and Brick Work

A large number of workers were engaged in stone and brick work. The Indian artisans and masons displayed remarkable skill in constructing forts, palatial buildings, tanks and reservoirs. In Guru Nanak's Bani, we find references to words like <u>'kotqarh'</u> (forts), <u>'pake-bank dwar'²²</u> (residential mansions of the rich) and $\frac{1}{2}$ or $\frac{1}{2}$ (tanks) and the like which were constructed with stones and bricks. Babar particularly appreciated the skill of Indian workmen. He employed more than 2000 stonecutters for the construction of buildings at Agra, Dholpur and at other places. 24 But the labourers were poorly paid. They had to toil very hard to earn their bread. ²⁵ They were exploited in every possible manner by the rich and the hiring agents.

The period under review also witnessed the introduction of the use of enamelled tiles and bricks. These industries continued to grow in the subsequent centuries due to royal patronage. 26

1.4 Leather Work

The leather industry developed considerably during the medieval period. Although Guru Nanak has made no direct reference to it, references of chamars (shoemakers, tanners or cobblers), a caste or a class of

leather workers are found in the banis of other saint poets of <u>Adi Granth</u>.

The social status of this class was very low in the society as is clear from the following couplets of Bhagat Ravidas, who himself was a <u>chamar</u> (shoe-maker) by profession:

My constant companion is Evil

I am oppressed by this thought

My deeds are perverse

My birth is low

But Ravidas, the tanner utterth

thy praise; for he is dedicated

to thy Love-worship."27

In another place, Ravidas states:

'I am of low caste,

with little honour,

Yea, my birth is low:

And still, I, the cobbler,

have not served my Lord,

the King (of the universe). '28

The leather-workers produced shoes of different kinds, scabbards of swords and daggers, covers of books, saddles and bridles for horses in the royal army and for those maintained by the nobles. Peasant's water buckets to draw out water from well and other articles of daily use were also made of leather. 29 Leather was used for packing sugar parcels for export.

Skins of goats, buffaloes, oxen etc. were sent from Gujarat in shiploads to Arabia and other countries. $^{29\mathrm{A}}$

1.5 Oil Crushing Business

Oil crushing business was carried on a large scale by a class of people called telis 30 (the oil mongers). Mustard oil was used for earthen lamps as well as for other domestic needs. Mustard seeds were crushed in the ghani (an oil mill), a word used by Guru Nanak in his Bani. 31

The process of manufacturing oil was almost similar to the process still in vogue in the rural areas. Telis used a bull or an ox to make the press work:

Yea, he circles round desire, as does oilman's bull round the oil press. 32

1.6 Gur and Sugar

Sugarcane was cultivated in India on a large scale for the manufacture of gur and sugar for local consumption as well as for export. The villagers widely used gur (unrefined sugar) made out of sugarcane juice. The process of making it was almost similar to the one which still prevails in UP, Haryana, Punjab and other sugarcane producing areas of the country. The usual process of manufacture was as follows:

They cut the sugarcane into sections, then pressed them in the mill; the juice was then heated in big

iron-pans until it crystalized into unrefined sugar, then it was either turned into cakes of gur, or with a little more refining made into soft sugar (khand). The most refined and esteemed form of sugar was the crystalized white khand. 33

There is no denying the fact that candy, unrefined sugar and sugar are very sweet; honey and buffalow's milk are also sweet, but Lord's name is the sweetest of all as evident from the following couplet of Baba Farid:

Sweet are candy, sugar, gur (unrefined sugar) honey and the buffalow's milk. Yea, sweet are all these, but sweeter by far is God. 34

The refined sugar $\underline{\text{(khand)}}$ was a luxury for the poor. It was mainly used by the rich and the aristocracy. Sweetmeats must have been made almost entirely from $\underline{\text{qur}}$. 35 Country-made liquor was distilled from $\underline{\text{qur}}$ as it is indicated in Guru Nanak Bani. 36

Honey was collected, all over the country, but rearing the honey bees was not a profession by itself. 37

1.7 Perfumery

The rulers and the rich of the society were fond of perfumes and scented oils. Words like Chowa, chandan, agar, kapoor, etc. are frequently used in Guru

Nanak Bani. ³⁸ All these items were commonly used in those days. The perfume industry must have flourished in the big cities only, where the rulers, the nobles, the provincial heads, merchants and other rich people generally resided.

1.8 Other Minor Industries

Certain other minor industries also thrived in various parts of the country. They included coral work, ivory work, imitation jewellery and glass work specially glass bangles of various colours and sizes. Indian ivory workers at that time were great expert craftsmen in making in-laid and plain articles like bracelets, bangles, dice, chessboard etc. Red coloured ivory chooras (bracelets) were worn by the young brides at the time of marriage. Some of these items are mentioned in Guru Nanak Bani:

When these beauties were married, their glamorous spouses sat by their sides,
Yea, and they were carried in palanquins and bangles of ivory dangled round their arms,
(In greetings) water was waved over their heads, and they were fanned

with glass studded fans. 39

* * * * *

Smash thy couch alongwith thine bracelets, 0 bride, Break thy arms as well as the arms of thy couch. Thou hast not not the real bracelet dealer, neither gold bracelets, norr good glass bangles. 40

* * * * *

The Lord has snaffled all with snaffle (nose-ring) and when he forgives man he breaks his snaffle. 41

* * * * *

I am grown weary

of wearing many necklaces,

hair-strings and bracelets

and making ornamentations. 42

1.9 Woodwork

Woodwork of different designs and qualities was a speciality throughout the country. Local workers engaged in this profession produced the popular items like <u>palangh</u> and <u>charpais</u> or <u>manjian</u> (beds), <u>peerihian</u> (a kind of flat chair without back), doors, pegs, toys,

writing boards <u>(takhtis)</u>, writing tables, pens <u>(qalams)</u>, pen containers <u>(qalam dans)</u>, scabbards of swords and daggers. 43

1.10 Paper Industry

During the period under study, paper was commonly used for writing books (manuscripts), farmans, sanads and for maintaining the records of land revenue in vahis (registers kept by the patwaris and other revenue officials). Moneylenders (sahukars) also kept vahis (registers) in which the records of loans given and returned were kept. There are several references in Guru Nanak's Bani which confirm our belief that paper was widely used by government and private agencies for the above mentioned purposes. 44 Paper was manufactured at Gujarat, Burhanpur, Sialkot, Delhi, Patna and Kashmir. 45 The manufacture of ink was another produce which went alongwith the paper industry.

1.11 Ship Building and Boat Making

Ship building and boat making industry flourished in the times of Guru Nanak. This is evident from the frequent references (in his Bani) to bohith (medium and small sized ships, vessels), nao and beri (boat or a ferry) and tulhara (ferryman), who carried passengers across the river or transported them to distant places during normal and rough weather conditions, in their boats or ships. The following stanzas of Guru Nanak are very significant in this regard:

The sea is rough and dreadful,

I know not its shores.

I am without a boat or a raft;

neither is there a Boatman

nor the Rows,

The True Guru is the only vessel

on the fearful (sea)

whose eye of grace takes me across. 46

* * * * *

The Guru is the ship and with his Gurbani; the deadful ocean is crossed. 47

* * * * *

Without the ship,
the man is drowned in the sea of fear,
O'Beloved.

How can he get at the younder shore. 48

The boats were also the lifeline of fishermen who used them in their profession to catch fish from deep waters.

Guru Nanak does not mention the places where the work of building ships or boats was carried on, but it is a matter of common understanding that these places must have been near the rivers or the sea-coasts.

II. LABOUR-EMPLOYER RELATIONSHIP

By labour it is meant the economic work of man, whether with hand or body undergone partly or wholly with a view to do some good other than the pleasure derived directly from the work. 49 Marshall excludes the direct pleasure derived from the work from 'labour' because this direct pleasure is consumption and cannot therefore be a factor of production.

The wage rate, like any price, is determined by the demand for and supply of labour. Labour is demanded for its service by the employers in helping to produce goods. Thus the demand for labour is derived from the demand for the goods it helps to produce.

In fact it is not the demand for labour that matters but the elasticity of demand for labour which depends on the elasticity of demand for its product. The more elastic is the demand for the product, the more elastic is the demand for the labour which makes the products.

Specifically labour is demanded because of its productivity. The wage rate at any time is equal to the marginal revenue productivity. So long as the marginal revenue product of labour is more than the wage rate, it is profitable to employ more labour as it adds more to revenue than to costs. But the employment of more labour tends to diminish the marginal revenue product of labour, after a point, based as it is on the law of variable proportions.

supply of labour, however, depends upon a of factors like the rate of population growth, the age and sex of distribution of population, the working hours, the normal period of education and training, labour laws regarding the employment of child woman labour, the attitude of society towards and employment of woman labour, the attitude of labour towards work and leisure and the mobility of If the labour is mobile, its supply will labour. Another factor in the supply of labour is the elastic. work-leisure ratio. At low level of wages, worker will for longer hours. But with the rise in the rate the workers take home bigger pay packets and a time comes in the life of each worker when he feels that at a particular wage rate his needs are easily met.

A minimum wage is that wage which must provide not only for the bare sustenance of life but also for the preservation of the efficiency of the worker. It is the minimum that must be paid to the worker to cover his and his family's bare necessities including some measure of education, medical and other facilities.

Minimum wage prove beneficial both to the employers and the community by increasing the efficiency and productive capacity of the industry. Higher wages by raising the standard of living increase efficiency and even the bargaining power of the

workers. Thus higher wages by raising productivity encourage employers to adopt better techniques of production, weed out the inefficient employers and increase national income.

Minimum wages, if related to the cost of living as is the case in advanced countries, tend to reduce labour unrest and maintain industrial peace. They also cause a more equitable distribution of income.

In order to ensure better productivity and optimum level of production, the relationship between workers and management should be cordial and harmonious. To have better industrial relations, workers should be provided with adequate wages and salaries, good working conditions, opportunities for growth & development, and medical and recreational facilities.

Nanak propounded the theory of distribution and was against the misappropriation of other's wealth. He placed emphasis on manual work with honesty for two reasons. Firstly, the real physical output is of more importance because in its absence neither consumption nor exchange is possible. Secondly, the way WE earn living influences our character. Honest and hard aur physical labour will keep one's mind and body in equilibrium. Marshall too has given importance to the way income is earned :

"And very often the influence exerted on a man's character by the amount of his income is very less, if it is less than that exerted by the way it is

earned". 50 Guru Nanak emphasised the dignity of labour in the following lines. He said:

Who have pondered on the Name, and have departed after <u>putting in toil</u>

O' Nanak! their faces shall be bright and many shall be emancipated alongwith them. 51

Guru Nanak wished that this world should be blessed with abundant resources acquired honestly. Man should enjoy supremacy over other factors of production. He says:

Let the rivers be cows

Oceans full of milk and ghee

This earth be Sugar

Enjoyment ever for human beings⁵²

Guru Nanak has exhorted better to live by honest labour than by begging.

"Those who eat the fruit of their labour and bestow something,

O Nanak, recognise the right way⁵³."

The Guru stressed the need for living honestly and to earn by the sweat of one's brow. It was reflected in his own actions as he himself cultivated land at Kartarpur for twenty years. It was in this context that he told Malik Bhago, "Your food is blood stained and

drawn from others. Lalu enjoys what he earns by hard labour and shares his earnings with others. No sanctified chauka (kitchen) can make your food pure". 54

The Guru was, at the same time, a strong opponent of begging. He said, "Do you not feel ashamed of begging from door to door?" Thus, he regarded beggars as parasites on society.

Guru Nanak was much concerned with the means for increasing the production. He called upon the people, especially manual workers who produce value on the principle to "Ghall Khai". It means that workers should do their best and get mixed with the earth to produce. In this way his productivity will increase and he will be well paid.

On the other hand the Guru was equally concerned about fair wages to labour. He stressed upon the employers not to appropriate any part of the worker's earnings. According to him:

Whatever belongs to others is the flesh of cow to a Hindu and of pig to a Muslim. 55A

Hence the Guru forbade ill-gotton wealth, or in other words, unpaid wages. Emphasizing that labour did not ask for more than what was due, Guru Nanak said,

Eat the fruit of thy labour and bestow something on others. 53

Underpayment or non-payment of wages in time or the absence of good working conditions is sheer exploitation of the workers by the firm or the employer. Guru Nanak using the image of a labourer comments that he is robbed by the same agent viz. Maya for whom he works:

The mortal comes into the world for earning some profit; He becomes a cooly (labourer) and is cheated by the mammon cheat. 56

In the economy of Guru Nanak's vision, labour is looked upon as dignified productive activity. A person engaged in whatever occupation, vocation or profession he may be, is not 'high' or 'low':

Saith Nanak : None is high or low. 57

The dignity attached to labour in this system will automatically ascertain the sufficient supply of labour. The liberal reward of labour increases the bodily strength of the labourer and creates a hope for better living. It stimulates workers to put in their efforts to the utmost. It is this concern for reasonable wage rates that inspired the Guru to advise the employers not to appropriate what was other's due.

"Where wages are high, we shall always find the workman more active, diligent and expeditious than where they are low". 58

Thus we find that then Guru tried to strike a balance between the interest of the employer and of the worker. Guru Nanak propounded the concept of mobility of labour, because he was the first Indian saint who travelled abroad, to the Gulf Countries. He encouraged International trade. He sent Punjabis abroad to buy horses and dryfruit and to sell silk and textiles.

III. INDUSTRIAL FINANCE

Capital has been defined as "stored up labour". 59
All capital goods are products of the human labour in the past. It is thus contrasted with land and labour which are 'original' factors. Capital is wealth that yields income or aids in production of an income or it intends to do so.

Finance is the life blood of industrialization. In the case of medium and large scale industries, the requirements of finance are more important. During days, no organised industrial finance those **E** EW available to meet the requirements of small and cottage industries. The entrepreneurs were mainly dependent on unorganised sector i.e. relatives and moneylenders. These moneylenders, who were called Sahus and Mahajans were local well-to-do persons. They functioned as a sort cs f present day banks. But they charged exhorbitant rate of interest from their illiterate and poor clientile, who had usually to surrender their property to the moneylenders ultimately. Consequently these moneylenders became rich landowners.

Those who borrowed were generally the poor and the weak people whose needs were urgent and whose power of bargaining was very small. Those who lent were either people who spared freely from their superfluity to help their distressed neighbours, or professional money lenders who found an easy prey in the poor people who would turn to them for money in their hour of need. Once caught in the net, they had no way out, except to suffer all their lives.

Whatever the motive of borrowing, for production or consumption, the nature of interest was such that it could not be the result of "Ghall Khai" i.e. hard physical work.

If we argue on behalf of the lender and say, as the economists do, that interest is paid for sacrifice, waiting, abstaining etc., it is of no avail, because the lender must have accumulated his wealth by exploiting the poor. "Wealth cannot be accumulated without sins" said Guru Nanak.

Guru Nanak made it clear that the object of human life is to serve humanity and not accumulation of wealth. He chided those persons who acquired wealth through cheating and through unfair means in the following words:

He is blind who earns blindly.

