

CHAPTER 8—TRADE.

TRADE AND COMMERCE rank next only to agriculture as an important source of livelihood for people in Dharwar District. It provided, according to the 1951 census statistics, livelihood to 1,13,885 persons or 7.2 per cent. of the total population, and subsidiary means of livelihood to 15,792 persons. Of persons deriving their sole livelihood from commerce, 30,960 were self-supporting persons, 7,371 earning dependants, and 75,554 non-earning dependants.

The table below gives the number of self-supporting persons engaged in various trades in the Dharwar district (1951) :—

TABLE No. 1.

NUMBER OF SELF-SUPPORTING PERSONS ENGAGED IN VARIOUS TRADES IN DHARWAR DISTRICT (1951).

Sub-Divisions.	Employers.	Employees.	Independent workers.	Total.
1. Retail trade otherwise unclassified ..	374	1,503	4,789	6,666
2. Retail trade in foodstuffs (including beverages and narcotics).	526	1,396	13,722	15,644
3. Retail trade in fuel (including petrol)	130	285	708	1,123
4. Retail trade in textile and leather goods	417	599	2,178	3,194
5. Wholesale trade in foodstuffs ..	134	404	532	1,070
6. Wholesale trade in commodities other than foodstuffs.	76	100	238	414
7. Real Estate .. .. .	.....	.....	1	1
8. Insurance .. .. .	.....	43	19	62
9. Moneylending, banking and other financial business.	210	1,366	1,210	2,786
Total for all groups ..	1,867	5,696	23,397	30,960

Of the total of 30,960 persons, 8,586 persons were from rural areas and the remaining 22,374 from urban areas. This brings home the fact that trade and commerce are located mainly in the urban areas. Twenty-six thousand six hundred and twenty-seven (26,627) are employed in the retail trade and 1,484 in the wholesale trade and the remaining 2,849 in other forms of business. The overwhelming importance of independent workers can be seen from their large number in both the retail and wholesale trades.

CHAPTER 8.

Trade. EXTENT OF EMPLOYMENT.

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EXTENT OF
EMPLOYMENT.

The number of people engaged in trade and commerce has shown great increase between 1881 and 1951. Dharwar has been quite famous for its trading and commercial activities since olden days. Due to the absence of a common method of presenting occupational data in decennial census returns, a comprehensive picture of changes in occupational pattern from decade to decade cannot be attempted. The census of 1881 shows 3,704 productive workers engaged in commerce, which comes to 0.41 per cent. of the total population of the district. The census of 1951 shows 30,960 self-supporting persons, which amounts to 1.96 per cent. of the total population. The number of trade centres and the volume of trade too show considerable increase during the same period.

CHANGE IN
PATTERN
AND ORGA-
NIZATION

TRADE HAS UNDERGONE not only growth in volume but also change in pattern and organization. Vast and rapid improvement in transport, popularity of machine-made goods, Indian and foreign, development of industries, big and small, round about Hubli, and the growing importance of commercial crops such as cotton, groundnut, sesamum, chillies, etc., have all influenced this transformation.

COURSE OF
TRADE.

HUBLI CITY, which is the hub of rail roads and highways, functions as an entrepot for the district. It lies on the Poona-Bangalore line of the Southern Railways and is a junction of three branch lines. It has direct connection with Bombay, the main trading centre of the State. Many of the taluka headquarters not connected by railway have easy access by means of good roads to the Hubli Railway Station. Other main centres of trade are located naturally at the transport junctions, e.g., Dharwar, Gadag, Byadgi, Haveri and Ranebennur.

IMPORTS.

THE CHIEF ARTICLES OF IMPORT in the district are building materials, metals, domestic furniture and utensils, grocery and items of food, drugs and medicines, implements and appliances, cloth, toys, fuel, and a number of toilet articles such as soaps, hair oils, perfumes, scents, etc. Of building materials, teak wood, rafters, posts, small cross rafters and bamboos are imported from Kanara and Belgaum. Nails, screws, and other iron articles are brought by the local dealers from Bombay. In normal years little grain is imported into the district. Among other food and grocery items, coriander seed (*havij*) is imported from Hyderabad, Bellary (Mysore) and Indore (M.B.); gram and gram pulse from Punjab, Pepsu, Uttar Pradesh and Madhya Pradesh; *tur* from Bijapur, Sholapur, Hyderabad and Uttar Pradesh; green gram from Bijapur, Hyderabad, Tanjore (Madras) and Mysore; kidney bean from Bijapur; coconuts from Arsikere (Mysore); coconut oil from Travancore-Cochin; *gul* from Kolhapur, Belgaum, Ahmednagar and Madras; kerosine oil from Bombay *via* Marmagoa; betelnuts from Karwar (Kanara) and Sagar (Mysore); pepper from Karwar (Kanara); sugar from Bijapur, Kolhapur, Hospet (Mysore), Phaltan (Satara North), Hyderabad, Pandharpur, Mysore, Poona, Belapur (Ahmednagar) and Kanpur (U.P.); onions from Bijapur; garlic from Belgaum; turmeric from Sangli (Satara South); salt from Goa and Bombay; fish from Karwar (Kanara District) and tobacco from Nipani (Belgaum District). Gold and silver bars are imported from Bombay. Sheets of brass, copper, iron and tin are also brought from Bombay. Of dressing materials, handloom products such as *khans*, *saris* and *dhoties* are imported from Adoni (Andhra), Rabkavi (Bijapur), Mahalingpur (Bijapur), Jamkhandi (Bijapur),

Mahindargi (Sholapur) and Desnur (Belgaum); powerloom *saris* (silk and cotton) and bodice cloth are imported from Ichalkaranji (Kolhapur) and Hospet (Mysore); handloom *rumals* from Palkol (Andhra); handloom *saris* and turbans from Jammalmadagu (Cuddappah District); handloom bedsheets, *chaddars* and bedspreads from Calicut (Madras); and silk cloths from Bangalore and Mysore. Mill-made shirting, coating, longcloth, mull and *chaddars* are imported from Bombay and Sholapur; *dhoties* from Ahmedabad, Sholapur and Bombay; unbleached bedsheets from Bangalore; *cheets* from Bombay and Ahmedabad; and fancy cloths from Bombay and Ahmedabad. Woollen rugs are imported from Bombay, Bangalore, Kanpur (Uttar Pradesh) and Dhariwal (East Punjab) and woollen coating from Bombay, Bangalore, Kanpur (Uttar Pradesh), Dhariwal (E. Punjab) and Amritsar (E. Punjab). Of the other commodities, drugs and medicines are imported from Bombay, Baroda, Calcutta, Ahmednagar and Mysore; agricultural implements from Bombay and Poona; gold ornaments from Karwar (Kanara) and Kolhapur; silver ornaments from Karwar (Kanara), Kolhapur, Bangalore and Madras; hardware mostly from Bombay and a small quantity from Bhadravati (Mysore); glass and Chinaware from Ogalewadi (Satara South) and Mysore; toilet goods from Mysore and Bombay; and ready-made clothes from Madras and Bangalore. Toys are brought from Bombay and Madras. Firewood is partly brought from the Kanara forests and partly gathered in small quantities from local forests and fields.

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COTTON IS THE MOST IMPORTANT OF THE COMMODITIES exported out of the district. This was the condition even at the time of the compilation of the old Dharwar Gazetteer, i.e., about the year 1884. The average annual production of cotton in the district over the last ten years has been estimated at 1,20,000 bales of 400 lbs. each. About 95 per cent. of this quantity is exported out of the district and about 5 per cent. is consumed by the local mills and small consumers. The actual quantities exported to various consuming centres as estimated by the Marketing Inspector, Dharwar, is shown below :—

EXPORTS.
Cotton.

TABLE No. 2.

EXPORTS OF COTTON FROM DHARWAR DISTRICT.

Destination.	Quantity in bales.
Bombay	.. 60,000
Ahmedabad	.. 6,000
Sholapur	.. 8,000
Gokak (Belgaum)	.. 4,000
Madras	.. 6,000
Coimbatore (Madras)	.. 1,000
Kanpur (Uttar Pradesh)	.. 5,000
Ujjain (Madhya Bharat)	.. 6,000
Bangalore (Mysore), Davangeri (Mysore), Barsi (Sholapur), etc.	4,700

Almost half of the cotton grown in this district is exported to Bombay; and small quantities are exported to the mills in Ahmedabad, Sholapur and Belgaum in Bombay State, Kanpur (U.P.), Ujjain (M.B.), and Coimbatore, Madras, Bangalore, etc., in south India.

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Cotton.

The important wholesale cotton markets of the district are Hubli, Gadag, Dharwar, Ranebennur, Nargund and Annegeri, and the cotton grown in the district is moved to these centres from where they are re-exported to the consuming centres. These markets are now regulated by the application to them of the Bombay Agricultural Produce Markets Act of 1939. The markets at Gadag and Hubli were regulated first in the year 1938 under the old Bombay Cotton Markets Act of 1927 and were brought under the Act of 1939 in the year 1942. Nargund was brought under regulation in the year 1947, Annegeri in 1948, Dharwar in 1949 and Ranebennur in 1950.*

The cultivators bring their cotton (both ginned and unginned in *docras*)† in bullock carts to the markets. The purchasers of cotton fall into three categories, viz., (1) those who purchase the cotton and sell it to other traders or consumers; (2) those who act as commission agents to other traders or consumers; and (3) paid employees of textile mills and outside firms, Indian and foreign, dealing in cotton. The produce is sold to these purchasers through *adatyas* (brokers or "general commission agents", as they are called under the Agricultural Produce Markets Rules, 1941) who act on behalf of the grower. The cotton is ginned and pressed locally before it is sent out of the district. Often financial accommodation is provided to the growers by the local dealers and commission agents against cotton stored in their godowns. The application of the Bombay Agricultural Markets Act of 1939 has considerably improved the marketing practices in this district.‡

As has already been described in chapter 5, on 'Agriculture', the old varieties of cotton, viz., Kumpta and Dharwar, were first replaced by the improved varieties of Jayawant and Upland, which in their turn deteriorated and yielded place to still better varieties, namely, Jayadhar and Laxmi. Due to shortage of suitable cotton in India, the latter have now assumed great trade importance. Their prices touched record levels in 1951-52, when Jayadhar was sold at Rs. 1,400 per khandi and Laxmi at Rs. 2,000 per khandi. These prices, however, fell in the next year to Rs. 700 and Rs. 800 respectively.

The entire cotton produce of Dharwar is now consumed by Indian mills, and nothing of it is exported out of India. Cotton to Bombay is now sent by three routes, namely, (1) by rail *via* Poona or Hotgi; (2) by rail *cum* sea *via* Londa and Mormugoa; and (3) by the Poona-Bangalore National Highway. The old route by road *cum* sea *via* Kumpta is not at present in use. The railway freight *via* Poona-Hotgi before World War II was about Rs. 5 per bale, but it has since increased to Rs. 11. The cost by road comes to Rs. 12 per bale. Movement by the rail *cum* sea route *via* Londa and

* In addition to the regulations enforced by the State Government, the Government of India also issued an order in 1950 regulating the disposal and movement of cotton. Under this order, floor and ceiling prices were prescribed. Trading was permissible only within those limits. This order has been revised from time to time according to exigencies of supply and other considerations.

† "Docra" is also called "andagi". In the case of unginned cotton, it weighs 12 quarters and in that of ginned cotton 6 quarters.

‡ Details of the working of the Agricultural Produce Markets Act are given at p. 438.

Mormugoa or the road route is not undertaken unless there is difficulty in getting railway transport although the freight charge is only Rs. 8 per bale. The quantity moved by these routes is not much, being hardly 10 per cent. in each case. Movement to other places in India takes place entirely by rail.

Of other exports, handloom *khans* go to almost all districts of the Bombay State, particularly to the neighbouring districts of Karnatak and Maharashtra. Cardamom, which is imported from Karwar, is re-exported to Belgaum, Miraj (Satara South), Poona, Sangli (Satara South), Kolhapur, Bombay, Agra (U. P.), Kanpur (U. P.) and Allahabad (U. P.). Betelnuts are sent to Bijapur and Belgaum; chillies to Bijapur, Bombay, Travancore-Cochin, Madras and Goa; groundnuts to Bombay, Sholapur, Adoni (Andhra), Wadi (Hyderabad), Kurnool (Andhra), Akola (Madhya Pradesh) and Davangeri (Mysore); and safflower to Poona, Bijapur, Satara (S.) and Bombay. Among foodgrains, in normal times, wheat is sent to Belgaum, Satara (S.), Poona and Thana; jowar to various places in Gujarat and Maharashtra; ragi to Ratnagiri, Surat and Belgaum; *savi* to Bombay, Nasik, Belgaum and Surat; and *navani* to Belgaum, Nasik and Bombay. Brass and copper pots are sent to Bijapur, Sholapur, Belgaum, Bangalore, Mysore, Madras, Hyderabad and some other places in south India. *Ghee* (clarified butter) is sent in small quantities to Bombay. Hides and horns are sent in large quantities to Madras, and in small quantities to Bombay. General engineering goods, such as iron and steel safes, cabinets, cash boxes, steel furniture and agricultural implements are sent from this district to Bijapur, Belgaum and the Maharashtra districts. Raw wool is exported to Bombay, Bangalore and Madras. Fertilisers are sent to coffee and tea plantations at Chikmagalur (Mysore), Nilgiris (Madras) and Coorg (Madras); and also to the paddy-growing areas of the Bombay State.

