

CHAPTER VI

BANKING TRADE AND COMMERCE

(A) BANKING AND FINANCE

94. History of indigenous banking

The general credit facilities available in the past were only from the moneyed men of the localities and no particular history of banking practice in the district is available.

95. Rural indebtedness

About 20 years ago the Gothi system, as it is called in Koraput or Khambari as it is in Rayagada, was widely prevalent. The debtor, who is called the Gothi or Khambari, undertook in writing or verbally or in both to work under the creditor for a number of years and pay off the debt with interest. No rate of interest was stipulated, but the period for which he would work was stated. He also would receive a maintenance allowance in the shape of grain, a piece of cloth and some presents on special occasions. Mr. Bell in his Koraput District Gazetteer calls this system 'Debt Slavery' and states :

“When the lender, like the borrower, was a member of one of the hill tribes the yoke of the Gothi would be an easy one. The loan would generally have been incurred in order to pay the expenses of a marriage, and the lender would as often as not be the borrower's own father-in-law or another close relative. The Gothi would be treated as an equal in his master's house, would have leisure to carry on cultivation on his own account and to be allowed frequent holidays. But when, as often happens now-a-days, a hillman pledges his services to an immigrant from the plains, the result is a much less harmonious relationship. The plainsman, who has invested money in a servant, tries to exact as much as he can from his investment in the shape of labour. The hillman dislikes being driven and is accustomed to quit work for days at a time when he finds something more attractive to do ; and he regards it as unfair that his creditor should make deduction from his subsistence grant on account of these absences, or even, as he sometimes does, make an addition to the capital of the loan that has to be worked off. In many cases unhappily the attitude of the immigrant who employs a Gothi is purely one of exploitation and incorrect accounts of the debt are kept and the Gothi is compelled to work on long after he has repaid the amount borrowed.”

[B. of R.—26]

On account of agitation through political and social organisations, the Government of Orissa enacted Regulation I of 1948 called the Orissa Debt Bondage Abolition Regulation, 1948 by which the Gothi agreement and any other agreement of similar nature were held void. Either on application or at the initiative of certain Revenue Authorities, the Gothi contract could be terminated and in certain circumstances the creditor could be penalised. In consequence, several thousands of Gothi contracts have ceased. But Gothi is by no means a thing of the past. The Scheduled Areas and Scheduled Tribes Commission set up by the President under Article 339 of the Constitution of India reported in 1961 as follows :

“The existence of Gothi, a form of bonded labour, on a wide scale, was brought to our notice during our visit to Orissa. A survey was conducted by the Assistant Commissioner in four villages of Sembliguda in Koraput district to ascertain the incidence of Gothi. Out of 61 tribal families interviewed, 21 persons belonging to the tribal communities were serving as Gothis. The practice existed also amongst persons belonging to Scheduled Castes and other communities. The period of service ranged from three to five years. The age of the Gothis was generally between 16 and 20. The Gothis had to do both agricultural and domestic service, including fetching of fuel and drawing of water. The Gothis at Sunabeda were engaged in the construction of the approach road under a Tribal Welfare Programme for which the contract was taken by a local Panchayat member. The wages specified in the contract were not paid to the Gothis but were received by their master. Out of 24 Gothis, about whom records were available, 21 had houses of their own. Among the families interviewed, there were 20 who in addition had members who were earning. The amount of loan taken by them ranged between Rs. 50 and Rs. 200.

The above account gives a broad idea of the situation. It is extremely difficult to give a more detailed picture. We would, however, say that the evil practices attributed to money-lenders are waning and on their last legs. The social awakening, political consciousness and development activities are having their impact. The tribal, like any other citizen, is getting out of the old rut. If the survey had been conducted 10 years ago conditions would have been deplorable. We have to bear in mind those conditions also.”