Has no eye (discriminative power) in heart. 60

Though Guru Nanak has stressed the need for fair dealings, he has emphasised the importance of capital in business in the following couplets:

Without capital the trader looks
about in four directions.

He understands not his origin
and the merchandise of God's Name
remains undiscovered within his house's door.

Without the Name commodity great
is the anguish
and the false man is ruined by falsehood.

He who thoughtfully (meditates) or (assays)
the Name jewal day and night,
reaps brand new profits.

He finds the commodity in his home
and departs after adjusting his affairs.

Trade with God's traders and through the Guru

* * * * *

deliberate over the Lord. 61

Without money wares cannot be had from a shop. 62

* * * * *

Sublime is the capital of the stainless Lord's Name. 63 Nanak is Thine dealer. Thou, O Lord art my capital. 64

IV. ENTREPRENEURSHIP

Production always extends to the future and in anticipation of demand. A producer conducted possible estimate of demand and then production on that basis. But when production has fulfilled its object, i.e. succeeds in producing the service or commodity, the demand may have changed. It likely that his estimate of demand may be found to correct, yet there is always the feeling be in his mind. This involves uncertainty in production and some one must come forward to perform this function of risk taking. The man who does this called the enterpreneur.

Management is essential for all kinds of organisations, whether they be business organisations or non-business organisations. This is so because every organisation requires the making of decisions, the co-ordinating of activities, the handling of people and the evaluating of the performance directed towards its objectives. Management brings the principal resource human talent into combination with non-human resources viz. machines, materials and money.

In this materialistic world, one is engrossed in amassing wealth by adopting unfair trade practices and is least concerned about His Name. It is evident from the following couplets in the Gurbani:

In lust, wrath and wealth,

On account of secular love in thy mind, thou art awake in falsehood and sin.

Thou hast amassed the capital of vice and greed.

With the immaculate Name,

O, my mind, do thou swim across the life stream. 65

Due profit for eterprise is also upheld in the economy of Guru Nanak's vision provided that he shares his profit with his fellow-beings after satisfying his basic needs. The following composition of Guru Nanak refers to due profit:

Have dealings with the Lord's dealers and taking the profit be happy in thy mind. 66

The economy of Guru Nanak's vision attaches due importance to every kind of industry.

V. COMPARATIVE IMPORTANCE OF FACTORS OF PRODUCTION

Thus production is the result of human exertion concentrated on capital and land. All factors of production are essential for production. However, some factors of production may be more important in an economy because of the availability of the factors of

production, nature of economy, technical co-efficient, level of technology etc.

Different economists also had different views regarding the importance of these factors Of production. Prof. Marshall puts it that man has no power of creating matter; he creates utilities by putting things into a useful form. However, the term has been extended to include the permanent sources of these utilities⁶⁷, whether they are found in land or in seas and rivers, in sunshine and rain, in winds and waterfalls. Economists consider even labour unproductive if the labourer is said to have produced no utility. The Mercantilists considered precious metals as wealth in a fuller sense than anything else. Consequently they regarded only that labour **as** productive which was directed to the production of goods meant for export and which brought gold and silver in exchange. The physiocrats regarded only agricultural labour as productive because in their view the agriculturist alone produced a net surplus. He sows but reaps many grains. Adam Smith improved one upon the physiocratic ideas but even he conceded that agricultural labour was more productive than labour assisting any other type of production. His followers not adhere to the distinction but generally held did that only that labour is productive which increases material wealth⁶⁸.

The comparative importance of factors of

production is also influenced by the level of technology adopted in an economy. The traditional rural economy which is basically engaged in agriculture, handicrafts and very small industries can produce products with a wide range of techniqes and alternative combinations of labour, capital and land. It has variable technical coefficients of production. Since the factor endowment is such that labour is the relatively abundant factor, so that techniques of production are labour intensive in the sense that relatively large amounts of labour and relatively small In contrast, amounts of capital are used. in the modern sector there is only a very limited degree of that technical substitutability of factors, SO production is characterized by fixed technical coefficients and the production processes in this sector are relatively capital - intensive.

All factors of production are paid their remuneration according to their marginal productivity. These factor payments are in the form of rent, wages, interest and profit. However, in a traditional subsistence economy there is no strict classification of factors of production. One factor combined the functions of landowner, labourer, capitalist and enterpreneur. Thus factor payments were not made according to marginal productivity but there were imputed rents, imputed wages and interest.

In the economy of Guru Nanak's vision, while fixing the price of the produce of the primary, secondary or teritary industry the cost of land or rather natural resources as a factor of production will not be taken into consideration as these are used by the respective entrepreneurs free of cost. However, the cost of the other three factors of production viz. labour, capital, and enterprise will count in the fixation of price of the produce.

If this system is to be implemented properly, the private owners (possessors) of land and other natural resources, if any, have to give up their possession and hand these over to the Sangat who will re-distribute these among the individuals keeping their needs in view.

The Sangat will manage the re-distribution of land and other natural resources. It will not only distribute it but also ensure that the piece of land or the share of natural resources reaches the proper hands and the same is not intercepted by anybody else. For the purpose of making the system successfully workable the distribution may be renewed periodically, say, every year, by the local units of the Sangat and a proper record thereof be maintained by them.

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CHAPTER V

ECONOMIC TRANSACTIONS

Business basically refers to the development and processing of economic values in society. Business total enterprise of a country in the means manufacturing, industry, finance and commerce. Business covers all economic and commercial activities. It may be organised as a private enterprise or a public enterprise. It may be a cooperative undertaking or a joint venture with mixed ownership and control. Modern business is vast and complex catering to national or world markets. It exercises a definite and even extensive economic and social power as well as an influence on our economic and social values.

An attempt has been made in this chapter to study the extent of trade (Section 5.1), the developments that took place in the service sector (Section 5.2), and the public finance (Section 5.3) in Guru Nanak's time.

5.1 Extent of Trade

Trade refers to the exchange of goods and services with profit motive. Commerce helps to remove hindrances between manufacturers and consumers by means of aids to trade. Trade plays a major role in establishing contact between the producers as sellers as of their products and the consumers as buyers of those goods to satisfy their wants.

Inland trade means sale and purchase of goods within the boundaries of a country. As it was not possible for the people of one particular region to meet all the requirements from their own produce, each region had to depend on the produce of other regions. This inter-dependence among regions gave rise to the inland trade. Gradual social development and desire for luxury goods enhanced the demand for various articles. To meet this demand, goods were provided from the nearest source of inland trade.

`Inter State trade was also prevalent. This 1 S from the fact that many important obvious items daily use like spices, luxury goods, metals and salt which were used in all parts of India came from different regions. The merchants who participated in the inter-state trade generally travelled in groups. In the popular stories of the period one often could read of a merchant and a caravan leader, approaching the king of another state and offering valuable presents in order to secure his permission to do business. There is reference of carts as drawn by bullocks, mules, buffaloes and other animals. There are references of the merchants and their caravans being attacked by forest tribes or robber chiefs'. 1

Trade as conceived by Guru Nanak, is based on the concept of 'business morality'. It is to be carried on by the trader considering himself a servant of the

people. His function is to remove the hindrances of place and time between the goods/services and the consumer. Frequent references of viopari, beopari (businessmen), viopar, beopar (business), vanjaras (banjaras), mandis (markets) and shahukars (moneylenders)² etc. point towards a great deal of trade and commerce flourishing in the country.

References of trade in precious metals, jewels, diamonds and horses are some of the fields where businessmen and merchants invested a good deal of capital to earn maximum profits. To quote Guru Nanak:

Some trade in jewels, others in glass, if the true guru is pleased, we find the treasure of jewels within us. 3

* * * * *

Lord's Name is the diamond, jewel and ruby. The mind pearl is that Lord's wealth. 4

* * * * *

He, who thoughtfully meditates

the Name - Jewel day and night

reaps brand new profits.

He finds the commodity in his home

and departs after adjusting his affairs.⁵

Horses were also used for carrying the merchandise from one place to another which was kept in the store

houses. This is clear from the following couplet of Guru Nanak. Following couplets of Guru Nanak convey the importance of horses in trade at that time:

The merchant goeth to trade with his horses.

And earneth wealth and buildeth hopes,

and strengthens his love of maya.

* * * * *

Make thy ever-decreasing age as
thy store house,
and stock it with the Lord's name.
And deal only with the Lord's pedlars,
the saints and reaping the profit be in joy.
Hearing of the sacred books,
let this be thy trade,
and load with thy merchandise
the horses of truth.
Yea, carry then with thee the fare of merit
and leave not this day's task till tomorrow.⁷

The trade was mainly carried out by the vaishyas. 8

The banjaras carried on the business of transporting agricultural products and other items of common use from one part of the country to another on a very extensive scale. The sensible and shrewd banjaras, as 6uru Nanak points out, carried only such items which would fetch them greater profits without any risk

involved in the loss or damage of their merchandise.

Trade, ye with a set object

Lest ye grieve,

Yea, ye are traders

Only if ye reap some profit.

The following couplets are in the form of an advice to those who indulge in the 'true business' (i.e., seekers of the truth of God), that they should deal only in such items which bring profit on their merchandise.

Through the Guru, purchase the Divine Commodity. The true merchandise is bought with the true capital. 10

* * * * *

"After having got recorded their maintenance, the merchants and traders have come in this world.

They, who practise truth and abide by God's will, reap the profit."11

* * * * *

With the wealth of truthfulness, load the merchandise of the True Name. Like this thou shalt ever gain profit. 12

* * * * *

By dealing in false trade, soul and body become false. 13

* * * * *

In dealing in false commodities
is incurred loss.
Whoever by Master's teachings makes
commerce to the Lord is pleasing:
His capital, and commodity safe, Yama's noose
is removed from him. 14

Though the main business was done through regular shops (hat) in the market or mandis, the petty shopkeepers had small shops (hatees) through which they carried out the retail business. When these shops were opened in the mornings, the buyers started coming to purchase the commodities required for domestic needs as conveyed in the following couplet:

And as many as are the living beings, so many are the customers.

Yea, when the shops are open, the trade goeth on, and no sooner that one cometh from one end than one quiteth from the other. 15

These shops were usually maintained by the Hindu Banias who were an essential and an important part of the economic

structure in medieval India.

During the days of Guru Nanak, traders indulged in unfair practices, such as hoarding, underweighing and overcharging the poor which resulted in consumer exploitation and in undue gain to the trader Guru Nanak bitterly criticized such means and reminded people that wealth accumulated by them by sinful ways was of no avail to them before or after death.

Many, O many, have been consumed and wasted away by their riches, which are gathered not without sinning, nor carried along when dead. 16

The trader in the economy of Guru Nanak's vision, weighs the commodity with standard weights. He never underweighs it by giving a fillip to the handle of the balance. Guru Nanak conceiving God as a Merchant, puts forth the concept of fair trade:

Within the body fortress are the cities and shops and the business is transacted there. The Merchant, My God, weighs $\rm His\ wares\ with$ the sterling weights. 17

* * * * *

Making my tongue the beam and this mind the pan of scale, I weigh the inestimable Name.

There is but one shop
and One Supreme Merchant above all.
All the petty dealers deal in
the same sort of commodity. 18

* * * * *

The Lord Himself is the weighable merchandise and Himself the merchant.

Nanak, God's Name is man's regenerator. 19

* * * * *

Attempts of adulteration and use of fraudulent weights and measures were quite common. 21 Weights and measures differed in weight and number in different places and with different classes of the people, the result being no uniformity at all. 22 The different weights were mans (mound), seers, paos and chattanks which were in use in India until a few years back, before the decimal system was introduced. Goldsmiths used tola, masha and rati to weigh gold and gold ornaments.

'No Jeweler can weigh in his scales

either the earth or the sea or the mountain, with his little weights $\text{(tola, masha and rati).}^{23}$

weighing the merchandise at the time of While sale, businessmen or retail shopkeepers deliberately but stealthily gave less in weight. For this purpose, not only were the pair of balances defective but their weights were also inaccurate. In those days trading class did not like to miss the opportunity of even a dishonest penny and attempts earning ät adulteration fraudulent weights and were not uncommon.²⁴ Guru writes:

"The hands of the go-between are shorn off.

Like this the Lord ministers justice". 25

The Mughal Government, which itself was antipeople, did not bother to check such practices. They
believed in the 'divine right' theory of kingship and
the functions of the state were limited to (i)
maintenance of law and order and (ii) defence from
external aggression.

Decrying such unscrupulous trade practices, Guru Nanak asked traders not to weigh less. To quote him:

By the merchandise of truth,
they meet the Guru,
who have not even an iota of avarice.
With the balance and the weight

of truthfulness, the exalted Guru measures and causes others to measure.

Hope and desire, which allure all, are stilled by the Guru, whose word is true. He Himself weights in the scale.

Perfect is the weighing of the Perfect one. 26

Through this passage, Guru Nanak tells the merchants not to measure less because this is not going to increase their ultimate profit, because by these practices, in this world, they earn disrepute and the wrath of the divine for the next. If their practices are above board, God's grace will be on them and their profit will go up. Such truth-based business will create clean capital, and business will further flourish. For those who come into contact with the Guru, their greed is diminished, and they weigh correctly under his influence.

The more the profit seeking propensity of the traders increases, the more they submit to it. There is no end to greed. To satisfy their instinct, they go to the extent of hoarding foodgrains and other essential commodities. This results in artificial shortages leading to two consequences (i) prices go up culminating in exploitation of the poor who cannot afford to purchase, and (ii) The value of money goes down. Since the purchasing power does not increase simultaneously, the poor have to reduce their intake of

goods which may seriously affect the productivity of that class of workers who believe in the "Ghall Khai" theory of production viz who earn by the sweat of their brow. Guru Nanak was critical of this state of affairs. Once Nanak stopped at a grain dealer's shop. He picked up weights, examined them and then put the smallest one on his head. The trader curiously enquired the reason for this and Nanak, owing to his concern for the poor intake of grains by the low income people, said:

This measure is indeed blessed. In its small & humble way it serves the need of the humble and indigent. 27

In this way, Guru Nanak ironically and symbolically conveyed his feelings. The grain dealer, out of courtesy, requested the Guru to visit his house. Nanak took the opportunity to chastise him. He turned down the dealer's invitation politely, saying:

Not now, but I will come when your gains are no more contaminated with wrong dealings. A dealer in grains is a sustainer of life, and must be honest and true in his dealings. When you become a true dealer & giver of food, I will come to your house. 28

Guru Nanak explains the routine of the traders through the four periods (pahars) of the day. He also compares each pahar of the day with each stage of man's life. The third period is midnight when the traders

indulge in merrymaking. They waste their lives on immature affairs, enjoy the beauty of the earthly life, making society poor in faith and holy deeds. This picture of the degradation of the trading class is further described in the following verse:

In the third watch of night [mid night]
Thy mind is fixed on beauty and riches,

O my merchant friend,
Though remembers not
The Lord's name (Public interest)
And travelling in thy riches,
Enjoying the beauty of earthly life,
You waste it away.
Thou kept not thy faith
Nor keep thou society with holy deeds.²⁹

In a nutshell, Guru Nanak wanted the traders to follow good practices, taking greater care of the weaker sections of society and expanding business by honesty and mutual help.

