

8th Century Documents on Means of Earning Money

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In ancient India though the chief source of Earning money was the buying and selling of goods, yet many other ways, right or wrong, were employed to earn it. Some of these means, which yielded good and quick returns, were ignoble, others, which were considered noble, yielded limited returns. Udyotana sūri has mentioned both these types of means in his work Kuvalaya mālakahā (779 A. D.).

Ignoble Means

When Māyāditya and Sthānu thought of earning money, the question was how to earn it. Without money, Dharma and Kāma can not be achieved¹ them Māyāditya suggested 'Friend, if it is so, let us move on to Varanasi. There we shall gamble, break into the houses, snatch the ear-rings, loot the passengers, pick the pockets, indulge in jugglery and cheat the people. In other words we would do every thing by which we can earn money.² Sthānu was sorry to hear all this and he dubbed these means as ignoble as they were against gentlemanliness.

—(Hoe Mahanto doso 57.23).

Besides these means, earning money by selling creatures and animals was also regarded as ignoble in this work³ The above means of earning money were prohibited by Jain writers on account of non-violent principles. In Dharmabindu and Upamitibhava-prapañcakathā, the use of these means is prohibited.⁴

Respectable Vocations

On being asked by Māyāditya, Sthānu described following noble means

1. धन्मन्थो कामो वि.....तह्वि करेमो अन्थं होहिइ अन्याओ सेसं पि Kuv. 57. 12-15.
2. जइ एवं मित्त, ता पयह, वाणारसिं वच्चामो तन्थ जूयं खेल्लिमो खंतं खणिमो कण्णुं तोडिमो, गंठि छिणिमो, कूडं रइमो, जणं वंचमो, सव्वहा तहा तहा कुणिमो जह जहा अन्थ संपत्ती होहिइ ति 57. 16-17.
3. जइ-मउम्भत्तभणो जीवे विक्किणइ जो कयग्धोय ।
सो इंदभूइ, मारिडं दासत्तं वच्चए पुरिसो ॥—241.28.
4. See, Rajasthan through the Ages—Dr. Dashrath Sharma.

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which have also been sanctioned by the rishis.

—(Risihim eyam purā bhaṇiyam—57-23).

1. Going from one place to another (*Disi gamanam*)

There are many references to this means in the work. Māyāditya, Dhanadev, Sagardatta etc. The sons of merchants, have earned money by going to other countries. The reference to the assemblage of merchants of eighteen countries at one place points to first fact (152.24). In contemporary literature one comes across many references of this kinds.¹

To go to other countries for business purposes was profitable from many points of view. A man could carry on business whole-heartedly and fearlessly living away from the cares and worries of the home. One could attract the people there by his way of living and the main thing was that a man could earn a lot by selling the home-made goods at other places at fancy prices and buying the goods of those places at cheap prices and selling them in his own country at high prices. Apart from this a man gathered a lot of experience of inter-state trade guilds. Young merchants got an opportunity to earn money by their own efforts for which they always remained eager.

—(aṇṇam apuvvam attham āharāmi bāhu-baleṇam 65.10).

2. Partnership (*Hoe mittakaraṇam ca*)

To do business in partnership has many advantages. First, one does not feel any danger in the journey. Secondly, if there was loss, it was shared. Thirdly, one could get advantage out of mutual common sense and business-skill. In Kuvalayamālākahā Māyāditya and Sthānu went out together as partners and they earned a lot of money (57-28). Dhandeva and, Bhadrashreshthi were also partners (66.33). Sagardatta had carried on business in a foreign country by entering into partnership with a merchant there (105-23). In the business field partnership was one of the common practices.²

Whereas, on the one hand, partnership had its advantages, sometimes it was also disadvantageous. If the partner was not honest, one had to bear loss. Out of greed, Māyāditya had thrown his partner Sthānu into the well (61.15.19). Dhanadev had also pushed Bhadrashreshthi into the deep sea (57.20). They did it so that they may not have to give their share and get the whole of it themselves.

1. जातक (1.404, 2:30, 3.126), समराइच्चकहा, तिलकमंजरी, pp. and see for detail—S. K. Maity, Economic Life of Northern India in the Gupta Period, p. 138 etc., Roy—प्राचीन भारत में नगर तथा नगर जीवन, 323 ; मोतीचन्द्र—सार्थवाह, p. 162.173, Bajpei—भारतीय व्यापार का इतिहास, p. 152 etc.
2. समराइच्चकहा, VI Bhava ; see Awasthi, Studies in Skanda Purana, part I, p. 113.