In villages where most people are either peasants or ordinary artisans and in the absence of a Bank, a Post Office or even a Co-operative Credit Society, the village money-lender is still the most important source of credit. Besides, a few Kerala Moslems and Afghan Pathans called Kabuliwalas have also entered the field. They usually live in the towns, visit the villages during the dry seasons, advance small amounts and recover

their debt with interest in the following year. Small loans required by the village cultivators, middle class or low-salaried groups in the towns and villages are generally taken from the money-lenders.

The Orissa Money-lenders Act (1939) which aimed at regulating money-lending transactions by giving relief to the debtors was extended to the partially-excluded areas of Orissa including the present Koraput district (excluding Kashipur P.-S.) from 6th April 1940. But certain clauses of the Act (clauses 4, 5, 6, 7, 18 and 19) were made inoperative in those areas. These clauses prescribed registration of the money-lenders and some regulations like maintenance of loan registers showing name of debtor, date of loan, amount of principal and rate of interest, etc. and made it obligatory to issue stamped receipt for every payment. These provisions were, however, restored in the partially-excluded areas under the Orissa Money-lenders Regulations, 1951. But in order to safeguard the interest of the people of those areas certain new provisions were made. These are as follows :

(i) Under section 9 of the Act the maximum rate of interest was 9 per cent simple per annum in case of secured loan and 12 per cent per annum in case of unsecured loan. Under the Regulations a court was authorised to pass a decree for interest at a higher rate, subject to a maximum of 25 per cent per annum in case of grain loans.

(ii) Under section 11 of the Act, the court was authorised to reopen the transactions, take an account between the parties and relieve the debtor of all liabilities in respect of any interest in excess of 9 per cent simple per annum in case of secured loan other than a loan of grain, 12 per cent simple per annum in case of unsecured loan other than a loan of grain and 25 per cent simple per annum in case of loan of grain.

In spite of the legal and constitutional steps taken by the Government there is yet much to be done to protect the interests of the tribals. They are being exploited by the people of the plains. In spite of their struggle with nature in cultivating multiple crops and in producing bumper harvest, the tribals lead a life of poverty and insecurity. They are exploited mainly by outside agencies, such as traders, liquor vendors and money-lenders. The Dombs play the role of middlemen between the tribal people and the outside exploiters. During hard months, the tribal people particularly the Saoras and the Khonds get loans from the Sahukars who are mostly the Kumuti businessmen or the Sundhis (wine-sellers) through the Dombs. The money-lenders who are but casual visitors to tribal villages come in direct contact with the Dombs and transact through them. The unscrupulous Dombs very often play tricks with the simple and innocent Khonds and Saoras and deprive them of their valuable holdings on false pretexs.

The tribal people are, however, being relieved of exploitation by the Sahukars and the Doms through grant of Takavi loans by Government and advance of loans by the Co-operative Credit Societies.

96. Co-operative Credit Societies and Co-operative Stores

(i) Till 31st March 1948, Co-operative Societies of the district were under the administrative control of the Assistant Registrar of Co-operative Societies, Ganjam Circle, Berhampur. A separate circle with an Assistant Registrar and a few Administrative Inspectors and Auditors was created for the district from 1st April 1948. From July 1962, a separate Assistant Registrar has been posted for Rayagada, Gunupur and Koraput subdivisions leaving the Assistant Registrar at Jeypore to be in charge of Nowrangpur and Malkangiri subdivisions. The Co-operative movement in the district originated with the organisation of Agency Taluk Purchase and Sale Co-operative Societies at the headquarters of Koraput, Jeypore, Nowrangpur, Pottangi, Rayagada, Gunupur and Bissamcuttack taluks with the Taluk Officers as *ex officio* Presidents. They existed when the district came to Orissa in 1936. Later the Pottangi Taluk Purchase and Sale Co-operative Society was converted into a Multipurpose Co-operative Society and the Jeypore Taluk Purchase and Sale Co-operative Society was converted into the Nowrangpur Regional Marketing Co-operative Society. Other Taluk Purchase and Sale Co-operative Societies are functioning more or less as Consumers' Co-operative Stores with the exception of Bissamcuttack and Gunupur Societies, which have ceased functioning. Thereafter, Agricultural Credit Societies with unlimited liability were started for financing needy agriculturists. There were only 33 Agricultural Credit Societies before formation of the Koraput Circle. But this increased to 94 Agricultural Credit Societies during 1948-49. But in the year 1961-62, there were only 75 Small-sized Agricultural Credit Societies functioning in the district and the rest had been liquidated as they could not function properly. The membership, share capital, reserves, deposits, borrowings, working capital, loans advanced, loans collected and loans outstanding at the end of the year in respect of such societies are given below for the years 1954-55 to 1961-62 :