The main objective of an economic activity is to earn profit. But what should be the quantum of profit? The answer of the trader will be 'infinite'.

Guru Nanak, through his own experiences set it at zero or even negative as is evident from the story titled 'Sacha Sauda' or true trade. If this story describes the true trade, what margin of profit does it permit? Probably nothing.

Do we then come to the conclusion that Guru Nanak did not permit any margin to the trader? If the trade margin is reduced to zero, or made negative, as the story informs us, then can trade exist? Certainly not. How can then the trader feed his family? So business must earn adequate profit but only to ensure its survival and growth. What is then the right returns to the trader for his work?

The story does not give an answer to the question how much margin should be there. For finding a possible answer, we must study the important verses below quoted by Guru Nanak:

Trade with the traders (in true merchandise) and take profit with pleasure. 30

* * * * *

True lender, true businessman,

true trade vastly fulfills Guru's desire,

True interest true earning

through truthful conduct,

he earns true investment. 31

Though due profit as reward of the efforts put in by him in trade is not to be dispensed with as it is essential for his existence in the market; but he is not to run after maximisation of his profit.

The trade is to be based on the principles of

truth and virtue. The trader is to do the trade not only for profit-making but for the welfare of the people. It can be inferred from the following composition of Guru Nanak:

In this body shop, this mind is a merchant, who through poise deals in truth. 32

Guru Nanak upholds earning of 'due profit' only which is essential and sufficient for the entrepreneur's own sustenance and the subsistence of his enterprise.

This view of Guru Nanak has been supported by many thinkers and great businessmen of the world. Urwick says, "Earning of profits cannot be the objective of a business any more than eating is the objective of living". 33

Similarly Henry Ford declared in his autobiography that "mere money-chasing is not business". $^{\mathbb{S}4}$

A truly business can be built up only if the objective of service to the community is constantly kept in view. If this is done, profits will come automatically... The However, it cannot be denied that it is absolutely necessary for the business enterprise to earn at least the profit sufficient to cover the risks of economic activity — "the profit required to enable it to stay in business and to maintain intact the wealth — producing capacity of its resources". 36

The trader is also to be fair in his dealings with all the concerned. Unfairness in dealings has no place in the economy of Guru Nanak's vision.

Suru Nanak regretted that business had lost its ethical foundation, and conduct of man was untruthful. It speaks volumes of the general degradation then.

Nowhere has the Guru criticised the occupation of trading. He has decried the trader's greed for money. A profit which meets his requirement is admissible. Guru Nanak condemned "base trafficking", as not true trading. On the greed for money he said:

Renounce avarice, O ye bline.

Greed brings great anguish. 37

Trade suffered from many mal-practices in those days and the Guru had no sympathy for the traders unless they mended their ways. He exhorted the traders to help their weaker brethern so that they could also stand independently.

The corrupt businessmen did not like the interaction of religion with business though religion acts as a restraint on the profit seeking propensity of a trader. It stresses the need for social responsibility of business. The main objective of business is not to earn profits, but to maximise social welfare.

Foreign trade was an important phenomenon in the economic life of India. Foreign trade, like the inland

trade, was carried on both by land and sea routes. The land routes to foreign countries, were unsafe for the carvan merchants, for we know from the accounts of Fahien that the Central Asian route from China to India was full of perils. 38

Like land route hazards, sea perils often hindered external trade. Fa-hien vividly described the calamities and hordships of sea-borne trade. 39

The lure for the adventure and thrills of nevigation impelled many to choose this profession and as such both the sea and land routes were utilised by the merchants.

During Guru's period, India carried on her overseas trade with eastern and western countries, but he makes no such reference as to the countries India traded with. The only reference found in his Bani is the expression, des-pardes (foreign lands) where the merchants used to go with loaded ships of merchandise to earn rich profits. Guru Arjan Dev (fifth Guru) also uses the same vocabulary in his Bani. 40

Coins of gold, silver and copper (of various denominations) were in circulation during the period under study. The names of some of the coins we come across in Guru Nanak's <u>Bani</u> are <u>tanka</u> and <u>daam</u> besides <u>Kauri</u> which was commonly used in the remote areas of the country. ⁴¹ Gold mohars were also used but were not in daily circulation and were not employed as a

money of account. An important feature of the coins current in those days was their monetary value rather than token value. 42 There is a mention of impure and debased coins in Nanak Bani, which were not accepted for any transaction. They were not sent to the treasury either. To this, reference has been made in Gurbani in the following couplets.

The false coins are not sent to the Treasury, they see not the Guru - God The false ones have no station, nor honour; θ no one winneth through falsehood θ

* * * * *

The eight metals of the King are fashioned into coins to His order and pleasure.

The Assayer Himself assays the coins and consigns the genuine to His treasury. 44

* * * * *

Some are false and some true.

The Lord Himself is the Assayer.

The genuine are consigned to His Treasury,

while the counterfeit are thrown outside. 45

* * * * *

The counterfeit find not a place and the genuine are put into the Treasury. 46

* * * * *

The rubies, jewels and emeralds these are in Guru's treasury. From the Guru's store house do we receive the love of the immaculate Name. 47

5.2 Other Services

Bank can be defined as an institution which accepts deposits and makes loans & advances for agricultural and industrial development of a country. During Guru Nanak's time, there such Was no institutional banking and the place was occupied by individuals known as Sahukars⁴⁸ and Mahajans.⁴⁹ They lent money against hundies as well as on interest. In Gurbani, references about bankers and capital are available in the following couplets:

My Banker is the great Lord, we are his petty dealers. Our soul, and body are all His Capital. 5°

* * * * *

The Bankers die after amassing wealth and money. 51

* * * * *

He alone is the true banker, $\label{eq:true-banker}$ who possesses the capital of Gods wealth. 52

* * * * *

Entanglement is the perishable wealth which the bankers amass. 53

* * * * *

Man amasses wealth. There with evil springs and weal and woe remain standing at his doors. 54

* * * * *

He buries (puts) the perishable wealth in the earth but desires notthe Endless Lord They who have departed craving for the perishable riches have returned losing the Bountless One.55

In the economy of Guru Nanak's vision, Banking facility is to be provided by the State to facilitate trade. The banks will conduct commercial and financial transactions. But the institution of interest will be dispensed with. The practice of making money only with the help of money has no place in this economy. The banking facility which is essential for trade, has been referred to, though in its old form viz. Shahukara, in the following words:

They are the bankers and the true traders, whom the True Guru has

imparted understanding. 56

The moneylenders charged high and sometimes exhorbitant rates of interest from their clients. While the rich people borrowed money to meet the expenses on their luxuries, the poor peasants borrowed money for purchasing bullocks, for marriages of their sons or daughters or for purpose of consumption. 57 The interest rates charged were so high that it was very difficult for the poor to repay the entire loan amount at any time.

For communications on land, there were a number of roads and pathways running all over the country. 58 Except for a few roads which connected the principal towns of the empire, the condition of roads was very poor. There used to be <u>serais</u>, <u>khankahas</u>, wells and the shady trees on both sides of the principal highways for the convenience and comfort of the merchants and the travellers. 59 Guru Nanak in his Bani calls this world a halting place like a Serai where people come and stay (for an allotted period) and then they leave for the unknown destination. 60

Journey along the roads was covered on the back of the horse, camel or in bullock carts. Horse, as a mode of conveyance was preferred for long distant journeys. 61 Camels and bullock carts were used for caravans of merchandise. Bullock cart was a good conveyance for the rural and poor people. Ladies and

well-to-do people of the urban society performed journeys in a <u>dola</u> or <u>doli</u>. The nobles, the affluent officials, and their ladies used <u>palkies</u> or <u>palanguins</u> for moving to other places. Each <u>palkie</u> was carried by four palki-bearers known as Kahars. It was a comfortable and dignified means of transport.

Guru Nanak delivers his religious message, which reflects modes of conveyance prevalent during those days:

They came seated in <u>palanquins</u>
which were adorned with ivory. 62

* * * * *

They who have forgotton the Name, why have they come in this World? Here and hereafter, they obtain not peace. Their <u>carts</u>, they have laden with ashes. 63

The dangers and discomforts of travel, and insecurity of life and property were great impediments not only for pilgrims and travellers but also for the internal trade and commerce. Sometimes passengers, pilgrims, traders and merchants also suffered on account of external invasions and internal security expeditions. 64

Guru Nanak's period witnessed several raids on the North-West Frontier and Punjab by Babar. These

invasions made the life of the people insecure and miserable. In one of his hymns, Guru Nanak gives an eyewitness account of Babar's attack on Saidpur and the miserable condition of the people to which they were subjected to suffer. 65

The invading armies not only plundered and looted the towns & villages, but made people captive and homeless. Invasions from the north west frontier side affected the normal life of the people and dislocated trade & industry to a great extent. Thus life, property, merchandise, and agriculture were at the mercy of the conquering armies. Usually standing crops were burnt which resulted in famine in the country. After the raids, the prices of the commodities naturally rose very high. The poor people died of starvation. 66

5.3 Public Finance :

The financing of economic development is primarily a "bootstrap" operation. Developing countries must to a very large extent finance internally their development programmes. The primary means of internal financing available to such countries is taxation. The appropriate set of taxation policy objective may be derived from the articulation of broad planning objectives, and may be subsumed under three major heads: Growth, Equity and Stabilisation.⁶⁷

In India, during the middle ages, the Muslim Kings

governed in the name of the Quran but practised its teachings very little in their lives. No holy book, least of all the Quran permitted the crimes, which the Mughals wrought over their subjects. They exacted all sorts of taxes from the masses but spent very little on their welfare. Activities of the States were limited to a minimum of three: (a) protection from foreign aggression, (b) law and order, and (c) justice, but even these were not discharged to the satisfaction of the ruled.⁶⁸

Reflecting on the situation Guru Nanak said :

The age is like a drawn sword,

The kings are butchers,

In the gloom of false hood.

The mood of truth is never seen,

And the law of life has taken wing. 69

* * * * *

Sin occupies the throne
With greed the financer,
Falsehood the commander,
Lust and desire as judges,
Who summon and examine men
And pronounce judgements.
The people, in their ignorance
And without power
They too are eager to usurp
What others have.⁷⁰

* * * * *

Thou chargest tax for the cow and the Brahman,

The cow dung will not save thee. 72

Excessive taxes lead to exploitation by the State:
"The Kings become lions and the subjects, dogs", in the words of Guru Nanak. Maintenance of law and order is another important duty of the King. It is only when justice is given that life and property of the subjects can be protected. It is further said that the King should levy only a reasonable tax.

In the economic system of Guru Nanak's vision, the cardinal principles of 'Kichh Hathon Dei' i.e. 'Voluntarily share the earnings with the fellow-beings' underlines the ways of collection of Public Finance. Thus, 'Daswandh' and public donations are the sources of State Exchequer.

Guru Nanak advocted the concept of 'Daswandh'. It is the voluntary offering of one-tenth of one's income for public welfare. It is the ordained duty of every earning Sikh to regularly spare one-tenth of his income and utilise it for the general public at large,

particularly the needy ones. By practising this precept both the giver and the receiver benefit. It is the conviction of the Sikhs that a Sikh who sets aside one-tenth of his income regularly for the purpose of service to humankind, is blessed by the Guru and endowed with prosperity and contentment. Since the State in the political system as conceived by Guru Nanak is the Service-State, therefore, the Daswandh is to be voluntarily contributed to the State Exchequer. To quote Guru Nanak:

Nanak, in the next world, that alone is received, which one gives from his earnings and toil. 73

The economic system envisaged by Guru Nanak will guarantee security against crises of all sorts, and in such a system everyone will joyfully assume the responsibility of sparing a considerable portion of his earnings for contributing the same to the State Exchequer and Langar voluntarily. In this system, there will be no need of levies or forcible exaction from the people for raising public finance.

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CHAPTER VI

CONSUMPTION PATTERN AND ECONOMIC INEQUALITIES

Bani of Guru Nanak as contained in the Adi Granth is a valuable source for the study of economic, social, political and religious life of the fifteenth and early sixteenth centuries.

From Guru Nanak Bani we learn about the kind of society that existed during those days. At the same time it also highlights Guru Nanak's vision of society viz. economy that should be evolved. He has suggested some codes of conduct in all the spheres of life in such a society.

Section 6.1 discusses the consumption pattern as envisaged by Guru Nanak; and his concern about economic inequalities is discussed in Section 6.2.

6.1 Consumption Pattern

Man is a being with increasing wants and demands He always wants, and wants more. In other words man is a bundle of unlimited wants. The journey of an individual through life can take almost infinite number of paths: yet at every point in the journey — from infancy to old age — each individual seeks to fulfil his unique set of needs and wants. Many of these desires, such as the biological drives and instinct for sustaining life, are inherent; there are others which are ever expanding. Man must work to satisfy these wants through the use of scarce resources of

production. Economic activities of man, therefore, deal with the business of living and making a living.

Consumption is an activity directed towards the satisfaction of human wants. The goal of human actions the fulfilment of wants which lead to production. Guru Nanak was of the view that the basis of our socioeconomic life are human wants. It is an acknowledged fact that agricultural and industrial production are an end by themselves. These are rather tools satisfaction Of human wants. Pattern Of their distribution and consumption determines the human Human wants are unlimited but the welfare. satisfy these wants are limited and these means can be put to different alternative uses. Guru Nanak not only gave due importance to fundamental and necessary value of material pursuits and fulfilment of material needs but he regarded them as pure and pious. According to him:

At other places he opines :

The corn is wholesome, the water is wholesome, and the fire and salt are wholesome. When the fifth article clarified butter is added, then the food becomes pure and sanctified. 2

* * * * *

Let us wear silks of virtues,

make decorations of goodness

and take posssession of our arena. 3

Guru Nanak not only admits clearly the significance of food and other basic requirements of life viz. clothing and shelter, but goes to the extent of sharply criticising those human beings (ascetics) who detest food and abjure other basic needs and treat these as impediments in the path of spiritual development and resort to various ways for their forced abandonment. To quote Guru Nanak:

He who eats not corn, loses the relish of life.

He who wears not clothes, endures calamity day & night. 4

* * * *

By practising stubborn self torture, the body wears off.

Through fasting and penance, the soul is softened not. 5

* * * * *

Someone takes not food and tortures his body Without the Guru's wisdom he becomes not content.

Guru Nanak favours the proper care and maintenance of human body and fulfilment of bodily needs, which is clear from his condemnation of giving up of food and clothes by the ascetics of his times.

His ideas have even been supported by Paul Brunton:

The body ought to be in healthy condition if the mind is to receive the illumination correctly and without hindrance. 7

Guru Nanak stresses the need not only of food but of sufficient quantity of food of superior quality. He is against the consumption of food of inferior quality. He makes a scathing attack on those who take coarse food in the following verse:

He who eats filth, throws ashes on his head He, the blind fool, loses his honour. $^{\mbox{\scriptsize B}}$

Prof Puran Singh, highlighting the intrinsic significance of the material values, says:

"Wealth, material prosperity, or symbolically in one word <u>Bread</u>, is thus a reality not only to be reckoned with but to be respected and honoured...."