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There are many references to such dishonest partners in contemporary literature.¹

3. *Pleasing the king (Naravar seva)*

Pleasing the king is absolutely essential every-where for earning money. Whenever any merchant reached the state of the king with his caravan, he waited on the king with valuable presents and sought permission to do business in his territory. As soon as Dhandeva landed in Ratnadeep², he took the presents, met the king and pleased him by his offerings.³ It is clear that the permission of a king was essential for carrying on business in his state.

4. *Skill in weights and measures (kusalattaṇaṃ ca māṇappamāṇesu)*

The two terms—'kusalattaṇaṃ ca māṇappamāṇesu' mean that it is very necessary to have skill in judging the goods. Only a skilful merchant can judge the worth or worthlessness of various goods. Profits can be earned only when a merchant purchases pure goods. Dhandeva's father hinted that it is very difficult to judge the quality of goods unless one has sufficient proficiency in it.

—(Duppariyallam bhandam 65.15).

5. *Alchemy (Dhauvvāo)*

The art of making artificial gold from metals by various chemicals was also a source of earning money. In the eighth century 'Dhātuvāda' was current and had been developed as an art. Udyotanasūri has given a detailed description of Dhātuvāda in his work, being practised in a secluded part of the Vindhya forest—(p. 195). It is said that the assembled Dhātuvādins or alchemists (Kemiyagāra) were failing in their attempt. Prince Kuvalayachandra tried his own knowledge and succeeded in the making of gold. It appears that one of the epithets of the Dhātuvādins was Narendra, meaning a master of charms or antidotes. The word is also used in this sense in classical Sanskrit literature. Dhātuvāda is also called Narendra-Kalā 197.16).⁴

6. *Worship of the deity (Devayārāhan)*

While going on a journey to earn money, many ceremonials were performed. The favourable deities were worshipped. Worship of different means of deities was considered auspicious for different means of earning money. While going on their round thieves worshipped Kharpat, Mahākāla, Kātyāyana etc.⁵

1. This had become a literary motif as appears from Jayasi describing a similar situation of a storm and ship-wreck brought about by a Rākṣasa (Partner) 'A cultural note'—in Introduction to Kuv. by Dr. N. S. Agrawala, p. 120.
2. See for Ratnadeep—Dr. Buddha Prakash—'India and the world.'
3. उत्तिणो वणिग्या, गहियं दंसणीयं दिद्वो राया, कयो पसाधो, Kuv. 67.12.
4. See for detail my thesis—A Cultural Study of Kuvalayamala Kaha. III chapter.
5. J. C. Jain—जैन आगम साहित्य में भारतीय समाज, p. 71

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While going to a foreign country, merchants worshipped the sea-god (Pūiūna samudda devam 105.32) and remembered other favourable deities (Sumarijjanti itha devae, 67.2). Sagaradatta had worshipped Indra, Dharnendra, Dhanak and Dhanpāl for earning money by means of mining.¹

7. Sea Voyage (Sāyar-Taranam)

In ancient India there were two chief trades—local trade and foreign trade. For foreign trade one had to go beyond the seas. So sea-faring was considered essential for earning money. Sea voyage was particularly profitable because goods of one's own country could be sold in other countries at high rates and gold could be brought from beyond the seas into one's country.² In Kuvalayamālā-kaha there are many references to sea-voyage (67.30, 89.8, 105.31 etc.), which have been detailed by Dr. Buddha Prakash in his article recently³ Though one could earn handsome profits by going across the seas one also faced many difficulties such as risking one's life.⁴

8. Digging of the Rohanparvata (Rohanammi khananam)

It was believed that Rohanparvata is situated in the a boys of inferno and was made of gold. People go there and bring gold by digging and thus become rich. There are two references in Kuvalayamala where a description has been given about the Rohan Khanan, Sagardatta, on leaving home because of insults, thinks over the means of earning money sitting in a garden of Jaishrinagari. Whether he should go beyond the sea infested by crocodiles or should dig up the Rohanparvata situated in the inferno.⁵