Dharwar district is known for its export of timber to various places. The three stations of Hubli, Dharwar and Alnavar act as distributing centres for this timber. Teak and *matti* wood is sent to Sholapur, Sangli (Satara South), Kolhapur, Miraj (Satara South), Bijapur, Bagalkot, Guntakal (Madras), Bellary (Mysore) and Kopbal (Hyderabad); teak only is exported to Bangalore, Davangeri (Mysore) and Bombay; *sesum* wood to Madras and Masulipattam (Madras); and *kindal* and *matti* wood to Belgaum.

CENTRES OF WHOLESALE TRADE, known as *padmuli* (wholesale) bazars, play the most important part in assembling and distributing agricultural and other goods in this district. Retail trade is also carried on to some extent in these centres. The following is a list of the wholesale markets showing the commodities handled by them :—

Hubli	.. Cotton, groundnut, cotton seed, timber, fire-wood, groundnut oil, copper and brass wares, handloom female dresses, jaggery and betelnuts.
Dharwar	.. Cotton, cotton seed, groundnut, and <i>kardi</i> seed.
Gadag	.. Cotton, cotton seed, groundnut, and <i>kardi</i> seed, groundnut and handloom cloth.
Byadgi	.. Chillies and betelnut.
Haveri	.. Groundnut seed and cardamom.
Ranebennur	.. Cotton, cotton seed and groundnut seed.

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Cotton.

Other Exports.

Timber.

TRADE CENTRES.

CHAPTER 8. — Trade. TRADE CENTRES.	Nargund	.. Cotton and groundnut seed.
	Annigeri	.. Cotton.
	Yalvigi	.. <i>Til</i> seeds.
	Kundgol	.. Cotton and groundnut seed.
	Savanur	.. Groundnut seed.
	Hole Alur	.. Groundnut seed.

In regard to certain specified produce, the markets at Hubli, Gadag, Nargund, Annigeri, Byadgi and Dharwar have been brought under regulation by the application of the Bombay Agricultural Produce Markets Act of 1939. Sales at these centres are made by the conventional auction system, and rates of brokerage and other charges are fixed by the traders taking into consideration the rates prevailing at other centres for the same commodities.

REGULATED MARKETS.

AN EFFORT WAS MADE as far back as the early thirties of this century towards regulation of markets in this district. At first, cotton was the commodity brought under regulation by the Bombay Cotton Markets Act (XVII) of 1927. The markets of Hubli and Gadag were brought under the operation of this Act in the year 1938. Subsequently, the Bombay Agricultural Produce Markets Act (XXII) of 1939 was enacted to bring all other agricultural commodities also under regulation. But because of monopoly procurement and rationing of cereals introduced as a war and post-war measure by the State Government, actual effect could not be given to this Act in any large measure, because if cereals were not included in the regulation, most of the markets were likely to be rendered financially uneconomic. The old markets at Hubli and Gadag were brought under the new Act in the year 1942 when only trade in cotton was regulated. In the year 1948-49 groundnut, safflower and sesamum were also brought under regulation in Hubli and groundnut and safflower in Gadag. The year 1947-48 saw the extension of regulation to the markets at Nargund, Annigeri, Dharwar and Byadgi. The commodities under regulation were: in Nargund, cotton, groundnut, safflower, *tur*, *mug*, beans and *udid*; in Dharwar, cotton, groundnut and safflower; in Annigeri, cotton, safflower, groundnut, gram, linseed and castorseed; and in Byadgi, chillies.

Proposals for regulating other markets in the district are now (1953) pending before the State Government. Under the Act, the State Government may proclaim any area as a "market area" in respect of all or any of the kinds of agricultural produce specified and establish a market committee for that area. This market committee, when so required by the State Government, has to establish a market in the area providing for facilities in connection with the purchase and sale of the agricultural produce concerned.

Each market committee, as laid down in the Rules framed under the Act, is composed of 15 members of whom 6 are elected by the organisations of agriculturists operating in the market area, or, where no such organisations exist, agriculturists residing in the market area; 5 from licensed traders in the market area, 2 from the local authorities, and 3 nominated by Government. The market committee enforces various provisions of the Act and regulates trading practices. It licenses all traders, general commission agents, brokers, weighmen, *hamals* and cartmen, and recovers licence fees from them; and also lays down regulations relating to their practices. It has put down a number of undesirable practices which were previously in vogue. The growers bring cartloads of

their agricultural produce to the yard and a cess is collected by the market committee on each cart. Soon after the carts laden with the produce reach the godowns of the general commission agents (*adatyas*, as they are commonly known), they are unloaded and the produce are weighed by licensed weighmen in the presence of the seller and the commission agent. The weights are entered by the weighmen in weighment slips in triplicate. The first copy is given to the seller, the second to the commission agent and the third to the office of the Market Committee for record. The produce is sold either by open auction or by open agreement and not by secret signs. Immediately after the bargain is struck, an agreement is entered into and signed by the seller, buyer and the commission agent in the presence of an official of the market committee; and the contract shows the quality, quantity and rates settled for the commodity; and no variation is allowed afterwards. A copy of the agreement is given to the market committee office. The sale proceeds are given to the seller immediately after the delivery after deducting all merchandising charges, viz., commission, insurance, brokerage, *hamali*, godown rent and charges for weighment, sieving, surveying and stocking, the rates of which are fixed by the committee. No kind of unauthorized trade allowances or deductions are allowed by the committee. The market committee also displays the prices of commodities ruling not only in that particular market but also those in other important outside markets, and items of news which might benefit both the sellers and the buyers. The market committee arbitrates in disputes between the two parties arising out of quality, containers and trade allowances. Usually such disputes are speedily settled.

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Hubli, one of the oldest cotton markets of the district, had been under regulation as regards cotton under the Bombay Cotton Markets Act of 1927 since 1938, and was brought under the Bombay Agricultural Produce Markets Act of 1939 in 1942. In 1948-49, regulation was extended to groundnut, safflower and sesamum. The area under this market comprises the talukas of Hubli, Kalghatgi and Shiggaon. It has got a yard of 56 acres at the head office at Hubli. It has also a subsidiary market at Yalvigi, which is an important trade centre. In the year 1951-52, arrivals in the Hubli market and the Yalvigi sub-market were as follows :—

Hubli.

TABLE No. 3.

ARRIVALS IN HUBLI MARKET (1951-52).

		Hubli.	Yalvigi.
1. Cotton (unginned) ...	90,478	(<i>andagis</i>)*	1,144 (<i>andagis</i>)*
2. Cotton (ginned) ...	47,014	(<i>andagis</i>)*	12 (<i>andagis</i>)*
3. Groundnut (unshelled) ...	97,252	(bags)†	27,926 (bags)†
4. Groundnut (shelled) ...	234	(bags)†	.....
5. Sesamum ...	169	(bags)†	.....
6. Safflower ...	5,764	(bags)†	3,301 (bags)†

* *Andagi* is also called *docra*. In the case of unginned cotton, it weighs 12 quarters, and in that of ginned cotton 6 quarters.

† One bag is equal to

1 Bombay Maund in the case of groundnut (unshelled).

2½ Bombay Maunds in the case of groundnut (shelled).

2¼ Bombay Maunds in the case of safflower.

2 Bombay Maunds in the case of sesamum.

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Hubli.

There were under licence 399 buyers, 73 general commission agents, 2 brokers, 111 weighmen, 88 *hamals*, 85 cartmen, 226 persons owning public carriers (motor trucks) and 642 assistants of traders. The income of the market committee in the year 1951-52 was Rs. 47,584 and the expenditure amounted to Rs. 44,986 leaving behind a surplus of Rs. 2,598.

It has been estimated by the Karnatak Chamber of Commerce that the turnover in this market is 32,000 bales of cotton and 30,000 bags of groundnut, valued at Rs. 1,66,00,000. The goods brought to the market are stored in the godowns of the general commission agents on payment of charges. Sometimes goods are also stored in the compounds of ginning factories, old dwelling houses, unusable shops and underground cellars. The Hubli Co-operative Cotton Sale Society Ltd. also acts as a general commission agent. The market committee publishes in local *Kannada* dailies the daily rates of commodities ruling in the market.

Gadag.

Gadag, another old cotton market of the district, had also been regulated under the Bombay Cotton Markets Act of 1927 in the year 1938 and was brought under the Act of 1939 in 1942. It was regulated only for cotton till 1948 when groundnut and safflower were also brought under regulation. The area under the Gadag market extends over Gadag and Ron talukas and Mundargi Peta. It has a big market yard at Gadag proper and there are sub-yards at Mulgund, Mundargi, Hole Alur, Gajendragad and Naregal, which also are wholesale trade centres for all or any of the regulated commodities in this market area. In addition to these yards two more sub-yards have been opened at Ron and Sudi and the proposals to declare them as sub-yards are under consideration. The following figures show the quantities of arrivals in the various yards in the year 1951-52 :—

TABLE No. 4.
ARRIVALS IN GADAG MARKETS (1951-52).

Market and Sub-Market.	Kapas Docras.*	Lint Docras.*	Groundnut (bags).*		Safflower bags.*
			Shelled.	Unshelled.	
1. Gadag ...	1,12,281	65,608	8,731	6,52,638	19,589
2. Mulgund ...	.....	.....	.....	34,158	90
3. Mundargi ...	.....	.....	.....	1,26,564	1,129
4. Ron ...	6,015	.....	.....	6,351	267
5. Hole Alur ...	.....	.....	34	1,22,851	953
6. Naregal ...	4,426	.....	.....	25,330	.....
7. Gajendragad ...	.....	.....	283	1,46,413	5
8. Sudi ...	.....	.....	426	14,034	.....
Total ...	1,22,722	65,608	9,474	11,28,339	22,033

* For the weight of *docras* and bags, see footnote on pp. 436 and 439 respectively.

The Committee issued licences, during 1951-52, to 919 traders, 240 general commission agents, 89 weighmen, 54 cartmen, 275 *hamals* and 920 assistants of traders and general commission agents functioning in the market. In the year 1951-52, the income of the committee was Rs. 1,01,871 and expenditure Rs. 63,807, leaving a surplus of Rs. 38,064 to be added to the permanent fund of Rs. 2,06,842. The market committee has arranged for the grading of *kapas* of the Laxmi and Jayadhar varieties received for sale at the co-operative sale societies at Gadag, Ron, Naregal and also at the Gadag Cotton Market Association, Gadag. In the case of groundnut and safflower, the market committee has fixed a rate of deduction for refraction and dirt. The committee arranges for special auctions for the graded cotton at the premises of the co-operative sale societies. The committee has constructed a big sale hall at the Gadag market which facilitates the auction system. The commodities are stored in this market in the same manner as in Hubli.

A cotton market has been in existence at Dharwar for long though it is less important than the markets at Hubli and Gadag. It was brought under regulation in the year 1947-48. Its area extends over the Dharwar taluka and 8 villages of the Navalgund taluka. It has got a market yard in the heart of the town, measuring about 10 acres. The commodities under regulation are cotton, groundnut and safflower. Estimated arrivals for the year 1951-52 were : cotton, 17,995 *docras* ;* groundnut, 62,555 bags * ; safflower, 12,262 bags.*

In 1951-52, the Committee issued licences to 59 traders, 33 general commission agents, 3 weighmen, 59 *hamals* and 17 cartmen. This market is still in its infancy and competition from the nearby Hubli market is keen. The committee's income during the year was Rs. 5,665 and expenditure Rs. 7,251, leaving a deficit of Rs. 1,586. The committee made arrangements for grading *kapas*.

Byadgi is one of the largest markets for chillies in the Bombay State. Its importance as a trade centre for chillies has received mention in the old Dharwar Gazetteer. During the past sixty years, the cultivation of chillies in the district has shown a tremendous increase and Dharwar is now one of the largest chilly-growing district in the Indian Union. All chillies grown in the Byadgi peta and Hirekerur taluka pass through the wholesale market at Byadgi. It has been estimated that nearly two lakhs of maunds of chillies valued nearly at one crore of rupees are handled in this market. The Byadgi market was brought under regulation for chillies in the year 1947-48. Its area extends to the Byadgi mahal and the Hirekerur taluka. It has got an extensive yard at Byadgi. In the year 1951-52 the arrivals of chillies were estimated at 1,02,104 *andagis* † and 944 bags, † valued at Rs. 1,02,39,620. There were 213 traders, 74 general commission agents, 11 weighmen, 57 *hamals*, 37 public carriers and 18 cartmen operating in the market under licences issued by the market committee. The income of the market committee was Rs. 1,90,294 and expenditure Rs. 1,90,024, leaving a very small surplus of Rs. 270.

* For the weight of *docras* and bags, see footnote on pp. 436 and 439 respectively.

† One *andagi* of chillies weighs 2 Bombay maunds and one bag weighs 10 seers or 20 pounds.

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Annigeri.

The chillies are stored in the godowns of the general commission agents. The market committee has made arrangements for the grading of the chillies brought to the market for sale.

Annigeri, which lies on the main line of the Southern Railways, is another important wholesale market in the district. It was brought under regulation in 1947-48 for cotton, groundnut, safflower, gram, linseed and castorseed. The Annigeri market area comprises only 30 villages of the Navalgund taluka. It has a yard at Annigeri, measuring about 10 acres. In 1951-52, the market committee issued licences to 154 traders, 10 general commission agents, 22 weighmen, 17 cartmen and 48 *hamals*. In the year 1951-52, 22,500 *docras** of seed cotton; 10,742 bags* of groundnut; 1,711 bags* of safflower; 242 bags† of gram; 5 bags of linseed and 2 bags of castorseed arrived. Income of the market in that year was Rs. 10,228 and expenditure Rs. 6,608, leaving a surplus of Rs. 3,620.