The modern science of Nutrition condemns 'mal-nutritive' as well as insufficient under-nutritive food and underlines the importance of 'balanced-diet' taking into account its quantitative and qualitative

aspects. 10

Man should eat to live and not live to eat. The risk of an exclusive involvement in material betterment has to be guarded against. In the opinion of Guru Nanak:

Cursed is the life that is led only to eat and swell the belly. 11

Amidst eating, drinking (milk or water), laughing and sleeping, one forgets death.

Forgetting his Lord, man has ruined himself and rendered his life accursed.

He is not to stay here. 12

* * * * *

An elephant eats a hundred monds of clarified butter and molasses and swallows five hundred monds of corn He belches, blows and scatters dust and regrets when the breath leaves the body. 13

Guru Nanak did not set down any strict law in the matter of eating and wearing but he certainly laid down a yardstick i.e. food taken and clothes worn must not initiate an evil thought in the mind or harm the body.

Guru Nanak goes to the extent of forbidding such eating and wearing that leads to discomfort and anguish

in the end. There is no restriction on food, drinks or dresses of any kind. The only criterion of ascertaining their suitability is that eating, drinking and dressing should neither torment the body nor pollute the mind.

Guru Nanak laid down a principle more effective than simple Do's and Don't regarding eating and wearing. He put them in a philosophical perspective:

Avoid the act of eating O'man,
That kills the joy of life.
That maketh body suffer
And puts evil in the mind. 14

* * * * *

O Brother! the happiness of other raiments is ruinous.

By wearing which the body is ground and wickedness takes possession of the soul. 15

In the above lines, Guru Nanak has put restraints on eating habits and advised a balance for a healthy and useful social life.

In many of the earlier stages of civilization, the sumptuary mandates of law and custom have rigidly prescribed to the members of each caste or industrial grade the style or the standard of expense up to which their dress must reach and beyond which they must not $go.\,^{16}$

Formerly in India too, a particular dress or a style of dhoti was prescribed for going to a religious place. Whereas the rich wore luxurious clothes, the poor had to wear rough clothes. But Guru Nanak was against all such inequalities. He removed all restrictions on outward appearance. He thought that union with God could be obtained through a virtuous life and not by any particular type of clothing. Gaudy or simple clothing did not obstruct or pave the way towards meeting God. He laid more emphasis on decent human behaviour than on outward appearance:

The Supreme Lord cares little for looks, dress or appearance.

A contrite heart, a pure life kindled with true devotion wins His approval.

If I were asked how I would adorn myself to meet the Lord,

my answer would be with sweetness of speech and cultivation of virtue. 17

He was of the view that the luxurious make up and dresses of the riches are futile without the Lord's Name. Guru Nanak puts this message in unequivocal terms:

I may apply otto of aloe wood and sandal to my bodylimbs.

I may wear and carry on my body

Without God's Name, where can I find peace?
What should I wear and in what dress
should I show myself?
Without the world Lord,
how shall I obtain comfort? 18

* * * * *

The intoxication of the essence of sandal, aloe wood, camphor and worldy valuables, removes man far away from the supreme dignity. By forgetting the Name, he becomes the falsest of all the false. 19

In the Guru Granth one finds it this way :

What can be achieved by eating and what by dressing,

So long as that True Lord abides not in the man's mind?

What is fruit, what clarified butter and sweet molasses,

What fine flour and what meat?

What is raiment and what

comfortable couch,

to enjoy sexual intercourse and revelments?

Of what use is an army and of

what the mace bearers,

Servants and coming and dwelling in mansions?

Nanak, without the True Name

The entire paraphernalia is perishable. 20

Guru Nanak advocates mental purity rather than physical one. According to him:

They are not pure who wash their bodies $\hbox{They are indeed pure in whose hearts}$ $\hbox{He dwells.}^{21}$

* * * * *

The contented, who meditate on God, the truest of the true, do the real service. They burst the worldly bonds and live on a little corn and water. 22

Guru Nanak was of the view that too many desires only lead to sufferings which is clear from his following couplet:

Man's mind blind with desire sows the seed of its own suffering, In pursuit of indulgence of the self, It forgets God and undergoes endless suffering. 23

* * * * *

Both wealth and youthful beauty, which afforded them pleasure, have now become their enemies. 23A

The key thought of the Guru in the verses above is

that one should restrict one's wants to obtain happiness. This idea has also been supported by the noted British. Economist, Marshall, who says:

In every civilized country there have been some followers of Buddhist doctrine a placid serenity is the highest ideal of life; that it is a part of a wise man to root out of his nature as many wants and desires as he can; that real riches consist not in abundance of goods but in paucity of wants. 24

Guru Nanak advised his fellowbeings to get out of the whirlpool of desires because they go on increasing as they are satisfied. To quote him:

The hunger of the hungry departs not, even though they may pile up loads of the world's valuables. 25

In the economy of Guru Nanak's vision, material prosperity is, no doubt, essential for the general well-being of the society; but it is not the deciding factor for happy life of human beings and hence of the society. Ethical and spiritual considerations are more important than materialistic enrichment. Guru Nanak says:

Man may eat, wear and enjoy life But without love and devotion to the Lord he wastes his life and dies in ignominy. 26

Thus, Guru Nanak, while supporting the need of material prosperity, attaches primary importance to spirituality in human life as it imbues one with ethical values.

Guru Nanak never wanted human beings to die of starvation. On the other hand, he struck a balance between a luxurious and a sub human life. To describe a proper consumption level, he used the word "chhako" which means that our genuine wants should be properly that satisfied so that we can maintain proper health.

Guru Nanak warned against the multiplicity of wants and their further aggravation because they are the source of sufferings. At the same time, unfulfilled desires lead to frustration, discontentment and clashes in society.

Moreover the consumption level can't be allowed to go unrestricted for all times to come. The increasing consumption level for a section of society in the ultimate analysis, will mean denial of a subsistence life to another larger section of society.

6.2 Economic Inequalities

The economic inequality is the root cause of all the social evils. It is the consequence of the greedy nature of man. During the period under study, wealth was unevenly distributed. In fact it was concentrated in the hands of a few. On the basis of the degree of economic prosperity, society could be classified into

upper, middle and lower classes. The upper class included the kings, feudal chiefs, ministers, state officers rich merchants. The and former WETE enormously wealthy and the salaries of important civil and military officers in the sultanate period were very high. The officials and nobles lived in big mansions, attended by an array of servants and rolled in were wealth and luxury. The middle class, which consisted of and important professional clerks the men and merchants, was also fairly well-to-do. But the masses of course formed the bulk of the population were and did not have enough to satisfy their needs. The government demands on the people's productive capacity and labour were exorbitant and the tiller of the soil was left with about one third of his produce. Though there was general prosperity, some people lived in abject poverty and had to resort to begging in order to maintain themselves. 27

During that time, every individual could be considered selfish. One wanted to enjoy a luxurious life unmindful of the way it was achieved. Lamenting on the declining character of man, Guru Nanak sang a hymn as under:

One coveteth another's woman and riches and is afflicted with the evil of I-am-ness. Give up the evil and slanderous nature, O man, and low born lust and wrath. 29

Taking into consideration the above mentioned facts about individual's character, how could society as a whole be better? Guru Nanak described the contradictions in the society very clearly as:

The fools call themselves scholars and with devices and cavils, they love to amass wealth. 29

Guru Nanak tells us that during this period all the persons were seized by greed. The pandit was unintelligent and unreasonable, a person with no sense of discrimination between good and bad.

The evil situation was because of the fact that those who were supposed to lead the society were ignorant and had contradictions in their own lives. Such people could only mislead and put the society on the wrong path.

The Hindu priest class had been keeping a firm hold on the people through ceremonies and rituals and exploited them. The character of the Brahmin himself was questionable and the true spiritualism was lost under the mask of meaningless expressions. Brahamins preached that man should control greed, anger, lust, attachment and I-am-ness, but he himself was a victim of these vices.

Guru Nanak wanted the people to discard the tranditional orthodox ceremonies which were expensive

and meaningless. He was against exploitation of others and emphatically warned his followers against ill-gotton wealth (black money). He said:

What belongs to others (land, property, business, house etc.)
is like beef for a Hindu
and swine for Mohammedan.
The Guru will acknowledge those (as disciple)

who don't subsist on ill-gotten wealth. 30 emphasized production through hard and honest

work. He did not put any limit to the earning of wealth. But he was concerned with the means of earning it.

Guru Nanak was against feudalism. Rai Bular, a land-lord of his village, offered three wells for the maintenance of a common kitchen, but Guru Nanak rejected the offer, by saying that only the small devotees' earnings would suffice to maintain the system. Similarly, whenever any rich man or feudal lord invited the Guru, he declined the invitation giving the same reason. 30A

Guru Nanak and other saints like Farid were shocked at the prevailing economic inequalities which were leading to general degradation of society. They had great concern for the poor and expressed themselves

against the prevailing economic differences. To quote Farid:

There are some who are holding the flour for future

While there are many who don't posses even a pinch of salt

Justice may be done in future and the guilty may be punished. 31

The prevailing inequalities are also clearly evident from the incident which is described below. Guru Nanak was passing through Lahore and was deeply distressed to see the narrow and dirty streets and a large number of animals slaughtered for meat for the rich inhabitants. The unrelieved poverty of the working classes and the ostentatious luxury of the rich pained him so much that he exclaimed in agony:

"The city of Lahore seethes with poisonous oppression". 31A

The wide chasm between the rich and the poor has been described by Guru Nanak as under:

One is a beggar, who lives on charity and one a king who remains absorbed in himself. 32

* * * * *

Some are beggars born and some hold huge courts. 33

None of the kings and nobles, nor any of the poor, the rich and beggars is to stay here. When comes one's turn, then no one remains stable here. 34

Once, near Delhi, the Guru saw a palatial mansion. It was like a fort being guarded by watchmen on all sides. Inside the huge building, a trader lived a life of extreme luxury. When the rich man heard about the arrival of Guru Nanak, he sought the Guru's presence and blessings in his house. Guru Nanak declined the invitation, saying that his wealth was not earned honestly and that it smelled of the exploitation of the poor.

Guru Nanak dreamt of an ideal state, where there is no exploitation, and livlihood is earned through honest means. Marshall was also of the same opinion:

And in the world in which all men were perfectly virtuous, competition would be out of place; but so also would be private property and every form of private right, men would think only of their duties and no one would desire to have a large share of comforts and luxuries of life than his neighbours 35.

The preachings of Guru Nanak are modern though there was no Marx or Sismondi or Gandhiji during his time. He preached the principle of collective

ownership of land and trusteeship in the field of industry and commerce. At several places, he advised the banker, the trader and the producer that they should not claim inalienable right to property.

Suru Nanak saw that the contemporary economic system of the world is not just. While a few live in luxury, millions are denied the primary needs of human life. He worked for a society in which there should be no economic inequality and economic exploitation. He was against human parasites.

He wanted to put an end to exploitation of all sorts in all the spheres of life and advocated the cause of the oppressed sections of society. He declared that honest earning was the sacred milk while huge wealth earned by employing dubious and unholy means was like dirty blood. He explained,

If a cloth is stained with blood.

We call it dirty.

How can then the mind of those

who suck others blood be called chaste. 36

Guru Nanak was not against the rich enjoying a full materialistic life, provided they also looked after the poor. He expected love, affection, care and better working conditions from the rich for the poor labourer by saying:

Where the lowly are treated with loving care,

there do Thy Mercy and Thy Grace descend.

Blessed is the God-conscious being and riches he hath.

Yea, they who expand their riches in God's way are blessed in the giving. And they who dwell on the Lord's name are never in want. 37

The last two lines of the verse throw caution to the rich. It is a warning that their riches and luxuries, their ruling over the others can all be tolerated provided they are balanced by a concern for the 'have-nots'.

In the words of Marshall, "So long as wealth is applied to provide for every family the necessities of life and culture and an abundance of higher form of enjoyment for collective use, so long as persuit of wealth is a noble aim; pleasures which it brings are likely to increase with growth of the higher activities which it is used to promote". 38

Guru Nanak was firm on the principle of earning one's bread by the sweat of one's brow and to part with one's earnings for the needy fellows. It is evident from Guru's Bani that he had a constructive and sympathetic attitude towards workers. Guru said:

He alone, O Nanak, knoweth the way
Who earneth with the sweat of his brow,

and then shareth it with others. 39

Its crux lies in `Kirat Karo - Nam Japo - Vand Chhako'.

This advice indicates Guru's abiding faith in physical labour. One who earns one's livelihood by hard physical work knows the right way.

Guru Nanak advocated voluntary sharing of one's earnings with the less fortunate brethren. It was his considered opinion that moral life can only subsist on a healthy, physical and material foundation. He was in the forefront in paying attention to the physical and material side of life and in removing the deep rooted misunderstanding that spiritual life consists in blindly negating and suppressing physical and material desires. Contrary to this contention, Guru characterised the legitimate economic activities of the individual and his efforts to earn his livelihood for his dependents as the highest form of religious virtue, advocated a system of economic and and social principles for regulating and enjoying the worldy existence.

Guru Nanak's principle, 'Kichh Hathon Dei' does not limit the amount of voluntary contribution or donation only to the one-tenth of one's income, but it requires the whole of surplus income to be donated for charitable purposes. Every earning hand is enjoined upon to consume his produces or income only upto the

'sufficiency limit' i.e. sufficient for satisfaction of his essential needs and he must spare a considerable amount of his earnings/income. The income spared by him, is his surplus income. This surplus income is not to be accumulated as it spoils one's mind and that is why it may be termed as the 'spoiling limit' of income.

Moreover, wealth does not accompany anyone; rather it belongs to none. To quote Guru Nanak:

O father, wealth goes not with the man. 40 And :

The man amasses and hoards riches and gives to none.

The fool thinks that all is his own. Golden Ceylon and gold palaces remained not with Ravana.

The riches belong to none. 41

This surplus or 'spoiling limit' of income is to be donated by everyone with the sense of service to humankind. It is to be contributed to the State Exchequer and Langar. Every donor is to feel contented by bearing it in mind that whatever he has given, belongs to God. Guru Nanak says:

In the mind of generous,

Contentment is produced.

They always think of giving. 42

Guru Nanak said that individuals should treat their property as a gift from God and themselves as its custodians. He pleaded for collective ownership of the means of production.

"To make use for all things in this world and not to deem them one's own but only God's property". 43

In the field of agriculture, which he regarded best occupation, advocated collective cultivation the community living with a common kitchen. The guru and his followers to construct a Dharamsala, a advised property of the people where they could sit common together and discuss philosophical and religious aspects of life and undertake other common projects.

Amassing wealth without working for it honestly is not permitted under the teachings of Guru Nanak. Moreover, chasing wealth results in misery to both the collector and the deprived. To quote him:

"On account of this wealth many were destroyed, Many were in miserable plight" 44

To bring about an equitable distribution of resources is a problem evading solution and it has always remained so inspite of several efforts made in the past and even at the present. From total annihilation of the rich by the proletarian forces, to a peaceful method and the use of legal measures and

progressive taxation, all have failed to bring about a desired distributional system.