Particulars	1954-55	1955-56	1956-57	1957-58	1958-59	1959-60	1960-61	1961-62
Number of Co-operative Societies	65	90	92	93	94	93	93	74
Number of members	5,882	8,127	10,134	10,846	11,832	11,612	11,663	13,027
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Paid-up Share Capital	60,079	93,571	1,25,381	1,29,306	1,37,447	1,44,000	1,47,000	1,50,000
Reserve Fund	6,667	7,260	7,126	16,727	4,247	..	3,000	22,000
Other Funds	35,290	55,369	60,877	1,397	1,831	22,000	23,000	23,000
Deposits	1,05,518	93,534	1,15,969	18,536	13,955	..	..	..
Borrowings	3,23,267	5,60,302	7,14,773	6,94,978	6,70,007	7,46,000	6,64,000	2,75,000
Working Capital	5,35,821	8,11,046	10,24,216	8,60,944	8,27,487	9,12,000	8,37,000	7,77,000
Loans collected	1,42,035	1,94,794	4,43,281	3,33,916	4,38,500	3,61,000	4,72,000	8,04,000
Loans advanced	2,28,677	4,49,690	5,99,440	3,43,205	4,01,750	4,77,000	3,89,000	8,31,000
Loans outstanding	3,32,045	5,86,941	7,43,100	7,37,275	6,92,824	8,09,000	7,26,000	11,89,000

(ii) Large-sized Agricultural Credit Co-operative Societies

After publication of the Rural Credit Survey Report, much emphasis was given on the organisation of Large-sized Co-operative Societies on a limited liability basis with a large area of population, i.e., one society for one Grama Panchayat in place of one society for one village and the organisation of Agricultural Credit Societies with unlimited liability practically stopped. During the period from 1956-57 to 1958-59, 36 Large-sized Agricultural Credit Co-operative Societies have been organised and registered. Out of these only six, namely, Kotpad, Borigumma, Dabugan, Semiliguda, Nandapur and Narayanpatna were provided with Government share capital of Rs. 10,000 each and staff subsidy for the first 3 years on a sliding scale at Rs. 500 during 1956-57, at Rs. 323 during 1957-58 and at Rs. 167 during 1958-59. Out of the remaining 30 Large-sized Agricultural Credit Co-operative Societies which could not receive Government share capital or staff subsidy, 20 societies started functioning during this period. In the next year were registered 25 Large-sized Agricultural Credit Co-operative Societies. In the next two years the figure rose to 26. The societies at Kotpad and Borigumma received godown loan at Rs. 10,000 each.

The membership, share capital, working capital, loans advanced, loans collected and loans outstanding at the end of year in respect of these societies are given below for the years 1956-57 to 1961-62 :

Particulars	1956-57	1957-58	1958-59	1959-60	1960-61	1961-62
Membership ..	538	2,732	3,628	3,656	3,889	3,931
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Share Capital	66,857	97,407	1,02,679	1,03,000	1,10,000	1,14,000
Working Capital	1,38,290	2,43,258	2,48,952	2,75,000	3,14,000	2,98,000
Loans advanced	44,470	1,73,091	1,10,765	1,00,000	1,07,000	1,13,000
Loans collected	100	44,499	1,11,441	78,000	94,000	95,000
Loans outstanding.	44,370	1,68,091	1,72,383	1,96,000	2,09,000	2,28,000