Nargund.

Nargund is one of the old wholesale markets of the district. In the old days it was more important than it is to-day. Trade in this market is on the decline. This market was brought under regulation in the year 1946-47, for cotton, groundnut, safflower, *tur*, *mug*, beans and *udid*. The Nargund market area comprises Nargund peta and 21 villages of the Navalgund taluka. The area of its market yard is 2 acres and 14 *gunthas*. In the year 1951-52, the market committee issued licences to 318 traders, 34 general commission agents, 28 weighmen and 30 *hamals*. During the year, 42,470 *docras** of unginned cotton, 24 *docras** of ginned cotton, 18,785 bags* of groundnut, 2,723 bags* of safflower and 1,813 bags† of pulses arrived. The income of the committee during the year 1951-52 was estimated at Rs. 8,856 and expenditure at Rs. 7,076, leaving a surplus of Rs. 780.

The following table gives details about the regulated markets of Dharwar district :—

TABLE No. 5.
REGULATED MARKETS IN DHARWAR DISTRICT (1951-52).

Markets with their sub-markets.	Areas covered.	Commodities brought under regulation.	Figures of arrivals for the year 1951-52.
1. <i>Hubli</i> (With a sub-market at Yalvigi).	Talukas of Hubli, Kalghatgi, and Shiggaon.	Cotton (unginned). Cotton (ginned) ... Groundnut (shelled). Groundnut (unshelled) ... Sesamum ... Safflower ...	91,622 <i>andagis</i> . 47,026 <i>andagis</i> . 234 bags. 1,25,178 bags. 169 bags. 9,065 bags.
2. <i>Gadag</i> (With sub-markets at Mulgund, Mundargi, Ron, Hole-Alur, Naregal, Sudi and Gajendragad).	Talukas of Gadag and Ron: and Mundargi Peta.	Cotton (unginned). Cotton (ginned) ... Groundnut (shelled). Groundnut (unshelled) ... Safflower ...	1,22,722 <i>docras</i> . 65,608 <i>docras</i> . 9,474 bags. 11,28,339 bags. 22,033 bags.

* For the weight of *docras* and bags, see footnote on pp. 436 and 439 respectively.

† One bag of pulses weighs about 2 Bombay maunds.

TABLE No. 5—*contd.*

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Trade.
REGULATED
MARKETS.

Markets with their sub-markets.	Areas covered.	Commodities brought under regulation.	Figures of arrivals for the year 1951-52.
3. <i>Dharwar</i> ...	Taluka of Dharwar and 8 villages of the Navalgund Taluka.	Cotton ... Groundnut ... Safflower ...	17,995 <i>docras</i> . 62,555 bags. 12,262 bags.
4. <i>Annigeri</i> ...	30 villages of the Navalgund Taluka.	Cotton ... Groundnut ... Safflower ... Linseed ... Castorseed ... Gram ...	22,500 <i>docras</i> . 10,742 bags. 1,771 bags. 5 bags. 2 bags. 242 bags.
5. <i>Nargund</i> ...	Nargund Peta and 21 villages of the Navalgund Taluka.	Cotton (unginned). Cotton (ginned) ... Groundnut ... Safflower ... Pulses (<i>tur</i> , <i>mug</i> , bean and <i>udid</i>).	42,470 <i>docras</i> . 24 <i>docras</i> . 18,785 bags. 2,723 bags. 1,813 bags.
6. <i>Byadgi</i> ...	Byadgi Peta and Hirekerur Taluka.	Chillies ...	1,02,104 <i>andagis</i> and 944 bags.

PLACES WHERE PERIODICAL MARKETS are held in assembling and distributing goods come next to the chief trade centres. MARKET PLACES.

In many towns and villages a market is held on a fixed day. The following is the list of towns and villages where periodical markets are held :—

Byadgi Taluka	.. Byadgi, Chikkabasur, Kaginelli and Motebennur.
Dharwar Taluka	.. Alnavar, Aminbhavi, Betigeri, Dharwar, Garag, Hebli, Mugad, Tadmok and Tegur.
Gadag Taluka	.. Gadag, Hombal, Kotumachigi, Lakkundi and Mulgund.
Hangal Taluka	.. Adur, Akki-Alur, Alur, Basapur, Belgalpeth, Bammanhalli, Chikkunshihosur, Hangal, Kasaner, Kapparsikop, Naregal, Sammasagi and Tilwalli.
Haveri Taluka	.. Agadi, Belavigi, Devagiri, Devihosur, Guttal, Havannur, Hattimattur, Haveri, Hosaritti, Kabbur, Kanawatti, Karajgi, Neglur and Sangur.
Hirekerur Taluka	.. Chikkerur, Havasbhavi, Hirekerur, Kod, Masur, Naganawand and Rattihalli.
Hubli Taluka	.. Arlikatti, Hebsur, Hubli and Kusugal.
Kalghatgi Taluka	.. Bammigatti, Bendigeri, Dhumwad, Gatigi, Hulikoti, Hulkop, Kudalgi, Kalghatgi and Mishrikoti.

CHAPTER 8. Trade. MARKET PLACES.	Kundgol Taluka	.. Bilehal, Goudgeri, Gudgeri, Ingalgi, Hireharkuni, Kamdolli, Kundgol, Saunshi, Yerguppi and Yeliwal.
	Mundargi Taluka	.. Bidarhalli, Dambal, Hullikeri and Mundargi.
	Nargund Taluka	.. Nargund and Shirol.
	Navalgund Taluka	.. Annegeri, Alagwadi, Arekushahatti, Morab, Navalgund, Shirkol, Shirur and Shelavadi.
	Ranebennur Taluka	.. Airani, Halageri, Karur, Kuppelur, Medleri, Ranebennur and Tumminkatti.
	Ron Taluka	.. Abbegeri, Belganiki, Gajendragad, Hirehal, Hole-Alur, Jakkali, Mallapur, Mushigeri, Naregal, Nidgundi, Ron, Savadi, Sudi and Yavagal.
	Shiggaon Taluka	.. Bankapur, Chandapur, Dhundshi, Gudgeri, Hirebendigeri, Hulgur, Savanur, Shiggaon, Tadas and Yalvigi.
	Shirhatti Taluka	.. Belehosur, Bannikop, Bellati, Hebbal, Itagi, Laxmeshwar, Shigali, Shirhatti and Suranagi.

Of these 129 markets, the important ones are those held in Dharwar, Gadag, Hangal, Naregal, Kod, Hubli, Kundgol, Gudgeri, Saunshi, Mishrikoti, Haveri, Mundargi, Bankapur, Dhundshi, Savanur, Shiggaon, Yalvigi, Naregal, Ron, Mallapur, Nargund, Laxmeshwar, Shigali, Shirhatti, Annegeri, Ranebennur, Tumminkatti, Byadgi and Motebennur. Except in those places which are also trade centres, the attendance is reported to be always less than 1,000 persons.

Markets are generally held in the centre of the town or village from eight in the morning till five in the evening. These market places are both distributing and assembling centres. The chief articles handled are grain of all sorts, cloth, vegetables, fruits, groceries, spices, chillies, molasses, sugar, lamp oil, fuel, dry cowdung cakes, pepper and brass vessels, earthen pots, and other articles of daily use. Beside these articles, shoes, ropes, brooms, baskets, blankets and soap are also offered for sale in some of the important markets. Some of the sellers are themselves the producers of the goods they sell, and others are either dealers or agents of dealers in neighbouring towns or villages. Often, pedlars also attend such fairs and offer their merchandise for sale. The buyers are the people of the market place and the villages round about. The transactions are usually done on cash basis.

VILLAGE SHOP-KEEPERS.

VILLAGE SHOPKEEPERS occupy an important place in the organisation of trade in rural areas of the district. Almost every village has one or more shopkeepers who provide its inhabitants with their day-to-day necessities. The following statement shows the estimated number of shops in various talukas. Shops in the towns of Dharwar, Hubli and Gadag are excluded from the statement, but are described later in great detail.

TABLE No. 6.

SHOPS IN DHARWAR DISTRICT (1949-50) (EXCLUSIVE OF THOSE IN THE TOWNS OF HUBLI, DHARWAR AND GADAG).

Taluka or Peta.	Number of Villages.	Number of Shops.	Taluka or Peta.	Number of Villages.	Number of Shops.
Byadgi ...	63	332	Kundgol ...	54	574
Dharwar ...	116	629	Mundargi ...	50	360
Hangal ...	147	483	Nargund ...	31	360
Haveri ...	113	1,587	Navalgund ...	59	553
Hirekerur ...	125	561	Ranebennur ...	106	1,168
Hubli ...	57	595	Ron ...	93	722
Gadag ...	55	826	Shiggaon ...	127	730
Kalghatgi ...	84	271	Shirhatti ...	79	456
			Total ...	1,359	10,207

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Trade.
VILLAGE SHOP-
KEEPERS.

Taking the district as a whole, on an average there are seven shops for a village. The talukas of Kalghatgi and Hangal have an average of 3 shops per village, which is the lowest in the district, while the highest average is in Gadag, viz., 15 shops per village. Except some villages in the *malnad*, where some villages have no shops at all, all other areas in the district have shops in every village.

Except grain, which he buys from the local producers, the village shopkeeper draws his stock-in-trade from the large towns of the neighbourhood with which he has business relations and where probably he gets credit facilities. His stock generally includes grain, groceries, sugar, salt, *gul*, vegetables, oils, ghee (*tuppa* in Kannada), spices, coconuts, washing soap, tea, tobacco, betelnut, chillies and other articles required by people for their daily use. Shops in larger villages sell also cloth. A few shopkeepers with sufficient resources deal also in building materials, fuel, transport vehicles, machinery and miscellaneous manufactured goods. People generally buy cloth and articles not in daily use either from the head-quarter town of the taluka or from some market town to which such articles are brought by shopkeepers on market days. Barter is not in general practice. Articles are purchased mostly on payment of ready cash, but in some cases the customer is allowed a running account to be settled monthly. The village shopkeepers also act as money-lenders. All shopkeepers have a place of business at a central place. The smaller ones often move from place to place within a radius of twenty or thirty miles of their shops to buy and sell their ware, but the larger ones remain throughout the year in their own shops and do not move out.

THE FOLLOWING STATEMENT compiled from the quarterly returns under the Bombay Sales Tax Act of 1946 gives an idea of the volume of business done by the big shopkeepers for January-March 1951 :—

SHOPS REGISTERED
UNDER SALES
TAX ACT.

TABLE No. 7.

DHARWAR DISTRICT—NUMBER AND GROSS TURNOVER OF DEALERS REGISTERED UNDER THE BOMBAY SALES TAX ACT
(JANUARY-MARCH 1951)

Figures under Rs. are in Thousands.

	Food-stuffs.		Clothing and other consumer goods.		Building materials.		Transport Vehicles and Goods.		Machinery and Capital Goods.		Fuel and Power.		Industrial commodities.		Miscellaneous.		Total.	
	No.	Rs.	No.	Rs.	No.	Rs.	No.	Rs.	No.	Rs.	No.	Rs.	No.	Rs.	No.	Rs.	No.	Rs.
1. Dharwar taluka*	...	1	12	3	1,13	13	3,24	...	...	...	1	59	1	7	...	...	19	5,15
2. Kalghatgi taluka
3. Shiggaon taluka
4. Hubli taluka †	...	3	42	1	5	...	...	...	...	...	...	...	...	...	...	...	4	47
5. Navalgund taluka	...	7	92	2	1,87	...	...	...	...	...	...	...	...	...	1	4,59	10	7,38
6. Gadag taluka ‡	...	10	2,66	5	70	...	...	...	...	...	...	...	...	...	6	1,29	21	4,65
7. Ron taluka	...	47	25,22	29	5,12	2	23	...	...	...	2	33	...	...	27	18,69	107	49,59
8. Nargund mahal	...	4	9,22	6	66	...	...	...	...	...	...	...	...	...	6	5,48	16	15,36
9. Mundargi mahal	...	33	17,22	4	30	...	...	...	...	...	...	...	1	5	5	2,97	43	20,54
10. Haveri town	...	65	31,31	20	5,66	1	1	...	...	...	...	...	2	1,87	7	1,76	95	40,61
11. Rest of Haveri taluka	...	7	7,31	6	22	...	...	...	...	...	...	...	...	...	4	1,33	17	8,86

12. Ranebennur taluka	...	18	16,43	13	2,44	...	...	...	...	...	...	...	...	...	2	53	33	19,40
13. Byadgi town	...	13	21,36	2	38	...	...	...	...	...	...	...	...	...	...	...	15	21,74
14. Rest of Byadgi mahal	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
15. Hangal taluka	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
16. Shirhatti taluka	...	24	6,25	12	1,00	...	...	...	...	...	...	...	1	2	6	6,80	43	14,07
17. Hirekerur taluka	...	1	4	...	...	...	...	...	...	...	...	...	...	...	...	...	1	4
18. Kundgol mahal	...	6	2,01	1	10	...	...	...	...	...	...	...	...	...	1	4	8	2,15
		239	1,40,49	104	19,63	16	3,48	3	92	5	2,01	65	43,48	4,32	2,10,01

* Excluding shops in the Dharwar town.

† Excluding shops in the Hubli town.

‡ Excluding shops in the Gadag town.

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SHOPS REGISTERED
UNDER SALES
TAX ACT.