Guru Nanak had his own way of tackling the problem by positive and negative motivation. Guru Nanak said that the right to private property enforced through the law of inheritance is the cause of all the economic inequalities. With each generation, the gap between the haves and have-nots was widening. Guru Nanak advised to overcome this situation as under:

You my brother should consider yourself the custodian of wealth and use your power so that the have-nots may share the reward of your labours. He who earns and gives know the way. Human use gives value to gold, so make your wealth of some use, for he who earns it knows how to spend it usefully and those who receive it easily know how to squander it.⁴⁵

Guru Nanak was an effective organiser who translated his ideas into actions. He was the first to experiment with commune life, four centuries before the Russian Revolution. He settled in Kartarpur and set up a commune. In this collective farm, Guru ploughed, reaped and worked together with his sangat. Whatever was reaped was brought to the common kitchen where Guru used to dine along with the sangat. In the evening they used to discuss common problems and programmes for the next day. They lived, worked and worshipped together. It was used as a powerful institution for the uplift of the downtrodden who had been groaning

yoke of socio-economic-cum-political the under inequalities and religious discriminations prevalent in the society at the time. The caste system led to divisions and as a result, social inequalities crept into the Indian society. The Brahamins, intoxicated with class arrogance, refused to intermix with lower and introduced the sacred lines of classes the `chowka'. They exploited this agency for their personal ends and created dissensions, social discrimination, hatred and untouchability in the society.

At Kartarpur, Guru Nanak introduced the system of langar (common kitchen) and pangat, (persons-sitting together to eat formed the pangat) to give practical shape to his teachings. Here he himself dined with all castes and classes, high or low. In the langar all dined together sitting on the ground without any distinction of caste, creed, religion or social status. Everyone from a prince to a pauper was given the same treatment and was served the same food, prepared in the same kitchen and distributed in the same manner. A spirit of sacrifice, service and brotherhood was developed and the langar became a symbol of equality, fraternity and brotherhood. His ideal of equality found practical expression in the common meals (langar) as well as the corporate worship (sangat) of the community at Kartarpur.

Thus, Guru Nanak started the langar as a crusade against hunger, social injustice, oppression and tyranny of the caste system. The 'Guru-ka-Langar', thus, grew into an institution where lessons in social service and practical ethics were given and practised.

He characterised the legitimate economic activities of the individual and his effort to earn livelihood for his dependents as the highest form of religious virtue and gave to mankind a system of economic and social principles for the regulation of worldy existence.

Guru Nanak tried to inculcate the high ideals of love and service in the sikhs. To quote Guru Nanak:

One should serve mankind in this world for a better life in the next 46 .

* * * * *

The whole creation is the kingdom, but none can achieve anything without service. 47

Suru Nanak rejected the idea of denouncing the world and on the contrary pleaded for married domestic life from where one learns the values of sacrifice. Guru Nanak, himself a house-holder with wife and children, strengthened and preached the sikh philosophy of not renouncing the world.

He wanted man's character to be ideal as only this could get the society rid of evils.

Guru once worked as a store-keeper with one of the Governors. It was alleged that Guru Nanak had Lodhi distributed everything and the store was empty. It Was then explained that when the 13th point was reached weighing or counting, he would go on saying "Tera" (which meant both 'thirteen' and 'yours') and gave away more. It does not mean that Guru Nanak was ignorant of the next number or forgetful. What he wanted to convey that whatever belonged to the king, wealth or Was property, did not in fact belong to the crown the people at large. It is because people paid taxes to the king. In fact, he was educating the public that it was not a favour but their right.

The social world which Guru Nanak was seeking to create was one of complete understanding and equality between rich and poor, high and low, men and women — an outcome of the realistic and positive thinking, and free from rituals. Thus his keen mind, free from all ancestral prejudices, led Guru Nanak to open a new path for the Indian society and build a new social order.

The aim of Guru Nanak was to level the social and religious thoughts of the Hindus and to improve the general tone of their moral, spiritual and socioeconomic life. He was very keen that his work should continue even after his death.

It was with this object in view that he appointed Lehna, one of his disciples whom he preferred to his

own sons as his successor. Lehna had shown, by his exemplary character, extra-ordinary piety and unflinching devotion, his fitness to occupy this position.

Guru Nanak transformed the lives of thousands of men and women who had come in personal contact with him. By his noble life and inspiring techniques he created a new atmosphere in the country in which every one can be healthier and stronger in spirit.

In the words of Gokal Chand Narang, "Guru Nanak left the Hindus of the Punjab immensely better than he had found them. Their belief had been ennobled, their worship purified, the rigidity of caste considerably relaxed".

Economic justice is the fundamental principle on which the economic order in the state of Guru Nanak's vision rests. According to Guru Nanak, the moral dictates of religion are indispensable for the maintenance of this economic order. He suggests that it is by arousing the sense of truth, contentment and voluntary sharing of one's surplus income with others that the economic equilibrium is maintained in the society and the ideal of an exploitation-free society can be realised.

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CHAPTER VII

GURU'S ECONOMIC THOUGHT - ITS IMPACT AND RELEVANCE IN TODAY'S LIFE

An attempt has already been made to study Guru's thoughts on different aspects of economy viz. production, exchange, consumption, distribution and public finance. It is imperative to find out to which school of thought he belonged to, i.e. Feudalism, socialism, capitalism or democratic socialism. Section I presents the school of thought to which Guru Nanak belonged to. Section II discusses the impact of Guru's thought on modern life and Section III presents its relevance.

I. SCHOOL OF THOUGHT

Business system is essentially an organised economic activity. Economics and business management are inter-twined. Both deal with business and the way business operates in the economic scene. It is true that economics is the study of the whole economic system and the way it operates in satisfying the wants of society. It is also true that business management is the study of the operation of a business concern most effectively. But it is also important in business management to know the working of the economy, because the economic system prevailing in any area has a big impact on any business. It is, therefore, desirable to briefly study the economic systems prevailing during

that time.

Feudalism is a stage in the evolution of socioeconomic system, which lies in between slavery and
capitalism. The word 'feudalism' is derived from the
Latin word, 'Feudum', which means a piece of land which
is granted in return for services. It means an
organisation of society, where all are bound together
from top to bottom with the grant of land by the Master
and rendering of services by the vassal. It was an
arrangement between feudal aristocrats - a lord and his
vassals. The peasants had no part in such an
arrangement.

Capitalism is an economic system controlled chiefly by individuals and private companies. The Government follows laissez-faire policy i.e. no interference by the government in the economic system of a country. In this system, individuals and companies own and direct most of the resources used to produce goods and services. It stresses private economic choice. Under capitalism, consumer is sovereign. The free enterprise means hard and intense competition.

Socialism is an economic system based on public ownership of means of production. In this form of organisation all the resources are owned by the state and economic activity is also organised by the State.

Karl Marx believed that the whole history is replete with a series of struggles between the ruling and

working classes. He felt that capitalism would be replaced by socialism. He predicted that ruling class would be overthrown. The victorious working class would then set up a society based on common ownership of means of production, not on profit motive.

Today's socialism is known as democratic socialism. It is characterised by public ownership of atleast the strategically important means of production, but also by free choice of consumption and of occupation.

During those days under study the economic system prevalent was Feudalism. As a true mirror of medieval India, we find that Guru Nanak's hymns are surcharged with rare pathos that describe the lurid condition of India at the time of Babar's invasion. He saw the depth to which India had sunk and he would invoke no one else but the Supreme One Himself to set right the supreme equilibrium.

Guru Nanak said that the rulers were indulging in luxury; they had untold wealth which was a curtain between them and the Supreme One. This is why miseries followed.

The hymns of Guru Nanak show that this seer, who was born in medieval India, was certainly not like the seers of the Vedic times who considered this world an illusion and life an empty mirage. Guru Nanak was first and foremost a realist and this work-a-day world

was to him as important as the ideal world of which this is an image. It is, therefore, that unlike other saints, contemporary or ancient, the Guru indulged at great length on the political condition of India. This was necessary, as Guru Nanak returned not only to condemn the existing order but to cure it of its malady.

The whole of sikh history is thus a carefully laid and carefully executed design of Guru Nanak in which the day-to-day conditions of India received effective treatment.

Here it must be mentioned that the Guru rightly stressed that the salvation of India lies not in devotion to illusory sciences, such as magic or astrology but in the cultivation of self confidence and knowledge which are the backbone of a nation. In other words what was wanted and was emphasized by Guru Nanak was scientific equipment side by side with self sacrifice.

Socialism is a doctrine of the working class. The Guru had a constructive and sympathetic attitude towards the workers. "Ghall Khai" and "Kirat Karo" are expressions that indicate Guru's abiding faith in physical labour. One who earns his livelihood by hard physical work knows the right way.

The infrastructure of the Economy of Guru Nanak's vision is founded on the productive work (manual or mental) of each and every individual. In it, every

individual - a man or a woman, a rich man or a pauper, a master or a servant, a ruler or the ruled - has been enjoined upon to earn his/her livelihood with the sweat of his/her brow. Everyone is supposed to make his/her due contribution to the production of the State. None is exempted from productive work. No body is permitted depend upon the earnings of others for ta his livelihood or sustenance. Otherwise, he gives nothing to the society but takes everything from it, required to cater to his needs, and this practice leads to the operational imbalance or unevenness in the proportion of production and consumption in the economic order of the State. Therefore, the input of one's productive work is the essential pre-requisite of the output of one's sustenance or livelihood.

In this way, the word <u>Ghaal</u> which is generally called Kirat, is the anti-thesis of the unproductive, uncreative, useless or worthless practices and activities like renunciation of the active worldly life, habitual begging, stealing, bribe-taking, undue profiteering, black-marketing, adulteration etc. There is no place for idlers in Guru Nanak's economic order of the State. The idlers become parasites on the output of the State. They consume the produce of the State without contributing to its production. They in stead of giving a fillip and impetus to the growth and development of the economy give a set-back to it, due

to their non-productivity accompanied by consumption of the produces of others. That is why Guru Nanak's concept of economy has no room for the practice of renunciation of active worldly life and asceticism which imply the life of passivity, and is based on the life of a householder which implies the life of activity engaged in productive work.

Guru had a clear idea regarding the ownership of means of production. Though he did not absolutely reject one's right to own property or business, he certainly pleaded for collective ownership of means. Whenever he stood by one's private right to property, he exhorted the owner to treat it as a trust.

"The God's riches (land) belong to all.

It is worldly (people)

who create distinctions.

But for this we are ourselves to blame,

we know not how to manage God's riches".

The above mentioned ideas clearly indicate Guru's preference for common ownership of land, rivers; forests and other goods produced in nature by God.

The Guru was against the individual over attachment to property and his claim of an inalienable right to its possession. He knew that ultimately land and property belonged to society. He made this point clear in the following words:

"The tentacles of attachment enmesh all creation.

Salvation is attained by freeing the self from attachment. Listen: Father and mother, son, daughter and wife, daughters in law and other children are chains that bind mankind. The cultivator who produces and contributes to the revenue of the State, the trader who works for profit and the banker who hoards money are all bound by attachment. All actions, all duty performed in the interest of self, become the cause of bondage". ²

Guru Nanak tried, in his own way, to establish a classless society. In those medieval days, economic classes and castes were interwoven and one represented the other. In the old orthodox Hindu society people were classed into four groups or varnas: Brahmins, Kshatriyas, Vaishyas and Shudras. The people belonging to Shudra varnas were at the lowest rung of society. This class could be termed as have—not's, deprived of property rights and positions of privilege. They were not only exploited to the maximum by the other three classes but also kept at a distance. By and large they were treated as untouchables and the orthodox Hindus avoided even their shadows.

"Now atleast we are setting ourselves seriously to enquire whether it is necessary that there should be any so called lower class at all, that is whether there need be large number of people doomed from their birth to hard work in order to provide for others their

requisites of refined and cultured life; while they themselves are prevented by their poverty and toil from having any share or part in that life". 3

Analysing this sordid state of affairs, Guru Nanak tried to save the society. He attacked the caste system and tried to establish a classless society, based on equality and justice.

Once in Ujjain on a day of Kartik Purnima when the festival of lamps was in progress, Guru Nanak, while addressing the audience, decried caste distinctions in the following words:

Kshatrya, Brahmin, Vaishya, Shudra, Men belonging to a thousand and one castes can light this lamp and cross the ocean of death. 4

All thinkers agree that the caste system was born out of the immediate need for division of labour, and work was distributed as to suit each one's taste & ability. It is only in the medieval period that caste, by tradition, came to be associated with birth and not actions. Emphasizing that caste should be determined by man's actions and not by his birth, Guru Nanak said:

Actions determine caste,

Man exalts or lowers himself

by his own actions. 5

Guru Nanak made, no difference between man and man, either on the basis of caste or religion. To him, both Hindus and Muslims were like brothers.

The broad outlook of socialism can be traced back to Sikh scriptures. Sikhism, infact, was an outcome of the oppression and exploitation of the people in the medieval period, and it represented the hopes and aspirations of the poor.

is true that the Guru conveyed his spiritual in business terms. He frequently used such message as capital, profit, investment, and stock-intrade. Eut at the same time, he decried the exploitation of the poor by the rich, the shopkeeper, businessman and the trader. The Guru treated the the business class as a parasite on society. The pertinent question is why Guru Nanak encouraged trade and industry? It was because he wanted true followers of these occupations to earn profits for the common cause of society rather than for selfish motives. In a socialist economy the role of trade and industry is to serve the society and not to indulge in unfair trade practices to serve self interests.

Guru Nanak wanted to create a class of Gurmukh in order to bring about a new social order. Drawing the distinction in a philosophical manner, the Guru called them Gurmukhs who have preference to the standard of life, those who surrender themselves to the dictates of God through the Guru and the dictates are to live or

die for others. Such people may have a simple standard of living but their thinking is very high. Guru Nanak wanted to create a band of such workers who could devote their resources (time, energy and money) to the upliftment of the sufferings of the low caste and the poor. The Gurmukhs would cooperate according to the philosophy of the Guru, in building a society where human beings have the maximum welfare.

A good man does not wrap himself in indifference. He returns good for evil, his heart is empty of hate and envy. He suffers when others suffer. He is happy when others are happy, while a man who is not good hates others, is indifferent to the sufferings of others and cannot bear to see anyone prosper.

Thus, Guru Nanak envisages a type of economy based on viable economic values coupled with ethical values. It upholds productive work as involving dignity and disallows all sorts of unproductive activities like begging and stealing etc. under all circumstances. It indicates that even poverty should be overcome through reliance on God, the Supreme Provider, and productive work. There is no place for unearned or ill-earned money in it. Such an economic approach infuses the entrepreneur with dynamism, that is why the Sikhs have proved themselves very good entrepreneurs. The principle of "Kichh Hathhon Dei" allows one to make only a judicious use of one's earnings. It also averts

concentration of wealth in a few hands which is root cause of all economic problems.

The socialist economy strives for fair distribution of wealth among the masses, Guru Nanak strongly criticised the economic inequalities prevailent during those days and tried in his own way to bridge the gap between rich & poor. He gave priority to the principle "wand ke chhako" i.e. sharing with others. He also advocated the concept of langar in order to equalise and socialise individuals.