(iii) Societies for special crops

Sugarcane, tobacco, groundnut and niger are the main cash crops of this district. Sugarcane is grown in Rayagada, Gunupur and Nowrangpur areas. Tobacco and groundnut are mainly grown in the Rayagada subdivision. Niger is grown in the Nowrangpur and Koraput subdivisions. In order to assist the growers of these special

crops, four Growers' Co-operative Societies were organised on experimental basis. They were : (i) Rayagada Sugarcane Growers' Co-operative Society Ltd., which was later converted into Multipurpose Co-operative Societies, (ii) Gunapur Sugarcane Growers' Co-operative Society Ltd., (iii) Rayagada Tobacco Growers' Co-operative Society, and (iv) Rayagada Groundnut Growers' Co-operative Society.

The members of the Rayagada Sugarcane Growers' Co-operative Society receive their production finance from the Co-operative Society and supply their products to the Jeypore Sugar Company, Rayagada. The price of sugarcane is paid to the members through the Co-operative Society. This enables the Society to deduct its due first and then pay the balance, if any, to the members. Hence, the Society has effective control over the product of its members and works successfully. The other three societies which had no such advantage failed.

The membership, paid-up capital, reserve fund, other deposits, borrowings, working capital, loans advanced, loans collected and loans outstanding are given below for the years 1959-60 to 1961-62 :

Particulars	1959-60	1960-61	1961-62
Number of members ..	977	977	1,080
	Rs.	Rs.	Rs.
Paid-up Capital ..	63,000	63,000	1,03,000
Reserve Fund ..	42,000	42,000	44,000
Other Deposits ..	7,000	7,000	13,000
Borrowings ..	1,99,000	1,99,000	4,97,000
Working Capital ..	13,10,000	3,10,000	6,57,000
Loans advanced ..	2,36,000	2,36,000	5,04,000
Loans collected ..	1,85,000	2,36,000	4,35,000
Loans outstanding ..	1,82,000	1,82,000	5,05,000

(iv) Graingola Co-operative Societies

As agricultural credit in the shape of cash loans gained sufficient popularity among the agriculturists, there was a desire for supplying their credit needs in kind. Paddy is the most essential commodity required for agricultural operations. Agricultural labourers prefer wages in paddy. This led to the idea of organising Graingola Co-operative Societies. Nine Graingola Co-operative Societies were organised on an unlimited liability basis at Kotpad, Kukudabai, Sirish, Kharnabada, Belputi, Godaigan, Narahandi, Majhidhara and Pharsaduda.

The Graingolas worked successfully and gained popularity within a few years. The need to organise more Graingola Co-operative Societies were keenly felt. On account of the success of Grama Panchayat Graingola Co-operative Societies in Bolangir district, organisation of Bolangir type Graingola Co-operative Societies at Panchayat level became the policy of the State Government. Accordingly Graingola buildings were constructed as far as possible at every Panchayat headquarters and initial paddy for working capital was supplied to the Graingola Co-operative Societies through the concerned Grama Panchayats. Organisation of such Grama Panchayat Graingola Societies received much emphasis from the year 1955-56.

The following is the number of Grama Panchayat Graingolas registered during the period from 1955-56 to 1961-62 :

Year	Number of Graingola Co-operative Societies
1955-56	50
1956-57	30
1957-58	31
1958-59	20
1959-60	122
1960-61	136
1961-62	147

The membership, share capital, working capital, loans advanced, etc., increased from year to year as follows :

Particulars	1954-55	1955-56	1956-57	1957-58	1958-59	1959-60	1960-61	1961-62
Number of members	..	1,194	2,130	5,428	12,726	19,072	23,277	26,665
		Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Paid-up Capital	..	11,376	19,239	71,935	84,440	1,15,207	1,93,000	3,13,000
Reserve Fund	..	..	..	..	..	32,000	28,000	1,25,000
Other Deposits	..	..	..	..	..	2,20,000	4,72,000	5,72,000
Borrowings	..	..	..	..	..	5,50,000	6,07,000	4,73,000
Working Capital	..	2,40,650	3,23,963	5,79,885	5,76,263	47,609	9,96,000	14,18,000
Loans advanced	..	37,762	13,278	2,85,629	3,54,357	4,67,922	4,84,000	7,06,000
Loans collected	..	..	..	..	..	2,98,000	6,00,000	5,57,000
Loans outstanding	..	..	..	..	..	6,96,000	10,17,000	10,19,000