Since the turnover of most of the retail shops in the district does not reach the minimum prescribed for registration under the Sales Tax Act (Rs. 10,000 in the case of importers and manufacturers and Rs. 30,000 in the case of other dealers), a considerable number of them fall outside the scope of the statement.

During the quarter ended 31st March 1951, there were 432 registered dealers in the district excluding the towns of Hubli, Dharwar and Gadag, and their gross turnover amounted to Rs. 2,10,01,000. The largest number of dealers, *viz.*, 239 or 55.3 per cent. of the total number of dealers, were grouped under "Foodstuffs" and they had also the largest turnover, *viz.*, Rs. 1,40,49,000 or 66.8 per cent. of the total turnover. "Clothing and other consumer goods" claimed 104 dealers or 24 per cent. of the total number, and the turnover under that group was Rs. 19,65,000 or 9.4 per cent. of the total turnover. The registered dealers in the two categories mentioned above are to be found all over the district except in the talukas of Kalghatgi, Shiggaon and Hangal, and the rural areas of the Byadgi mahal. Although there were only 65 dealers under miscellaneous, their turnover, *viz.*, Rs. 43,48,000 was 20.7 per cent. of the total. Registered dealers under "Building Materials" are to be found only in Dharwar taluka, Ron taluka and Haveri town. Those under "Fuel and Power" are to be found in Dharwar and Ron talukas; and those under "Industrial commodities" are to be found in Dharwar, Mundargi, Haveri and Shirhatti. There are no registered dealers coming under the categories of "Transport Vehicles and Goods" and "Machinery and Capital Goods".

FAIRS.

THERE ARE QUITE A LARGE NUMBER OF FAIRS associated with important deities and religious festivals, and considerable quantities of agricultural and other commodities are brought there for sale. In the year 1953-54, the number of such fairs in the Dharwar district was 379, distributed as follows :—

TABLE No. 8.

FAIRS IN DHARWAR DISTRICT (1953-54).

Taluka or Peta.	Number.
Byadgi	.. 15
Dharwar	.. 24
Gadag	.. 26
Hangal	.. 26
Haveri	.. 29
Hirekerur	.. 34
Hubli	.. 32
Kalghatgi	.. 15
Kundgol	.. 21
Mundargi	.. 15
Nargund	.. 18
Navalgund	.. 21
Ranebennur	.. 16
Ron	.. 23
Shiggaon	.. 35
Shirhatti	.. 28
Total	.. 379

The talukas of Shiggaon and Hirekerur have larger number of fairs than other talukas. The taluka of Kalghatgi and Mundargi Peta have 15 fairs each, which is the lowest figure in the district. From the point of view of trade, only 33 fairs are important and they are those held at Aminbhavi, Dharwar, Garag and Hebli in the Dharwar taluka; Trimalkop and Hubli in Hubli taluka; Gadag, Hombal, Lakkundi and Mulgund in the Gadag taluka; Bankapur, Shiggaon, Dhundshi and Tadas in the Shiggaon taluka; Annegeri and Shelvadi in the Navalgund taluka; Gajendragad, Naregal and Ron in the Ron taluka; Agadi, Devagiri, Haveri, Hosriti, Kana-walli and Karajgi in the Haveri taluka; Ingalgi and Mattigatti in the Kundgol Peta; Kadmanhalli in Byadgi Mahal; Rattihalli in the Hirekerur taluka; Medleri in Ranebennur taluka; Alur in the Hangal taluka; and Mundargi in the Mundargi Peta. The talukas of Kalghatgi and Shirhatti and Nargund Peta do not have any big fair noted for their trading activities.

These fairs are usually attended by pedlars, itinerant merchants, villagers from the neighbourhood and petty shop-keepers. Wholesale traders usually do not attend and, therefore, the turnover is generally small. Among the salesmen are sweetmeat makers, gardeners, grocers, tassel makers, coppersmiths, vendors of parched grains, weavers, tailors, betel-leaf vendors and oilmen. The buyers are usually the residents of the village and its neighbourhood and pilgrims from distant places. A large variety of goods are handled at such fairs, such as *dhotars*; *saris*; ready-made clothes; small carpets; copper, iron and brass vessels; lamps; small metal-boxes; toys; sugar; foodgrains; sweetmeats; flowers; fruits; thread and needle; combs; red powder (*kumkum*); perfumes; false pearls; corals; beads; matches; etc. The transactions at all these fairs are done on a cash basis and rarely does one find farmers indulging in barter. At some places where larger fairs are held, the local authorities make arrangements of land, lay out and accommodation for visitors and merchants.

NEXT IN IMPORTANCE TO RELIGIOUS FAIRS ARE THE PEDLARS who go hawking merchandise from village to village. This class of merchants still plays quite an important role in the trade organisation of the district, but their system of trade has undergone considerable changes in recent years. The growing importance of weekly bazars and fairs does not give much scope for pedlars going from village to village. The villagers who used to patronize these pedlars now show a definite preference for the periodical markets. They now obtain their necessities either from the village shops or from the weekly bazars held in the village or nearabout. This, however, does not mean that pedlars have altogether disappeared from the rural areas. The system of peddling from village to village does exist even now in all the sixteen talukas of the district, though it is reported to be dwindling in the Navalgund taluka and obtains in the Nargund Peta only on a very small scale.

These pedlars belong to professional classes such as oilmen, weavers, gardeners, tailors, betel-leaf vendors, besides those who buy things in urban centres and sell them in rural areas by hawking. The pedlars usually move from village to village in fair weather seasons, and return to their respective places before the monsoon

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PEDLARS.

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PEDLARS.

sets in. Most of the pedlars belong to the district itself. It has, however, been reported from Haveri taluka that sometimes pedlars from Mysore and Madras also come and do business.

Pedlars usually carry their goods on ponies, horses, bullocks, carts, and sometimes on their own shoulders and heads. In some parts of the district, bicycles, motor vehicles and asses are also used in carrying the merchandise. Motor vehicles are in use in the talukas of Ranebennur and Navalgund, and bicycles in the Hubli taluka. Pedlars obtain their stock-in-trade from Gadag, Hubli, Dharwar or other nearby towns and sell the same in rural areas, market towns and fairs within their circuit. They are usually known to their customers. There are different types of pedlars, each type handling a particular class of commodities. Grocers usually handle groceries and spices; tailors cloth and ready-made clothes; gardeners fruits and vegetables; coppersmiths copper and brass wares; goldsmiths cheap ornaments; betel-leaf vendors betel leaves; and oilmen oil and ghee (*tuppa*). Among other commodities sold are: sweetmeats, tea, ice-cream, parched rice, bread and biscuits; betelnuts, betel-leaves, tobacco, lime, bidies, cheap cigarettes and snuff; handloom and mill-made cloth, ready-made clothes, *saris*, *dhotars*, blouse pieces and caps; cooking utensils of brass, copper, iron and aluminium; blankets, carpets, mats, bamboo baskets, brooms, grinding stones, earthen potteries, clay and wooden toys; grocery, chillies, condiments and spices, oil, kerosene oil, and stationery, bangles, *agarbatties*, red and yellow powders; and aromatics like camphor, *dashanga*, *loban* and *halmaddi*. Most of the transactions are on cash basis, though the system of barter does prevail on a small scale in the talukas of Ron, Gadag and Hubli, and Mundargi peta. From Gadag and Ron talukas, there have been reports that small quantities of jowar grain are sometimes bartered for curd, vegetables, tamarind, onions, and minor grocery articles.

VOLUME OF
TRADE.

AS ALREADY STATED, the towns of Gadag, Hubli and Dharwar are the chief centres of wholesale trade of the district. An exhaustive and accurate description of the wholesale and retail trade of these towns is not possible due to absence of any official or non-official data covering the whole field. An idea of wholesale trading in cotton and oil-seeds in these towns has been given in the preceding pages. In the next few pages some particulars of the retail trade are given.

Exact figures of the volume of exports and imports in respect of these three towns are not available. The octroi collections of the municipal boroughs, however, give a rough idea of the imports. Octroi is collected only on imports and not on exports, and imports are mainly for consumption within the town.

Dharwar.—The following statement shows the quantity of imports in the town of Dharwar during 1951-52 and 1952-53, based on the octroi returns :—

CHAPTER 8.

Trade.

VOLUME OF TRADE,
Dharwar.

TABLE No. 9.

VOLUME OF IMPORTS IN DHARWAR TOWN—1951-52 AND 1952-53.

(Figures are in quantities in Bengali maunds unless otherwise specified.)

Commodities.	1951-52.	1952-53.
1. Pulses including grains	4,31,793	4,94,220
2. Sugar	49,090	47,226
3. Animals for slaughter (numbers) ...	17,710	15,414
4. Articles used in construction of buildings.	8,74,020	7,99,427
5. Cloth piecegoods and articles of clothing.	32,23,842	16,12,318
6. Metal and articles of metal ...	1,01,922	80,361
7. Tobacco	6,519	6,404
8. Tea	6,252	33,039
9. Cement	36,710	6,240
10. Oil	1,27,701	1,23,024

Prior to 1950-51, the Dharwar municipal borough used to levy terminal taxes on goods and it was only in 1950-51 that octroi replaced terminal tax. Piecegoods and clothing materials form the largest item of the imports followed by building materials. Owing to the prevalence of rationing, the State Government imported all rationed cereals into the town in the first instance and then distributed them in other rationed areas of the district. Therefore, the imports of cereals into the town were intended not only for consumption in the town but also for exports to other rationed areas. Building materials appear to have been imported in larger quantities to meet the needs of post-war house-building activities. Dharwar is not an important textile manufacturing centre and, therefore, the needs of the city and of the district have to be met by large imports of cloth from Bombay, Sholapur, Madras, Bangalore and Ahmedabad.

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Trade.
VOLUME OF TRADE.
Gadag.

Gadag.—The following statement gives the volume of imports in Gadag town during 1951-52 and 1952-53, based on the octroi returns :—

TABLE No. 10.

VOLUME OF IMPORTS IN GADAG TOWN—1951-52 AND 1952-53.

(In Bengali maunds.)

Commodities.	1951-52.	1952-53.
1. Cereals and Pulses	3,88,838	3,26,086
2. Refined Sugar	21,075	27,942
3. Unrefined Sugar and Jaggery ...	1,24,997	1,17,962
4. Butter and ghee	14,540	13,103
5. Other articles of food	2,05,207	2,59,628
6. Cattle feeds	2,52,279	3,62,836
7. Fuel and articles used in washing ...	4,52,301	5,58,766
8. Oil	12,712	11,310
9. Oilseeds	7,91,817	6,93,421
10. Building materials	4,57,729	9,23,626
11. Cement	*	17,769
12. Drugs, gums, spices, perfumes, etc. ...	75,829	86,750
13. Tea	11,266	11,276
14. Cloth piecegoods... ..	†	†
15. Iron and Steel	62,527	64,636
16. Other metals	5,450	4,147
17. Cotton	4,10,003	4,24,042
Total	32,86,570	39,03,300

In Gadag town building materials (9,23,626 maunds) in 1952-53 bulk largely among the imports, due possibly to increased building activities in post-war conditions. The large imports of oilseeds (6,93,421 maunds in 1952-53) may be accounted for by the location of a number of oil mills in the town. Gadag being an important centre of cotton trade and a small centre of textile manufacture, its large imports of cotton (4,24,042 maunds in 1952-53) are explainable.

* Included in item No. 10.

† Quantity not available as octroi duty was collected on *ad valorem* rates. During the years 1951-52 and 1952-53, cloth worth Rs. 64,478 and Rs. 68,557 respectively was imported into the town.

Hubli.—The statement below gives the imports into Hubli town and octroi duty collected on them during 1951-52 and 1952-53 :—

CHAPTER 8.

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Trade.VOLUME OF TRADE,
Hubli.

TABLE No. 11.

VOLUME OF IMPORTS IN HUBLI TOWN AND OCTROI DUTY
COLLECTED DURING 1951-52 AND 1952-53.