According to Guru Nanak, one should submerge one's individuality in the wider personality of society. Evils like greed, lust, I-am-ness, anger and attachment are to be weeded out. Thus, only through perfect and sacrificing individuals, social order can be achieved.

Guru Nanak criticised the system of feudalism. He advocated the economic system based on ethical values which would provide for progressively higher standard of living for all, economic freedom and security for individual, production of such goods and services which consumers want and equitable distribution of income and wealth. Thus, Guru Nanak was in favour of the principles of commune life.

II. IMPACT OF GURU'S THOUGHT ON MODERN LIFE

Ouru Manak sowed the seed of spiritual democracy.

The process of its germination and growth is still in progress and will continue to flourish, for his message

is for the world at large. 6

Now the question arises: is there any relationship between the dominance of a religion and economic development? Or, in other words, has Sikhism influenced the economic development of Punjab? The answer is 'yes', though religion is not the only factor responsible for the economic development of Punjab.

common feeling is that religion and economic development are two things apart, and if there is relationship, it may be negative. But this is not really so with Sikhism. A religion which does not take into account the social and economic problems of human beings and encourages persons to shut their eyes to the hard realities of life shall definitely lose its hold on the masses and meet with failure. Man is considered to be social by nature and he is mainly concerned with worldly life which largely consists of social and problems and their solutions. economic the In philosophy of Plato and Aristotle, those persons have been treated as "less than human who remain isolated from society, since they neither prove useful to society, nor do they benefit from social experience of others."7

Hence it becomes imperative on the part of religion to take into account the worldly problems of mankind and to find out their solution. "If religion is for man, it has to embrace the whole man and cannot ignore his material needs. Religion has its

obligations not upon the clouds but in the midst of everyday life. A truly religious man has to live in the midst of the common people ministering to their needs and facing their problems."

"Sikh thought takes a keen interest in life, which vitally affects the spiritual and moral life of man. Man has much to do with his present life and the problems in hand, and he cannot be easily persuaded to bargain his worldly life for the anticipated life in heaven". 9

Sikhism accepts the present life to be the reality and advocates to work for upliftment of man's lot. It endeavours to make the world worthy to live in. It has earthly touch. It believes in this world rather than the world beyond. Such a religion will hold the producers, the householders and the traders in high esteem and strive to bring God's (just) kingdom on earth. "Guru Nanak's genius lay in the fact that he tore himself away from this atmosphere of negation and declared himself positively in favour of worldly life of acceptance of the duties and obligations of the human individual to the temporal and the material, and, at the same time, of equal acceptance of the duties and obligations of religious discipline and spiritual quest for the ultimate. After long centuries, he gave back to the people of India the idea and ideal of Balance Life" 10

Thus religion is a sphere of knowledge, which influences the human mind and it is through the human mind that it shows its impact on people's beliefs, customs and practices. It is not physical but it is the human resources of the society, which determine the of its economic development. Feople have COURSE languished in utter poverty in the midst of great natural resources, while there have been those who have lived in a life of luxury, even in an unfriendly environment. It appears that the Sikh religion Institutions, religious influenced the economic practices, the pattern of life and other working habits in the field of agriculture and industry, as a result of which, Funjab came to achieve the present high level of economic advancement.

Marshall observed that the races in which these qualities (sympathy, affection, self-sacrifice, religious ideals) are most highly developed are sure, other things being equal, to be stronger than others in war and in contests with famine and disease and ultimately to prevail. Thus the struggle for existence causes in the long run these races of men to survive in which the individual is most willing to sacrifice himself for the benefit of those around him. 11

The Sikhs make very good example to fit the explanation given above. Such was the strong impact of Sikhism on the life of the people at the time, and it continues even today in one way or the other.

Punjabis have developed strong working habits. They can work continuously for hours together and the result is that what they produce is much more than their counterparts in other parts of the country. The mobility of Punjabis and their business—like behaviour have made them successful traders both inside and outside the country. Whether it is transport, banking or power sector, it is the Punjabis that control them in most of the states in the country.

sanctifies labour. The Sikhism comparative prosperity in Punjab is due to the healthy influence of Sikhism which preached work as worship. Compared the east provinces of India, Punjab suffers from many handicaps. It is quite deficient in mineral resources like coal and iron which are very essential for the growth of industry. It is far detached from the sea, the nearness of which helps in the expansion of trade. The monsoons almost get drained to their last drop when they reach Punjab. All these natural and climatic factors had been quite adverse to the progress of agriculture and the development of industry in Punjab. But the love for work instilled into the people of Funjab by the philosophy of Sikhism, has raised this once trampled and trodden province into the most prosperous and virile state of India.

Natural calamities and political upheavals have failed to demoralize the people of Punjab. Not the

slightest scar of the holocaust of the partition is visible anywhere though more than four million people got uprooted in 1947 and the best hands were left in Pakistan. Yet in a brief period of four decades or so Punjab has again become the granary of India. Not a single dislocated person took to begging. Every town is booming with industry. There is no field of national activity in which Punjab is not leading.

The green revolution affected Punjab more than any other state and all Indians benefitted from Punjabis prosperity. It is rightly termed as the 'grain bowl' of India. It has the highest contribution of wheat (61%) and rice (43%) towards the Central pool. This is enormous contribution despite covering only 1.5% of the country's geographical area. It is a matter of satisfaction that Punjab produces 2% of wheat, 1% of rice and 2% of cotton of the whole world.

Punjab leads India in many spheres. With only 1.5% of total geographical area of the country, it produces 23% of wheat, 9% of rice and 24% of cotton. Punjab has the highest per capita income of Rs. 6227. It has the highest per hectare yield of wheat (3668 kg.) and the highest per hectare yield of rice (2772 kg.). Punjab also has the highest growth rate and the highest per capita consumption of power.

There is no denying that the ideas of the Sikh Gurus have influenced the life of the people to a great extent.

III. RELEVANCE OF GURU'S THOUGHTS IN TODAY'S LIFE

The history of Punjab is as old as the history of India. And from time immemorial, Punjab has been the most prosperous and coveted region. The excavations of Harappa and Mohenjodaro reveal the avant-garde civilisation which flourished here hundreds of years ago. Even then, as now, it was the grainbowl of India. It was also the epicentre of all culture and commerce.

History is a witness to the fact that whoever.conquered Punjab, managed to overpower India. It is Punjab which has always borne the brunt of foreign invasions. This mystifying mixture of prosperity and culture on the one hand and war and blood bath on the other, has made Punjabis one of the most hardy and enterprising races of the world.

The present day Funjabi is also an amalgamation of all these qualities. That is precisely why he manages to reap a record breaking harvest year after year.

The message of all-embracing brotherhood and equality by Guru Nanak was not limited to thought alone. The Sikh Guru translated these principles into action and there was no gulf left between practice and precept. The pages of Sikh history are replete with such examples.

Guru Nanak, the founder of Sikhism, was an apostle of love, equality and brotherhood. He was born when the times were out of joint. Social injustice and

caste prejudices were the order of the day. The corrupt rulers were drunk with power and there existed a yawning gulf between them and their subjects. In such a world, Guru Nanak preached the gospel of universal love and brotherhood to create a casteless society.

The Langar or the community kitchen was started by Guru Nanak and was continued by the successive Gurus. It was used as a powerful institution for the upliftment of the down-trodden who had been groaning under the yoke of socio-economic-cum-political inequalities and religious discriminations prevalent in the society at that time.

Community kitchen formed a part of the monastic order of the Buddhists and the Jains. Islam with its pronounced emphasis on social equality, laid stress on inter-dining. The reformers of the Bhagti movement also championed the cause of social inter communion. But these earlier efforts were not institutionalised attempt at breaking the barriers that divided the people.

Guru Nanak understood that the real cause of the misery of the people was their disunity born out of social prejudice and social barriers. He started the langar as a crusade against social injustice, oppression and tyranny of the caste system.

Sikhism has its distinct contribution to the transformation of the Indian society. Sikhism released

soul of the people from slavery of superstitions. the the human mind becomes free, it endeavours to Once shackles of social domination, political all break discrimination and economic exploitation. The new in fact marked the growth of nationalism order India. For the time people forgot their castes, felt a of oneness, realised their obligations towards the society, repelled the aggression and forged themselves into a highly disciplined society. Upto had invaded India from North-West then, whosoever easily trampled over this land, ransacked her religious places, dishonoured her women and humiliated her people. But after the birth of Khalsa, the tide turned its course. Not only foreign aggression was repelled but Indian forces reestablished their supremacy upto Peshawar. Sikh soldiers became a proverb for bravery self-restraint. People in Funjab and enjoyed themselves religious equality, political stability and economic security under their own rule for the first time after centuries of foreign domination.

To the Sikhs religion is not a form of worship but a way of life, a vehicle for the transformation of society to its new role. Religion is a passion in which each sikh must inbibe the spirit of service and unity. It is not something separate from other aspects of human life.

According to Guru Nanak, Sikhism means to keep the

individual must respond to the contemporary reality even when it is in its most cruel form and also respond to his innerself. It is his duty to liberate himself and his fellow beings simultaneously. 13

Their minds greatly emancipated and they were now more fit to enter on the career of national progress to which Guru Nanak's successors were destined to lead them. The seed had been sown. It had fallen on good soil, and with careful nursing it was bound to yield a plentiful crop when the time became ripe for it. 14

The socio-economic environment has not changed much over the time. It has rather deteriorated. Thus, the need to apply ethical principles in economic sphere of life is all the more pressing. The temptations of lust for power are strongest in this sphere.

Guru Nanak was more in favour of a system which ensures social, economic and spiritual upliftment of mankind. He did not allow the division of society on the basis of religion, caste, sex, colour or area, rather he divided the entire humanity on the basis of quality of men i.e. Gurmukh and Manmukh. He emphasised that Sikh must be pure at heart and sweet at tongue, but at the same time, dignity or honour must be restored even at the cost of losing one's life. But individuals of today are like 'Manmukhs'. The five ills (lust, anger, greed, attachment and I-am-ness) defied by the Guru, have taken a strong hold of present

consumption and distribution aspects, when exclusive emphasis is laid on sharing the fruits of labour, while not denying the enjoyment of the produce to oneself. The third part of the formula covers the non-economic aspects of one's life.

The production function as envisaged by Guru Nanak places more emphasis on physical output. Marx also observed that only manual work produces surplus values in the form of tangible goods, which fight inflation. Same observations have been made by Christ and Gandhi. Guru Nanak's production function ensures surplus production, economic security, economic justice and harmonious society.

In the field of exchange, Guru Nanak instructed the traders to adopt fair trade practices, to measure and weigh properly, not to hoard, ensure the supply of goods at reasonable prices. He also exhorted the bankers and moneylenders not to be oppressive.

Guru Nanak laid more emphasis on fair distribution of wealth. The wide disparities between rich and poor is because of low moral values and indifferent attitude of the State. The solution to such inequalities, which Nanak suggested then, are useful even today. The Guru put a condition to our level of consumption and this condition was 'priority distribution'. Besides Guru Nanak exhorted the rich not to think that the wealth they possessed was their own but that they should think

that it belonged to all.

Regarding taxation Guru Nanak lamented that even the State was working as an institution to exploit its subjects. Even now situation is no better. Direct and indirect taxes have burdened the common man. As a consequence, the working class is losing its purchasing power and is being reduced to a subhuman existence. To meet such a situation Guru Nanak wanted the ruler to be a true ruler to take care of the interest of the poor.

Material comfort unaccompanied by ethical values may prove unworthy of a man. Guru Nanak emphasised economic security for each individual and family coupled with a balance between material comfort and spiritual growth. Some of his verses in Sri-Raga are notable for their picturesque presentation of the attractions of life that tend to impede one's progress towards spiritual fulfilment.

Were my palace build of rubies,
were it jewel-inlaid;
were it full of pleasing flavours,
were it fragrance made;
Let me not be lost in these
lest I forget thy Name. 17

Guru Nanak never wanted human beings to die of starvation. Rather he struck a balance between a luxurious and a sub-human life. He warned against multiplicity of wants and their further aggravation

because they are the source of sufferings.

To quote him:

By eating man increases his filth and by wearing he disgraces his family. By prating and prattling, he sets on foot strifes.

Know, thou, O man, that without the Name, everything is but poison. 18

The controversy, whether economic satisfaction or spiritual elevation of man is of primary importance, can hardly be resolved by siding with either to the extreme. A solution seems to be in between that is, in combining the two in a way most conducive to the enrichment of human experience. Guru Nanak's accent on the cultivation of personality, through control of the impulsive part and through conscious development of the social part of man's nature, underlines the need of a balanced outlook on the material and ideal aspects of life.

Guru undertook to reform and remodel the social and communal relations of the late fifteenth century India, yet the relevance of his message of balance and equi-poise can't be under-rated even in the present age.

It is the way of life that the Guru wanted people to cultivate assiduously. The 'way', according to him, comprises a human and earthly life, yet detached from

the world just as the 'lotus flower floats in the pool', without getting wet or drowned; a life of discipline and control of passions, for 'lust and wrath waste the body, as borax melts the gold'; a contemplative life that rests not on reading cart load of books, which is simply the 'fret and fever of the egoistic minds', but on understanding the secret of freedom from bondage.

Guru Nanak preached collectivism in the field of agriculture and the trusteeship principle in the field and industry. At several places ofcommerce he preached to the banker, the trader and the producer that they should not claim in-alienable right to property. He said they should treat their property and gift of God (society) and themselves as its custodians or managers. Believing agriculture to be best of occupations, Guru the Nanak advocated collective cultivation and community living, with a common kitchen. His peachings are very common, though during his time there was no Marx, no Sismondi and no Gandhi. He not only preached collective life but also practised it himself, to set a living example.

In addition to the major ideas, Guru Nanak made his observations on usury, factors of production, land, labour, capital and the duties of the State. They are certainly relevant in the present social context.

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CHAPTER VIII

SUMMARY AND CONCLUSION

Guru Nanak Bani is a valuable source for the study of economic life of the 15th and early 16th centuries. From the works of Guru Nanak, we learn as to what type of economic structure existed at that time. It also suggests the type of economic structure to be evolved. Guru Nanak also suggested codes of conduct to be followed in different spheres of life in his writings.

At a time when the people were groaning under the heels of tyranny and injustice of the rulers and the spirit of freedom had been completely crushed in them, Nanak projected a faith, the cardinal principles of which were the equality of all human beings and their right to be free from social and political oppression. Through his forthright and fearless denunciation of all forms of oppression and tyranny, he symbolised the right of man to freedom of expression. The most important act of Guru Nanak in grooming the society lay in his promoting the capacity for thinking freely and independently. Guru Nanak also infused courage and moral strength among the people by upholding the divine law of justice and its ultimate supremacy in the form of establishment of a just order. 1

Guru Nanak enunciated the humanistic aspect of religion which makes no distinction between the contemplative life and social service. The purpose of

life is not to amass worldly possessions but to purify ourselves to attain spiritual harmony through prayer and meditation and by establishing communion with the supreme being.