While original Graingolas were intended only for meeting the credit needs of the members in kind, in the model bylaws of the Bolangir type Graingola Credit and Thrift Societies, there were provisions for both grain and cash loans. Hence, in the areas where there were Credit Societies already existing, the activities of those Graingolas were confined to grain loans only.

In a Grama Panchayat area where part of it was covered by Credit Societies and the whole of it by Graingola Co-operative Society, there was overlapping of the area of operations. While some people borrowed cash loans from the Credit Society and grain loans from the Graingola Co-operative Society, other people of the same village borrowed both grain and cash loans from the Graingola Co-operative Society. This was one of the obstacles for the healthy growth of both the Graingola and Credit Societies working with the same area of operation. This difficulty is being solved by amalgamating the Small-sized Agricultural Co-operative Societies with the Graingola Co-operative Societies.

There are various other types of Co-operative Societies, such as Marketing Co-operative Societies, Handloom Weavers' Co-operative Societies, Forest Marketing Co-operative Societies, Consumers' Co-operative Stores and Multipurpose Co-operative Societies, etc. There were as many as 394 Co-operative Societies in October 1962 with a membership of 68,159 and working capital of Rs. 40,32,741. The activities of Co-operative Societies are rapidly expanding in recent years. The activities of a few important non-Agricultural Credit Societies are given below :

(v) Regional Marketing Co-operative Societies

On the recommendation of the Rural Credit Survey, Regional Marketing Societies on a planned basis with State participation have been taken up. Three such societies have been organised at Nowrangpur, Jeypore and Gunupur to each of which the State Government have subscribed a share capital at Rs. 25,000 and a subsidy for maintenance of staff for the first three years on a sliding scale.

Subsequently, Government have contributed share capital at Rs. 20,000 each to the Nowrangpur and Jeypore Regional Marketing Co-operative Societies and Rs. 40,000 to the Gunupur Regional Marketing Society for installation of four rice-hullers.

The Regional Marketing Co-operative Societies are supplying chemical fertilisers to the Graingola Co-operative Societies in Block areas. They participated in the State Trading Scheme in the year 1958-59. They are also advancing loans on the security of paddy and other agricultural products to enable agriculturists to avail the best market-price. After completion of godowns and installation of rice-hullers, the marketing and processing will be easier.

(vi) Consumers' Co-operative Stores

The old Taluk Purchase and Sale Societies were functioning more or less as Consumers' Co-operative Stores. They served the people a lot during the control period in distributing the essential commodities, such as rice, sugar, kerosene and cloth, to members and non-members alike. In addition to the old Taluk Purchase and Sale Societies, Consumers' Co-operative Stores were organised in the industrial areas. They are : (1) Jeypore Sugar Company Staff Stores, Ltd., Rayagada, and (2) Machkund Co-operative Stores, Ltd., with facilities provided by the Sugar Company and Machkund Hydro-electric Project authorities.

(vii) Students' Co-operative Stores

Five Co-operative Stores were started for High School students at Jeypore, Nowrangpur, Rayagada, Gunupur and Kotpad. But the teachers who started the Societies were transferred and the Societies excepting those at Nowrangpur and Jeypore are on the verge of collapse.

(viii) Gudari Hide and Bone Curing Co-operative Society

The Orissa Khadi and Village Industries Board has sanctioned working capital loan of Rs. 15,400 and subsidy of Rs. 13,620 for starting a village tannery and bone digester unit.