	1951-52.		1952-53.	
	Numbers, cartloads, valuation or quantity (in mds.)	Octroi duty collected (in Rs.)	Numbers, cartloads, valuation or quantity (in mds.)	Octroi duty collected (in Rs.)
1. Cereals and Pulses.	3,38,179 (mds.)	10,566 0 0	3,95,140 (mds.)	12,348 0 0
2. Sugar ..	47,849 (mds.)	11,969 0 0	89,728 (mds.)	22,439 0 0
3. Other articles of food.	{ 1,46,356 (mds.) 5,11,227 (Rs.) }	71,191 0 0	{ 14,74,529 (mds.) 2,92,877 (Rs.) }	74,576 0 0
4. Cattle feeds and fodder.	{ 31,337 (cartloads) 1,21,475 (mds.) }	7,714 0 0	{ 37,572 (cartloads) 1,32,457 (mds.) }	8,836 0 0
5. Animals for slaughter.	20,960 (No.)	655 0 0	23,008 (No.)	719 0 0
6. Charcoal and firewood.	{ 73,204 (cartloads) 32,415 (mds.) }	7,349 9 6	{ 67,211 (cartloads) 33,662 (mds.) }	7,209 8 0
7. Building Materials.	{ 1,05,452 (cartloads) 13,654 (Rs.) 15,324 (mds.) }	53,845 1 9	{ 1,14,107 (cartloads) 782 (Rs.) 15,213 (mds.) }	54,054 1 6
8. Cement ..	52,696 (mds.)	6,857 0 0	55,652 (mds.)	6,952 8 0
9. Piecegoods ..	1,24,37,649 (Rs.)	99,430 2 9	9,25,586 (Rs.)	66,528 6 5
10. Metals ..	{ 7,136 (No.) 75,454 (Rs.) 1,28,925 (mds.) }	27,550 11 11	{ 6,393 (No.) 44,344 (Rs.) 1,05,182 (mds.) }	20,600 6 9
11. Tobacco ..	8,475 (mds.)	15,891 4 0	10,651 (mds.)	19,970 9 0
12. Tea ..	45,444 (mds.)	22,722 0 0	52,184 (mds.)	26,092 0 0
13. Petroleum ..	1,11,109 (mds.)	20,332 12 0	1,08,410 (mds.)	20,326 14 0
14. Kerosene ..	69,879 (mds.)	8,735 0 0	59,231 (mds.)	7,403 8 0
15. Miscellaneous ..	{ 8,333 (No.) 67,75,951 (Rs.) 26,832 (mds.) }	1,22,740 8 1	{ 6,703 (No.) 41,36,881 (Rs.) 28,198 (mds.) }	80,816 5 9

In Hubli too, excluding the item "miscellaneous", "building materials" formed the largest item considered in terms of volume, and yielded a substantial sum by way of octroi (Rs. 54,054 in 1952-53), coming next only to piecegoods, which gave Rs. 66,528 in 1952-53 in octroi. Hubli, which is the largest population centre in the district, has also imported the largest volume of piecegoods as compared to other centres, although it has three textile mills in its own confines. Hubli, as a divisional headquarters of the Bombay State Road Transport Corporation, imported a considerable quantity of petrol (1,08,410 maunds in 1952-53). As an industrial centre, its imports of tea and tobacco are also substantial.

CHAPTER 8.

Trade.

RETAIL TRADE.

RETAIL TRADE IS CARRIED ON by a large number of shops located in the various towns and villages. The details of shops located in various villages and taluka centres, excluding Hubli, Gadag and Dharwar, have been given in a preceding section and the following account deals only with Hubli, Gadag and Dharwar. The retail shops which provide the link between the consumer and the wholesaler are located in the various wards or peths of these towns and cater to the needs of their localities. Their stock-in-trade is usually limited, but rapid replenishment is made when goods are sold out. The retailers usually have dealings with some wholesalers in the town itself, but quite a few of them have direct dealings with outside merchants, particularly in the cloth trade. Retail sales are made usually on a cash basis, but running accounts for customers are not uncommon.

Hubli, although not the district headquarters, has, from of old, been the most important town in the district from the point of view of trade. In fact, it is the entrepot for the whole district, having a link up with Bombay, Sholapur, Madras, Mysore and the taluka headquarters within the Dharwar district. Gadag is also an old trading centre and because of recent industrialization, it has come to occupy an important position in the field of retail trade. Dharwar is the headquarter town of the district, and of late some industries have come to be established there. It has a fairly large population, and the retail traders in this town cater mostly to the needs of its residents.

The Bombay Shops and Establishments Act (LXXIX) of 1948 was first applied in 1948 to the towns of Hubli and Gadag and was extended to Dharwar in 1950-51. This Act enforces compulsory registration of all shops and establishments. Its administration is entrusted to the municipal boroughs. The following statement shows the number of shops registered and employment therein as on 31st March 1952 :—

TABLE No. 12.
NUMBER OF SHOPS IN HUBLI, DHARWAR AND GADAG
(AS ON 31ST MARCH, 1952).

	Number of shops.	Employment.		
		Males.	Females.	Children.
1. Hubli Municipal Borough ...	4,010	8,499	416	453
2. Gadag Betgeri Municipal Borough...	1,337	2,937	87	136
3. Dharwar Municipal Borough ...	1,028	2,188	34	28

In the registers of these municipal boroughs are included a number of shops and establishments connected with certain specific professions, such as tailoring shops, haircutting saloons, flour mills, laundries, small repair shops, etc. These establishments which render specific services as distinct from selling commodities have been described in a separate chapter dealing with "Other Occupations". The following statements show (wardwise) the distribution of those shops that are engaged only in selling commodities in the towns of Dharwar, Gadag and Hubli.

TABLE No. 13.

DISTRIBUTION OF SHOPS IN HUBLI CITY (MARCH 1953).

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Trade.
RETAIL TRADE,
Hubli City.

Categories.	Number of Shops.	Employment.			Localities where the shops are more numerous than in others, with the number of Shops in them.
		Men.	Women.	Children	
1. Pan Bidi, etc. ..	663	835	68	29	60 Shops in Ganeshpeth. 51 " " Station Road. 25 " " Durgadball. 25 " " Marathagalli.
2. Grocery ..	617	925	174	46	71 " " Lumley Market. 39 " " Ganeshpeth. 26 " " Keshwapur.
3. Motor, Motor cycles, Sales and repairs, and Automobile Machinery	76	292	1	13	15 " " Dharwar Road. 13 " " Motor Stand. 8 " " Koppikar Road. 6 " " Dajibanpeth.
4. Cloth ..	42	95	..	..	12 " " Javalisal. 5 " " Belgaumgalli. 4 " " Dajibanpeth.
5. Fruits and Vegetables ..	84	152	11	2	48 " " Lumley Market. 5 " " Station Road. 5 " " Ganeshpeth. 5 " " Sarafgatti.
6. Mutton and Beef ..	44	99	..	3	16 " " Ganeshpeth. 12 " " Katgargalli.
7. Sweetmeats ..	125	222	11	9	20 " " Station Road. 18 " " Ganeshpeth. 8 " " Lumley Market.
8. Cloth and Hosiery ..	218	624	2	8	74 " " Javalisal. 41 " " Kaladgioni. 21 " " Hirepeth. 15 " " Durgadball.
9. Milk and Milk products.	49	82	4	6	18 " " Dajibanpeth. 5 " " Durgadball.
10. Readymade clothes ..	35	78	3	1	10 " " Marathagalli. 6 " " Elipeth (Market). 4 " " Lumley Market.
11. Petromax ..	14	22	1	..	5 " " Durgadball.
12. Tobacco ..	34	88	3	..	7 " " Lumley Market. 6 " " Durgadball. 6 " " Shimpigalli.
13. Medicines ..	37	150	3	2	8 " " Marathagalli. 7 " " Koppikar Road. 6 " " Station Road.
14. Leather goods ..	60	140	6	1	12 " " Station Road. 10 " " Marathagalli. 6 " " Belgaum galli. 6 " " Durgadball.
15. Stationery ..	134	268	..	9	18 " " Durgadball. 17 " " Lumley Market. 16 " " Station Road. 16 " " Broadway. 13 " " Marathagalli. 13 " " Elipeth (Market).
16. Cycles ..	80	154	1	1	8 " " Station Road. 6 " " Bammapur. 5 " " Ganeshpeth. 5 " " Koppikar Road.
17. Gramophone ..	27	48	7 " " Station Road. 4 " " Bandiwad base. 3 " " Koppikar Road. 3 " " Broadway. 3 " " Coen Road.
18. Watches ..	30	50	7 " " Marathagalli. 4 " " Shimpigalli. 3 " " Koppikar Road. 3 " " Fort.

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TABLE No. 13—contd.

Trade.
RETAIL TRADE.
Hubli City.

Categories.	Number of Shops.	Employment.			Localities where the shops are more numerous than in others, with the number of Shops in them.
		Men.	Women.	Children	
19. Umbrella	11	37	1	..	4 Shops in Durgadbail. 2 " " Station Road.
20. Wood fuel	197	279	36	10	16 " " Ganeshpeth. 9 " " Narayansofa. 8 " " Tabibland. 8 " " Dajibanpeth.
21. Timber	49	155	1	5	8 " " Traffic Island. 6 " " Torvi Hakkala. 5 " " Dharwar Road. 4 " " Dajibanpeth. 4 " " Deshpandenagar.
22. Photography ..	33	71	..	..	6 " " Station Road. 4 " " Broadway. 3 " " Marathagalli.
23. Furniture	21	47	..	2	4 " " Dalinberpeth. 3 " " Station Road.
24. Utensils	89	224	..	..	19 " " Bhogaroni. 15 " " Kubasadgalli. 9 " " Lumley Market. 6 " " Ganeshpeth. 6 " " Mullanoni. 6 " " Kanchargalli.
25. Hardware	86	215	4	5	11 " " Hirepeth. 9 " " Javalisal. 6 " " Lumley Market. 5 " " Durgadbail. 5 " " Broadway.
26. Building materials ..	34	61	..	..	8 " " Lumley Market. 8 " " Myadaroni.
27. Flowers	34	50	2	3	13 " " Elipeth (Market).
28. Agarbatti, Hair oils, perfumes, and coconuts	72	143	7	2	41 " " Lumley Market. 4 " " Durgadbail.
29. Frame makers ..	15	28	..	1	7 " " Elipeth (Market)
30. Agricultural requisites..	19	35	2	..	2 " " Javalisal. 2 " " Channapeth. 2 " " Myadaroni. 2 " " Dajibanpeth.
31. Zari—gold and silver thread, Sarafs and Goldsmiths.	223	381	4	1	61 " " Sarafgatti. 16 " " Hattikalsal. 12 " " Ganeshpeth. 8 " " Shimpigalli. 8 " " Javalisal.
32. Waste materials ..	18	30	3	3	5 " " Durgadbail. 5 " " Broadway.
33. Booksellers, Publishers, and printing presses.	42	131	1	1	13 " " Durgadbail. 4 " " Station Road. 4 " " Dajibanpeth.
34. Leaf cups and platters.	6	13	..	3	3 " " Durgadbail. 2 " " Broadway. 1 " " Station Road.
35. Miscellaneous .. (Bardan, empty bags, tea, coal, Harmonium, etc.)	617	923	45	259	
Total ..	3,935	7,152	394	434	

TABLE No. 14.

TABLE No. 14.
DISTRIBUTION OF SHOPS (WARDWISE) IN DHARWAR TOWN (APRIL 1953).

	Number of Shops in Ward.										Total number of Shops in Dharwar town.	Total number of persons employed in Shops.		
	Ward I.	Ward II.	Ward III.	Ward IV.	Ward V.	Ward VI.	Ward VII.	Ward VIII.	Ward IX.	Ward X.		Male.	Female.	Children.
1. Grocery	16	19	62	19	30	15	13	20	17	10	221 ✓	292	...	1
2. Fruits and Vegetables	18	...	...	...	...	...	...	...	18	23	...	...
3. Milk and Milk products, Sweetmeat and eatables.	...	2	23	...	4	...	1	1	2	...	33	41	...	...
4. Mutton, beef, fish and eggs	30	...	...	...	...	...	30	30	...	...
5. Pan, bidi, cigarettes and tobacco	6	14	72	8	23	11	5	25	20	14	198 ✓	201	...	1
6. Snuff	1	...	...	...	...	...	...	...	1	2	...	...
7. Medicines	10	1	1	...	...	...	...	...	12	21	...	...
8. Coconut	7	...	...	...	...	...	...	...	7	7	...	...
9. Stationery, cutlery, bangles, provision	2	23	3	4	...	...	3	2	1	38	75	...	2
10. Leathergoods and footwear	2	18	...	2	...	...	2	6	3	33	85	...	6
11. Cycles and cycles accessories	4	20	3	2	...	...	6	3	2	40	49	...	2
12. Gramophone, Radio and Electrical goods	8	...	2	1	1	...	12	28
13. Watches and opticals	1	5	...	3	9	11

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14. Woodfuel and timber ...	3	7	15	10	7	2	1	14	7	9	75	105
15. Motor, Motorcycles Sales and repairs	4	4	2	...	10	63
16. Cloth and Hosiery ...	...	8	49	1	3	...	...	...	1	1	63	103	...	...
17. Readymade clothes and cap marts ...	...	...	11	...	1	...	...	...	...	...	12	31	...	...
18. Photography and stamp making ...	...	...	4	...	...	...	...	...	1	1	6	11	...	...
19. Furniture ...	...	...	2	...	...	...	...	...	1	2	5	8	...	...
20. Utensils ...	...	...	9	...	...	...	...	...	...	...	9	11	...	...
21. Hardware ...	...	...	7	2	2	...	...	...	...	...	11	16	...	...
22. Building material ...	...	...	1	...	...	...	...	...	...	...	1	3	...	...
23. Hair oils and perfumes ...	...	1	...	...	...	...	...	...	...	...	1	1	...	...
24. Flowers and Agarbatti ...	...	...	11	1	...	...	...	...	...	...	12	12	...	...
25. Frame-makers ...	...	1	3	...	2	...	...	...	...	...	6	8	...	...
26. Ammunition and gun powder ...	...	...	2	...	...	...	...	...	...	...	2	5	...	...
27. Zari (gold and silver thread) ...	...	...	4	12	16	2	...	1	...	...	35	35	...	...
28. Book sellers, stationery and newspapers ...	...	...	11	...	2	...	...	1	1	2	17	35	...	...
29. Foodgrains and ration shops ...	2	1	40	7	2	2	2	4	3	1	64	175	...	...
30. Petromax ...	...	...	2	...	...	...	...	...	...	...	2	2	...	...
31. Miscellaneous ...	...	...	9	...	...	...	...	...	...	...	9	11	...	...
All shops ...	27	62	451	67	136	32	22	82	67	46	992	1,500	...	12

TABLE No. 15.
DISTRIBUTION OF SHOPS (WARDWISE) IN GADAG TOWN (APRIL 1953).