Guru had the insight that the economic development is dependent upon the occupational structure of the The individual opts for an society. occupation according to his capacity and capability, entrusted by in him. The occupational structure has been God classified into three sectors, primary (agriculture, gardening and cattle rearing), secondary (production manufacture of goods and service industry) and and tertiary (trade, transport and communication, banking, insurance). Guru Manak gives the greatest importance to agriculture which is akin to God's teachings. In secondary sector, he considers God as the Master Manufacturer, especially one who fashions the vessels of human beings. Guru Nanak identifies God with each of various occupations, whatever the job one is doing. Guru Manak is particular about the means of making money - it should be through fair means only. He chided the 'human parasites' like beggars. Physicians were held in esteem. The hunters, fishers, betel sellers, and magicians find mention in his Bani. All of them are depicted as flourishing during his time.

In ancient India, occupations and professions depended on caste system, and caste determined

occupation. Later in medieval period, economic development and political set ups affected this system.

Development of all three economic sectors is equally important, but agriculture can be considered primary and basic. However, differences in profession and economy built up a diverse social stratification in Punjab. It varied from the sovereign to the slave, from the landlord to the labourer. Guru Nanak had recognised the interdependence of all the three sectors.

The occupational structure affected the day-to-day actions; from birth to death ceremonies and also marriage celebrations. It affected the economic life and social status of individuals. However, with the social developments, industry became prominent. Urbanisation took place and technology disrupted the village unity. Society was divided into have's and havenot's. Occupation came out of the grip of caste system. Guru Nanak advocated the free choice of profession. No occupation was to determine the caste and vice versa.

India being an agricultural country from time immemorial, her vast population lived in villages. Agricultural production was mainly for local consumption. So it was a subsistent economy. During Guru Nanak Dev's time, the farmer was the backbone of this village economy, though he lived in poverty.

Extensive cultivation, where labour and capital

inputs are proportionately less than land, was in vogue in those days. As agricultural technology was not developed, primitive methods were used. Farmers ploughed the land with wooden ploughs three or four The times, then sowed and harvested. corns Were carried to the threshing floor and winnowed manually. This process continued round the year. Summer and autumn were the busiest periods. Animal dung, bones of and cows, etc. were used as fishes The manures. farmers were very particular about good quality seeds. Nanak compares the three basic needs of a farmer Guru (i.e. farm, seed and water) to the human body, actions and the Name of God respectively.

A large number of crops were sown and harvested even in those days. Both edible and non-edible crops were cultivated. Wheat was the most important, but barley, peas, pulses, sugarcane and diseeds along with medicinal herbs, spices and fragrant wood also found favour with the farmers. Milk and milk products were quite common. A large number of industries were byproducts of the surplus of these agricultural produces. Textiles, sugar, scents, liquor etc. were some of them. Guru Nanak wanted agriculture to be a service-oriented industry and not a profit-oriented one. Therefore, cultivation of harmful products like tobacco, opium, hemp etc. was strongly discouraged as they were not good for human beings.

Canals and wells, as artificial means of irrigation were common, though rainfall was the major source. Guru Nanak used the symbol of RAHAT and ARHAT in a high philosophical sense.

The feudal system was a disincentive to farmers as most of their produce was to be given as land revenue and other taxes. Even the priests and moneylenders exploited them.

According to Guru Nanak, the owner of all natural resources was only God who distributed them to the human beings. He propounded a system with the Sangat as the custodian of all the wealth on the earth. This congregation should distribute the land to the individuals. No rent was to be paid but the receiver of a piece of land would be one of the users and not its owner. He realised that individual right of property would lead to have's and have not's with their intrinsic inequality.

The farmers were an impoverished lot. Their poverty drove them to borrow more and more which in turn made them unable to pay off their debts. The money lenders squeezed them and confiscated their property. This made the farmers landless and still poorer.

The average agriculturist could get the benefit of his product either at the time of buying his requirements or at the time of selling his produce.

Lack of organised marketing facilities transportation

and communication affected him. Farmers had to travel from village to village to sell manufactured goods of their agricultural produce due to disorganised 'mandies'. The farmers depended on the village moneylender-cum-trader, the village market and town mandis to sell their agricultural products.

The deplorable situation of the farmer was due to his poverty, illiteracy and ignorance. He had no sufficient storage facility though grain pits were in vogue so he could not wait for better prices.

The revenue system in those days had the powerful king on top. The farmers had more duties than rights. To cultivate and to pay taxes were his duties for which they could get the King's protection. 1/6 was the share of the King from land produce which was arbitrarily fixed. The King and tax collectors were unconcerned with the misfortunes and miseries of the farmers. Corrupt practices in the administration resulted in the emergence of thieves and decoits who were friendly with the ruling elite.

According to Guru Nanak, God should be the supreme King and everyone should be happy and prosperous. Rationally, starved persons would be corrupt and susceptible to pressure. Poverty in Guru Nanak's opinion brought in starvation, disease and even death. So he visualised a state that established and

maintained a sound economic order with agriculture on top of the list.

Development of industrial sector is necessary for economic development. Increase in per capita income, in turn demands industrial development and industry depends on the primary economy of the country.

Indian economy being an agricultural economy, agro-based industries, mainly cottage and small scale industries became most popular. Craftsmen were patronized by Rajas and Feudal lords. But the mode of production was not very refined. Small scale and cottage industries were almost a family affair. Machinery and investment were limited. Handloom industry was the most flourishing. Guru Nanak has often mentioned 'majith' colour along with other bright, long lasting and fast colours.

Suru Nanak approved every kind of industry. Embroidery, gold and silver thread work, manufacture of carpets and beddings, metal work and jewellery, pot making, stone and brick work, oil crushing, production of Gur and Sugar, perfumery, wood work, paper industry and even boat and ship building have found mention in Guru Nanak Bani.

The relationship between workers and management has been of paramount importance for better industrial developments. Adequate wages, good working conditions, chances for growth, and medical and recreational facilities could ensure cordial and co-operative

relations between them. Guru Nanak emphasized the value of manual work with honesty and was against any kind of exploitation. He tried to strike a balance between the interests of the employees and those of the employers.

back-bone Finance i s and WAS the O# There was no organised industrial industrialisation. days. Often relatives those j. Fi and finance moneylenders acted as financiers who charged exorbitant interest. The result was that the clients rates of became poorer and poorer and that ultimately they had to surrender their property. Thus the wealth acquired by the money lenders fell into the purview of extorted wealth, which Guru Nanak decried vehemently. But he was never against due profit for entrepreneur as long as he shared his profit with his fellow beings.

Production is the result of human effort on capital and land. Technological input, capital, land, and labour are the factors that influence production. In Suru Nanak's opinion, the cost of land and other natural resources did not affect the price of a produce, since they were free. But by implication the cost of labour, capital, and enterprise should be considered in the fixation of price of the produce.

The traders indulged in unfair practices, such as hoarding, adulteration, under weighing exorbitant rates of interest, and overcharging which resulted in

exploitation and undue gain to the trader. consumer Guru Nanak bitterly criticised such means and reminded people that wealth accumulated by sinful ways was of no them before or after death. Trade avail to **a s** by Guru Nanak, is based on the concept of conceived 'business morality'. It is to be carried on by the trader considering himself as a servant of the people. The trader is to do the trade not only for profitmaking but for the welfare of the people. Guru Nanak earning of 'due profit' only, which upholds is essential and sufficient for the entrepreneur's OWN sustenance and the subsistence of his enterprise. Nowhere has the Guru criticised the occupation of trading. He has only decried the trader's greed for money. Nanak condemned "base trafficking", as not true trading.

In India during middle ages, the Muslim Kings governed in the name of the Quran but practised its teachings very little in their lives. They exhorted all sorts of taxes from the masses but spent too little on their welfare. Excessive taxes led to exploitation by the State. "The Kings are like lions and their official like subjects, dogs who disturb the restful people", 2 says Guru Nanak. In the economic system of Guru Nanak's vision, the cardinal principle of 'Kichh Hathon Dei' i.e. 'voluntarily share the earnings with the fellow beings', underlies the ways of collection of

public finance. Thus, 'Daswandh' and public donations are the sources of State Exchequer.

the state of Guru Nanak's vision, material prosperity is no doubt essential for the general being of the society; but it is not the determinant of happy life for man and hence of the society. Ethical and spiritual considerations are more important than materialistic enrichment. Guru Nanak never wanted human beings to die of starvation. On the other hand, he struck a balance between a luxurious and sub-human life. To describe a proper consumption level he used the word "chhako" which means that our genuine wants should be properly satisfied so that one can maintain proper health. Guru nanak warned against the multiplicity of wants and their further aggravation because they are the source of sufferings. At the same time, unfulfilled desires lead to frustration, discontentment and clashes in society.

Suru Nanak tells that nearly all the persons are seized by greed. One wanted to enjoy luxurious life unmindful of the way it was earned. The evil situation was because those who were supposed to lead the society were ignorant and had contradictions in their own lives. Guru Nanak was shocked at the prevailing economic inequalities which were leading to general degradation of the society.

Guru Nanak dreamt of an ideal state, where there is no exploitation and livelihood is earned through

honest means. He preached the principle of collective ownership of land and trusteeship in the field of industry and commerce. He expected love, affection, and better working conditions from the rich Guru Manak was firm on the poor labourers. the principle of earning one's bread by the sweat of and to part with one's earnings for the brow Guru Nanak advocated voluntary sharing fellows. one's earnings with the less fortunate brethren. It considered opinion that moral life can only his Was subsist on a healthy, physical and material foundation. in the forefront in paying attention to the He physical and material side of life and in removing the deep-rooted misunderstanding that spiritual life consists in blindly negating and suppressing one's physical and material desires.

Guru Nanak was the first to experiment with commune life, approximately four centuries before the Russian Revolution, in Kartarpur. It was used as a powerful institution for the uplift of the down trodden who had been groaning under the yoke of socio-economic-cum-political inequalities and religious discrimination prevalent in the society at that time. He introduced the system of langar and pangat to give practical shape to his teachings.

Thus, Guru Nanak wanted to create a new social order, and rid society of its evils. Guru Nanak

criticised feudalism and was in favour of the principles of socialism keeping God at the centre of every institution.

It is evident that the Guru's thoughts have made a permanent and lasting impact on human mind. Sikhism accepts the present life to be the reality and advocates to work for the upliftment of man's lot. It endeavours to make the world worthy to live in. It has earthly touch. It believes in this world and the world beyond as well. Such a religion will hold the producer, the householders and the traders in high esteem and strive to bring God's (just) kingdom on the earth. That is why the trilateral theory [Kirat Karo, Want Chhako, Nam Japol of production, distribution and consumption are all unified in the Guru's teachings.

The comparative prosperity in Punjab is due to the healthy influence of Sikhism, which preached `work worship' though Funjab suffers from many handicaps. It is quite deficient in mineral resources like coal and iron, which are essential for the growth of industry. It is land locked which affects expansion of trade adversely. The monsoons also get drained to their last drops when they reach Punjab. All these natural and factors had been quite adverse to climatic the expansion of agriculture and the development Of industry in Punjab. But the love for work, instilled into the people of Punjab by the philosophy of Sikhism has raised this once trampled and trodden province to the most prosperous and virile state of India.

When a Sikh prays, he does not seek blessings for himself alone, but entreats for the welfare of all. This lends him the magnanimity of mind and also imparts him a universal outlook. This is the reason that the Punjabis get acclimatized to all places and among all people. They suffer the least from the pernicious feelings like provincialism, regionalism and linguism, which tendencies are disrupting the normal political working in many other states. 3

There are numerous pronouncements by Guru Nanak, repudiating ethical validity of caste, confirming equality of human beings before God and projecting deeds rather than caste as the determining factor for one's true status. Further it is not the metaphysical utterances alone but the practical steps taken by Guru Nanak for the ablution of caste that helped to translate his message into a concrete reality. He provided a framework for a vigorous equalitarian society through the creation of institutions like langar, sangat and pangat, which constitute the original nucleus of the Sikh Panth and which have been operating in the Panth ever since its inception.

While the modern revolutionary consciousness concerning the right of the working class to protect the fruits of their labour from the exploiting class had not probably originating by them, it is clear that

Guru Nanak tried to project an image of a society in which earning one's living by hard labour and giving part of it in charity were considered to be the highest virtues and in which there was to be no exploitation. Positively it constitud the acceptance of the dignity of labour.

It is significant that the aforesaid three commandments meet the modern demands of a situation where evidently we protest against economic exploitation, advocate the meeting of social obligation by donations for relief work and other noble causes and supporting the efforts of humanitarian institutions, and insist on an enlightened balanced economic activity. Thus Guru Nanak seemed to be in favour of a system in which each individual is enabled to work with due regard for collective need.

To sum up, it can be stated that the essence of religion, according to Guru Nanak, consisted in its being a force for emancipating mankind from all religious, social and political evils and injustice. Even though God remained the first and the last word in Guru Nanak's hymns, his teachings in the final analysis, were meant to serve as instruments for human welfare and social justice. The religion which Guru nanak founded was not to remain content with the salvation of the individual alone, but aimed, more than that, at the upliftment of the society.

A healthy and virile religion like Sikhism enshrined with the teachings of Guru Nanak which underscore the doctrines of Universal brotherhood, justice, righteousness of conduct and truthful simple living, can well act for all times as a beacon light for the mankind as a whole.