(ix) Co-operative Dairy Farm

There is a Co-operative Dairy Farm at Rayagada started by the employees of the Jeypore Sugar Company, Ltd., on 7th July 1959. There are 74 members with a paid-up share capital of Rs. 16,000. The Society was able to supply milk worth Rs. 15,208 at Re. 0.37 per seer to its members and earned a net profit of Rs. 1,478 during the year 1958-59.

(x) Marketing Co-operative Societies

Kujendri Marketing Co-operative Society started in November 1949 had to close down for failure to realise advances made to members. A Co-operative Society started at Nowrangpur for procuring paddy also failed when food control was lifted.

(xi) Employees' Co-operative Societies

There are 5 Employees' Co-operative Societies functioning in the district, namely, (1) Koraput District Police Staff Co-operative Society, (2) Bidyadhar Co-operative Society, (3) Koraput District Police Servants' Co-operative Society, (4) Jeypore Union Board Sweepers' Co-operative Society, (5) Nowrangpur Block Staff Co-operative Society.

97. Banking

(i) Before 1950 financing of Co-operative Credit Societies was done by the Berhampur Central Co-operative Bank. The Nowrangpur Co-operative Central Bank, Ltd., started functioning in April 1950. Its area of operation is confined to Nowrangpur, Malkangiri and Koraput subdivisions. Rayagada and Gunupur subdivisions are still under

the Berhampur Co-operative Central Bank and the Societies of Rayagada and Gunupur subdivisions are financed by that Bank.

Intended mainly for providing agricultural credit for the rural areas the Nowrangpur Co-operative Central Bank had an humble origin. At the end of its first year of existence (on 30-6-1951) it had 38 individuals and 52 Societies as members with Rs. 16,805 as a paid-up share capital. By that time it had a total working capital of Rs. 77,765 only of which Rs. 47,553 was borrowed capital. The Bank gradually expanded. On 30th June 1953, it had 41 individuals and 192 Societies as its members with Rs. 3,04,339 as paid-up share capital. It had by then swelled its total working capital to Rs. 12,00,002 of which Rs. 3,47,911 constituted its own capital. During 1957-58 it had a net profit of Rs. 2,407.56 P.

(ii) Two Co-operative Urban Banks have been organised at Jeypore and Rayagada. The Urban Banks are providing agricultural as well as non-agricultural credit to the members of the urban areas. The Jeypore Co-operative Urban Bank has tapped local deposits and is carrying on business with its own funds and deposits without depending on the finance of the Central Co-operative Bank. It is also carrying on bill collection business. The Rayagada Co-operative Urban Bank though carrying on bill collection business, in a small-scale, has been unable to tap sufficient local deposits to carry on its business independently. It is mostly depending on Berhampur Co-operative Central Bank for its funds. The progress of the Co-operative Urban Banks for 5 years is furnished below :

Particulars	1954-55	1955-56	1956-57	1957-58	1958-59
Number of Co-operative Urban Banks.	2	2	2	2	2
Number of members :	325	368	447	589	557
	Rs.	Rs.	Rs.	Rs.	Rs.
Paid-up share capital ..	26,309	29,194	36,404	42,229	43,869
Reserve Fund ..	3,480	3,897	5,392	5,453	6,183
Other Funds ..	3,627	4,395	6,657	7,741	1,001
Deposits ..	23,983	35,388	83,232	44,541	20,399
Borrowings ..	..	..	21,000	21,482	19,760
Working Capital ..	1,57,399	72,874	1,52,685	1,18,456	91,192
Loans advanced ..	7,150	18,835	46,975	58,736	15,600
Loans outstanding ..	45,627	49,619	88,785	1,10,777	1,12,485
Overdue ..	40,444	43,992	38,068	49,541	66,849
Loss ..	..	..	..	..	..

(iii) State Bank of India

Koraput Branch of the State Bank of India was opened on 17th October 1958. The Jeypore Branch was opened the same year and a Branch at Rayagada was opened in 1959. There is a Pay Office of the State Bank of India at Gunupur.

98. Life Insurance

A Sub-Branch Office of the L. I. C. is functioning at Jeypore since July 1960 though it was formally opened in October the same year. 23 lakhs of rupees of life insurance was covered in the first six months. There is no other office of general, life, fire or marine insurance in the district.