The other reference is that when the poor young merchant of Champagnagari were not able to earn money by other means they reached somehow other, the Rohan deep. Hearing its name their joy knows no bounds and they think that in this deep, when even the unlucky (impious) get wealth, why should not we get gems by digging the Rohandeepp⁶

From the above it is clear that Rohankhanana was the last means of earning money. Only a man who was not able to earn money by any other means thought of Rohankhanana and get money from there. It appears that this particular means of earning money was the symbolic of labour. It meant that just as it is very

1. णमो इंदस्स, णमो धरीणंदस्स, णमो धणयालस्स, Kuv. 104.31.
2. समराइच्चकहा VI Bhava.
3. "An eighth century Indian document on International Trade" published in the Bulletin of the Institute of Traditional Cultures, Dec. 1970, Madras—4.
4. दुत्तरो जलही सुदरं वणिज्जं जस्स जिवियं ण वल्लहं, Kuv. 67.7-9.
5. जा पाताले पत्तो खणामि सा रोहणं चेय, 104.18.
6. एयं तं दीववरं जत्थ अउण्णो वि पावए अन्थं ।
एंपइ ताव खणामो जा एंपत्ताइं रयणाइ ॥—191.12.

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difficult to bring gold from the inferno, so an unsuccessful merchant can get success by working hard again and again.

9. Other means

Besides the above means of earning money, many others have been detailed in Kuvalayamāla. The two young merchants of Champa have been shown to be using the following means which have not come earlier—

9. Agriculture (kisi karisaṇammi)
10. Loading of animals (Āroviya goṇi bhariyalla)
11. Slavery (Para gehe acchhik Samaḍhatta)
12. Begging (Bhikkam bhamanti)
13. Service (Dejjasu Amham Vitti)
14. Soldiery (lagga olaggium)
15. Using of Occult Powers (Anjana-jogesū)
16. Bilapraवेश (Vilammi Pavisanti)
17. Mantra siddhi (Mantam gahiūṇa)
18. Exchange (Thora-Kammam)
19. Wrestling (Mallattanaṃ)
20. Mining (Khaṇṇavae ; 104.20-31)

Often, even inspite of adopting these means, one could not earn money as he desired and faced disappointment. Hence he had no alternative but to seek solace in religion. For this purpose he construed the various means of earning money in a religious and moral sense. For example—

Trade—Control the shop of body by the shop keeper of heart and buy and sell the goods of virtue. In this way one will earn the profit of happiness.¹

Begging—If you have to beg then have the bowl of trust, put on the loin cloth of control and hang the sling of wisdom deed go about the houses of teachers, you will get the alms of knowledge.² etc.

In the opinion of Udyotanaśūri all the above means are connected with violence in some form or another. Therefore, a man can not get release from this world by using them. Even then there are many worldly people who earn money by these means in order to support their families.³ Udyotana does not

1. कुणमु मणं आमणयारयं ति देहामणेसु वित्थिण्णे ।
पुण्णं गेण्हसु भंडं पडिभंडं होहिइ सुहं ते ॥—192.25
2. गेण्हसु दंसण-भंडं संजम-कच्छं गइं करंकं च ।
गुरुकुल-चरंगणसु भम भिक्खं णाण-भिक्खट्ठा ॥—193.6
3. जइ होइ बहु धण्णं जीवेज्ज कुडुवयं पियं मज्झ ।
ण च चित्तेइ अउण्णो कत्थ कइं बं कहिं अहयं ॥—186.13

approve of these means because of the violent overtones found in them. He wanted that the people should do religious deeds by which they could achieve permanent bliss (192.24).

From the above description of the means of earning money as described by Udyotana it is clear that various means were used in ancient India to earn money, chief among which were trade, agriculture, sea-voyage, arts and crafts. Mining was also in vogue. In this connection an important point to note is that in the society of the period the division of labour was not rigid on the basis of caste. A merchant could adopt any type of profession.¹ Local and foreign all sorts of trades were current. Even at that time Varanasi was a centre of attraction for pilgrims, tourists and merchants. Because of the jostling crowds frauds such as looting and cheating were practised.

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1. 'India's Foreign Trade in the Ancient Period—Its Impact on Society'—Dr. Lallanji Gopal, the Quarterly Review of Historical Studies, 1965-66, Vol. V No. 4. pp. 186-192.

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