Commodities.	Number of Shops in the Ward.											Total number of Shops in Gadag.	Total number of persons employed.		
	Killa.	Wakkalgeri.	Market.	Gangapurpet.	Station Road.	Shahpurpet.	Extensions.	Health Camp.	Turnerpet.	Bazar-Betgeri.	Kurattipet.		Males.	Females.	Children.
1. Grocery ...	10	13	84	18	47	4	13	3	4	24	9	229	431	55	...
2. Fruits and vegetables.	...	...	32	...	3	...	...	...	...	1	...	36	31	26	4
3. Milk and Milk products.	...	1	5	...	2	3	1	...	...	1	...	13	31	2	1
4. Sweetmeats and eatables.	2	...	10	...	4	6	1	...	...	...	1	24	36	...	...
5. Sugarcane juice.	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
6. Mutton, beef, fish and eggs.	...	...	...	...	...	...	...	12	...	...	...	12	22	...	...
7. Pan, Bidi, Cigarettes and Tobacco.	20	12	71	12	56	20	17	5	5	21	27	266	347	106	30
8. Wine ...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
9. Tobacco and Snuff.	...	...	13	...	9	...	...	...	...	1	...	23	59	...	...

10. Medicines	...	1	...	3	...	11	...	...	...	...	1	...	16	32	...	...
11. Kadaba	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
12. Stationery, Cutlery, Bangles and provision.	1	...	...	9	...	28	4	5	...	...	2	...	49	78	...	...
13. Leather goods and footwear.	...	...	...	5	...	29	...	1	...	...	...	1	36	94	14	5
14. Cycles and Cycle accessories.	...	...	...	2	...	6	3	1	...	...	2	...	14	25	...	2
15. Gramophone, Radio, Electrical goods.	...	...	...	1	...	1	...	1	...	...	...	...	3	8	...	...
16. Watches, Optical.	...	...	...	1	...	9	...	...	...	...	...	...	10	10	...	...
17. Umbrella, locks, trunks (+ item 25).	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
18. Wood fuel	...	...	...	...	4	14	...	1	4	3	5	3	34	73	10	...
19. Motor, Motor-cycles, sales, repairs.	...	...	...	3	...	...	...	...	...	...	...	...	3	4	...	...
20. Cloth and Hosiery.	1	1	54	2	21	49	7	...	...	...	9	...	144	352	...	8
21. Ready made clothes.	1	...	16	1	16	...	6	...	...	...	1	...	41	150	...	...

TABLE No. 15—*contd.*

Commodities.	Number of Shops in the Ward.											Total number of Shops in Gadag.	Total number of persons employed.		
	Killa.	Wakkalgeri.	Market.	Gangapurpet.	Station Road.	Shahpurpet.	Extensions.	Health Camp.	Turnerpet.	Bazar-Betgeri.	Kuratti-pet.		Males.	Females.	Children.
22. Photography	6	...	...	...	...	...	...	6	31	...	1
23. Furniture	9	1	1	...	...	2	...	13	21	...	3
24. Utensils (Metal).	2	...	10	2	...	...	...	...	...	14	36	...	...
25. Hardware	2	...	7	1	1	...	...	...	...	11	29	...	1
26. Building materials (+item No. 25).
27. Timber	7	...	...	...	...	...	...	7	12	...	...
28. Flower	6	...	...	...	...	...	...	...	...	6	9	3	2
29. Agarbatti, Hair-oil, and perfumery.	5	...	1	1	1	...	...	2	...	10	23	...	...
30. Frame-makers (+item No. 23).
31. Glasswares and glass mirrors (+item No. 43).

32. Cages ...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
33. Agricultural Requisites.	...	...	...	...	3	...	...	...	...	...	...	3	7	...	...
34. Ammunition and gunpowder.	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
35. Zari (Gold and Silverthread).	...	...	...	...	2	...	...	...	...	...	...	2	4	...	...
36. Waste Materials including item No. 43.	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
37. Booksellers and publishers.	...	...	1	...	12	...	...	...	...	...	...	13	27	...	...
38. Stationery and Newspapers.	...	...	...	...	2	...	...	...	...	...	...	2	6	...	...
39. Petromax ...	...	...	...	...	1	...	...	...	...	...	...	1	2	...	...
40. Petrol, included in item No. 43.	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
41. Leaf cups and platters.	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
42. Sheep and goats.	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
43. Miscellaneous ...	15	17	193	15	59	76	8	5	...	42	6	436	790	53	103
All Shops ...	51	44	518	52	375	170	66	29	12	114	47	1,478	2,780	269	160

CHAPTER 8.

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Trade.

RETAIL TRADE.

Hubli City.

Hubli City.—In Hubli City, there are 3,935 retail shops giving employment to 7,147 men, 394 women and 434 children. Hubli as the biggest trade centre has a larger number of shops than any other centre of trade in the district. A statement of location of shops in this municipal borough is available only according to streets and peths and not according to wards. Although the retail shops show a fair degree of dispersion throughout the city, concentration is in the areas comprising old Hubli, viz., Ganeshpeth, Station Road, Durgadbail, Marathagalli, Lumley Market, Koppikar Road, Dajibanpeth, Javalisal, Broadway, Elipeth, Shimpigalli, Belgaumgalli, Sarafgatti, Hirepeth and Dharwar Road.

In point of number of shops, the group under “Pan, Bidi, Tobacco, etc.” comes first, with 663 shops, which give employment to 835 men, 68 women and 29 children. The group under “Grocery” has a smaller number of shops, viz., 617, but gives more employment than the preceding group of shops, as it engages 925 men, 174 women and 46 children. Giving importance only to numbers of shops, the groups that follow are : Zari 223 shops, Cloth and Hosiery 218, Fuel 197, Stationery 134, and Sweetmeats 125. Although the number of shops under “Cloth and Hosiery” is only 218, they employ 624 men, 2 women and 8 children, as against 223 “Zari” shops employing only 381 men, 4 women and 1 child.

Dharwar Town.

Dharwar Town.—In Dharwar town, there are 992 retail shops giving employment to 1,500 men and 12 children. There are no women employed in shops in the Dharwar town. These shops are dispersed in all the wards of the town but are concentrated more in Wards III, V and VIII than in others. Ward No. III, comprising Gandhi Chowk and Subhash Road, commonly known as the market area, has got 451 shops (i.e. 45.4 per cent. of the total number of shops), and has, therefore, the greatest concentration. This ward is followed by Ward No. V with 136 shops and Ward No. VIII with 82 shops. The smallest number of shops is recorded in Ward No. VII with 22 shops. “Grocery” has a larger number of shops under it than any other category. “Pan, Bidi, Tobacco, etc.” group is the next important group, followed by “Fuel and Timber” and “Cloth and Hosiery.”

Gadag Town.

Gadag Town.—Gadag town has 1,477 shops giving employment to 2,780 men, 269 women and 160 children. Here too the “Market” ward contains more shops than any other ward, and “Turner peth” contains the smallest number. The market ward accounts for 35 per cent. of the total number of shops and has 518 shops. This is closely followed by the Station Road, which has 375 shops, Shahpurpeth with 170 shops and Betgeri bazar with 114 shops. In Gadag, merely in point of numbers of shops the “Pan, Bidi and Tobacco, etc.” group is the most important followed by “Grocery”, “Cloth and Hosiery” and “Fuel”. From the point of view of number of persons employed, the “Grocery” group is more important than the “Pan, Bidi, Tobacco, etc.” group.

Dispersion of
shops.

In all these principal towns of the district the dispersion of shops dealing in retail shops is as would be expected. Grocery; pan and bidi; cloth and hosiery; coal, wood and fuel; are located in almost all wards and localities. The great popularity that the bicycle enjoys

in the towns of Hubli and Dharwar is reflected in the large number of cycle shops in these towns and their location in most of the wards and localities. Shops dealing in stationery, general merchandise, vegetables, fruits, sweetmeats and eatables are not so well dispersed as the groups mentioned above. Groups which do not serve common or daily needs, namely, those selling metal utensils, special glassware, hardware, footwear, flowers, drugs, perfumes, books and building materials, have each their own particular localities where they are concentrated. The concentration of shops selling mutton, fish, beef and eggs in a few places is mainly due to regulations imposed by the municipalities.

Among the retail shops, the grocery group is the most important. In regard to number of shops, it stands next only to "Pan, Bidi, etc.", but in regard to employment it provides for the largest number. All sorts of cereals and pulses, *gul*, sugar, oil, ghee, spices, condiments, tea, coffee and other items of grocery are sold in these shops. Stock-in-trade of individual shops varies in value by a wide range, from Rs. 50 to Rs. 10,000. Most of the shops, however, are small having stocks worth only between Rs. 50 and Rs. 1,000. Almost all the grocery shops are of fairly long standing. The commodities sold in these shops are brought from wholesalers in Dharwar, Hubli, Gadag and other wholesale centres of the district and occasionally from outside the district. Usually shopkeepers purchase commodities on credit from the wholesalers and settle the bills within three or four weeks. It is a general practice to employ servants for handling and weighing commodities. The larger shopkeepers sometimes employ also clerks and accountants for maintaining account books. Sales shrink in the rainy season and at the end of every month, and expand at the time of Diwali, Dasera and other religious festivals.

Next in importance to shops selling grocery are those selling *pan*, *bidi*, cigarettes and tobacco. Their number is the largest of all the groups. Most of these shops are small establishments managed by one or two persons. Pan, bidi, cigarettes, cheap cigars, chewing tobacco, betelnuts, catechu and occasionally confectionery are the articles sold in these shops. The stock-in-trade is obtained locally from wholesalers. A large number of these establishments manufacture small quantities of *bidis* sufficient for their own sales. The value of the stock-in-trade of each shop varies between Rs. 10 to Rs. 500. Their business is generally slack in the rainy season and brisk on Saturdays, Sundays and other holidays.

Cloth and hosiery shops come next. They stock and sell all kinds of textiles, cotton, woollen and silk, such as shirting, coatings, *saris*, *dhotars* and all kinds of hosiery. A majority of the shopkeepers purchase most of their requirements through the local agents of the various textile mills and only a small quantity directly from Bombay. Most of these shops are owned by members of the traditional merchant communities. The value of the stock-in-trade of the majority of the shops is Rs. 500, but there are a few large shopkeepers who stock goods worth even Rs. 50,000. The big shops employ salesmen and clerks. Business is done throughout the day. As in the case of other shops the rainy season is generally slack and sales shoot up during the season of marriages and festivals.

CHAPTER 8.

Trade.

RETAIL TRADE. Dispersion of shops.

Groceries.

Cloth and Hosiery.

CHAPTER 8.

—
Trade.

RETAIL TRADE.

Dispersion of
shops.*Wood fuel and
Timber.*

Wood fuel shops deal in firewood, charcoal, dried dung cakes and, in some cases, coal and coke. Timber shops sell timber. A large quantity of firewood is imported into the district by wholesale dealers from the forests of the neighbouring Kanara district. There are also individual cart-owners who bring firewood into the towns from neighbouring forests. The shopkeepers obtain their supplies from both these agents. Timber is also imported from Kanara and from the local forests. Both firewood and timber generally come in the form of large blocks of wood which the local dealers split into suitable sizes. The coal merchants bring their supply from the northern and eastern parts of India in railway wagons. Their individual stock-in-trade varies in value from Rs. 100 to Rs. 1,000.

As firewood and coal are commodities which get wet during the rainy season, people are in the habit of storing them for use just before the onset of the monsoon. Their sales, therefore, are extensive just before the rainy season. Timber is in good demand during the dry season, the season for house-building.

*Stationery, Cut-
lery, Bangles and
Provisions.*

Stationery, cutlery, bangles and provision have been grouped together. In addition to stationery, they sell toilet articles, bangles, hosiery, pencils, ink, nibs, pen-holders, fountain pens, cutlery and provision goods. The majority of the goods sold are brought from Bombay and Madras, and a few are purchased locally. The smaller merchants stock goods of a value varying from Rs. 300 to Rs. 500. The bigger shops keep stocks worth up to Rs. 10,000. The sales of all shops fall off during periods of vacation and mount up in the months of June and July when educational institutions re-open.

*Leather goods and
footwear.*

Footwear and other leather goods such as suitcases, handbags, straps, leather, accessories of shoe-making such as sewing thread, nails and clips, etc. are sold by the shops grouped under "Leather goods and footwear". There are some shops dealing exclusively in leather, while there are others exclusively dealing in footwear and leather goods. Leather is purchased locally whereas footwear and leather goods are obtained from outside. Some of these shops also make footwear to order, engaging workers on piece wages. Business is generally steady throughout the year except in the monsoon months when it is rather slack.

Cycle shops.

In the absence of any organised bus service the bicycle forms the most important vehicle for the middle class and the poor. Therefore, we find a good number of shops dealing in cycles and cycle accessories. Only a few of these shops deal in new bicycles. Most of the shops only sell cycle accessories and do repair work. A number of them hire out cycles at fixed rates per hour or per day. The cycles kept for hire in this manner are, after a time, sold away.

fetching fairly reasonable prices to the shopkeepers. New cycles are obtained from Madras, Bombay and Delhi and accessories are obtained locally from wholesalers on cash payment. The small cycle shop usually stocks goods worth Rs. 250, while a big one keeps stocks worth a few thousands of rupees. The summer season is said to be a brisk period for these shops.