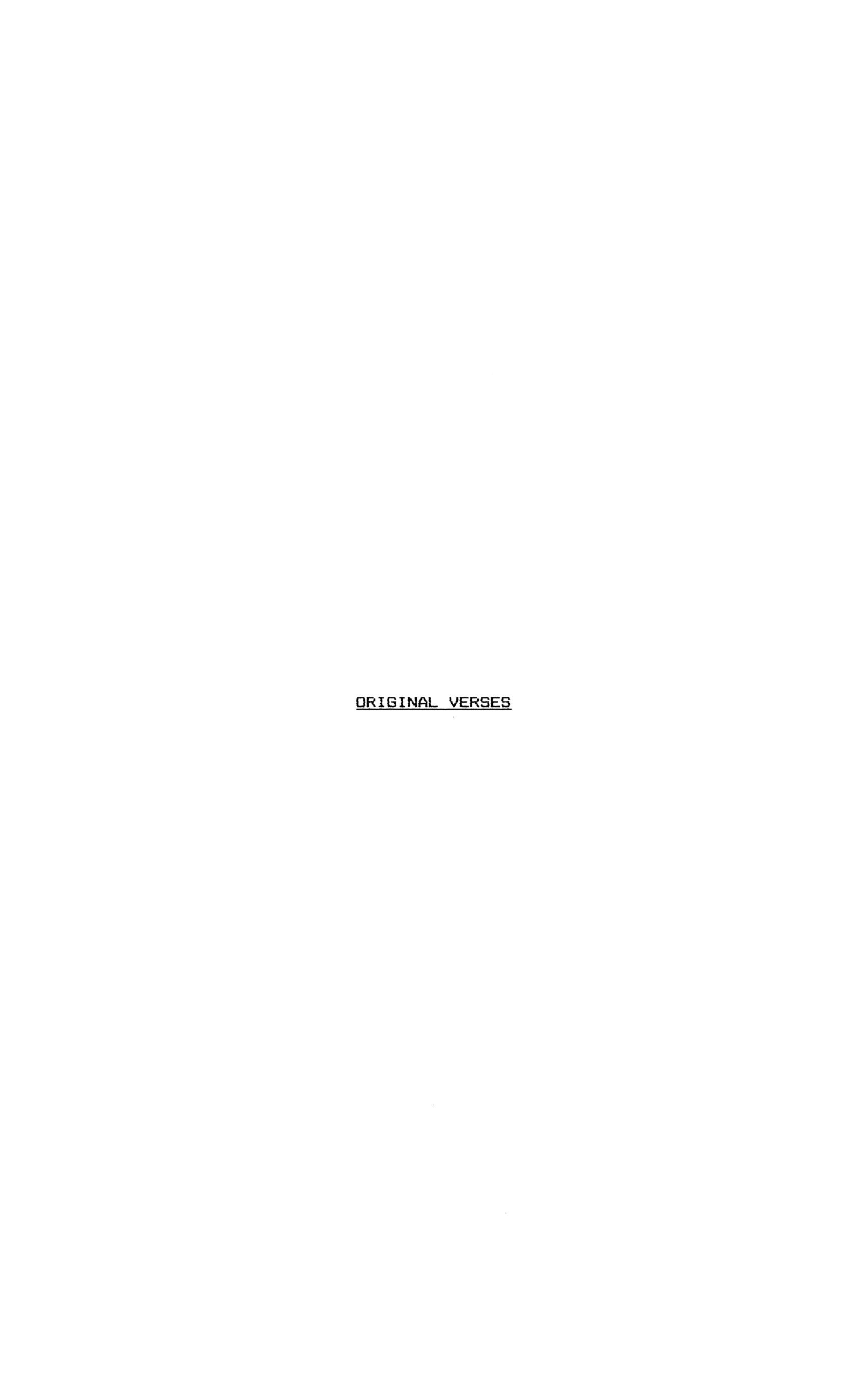
In the present world, while there is tremendous progress in terms of mundane attainments, it is being increasingly realised that the full benefit of material advancement is not reaching the common man because of the increasing exploitative nature of man; a trait which is traceable, by one and all, to the progressive evaporation of moral values from the present scene. Judged from this angle. Guru Nanak may be credited with having done yeoman service to the entire humanity by stipulating the need for adherence to fundamental values of human conduct and social justice without which the material achievements would became meaningless. And herein lies the relevance of Guru and the Nanak's teachings in the present age significance of his approach which aimed at linking all human activity, including that in social and political arena, with the concept of Dharma.

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Original Verses

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2 116 ਕਰਮੂ ^ਨ ਕੀਤੇ ਮਿਤ ।। 29 (ਆ ਦਿ ਗ੍ਰੰਥ, ਪੰ. 75) ਵਣਜਾਰਿਆਂ ਸਿਉਂ ਵਣਜੂ ਕਰਿ ਲੈ ਲਾਹਾ ਮਨ ਹਸੂ ।। 117 30 (ਆਦਿ ਗ੍ਰੰਥ, ਪੰ. 595) ਸਚਾ ਸਾਹੁ ਸਚੇ ਦਣਜਾਰੇ ।। ਸਚੁ ਵਣਜਹਿ ਗੁਰ ਹੈਤਿ ਅਪਾਰੇ।। ਸਚੁ ਵਿਹਾਝਹਿ ਸਚੁ ਨਮਾਵਹਿ 117 ਸਚੇ ਸਚੁ ਕਮਾਵਣਿਆ ।। 31 (ਆ ਦਿ ਗ੍ਰੰਥ, ਪੰ. 117) ਤਨੁ ਹਟੜੀ ਇਹੁ ਮਨੁ ਵਣਜਾਰਾ ।। 118 ਨਾਨਕ ਸਹਜੈ ਸਚੂ ਵਾਪਾਰਾ ।। 32 (ਆ ਦਿ ਹੀ ਬ, ਪੰ. 942) 119 ਲਾਨਚੁ ਛੋਡਹੁ ਅੰਧਿਹੋ ਲਾਲ ਦਿ ਦੁਖੁ ਤਾਰੀ ।। 37 (ਆ ਦਿ ਹੀਬ, ਪੀ: 419) 120 40 ₿ ਮਨੁ ਪਰਦੇਸੀ ਜੇ ਬੀਐ ਸਤੁ ਦੇਸ਼ ਪਰਾਇਆ ।। (ਆ ਦਿ ਹੀਬ, ਪੰ. 767) 120 ਪ੍ਰਦੇਸ਼ ਝਾਬਾ ਸਹੁਦੇ ਕਹੁ ਆਇਆ।। M (ਆ ਦਿ ਹੀਬ, ਪੰ. 372) 120 ਸੁਖੁ ਨਾਹੀ ਬਹੁ ਦੇਸ਼ ਕਰਾਏ।। ੲ (ਆ ਦਿ ਹੀਬ, ਪੰ. 1147)

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Chapter VI

Consumption Pattern and Economic Inequalities

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ਚੋਆ ਚੰਦਨੁ ਅੰਕਿ ਚੜਾਵਉ ।। ਹਵਾਵਓ ਪਾਟ ਪਟੋਏਰ ਪਹਿਰਿ ।। ਬਿਨ ਹਰਿਨਾਮ ਕਹਾ ਸੂਖੁ ਪਾਵਉ ।। ਰਿਆ ਪਹਿਰਉ ਰਿਆ ਓਢਿ ਦਿਖਾਵਉ !! ਬਿਨੁ ਜਗਦੀਸ ਕਹਾ ਪਾਵਉ!! 18 141 (ਆ ਦਿ ਹੀ ਬ,ਪੰ. 225) ਚੋਆ ਚੰਦਨ ਅਗਰ ਕਪੂਰਿ, ਮਾਇਆ ਮਗਨੂ ਪਰਮ ਪਦ ਦੂਰਿ ॥ 141 ਨਾਮਿ ਇਸਾਰਿਐ ਸਭੂ ਕੂੜੇ ਕੁਰਿ ।। 19 (ਆਦਿ ਗ੍ਰੰਥ, ਪੰ. 226) ਰਿਆ ਖਾਧੈ ਰਿਆ ਪੈਧੈ ਹੋਇ।। ਜਾ ਮਨਿ ਨਾਹੀ ਸਚਾ ਸੋਇ।। ਰਿਆ ਮੈਵਾ ਰਿਆ ਘਿਉ ਗੁੜ ਮਿਠਾ ਰਿਆ ਮੈਦਾ ਰਿਆ ਮਾਸੂ ।। ਰਿਆ ਕਪੜ ਰਿਆ ਸੇਜ ਸੁਖਾਲੀ ਕੀਜਹਿ ਤੋਗ ਇਲਾਸ ।। ਰਿਆ ਨਸਕਰ ਰਿਆ ਨੇਬ ਖਵਾਸੀ ਆ ਛੇ ਮਹਿਲੀ ਵਾਸੂ ।। ਨਾਨਕ ਸਚੇ ਨਾਮ ਵਿਣੂ ਸਤੇ ਟੋਲ ਵਿਣਾਸ।। 142 50 (ਆ ਦਿ ਗ੍ਰੰਥ, ਪੰ. 142) ਸੇਵ ਕੀਤੀ ਸੰਤੋਖੀਈ ਜਿਨੀ ਸਚੋ ਸਚੁ ਧਿਆ ਇਆ ।। ਉਨੀ ਦੁਨੀਆ ਤੋਵੇਂ ਬੰਧਨਾ ਅੰਨੂ ਪਾਣੀ ਥੋੜਾ ਖਾਇਆ।। 22 142 (ਆ ਦਿ ਹੀਬ, ਪੀ. 467), 142 ਧਨੁ ਜੋਣਨੁ ਦੁਇ ਵੈਰੀ ਹੋਏ ਜਿੜ੍ਹੀ ਰਖੇ ਹੈਗੁ ਨਾਇ।। (ਆ ਦਿ ਹੁੰਬ, ਪੰ. 417) -243-

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ਭੁਖਿਆ ਤੁਖ ਨ ਉਤਰੀ ਜੇ ਬੰਨਾ ਪੁਰੀਆ ਭਾਰ ।। (ਆ ਦਿ ਗ੍ਰੰਥ, ਪੰ. 1)	25	143
ਖਾਜੇ ਪੈਝੇ ਹਨੀ ਕਰੀਜੇ ।।		
ਬਿਨੁ ਅਭ ਭਗਤੀ ੲਾਦਿ ਮਰੀਜੈ।। (ਆਦਿ ਹੀ੍ਥ, ਪੰ. 1027)	26	143
ਮੂਰਖ ਪੈਂਡਿਤ ਹਿਕਮਤਿ ਹੁਜਤਿ		
ਸੇਜੇ ਕਰਹਿ ਪਿਆਰੂ ।। (ਆਦਿ ਗ੍ਰੰਥ, ਪੰ. 469)	7	146
ਹਕੁ ਪਰਾਇਆ ਨਾਨਕਾ ਉਸ ਸੂਅਰ ਉਸ ਗਾਇ।। ਗੁਰੂ ਪੀਰੂ ਹਾਮਾ ਤਾਂ ਭਰੇ ਜਾਂ ਮੁਰਦਾਰੂ ਨਾ ਖਾਇ	1 1	•
(ਆ ਦਿ ਹੀਬ, ਪੰ.141)	30	147
ਫਰੀਦਾ ਇਨਾ ਆਟਾ ਅਗਲਾ ਇਕਨਾ ਨਾਹੀ ਨੋਣੁ	11	
ਅਗੈ ਗਏ ਸਿੰਞਾਪਸਨਿ ਚੋਟਾਂ ਖਾਮੀ <i>ਰ</i> ੁਣ।। (ਆਦਿ ਗ੍ਰੰਥ, ਪੰ.,1380)	31	148
ਲਾਹੌਰ ਸਹਰੁ ਜਹਰੁ ਕਹਰੁ ਸਵਾ ਪਹਰੁ ।। (ਆ ਦਿ ਗ੍ਰੰਥ, ਪੰ. 1412)	31 ∙ਏ	148
ਕੋਈ ਭੀਖਕੁ ਭੀਖਿਆ ਖਾਇ।।		
ਕੋਈ ਰਜ਼ਾ ਰਹਿਆ ਸਮਾਇ II (ਆਦਿ ਗ੍ਰੈਥ, ਪੰ ੇ 354)	32	148
ਇਕਿ ਉਪਾਏ ਮੰਗਤੇ ਇਕਨਾ ਵਡੇ ਦਰਵਾਰ ।। (ਆ ਦਿ ਹੀਬ, ਪੈ. 16)	3 3	148
ਹਾਣਾ ਰਾਉਂ ਨ ਕੋ ਕਹੈ ਰੰਕੂ ਨ ਤੁੰਗੂ ਫਕੀਰ ।। ਵਾਰੀ ਆਪੋ ਆਪਣੀ ਕੋਇ ਨ ਬੰਧੈ ਧੀਰ ।। (ਆ ਦਿ ਗ੍ਰੰਥ, ਪੰ. 936)	34	149

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il 36	150
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ਇਸੁ ਜਚ ਕਾਰਣ ਘਣੀ ਵਿਗੁਤੀ ਇਨਿ ਜਰ ਘੜੀ ਖੁਆਈ ।। (ਆਦਿ ਹੀ੍ਥ, ਪੰ. 417)	44	154
ਵਿਚਿ ਦੁਨੀਆ ਸੈਵ ਕਮਾਈਐ।। ਤਾ ਦਰਗਹ ਬੇਸਣੁ ਪਾਈਐ।। (ਆਦਿ ਗ੍ਰੈਥ, ਪੰ. 26)	46	: 157
ਜੇਤੇ ਜੀਅ ਤੇਤੇ ਸਭਿ ਤੇਰੇ ਵਿਣੂ ਸੇਵਾ ਫਲੂ ਕਿਸੈ ਨਾਹੀ ।। (ਆਦਿ ਗ੍ਰੈਥ, ਪੈ	4.7	157
ਪਰਦਾਰਾ ਪਰ ਧਨੁ ਪਰ ਲੋਭਾ ਹਉਮੈ ਬਿਖੈ ਇ ਦੁਸਟ ਭਾਉ ਤਜਿਨਿਦ ਪਰਾਈ ਕਾਮੁ ਕ੍ਰੋਧ ਚੰਡਾ	ਕਾਰ।।	145
(ਆਦਿ ਗ੍ਰੀਥ,ਪੀ	.1453)	

Chapter-VII

Guru's Economic Thought-Its Impact and Relelance in To-day's Life.

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ਸਾਹਰੜੀ ਵਥੁ ਸਤੁ ਕਿਛੂ ਸਾਥ਼੍ਰੀ		• • • • • • • • •
ਪੈਵਰੜੈ ਧਨ ਵਖੇ ।।		
ਆ ਪਿ ਕੁਚਜੀ ਦੇਸੂ ਨ ਦੇਊ	•	
ਜਾਣਾ ਨਾਹੀ ਰਖੇ।।	1	16 8
(ਆ ਦਿ ਗ੍ਰੰਥ, ਪੰ. 1171)		
ਖੜ੍ਹੀ ਬ੍ਰਾਹਮਣ ਸੂਦੁ ਕਿ ਵੈਸੁ ।।		
ਨਿਰਤਿ ਨ ਪਾਈਆਂ ਗਣੀ ਸਹੀਸ।।		
ਐਸਾ ਦੀਵਾ ਬਾਲੇ ਕੋਇ।।		
ਨਾਨਕ ਸੋ ਪਾਰੰਗਤਿ ਹੋਇ।।	4	170
(ਆ ਦਿ ਗ੍ਰੈਥ, ਪੰ. 878)		
ਸਾ ਜਾਤਿ ਸਾ ਪਤਿ ਹੈ ਜੇਹੇ ਕਰਮ ਕਮਾਇ ।।	5	170
(ਆ ਦਿ ਗ੍ਰੰਥ, ਪੰ. 1330)		•
ਮੇਤੀ ਤ ਮੰਦਰ ਉਸਰਹਿ ਰਤਨੀ ਤ ਹੋਹਿ ਜੜਾਉ ।।		
ਕਸਤੂਰਿ ਫ਼ੁੰਗੂ ਅਗਰਿ ਚੰਦਨਿ ਲੀ ਪਿ ਆਵੇਂ ਚਾਉ ।।		
ਮਤੁ ਦੇ ਖਿ ਭੂਲਾ ਵੀ ਸਰੈ ਤੇਰਾ ਚਿਤਿ ਨ ਆਵੇ ਨਾਉ ।।	17	186
(ਆਦਿ ਗ੍ਰੈਥ, ਪੰ. 14)		
ਖਾਇਆ ਮੈਲੂ ਵਧਾਇਆ ਪੈਧੈ ਘਰ ਕੀ ਹਾਣਿ।।		
ਬਹਿ ਬਹਿ ਵਾਦੁ ਚਲਾਇਆ ਬਿਨੁ ਨਾਵੈ ਬਿਖੁ ਜਾਣਿ॥	18	187
(ਆ ਦਿ ਹੀਬ, ਪੰ. 1331)		

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