Among the group of shops selling "milk, milk products, sweets and eatables" some shops sell only milk and milk products while others sell only sweetmeats and other eatables. The shops dealing in milk and milk products sell, besides fresh milk, butter, *ghee*, curds, butter-milk and *chakka* for making a sweet known as *shrikhand*. Those selling sweetmeats and other eatables sell *pedha*, *barfi*, *bundiladdus*, *jilebis*, *batasas*, *chivda*, *sev*, *bhajjis*, *murmures*, parched grains and such other eatables. A few of these shops sell tea, biscuits, bread, pan, bidi, etc. Sales of milk, milk products and other eatables are fairly steady throughout the year while those of sweets shoot up during seasons of marriages and festivals.

Most of the shops dealing in fruits and vegetables are small units, each managed by a single person, and cater to the needs of their immediate neighbourhood. They obtain their stock-in-trade from surrounding rural areas and occasionally from local wholesalers who make imports from Poona. The stock-in-trade of a unit does not generally exceed Rs. 20 in value. They cannot keep larger stocks because of the perishable nature of the commodities. These fruits and vegetable shops have a fairly steady business throughout the year, but trade is more brisk during the summer season.

Ready-made clothes have grown in popularity in recent years; and a number of shops have come into existence to supply the demand. These shops sell shirts, trousers, *kurtas*, pyjamas, jackets, coats, bush shirts, bush coats, blouses, jumpers, shorts, knickers and children's wear. Almost all of them sell caps, turbans and other head dresses such as felt and sola hats. Some part of the stock-in-trade is obtained from Bombay, Bangalore, Poona and Madras, and the rest is made locally. (An account of the establishments engaged in manufacturing ready-made clothes is given in the chapter on "Other Occupations").

Shops selling mutton, beef, fish and eggs are small units, usually managed by one or two persons. Stocks of mutton, beef and eggs are obtained locally and fish (usually dry) imported from Karwar.

Jari, *i.e.*, gold and silver thread, is used in weaving borders of silk and cotton *saris* woven on handlooms. It is not manufactured in this district, and dealers in them have to depend for their stock-in-trade on supplies from outside. Usually imports are made from Surat and Banaras (U.P.).

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Trade.

RETAIL TRADE.

Dispersion of shops.

Cycle Shops.

Milk, Milk products, Sweets and Eatables.

Fruits and Vegetables.

Ready-made Clothes and Cap Shops.

Mutton, Beef, Fish and Eggs.

Gold and Silver Thread.

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Trade.

RETAIL TRADE.

Dispersion of shops.

Metal Utensils.

Metal utensils consist mainly of brass and copper ware but those made of aluminium and stainless steel are also coming into general use. The manufacture of brass and copper utensils is a flourishing small-scale industry in the Dharwar district, especially in the city of Hubli. Considerable quantities of the products of this industry are exported to neighbouring districts. Local traders in metal utensils stock kitchen-ware, such as dishes, pans, *patelyas*, cups, saucers, spoons, frying pans, etc. The retail shop-keepers obtain their stock-in-trade from local wholesale importers. Brass and copper ware are generally purchased from local *karkhandars*, i.e., wholesale merchants selling goods of their own manufacture. These *karkhandars* themselves, in many cases, run their own retail shops to sell their own products. Imports of brass and copper utensils are from Nagpur (M.P.), Poona and Bombay. Aluminium and stainless steel utensils are brought from Poona and Bombay. The brisk season for this trade is in winter and also seasons of marriages and religious festivals.

Hardware and Building Materials.

Hardware and building materials are grouped together. The shops selling articles under this group deal in iron sheets, galvanised iron sheets, iron bars, angles, tees, beams, channels, joints, wires, screws, nails, bamboos, lime, timber and other materials required for building construction, piping, sanitary fittings of all kinds, handles, railings, tools, iron implements, iron kitchenware, locks, paints, varnishes, linseed oil, cement, etc. The bigger shopkeepers make their purchases of hardware direct from the manufacturers and the smaller ones purchase chiefly from the Bombay market and occasionally also from the bigger shops in Hubli. The demand for hardware and building materials is brisk during the fair season which is favourable for building construction, and dull during the monsoon.

Medicines.

Shopkeepers under the group "Medicines" style themselves as chemists and druggists. They sell chemicals of various kinds, foreign and indigenous drugs and medicines, and surgical instruments. A large part of the chemicals, drugs and medicines stocked is of foreign origin and is brought from Bombay. Those manufactured in India are brought mainly from their sources of production, namely, Bombay, Poona, Baroda and Ahmednagar.

Miscellaneous.

In addition to the important categories of retail shops described above, there are a large number of other shops which deal in various other articles of daily requirements and also of occasional necessity. The statements regarding retail shops give a clear idea of the location of these shops and the extent of employment covered by them.

Dealers in Dharwar, Gadag and Hubli registered under Sales Tax Act.

The following statement compiled from the quarterly returns under the Bombay Sales Tax Act of 1946, shows for the Dharwar, Gadag and Hubli towns the number of registered dealers according to trades and their gross turnover for the quarter ended 31st March 1951. Since the turnover of most of the retail shops does not reach the minimum prescribed for registration under the Act (Rs. 10,000 in the case of importers and manufacturers and Rs. 30,000 in the case of others) a considerable number of retail shops fall outside the scope of this statement :—

TABLE No. 16.

NUMBER OF REGISTERED DEALERS IN DHARWAR, GADAG AND HUBLI (UNDER BOMBAY SALES TAX ACT, 1946) AND THEIR GROSS TURNOVER FOR THE QUARTER ENDED 31ST MARCH 1951.

(In thousands of Rupees.)

	Foodstuffs.		Clothing and other Consumer Goods.		Building materials.		Transport Vehicles and Goods.		Machinery and Capital Goods.		Fuel and Power.		Industrial Commodities.		Miscellaneous.		All Commodities.	
	No.	Rs.	No.	Rs.	No.	Rs.	No.	Rs.	No.	Rs.	No.	Rs.	No.	Rs.	No.	Rs.	No.	Rs.
1. Dharwar.	43	15,38	35	5,14	5	96	1	4	...	...	4	2,10	...	...	4	63	92	24,25
2. Hubli.	204	97,00	327	64,04	31	10,32	4	17,70	17	9,47	7	5,52	2	48	54	50,13	6,46	2,54,66
3. Gadag.	84	38,69	178	42,91	6	58	...	...	10	2,54	6	5,21	18	7,93	1,15	1,73,07	4,17	2,70,93
Total ...	331	1,51,07	540	1,12,09	42	11,86	5	17,74	27	12,01	17	12,83	20	8,41	173	2,23,83	11,55	5,49,84

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Trade.
Retail Trade.
Dealers in Dharwar,
Gadag and Hubli
registered
under Sales Tax
Act.

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Trade.

RETAIL TRADE.

Dealers in
Dharwar, Gadag
and Hubli
registered
under Sales
Tax Act.

Grain Trade under
Government
control.

Taking all the three towns together, the largest class of dealers comes under "Clothing and other Consumer Goods", numbering 540 out of the total of 1,155 dealers, i.e., 46·7 per cent. The next most numerous class of shopkeepers is under "Foodstuffs" and their number is 331, i.e., 28·6 per cent. of the total.

During World War II, when the country faced a serious food shortage, and the problem arose of feeding people in the deficit areas of the State, Government introduced what is known as the "monopoly procurement scheme" under which all surplus left in the hands of the producer after meeting his own family requirements, were compulsorily procured by Government. After meeting the district's ration requirements, if any surplus was left, it was placed at the disposal of the State's supply authorities, to be sent to any area indicated. Government took over the entire trade in foodgrains, both wholesale and retail, banning all normal trade channels in the State. Dharwar district is a surplus area in cereals in normal years, and it used to export foodgrains to other districts of the State. The Collector distributed rations through private ration shops and Government grain shops. The following statements show (1) the quantity of foodgrains procured by Government in Dharwar district during the year 1950-51 and (2) the off-take of foodgrains in Dharwar district during the year 1950-51 :—

TABLE No. 17.

QUANTITY OF FOODGRAINS PROCURED DURING 1950-51 (4TH NOVEMBER 1950 TO 3RD NOVEMBER 1951) IN DHARWAR DISTRICT.

(In Tons.)

Taluka.	Paddy.	Rice.	Jowar.	Wheat.	Ragi.	Bajri.	Savi.	Navani.	Total.
Dharwar	2,568·3	0·5	678·8	354·1	0·2	0·1	.....	.....	3,602·0
Hubli	120·0	0·9	752·3	1,161·1	9·5	.....	.....	.....	2,043·8
Kalghatgi	4,682·3	2,029·0	1·0	.....	.....	.....	.....	.....	6,712·3
Shiggaon	2,065·4	309·7	452·2	4·7	5·5	2·3	.....	.....	2,830·8
Hangal	3,082·8	9,493·0	2·3	.....	36·9	.....	.....	.....	12,615·0
Haveri	39·8	1·4	940·9	1·6	115·9	.....	0·3	0·9	1,100·8
Ranebennur	3,096·6	5·7	4·7	3,107·0
Hirekerur	1,364·9	647·4	76·8	670·4	25·8	2,785·3
Ron	208·6	1,166·1	23·7	1,398·4

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Trade.
Repair, Trade.
Grain Trade under
Government
control.

TABLE No. 17—*contd.*

Taluka.	Paddy.	Rice.	Jowar.	Wheat.	Ragi.	Bajri.	Savi.	Navan	Total.
Navalgund ... ..	.....	.....	515·3	3,648·6	.....	.....	.....	.....	4,163·9
Gadag	4·1	.....	452·0	1,132·8	11·2	6·4	.....	0·2	1,606·7
Nargund ... ..	.....	0·4	38·3	736·2	.....	0·6	.....	.....	775·5
Mundargi ... ..	.....	.....	557·7	125·6	.....	94·1	.....	.....	777·4
Kundgol	3·9	0·8	283·4	664·6	.....	0·2	.....	.....	952·9
Shirhatti	0·2	0·9	1,249·9	275·6	.....	5·1	.....	.....	1,531·7
Byadgi	572·1	1·2	342·2	0·4	112·9	0·3	.....	.....	1,029·1
Dharwar District ...	14,503·8	12,485·2	9,648·3	9,271·4	968·2	163·3	0·3	1·1	47,014·6

TABLE No. 18.

CHAPTER 8.

OFF-TAKE OF FOODGRAINS DURING THE YEAR 1950-51 (FROM
4TH NOVEMBER 1950 TO 3RD NOVEMBER 1951) IN
DHARWAR DISTRICT.

Trade.
RETAIL TRADE.
Grain Trade under
Government
control.

(In Tons.)

Taluka.	Rice.	Wheat.	Jowar.	Milo.	Total.
Dharwar ...	2,138	1,668	1,839	34	5,679
Hubli ...	3,648	3,436	2,771	142	9,997
Kalghatgi ...	62	117	77	6	262
Shiggaon ...	508	287	387	.....	1,182
Hangal ...	60	219	169	.....	448
Haveri ...	629	444	502	.....	1,575
Ranebennur ...	1,063	757	662	.....	2,482
Hirekerur ...	132	158	129	.....	419
Ron ...	580	632	466	53	1,731
Navalgund ...	66	47	258	38	409
Gadag ...	1,086	2,171	2,232	.....	5,489
Nargund ...	62	85	201	29	377
Mundargi ...	44	71	161	.....	276
Kundgol ...	13	16	33	.....	62
Shirhatti ...	368	185	253	.....	806
Byadgi ...	104	184	311	.....	599
Dharwar District.	10,563	10,477	10,451	302	31,793

CHAPTER 8.

Trade.

RETAIL TRADE.

Grain Trade under
Government
control.

These figures provide an interesting set of facts not available in pre-rationing days.

The following statement shows the amount procured in each taluka, the amount distributed and the quantity of surplus or deficit :—

TABLE No. 19.

FOOD POSITION IN THE TALUKAS OF DHARWAR DISTRICT (1950-51).^{*}
(In Tons.)

Taluka or Peta.	Quantity of foodgrains procured.	Quantity of foodgrains distributed.	Net surplus or deficit.
Dharwar ...	2,831·6	5,679	— 2,847·4
Hubli ...	2,007·8	9,997	— 7,987·2
Kalghatgi ...	5,307·6	262	+ 5,045·6
Shiggaon ...	2,220·2	1,182	+ 1,038·2
Hangal ...	11,690·2	448	+ 11,242·2
Haveri ...	1,088·9	1,575	— 486·1
Ranebennur ...	3,107·0	2,482	+ 625·0
Hirekerur ...	2,375·9	419	+ 1,956·9
Ron ...	1,398·4	1,731	— 332·6
Navalgund ...	4,163·9	409	+ 3,754·9
Gadag ...	1,604·5	5,489	— 3,884·5
Nargund ...	775·5	377	+ 398·5
Mundargi ...	777·4	276	+ 501·4
Kundgol ...	951·8	62	+ 889·8
Shirhatti ...	1,531·7	806	+ 725·7
Byadgi ...	857·5	599	+ 258·5
Total ...	42,689·7	31,793	+ 10,896·7

The taluka of Hangal stands foremost in the ranks of surplus talukas, followed by Kalghatgi, Navalgund, Hirekerur and Shiggaon. The industrial talukas, *viz.*, Hubli, Dharwar and Gadag figure as prominent deficit areas. Hubli has the largest deficit. The rest of the talukas are more or less self-sufficient in the matter of cereal requirements.

^{*} As procurement is in most cases of paddy, and distribution is invariably of rice, for purposes of comparison, a conversion ratio of 10 of paddy to 7 of rice has been adopted.

LIKE THE PEDLARS IN RURAL AREAS their counterpart in the urban areas, namely, hawkers, play an important part in the retail trade of the district. The hawking system, however, does not seem to prevail in all towns. Among the municipal towns, only a few have them. Gadag has 150 hawkers, Dharwar 82, Hubli 50, Gudgeri 30, Laxmeshwar 27 and Ranebennur 10. The other municipal towns have no hawkers operating within their limits. These hawkers move from place to place and go on hawking merchandise. The hawkers carry goods either on their heads or on hand-carts. The commodities which they handle include milk; vegetables; fresh fruits; sprouted grains; coconuts; betel leaves; pulses; pickles; fish; bread; parched grains, pulses and groundnuts; sweets; dry fruits; betel nuts; cloth; ready-made clothes; hosiery; ice-creams; mineral waters; ready-made tea; peppermints; sugarcane juice; metal utensils; earthenware; toys; stationery; cutlery; crockery; iron implements and wares; grocery; tea (leaf and powder); soap; oil; *agarbattis*; *bidis*; and other miscellaneous articles.

With a view to regulate the activities of hawkers, the municipalities of Hubli and Gudgeri have introduced the system of licensing these hawkers. In Hubli, all hawkers use hand-carts for carrying their ware, and they have to pay a licence fee of Rs. 2 per annum each. In Gudgeri hawkers selling sweetmeats have each to pay a fee of Rs. 5 per quarter.

In Dharwar, there are 82 hawkers, of whom 11 sell sweetmeats, 6 tea and bread, 10 stationery, 8 clothes and hosiery, 5 parched groundnuts and grains, 9 bread, 29 milk and 4 utensils. As many as 43 hawkers are found in Ward No. III; they include all categories. In respect of other wards, sweetmeat hawkers are found in Ward No. V; tea and bread hawkers in Ward No. III; groundnut hawkers in Wards Nos. VIII and IX; bread hawkers in Wards Nos. II, IV, V, VIII, IX and X. Utensil hawkers are found in Ward No. VI. Hawkers selling stationery, clothes and hosiery are only to be found in Ward No. III. Milk vendors are found in all the wards of the Dharwar town. Hawking is not under regulation in Dharwar.

In Hubli, there are 50 hawkers, of whom 13 sell sweetmeats, 9 ice, 6 parched grains, 7 sweet oil, 3 stationery, 2 *bidi*, 2 sugarcane juice, 2 earthen pots, 7 soap, 1 tea leaf and powder, 1 clothes, 1 betelnuts and 1 pictures. The hawkers carry their stock-in-trade in hand carts and move from place to place.

Gadag has a larger number of hawkers than any other town. Of its total of 150 hawkers, 37 sell vegetables, 28 sweetmeats, 25 stationery, 13 fruits, 12 ironware and the rest sell other articles. A majority of the hawkers are in Ward No. III (Market area), Ward No. VI (Station Road) and Ward No. X (Betgeri Bazar). These wards have almost all categories of hawkers. Hawkers selling sweetmeats, fruits and vegetables are to be found in all the wards of the town. The hawkers in Gadag move from place to place to hawk their merchandise.

THE FOLLOWING STATEMENTS showing wholesale and retail prices current on 15th December 1953 give an idea of the relation between wholesale and retail prices at the time of the compilation of this Gazetteer.

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Trade.
HAWKERS.PRICES CURRENT
ON 15-12-1953.

CHAPTER 8.

TABLE No. 20.

Trade.
PRICES CURRENT
ON 15-12-1953.

WHOLESALE PRICES CURRENT PREVAILING IN HUBLI (DHARWAR) ON
THE LAST DAY OF THE FORTNIGHT ENDED 15TH DECEMBER 1953.*

Commodities.	Variety/ Quality.†	Unit. ‡	
<i>Cereals—</i>			Rs. a. p.
Rice	{ Fine ... ..	.....	20 5 0
	{ Medium ... ..	.....	19 1 0
Wheat	White ... ..	.....	19 1 0
Jowar	White ... ..	.....	12 10 0
Subsidiary Food Crops (Sweet potatoes).	.....	.....	7 0 0
<i>Pulses (Whole Pulses)—</i>			
Gram ... ..	.....	.....	22 0 0
Arhar (Tur) ... ..	.....	.....	23 0 0
Moong ... ..	.....	.....	18 0 0
Urid ... ..	.....	.....	19 0 0
Masur ... ..	.....	.....	19 0 0
<i>Sugar and Gur—</i>			
Gur	{ Sort I ... ..	.....	27 0 0
	{ Sort II ... ..	.....	24 0 0
Sugar refined	D-24 ... ..	.....	33 0 0
<i>Oilseeds and Oils—</i>			
Groundnut	{ Unshelled ... ..	.....	12 0 0
	{ Machine shelled. ... ..	.....	32 0 0
Groundnut oil ... ..	.....	.....	59 0 0
Sesamum	White ... ..	.....	25 0 0
Castor seed ... ..	.....	.....	21 4 0
Caster oil ... ..	.....	.....	60 0 0
Rape and Mustard seed	White ... ..	.....	27 0 0
Coconut	{ Nuts (per thousand). ... ..	.....	200 0 0
	{ Copra ... ..	.....	67 0 0
Coconut oil ... ..	.....	.....	72 0 0

TABLE No. 20—*contd.*

CHAPTER 8.

Trade.
PRICES CURRENT
ON 15-12-1953

Commodities.	Variety/ Quality. †	Units. ‡	
<i>Fruits—</i>			Rs. a. p.
Plantains		Per gross ...	5 8 0
Oranges		Do. ...	15 0 0
<i>Vegetables—</i>			
Potatoes ... ..		.....	22 0 0
Onions ... ..		.....	11 0 0
<i>Tobacco—</i>			
Country	Leaf ...	.....	125 0 0
<i>Livestock—</i>			
Work Bullocks	{ Class I ...	Per head ...	600 0 0
	{ Class II ...	Do. ...	300 0 0
Work Buffalo bulls	{ Class I ...	Do. ...	400 0 0
	{ Class II ...	Do. ...	300 0 0
Cows	{ Class I ...	Do. ...	150 0 0
	{ Class II ...	Do. ...	100 0 0
Buffaloes	{ Class I ...	Do. ...	350 0 0
	{ Class II ...	Do. ...	250 0 0
Sheep ... ..	.....	Per score ...	400 0 0
<i>Livestock products—</i>			
Ghee	Agmark ...	.....	188 0 0
<i>Condiments and spices—</i>			
Turmeric ... ..	.....	.....	36 0 0
Tamarind ... ..	.....	.....	40 0 0
Dry chillies ... ..	.....	.....	75 0 0

* Figures in the statement have been taken from the *Bombay Government Gazette*, Part III, dated January 21, 1954.

† When there is no reference to any specific quality, fair average quality is implied.

‡ Prices are given in rupees per standard maund of 82 2/7 lbs. unless otherwise specified.

CHAPTER 8.

TABLE No. 21.

Trade.
PRICES CURRENT
ON 15-12-1953.

RETAIL PRICES CURRENT PREVAILING AT DHARWAR ON THE LAST DAY
OF THE FORTNIGHT ENDED 15TH DECEMBER 1953.*

Commodities.	Variety/ Quality.†	Unit.‡	
<i>Cereals—</i>			S. Ch.
Rice	Coarse ... ..	.....	2 0
Wheat	White .. ..	.....	2 4
Jowar	White ... ..	.....	3 1
<i>Pulses—</i>			
Gram	Whole .. ..	.....	1 12
Arhar (Tur)	Whole ... ..	.....	2 0
Moong	Whole ... ..	.....	2 8
Urid	Whole ... ..	.....	2 0
Masur	Whole ... ..	.....	2 4
<i>Sugars—</i>			
Gur	Sort I ... ..	.....	1 4
	Sort II ... ..	.....	1 6
Sugar refined	D-24 ... ..	.....	1 1
<i>Oils—</i>			
Groundnut oil ... ..	.....	.....	0 8
Sesamum oil ... ..	.....	.....	0 9
Castor oil ... ..	.....	.....	0 10
<i>Fruits—</i>			Rs. a. p.
Plantains ... ..	.....	Per dozen ...	0 7 0
Oranges ... ..	.....	Do. ...	1 6 0
<i>Vegetables—</i>			S. Ch.
Potatoes ... ..	.....	.....	3 0
Onions ... ..	.....	.....	5 0
			Rs. a. p.
Tobacco	Leaf ... ..	.....	2 0 0

TABLE No. 21—contd.

CHAPTER 8.

Trade.
PRICES CURRENT
on 15-12-1953.

Commodities.	Variety/ Quality.†	Unit. ‡	
<i>Livestock Products—</i>			S. Ch.
Milk	Per rupee ...	1 4
			Rs. a. p.
Eggs	A-Grade ...	Per dozen ...	1 4 0
Mutton	Per seer ...	2 0 0
<i>Condiments and spices—</i>			S. Ch.
Turmeric	3 0
Tamarind	1 8
Dry chillies	0 8
<i>Miscellaneous—</i>			
Salt	16 0
			Rs. a. p.
Kerosene oil	Per gallon ...	1 7 0
Firewood	Per maund ...	2 0 0
Coarse cloth	Per yard ...	0 10 0

THERE ARE MANY ASSOCIATIONS of traders and merchants connected with different trades, industries and businesses in the centres of trade in the district. The most important among them are the following :—

TRADE ASSOCIATIONS.

- (1) The Karnatak Chamber of Commerce, *Hubli*.
- (2) The Hubli Cotton Buyers' Association, *Hubli*.
- (3) The Machinery Merchants' Association, *Hubli*.
- (4) The Shroffs' Association, *Hubli*.
- (5) The Hotel Owners' Association, *Hubli*.
- (6) The Grocery Merchants' Association, *Hubli*.
- (7) The Dalal Merchants' Association, *Dharwar*.
- (8) The Hotel Owners' Association, *Dharwar*.
- (9) The Karnatak Oil Mills' Association, *Gadag*.
- (10) The Gadag Grains and Oilseeds Sellers' Association, *Gadag*.
- (11) The Cotton Dalals' Association, *Gadag*.

* Figures in the above statement have been taken from the *Bombay Government Gazette*, Part III, dated January 21, 1954.

† When there is no reference to any specific quality, fair average quality is implied.

‡ Prices are given in seers and chataks (80 tolas and 5 tolas respectively) per rupee unless otherwise specified.

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Trade.
TRADE ASSOCIATIONS.

- (12) The Merchants' Association, *Ranebennur*.
- (13) The Vyapari Association, *Nargund*.
- (14) The Merchants' Association, *Hole-Alur*.
- (15) The Merchants' Association, *Haveri*.
- (16) The Cardamom Merchants' Association, *Haveri*.
- (17) Association of Merchants in Chillies and other Agricultural Products, *Byadgi*.

Most of these associations have been formed with a view to bringing about closer co-operation amongst the members of the trade or industry concerned, to lay out a common policy and to devise ways and means of further promotion of their business. Often disputes among the merchants of the trade are referred to these associations for amicable settlement.

KARNATAK CHAMBER OF COMMERCE.

THE KARNATAK CHAMBER OF COMMERCE occupies a pre-eminent position among these associations and deserves special mention. In the late twenties of this century, the need was felt in Karnatak to have an organised body of traders, businessmen and industrialists to strive towards the betterment of the region. Karnatak was regarded rather as a backward and neglected part of the State. The establishment of the Maharashtra Chamber of Commerce in Bombay in 1929 whetted the desire of the Karnatak merchants and industrialists to have a chamber for their own region, and this resulted in the establishment of the Karnatak Chamber of Commerce in the same year at Bagalkot, a town in the neighbouring Bijapur district. Its main task is to secure and further the interests and well-being of the Indian business community in general and of Karnatak in particular. The headquarters of the Chamber were shifted to Hubli in 1946. Its activities and membership extend not only to the four districts of Bombay-Karnatak but include the territories of Mysore, Coorg, and the Kannada-speaking parts of Hyderabad and Madras.

The total membership was hardly 50 in the beginning, but the strength went on increasing, and in 1953 it had 450 members on the register. These members include co-operative and scheduled banks, co-operative sale societies, representatives of various industries like textiles, rubber, oil, iron and steel, tin, and plywood, and several associations of traders of all kinds. There are three types of membership, life, honorary and ordinary.

The Government of Bombay recognised the Chamber in 1938 and recommended it for representation on the Local Advisory Committee of the Southern Railway (then known as the Madras and Southern Maratha Railway). The Government of India granted recognition to this Chamber in 1949. The Chamber is now represented on the following official bodies :—

- (1) The Local Advisory Committee of the Southern Railway, Hubli.
- (2) Board of Communications, Bombay.
- (3) Industrial Advisory Council, Bombay.
- (4) Post and Telegraph Advisory Committee, Bombay.
- (5) Housing Advisory Committee, Bombay.

- (6) Karnatak University, Dharwar.
- (7) Sub-Regional Employment Advisory Committee, Hubli.

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KARNATAK CHAM-
BER OF COMMERCE.

The Chamber has played a very important part in the establishment of the Karnatak University and the Commerce College at Hubli, and in the formulation of a scheme for the supply and utilisation of electricity from Jog Hydro-Electric Works. The Chamber endeavours to make representations to the authorities concerned on all important public grievances and seeks to get redress for them in all legitimate ways. On their representation railway stations were improved and new post offices opened in Karnatak.

The Chamber also publishes a monthly bulletin, "Karnatak Vaniya", exclusively for the use of its members. This bulletin contains current information on items of trade, business and industry which may be useful to its members.