99. Currency and coinage

People are getting gradually used to decimal coinage based on Paisa. Annas and pies are a matter of history.

(B) TRADE AND COMMERCE

100. Course of trade, imports and exports of the district

Trade relations of Koraput are mainly with the adjoining districts of Srikakulam and Visakhapatnam of Andhra Pradesh. Prior to the thirties the mode of transport was only by pack-animals and bullock-carts. They went by road to Parvatipuram in the north, to Salur in the centre and to Visakapatnam in the south. A very small part of the trade of the north went via Gunupur by rail. The only water-borne trade was and still is transport of the bamboo of Malkangiri by the Sileru and Saberi rivers to the Godavari river on to Rajahmundry. With introduction of motor trucks from 1930, transport was revolutionised and business developed. The opening of Railway link from Vizianagaram to Raipur also gave an impetus to trade. The railway carries much of the trade as the appended statements will show.

Apart from the eight stations on this railway, Gunupur is the rail-head on the Parlakimedi light railway for Gunupur subdivision and the surrounding area of Koraput district. Salt from Naupada and cement are imported at this station. The commodities which are chiefly exported are tamarind, grains and pulses, oil-seeds, *Mohua* flower and *Sabai* grass. Grains and pulses and oil-seeds are railed to Ramkrishnapore, Shalimar and other stations on the main line, *Mohua* flower to Berhampur, Cuttack and Parlakimedi in Orissa and *Sabai* grass to Kakinada Paper Mills in Andhra Pradesh. During summer tamarind is also exported in large quantities to stations in Andhra Pradesh.

The volume of goods traffic exported from Gunupur per day works out to 405 mds. with an earning of Rs. 246. About 210 mds. of goods of miscellaneous nature are also received per day at Gunupur and the earning derived on this score is about Rs. 120 per day.

The wholesalers of Rayagada subdivision directly deal with terminal markets due to the existence of easy and cheap railway transport facility. Oil-seeds like niger and mustard are exported to distant markets of Maharashtra, West Bengal, Andhra Pradesh and Madras States. The agricultural and allied products of Koraput and

Nowrangpur subdivisions find an outlet to Andhra Pradesh markets through large number of middlemen either for export to foreign countries or for local consumption.

Till the introduction of controls during the Second World War, the important markets were Salur and Vizianagaram for Koraput and Nowrangpur products, Parvatipuram for Narayanpatna products, Srikakulam and Vizianagaram for Gunupur products and Parvatipuram, Bobbili and Vizianagaram for Rayagada products. They flourished entirely on the products of Koraput district. But with the introduction of controls and restriction on the movements of foodgrains, oil-seeds and pulses during the Second World War, the trade relation with markets of Visakhapatnam district got a set-back and the local businessmen who hailed mostly from Andhra Pradesh availed the opportunity and began capturing the local trade. It may be mentioned that excepting the railway figures there are no recorded statistics regarding the volume of imports and exports relating to different markets of the district. Hence, on the basis of queries made by the field staff of the Marketing Department, the value of different commodities, such as cloth, yarn, salt, kerosene oil, cattle, edible oil, dals, dry fish, cocoanuts, tobacco, iron and steel implements, etc., imported annually is estimated at rupees one crore. Similarly, about 10.3 lakh mds. of agricultural products are estimated to be exported out of the district. These include foodgrains, pulses, oil seeds and sugar valued at rupees 2 crores approximately. The major exportable commodities are shown below with their approximate quantities (in maunds) that are exported annually from the important markets of the districts :

Name of the commodity	Rayagada and Muniguda	Gunupur and Gudari	Umarkot	Nowrangpur	Borigumma	Jeypore and Koraput	Total
1	2	3	4	5	6	7	8
1. Paddy ..	20,000	100,000	200,000	200,000	100,000	100,000	540,000
2. Ragi ..	5,000	5,000	1,000	4,000	2,000	5,000	22,000
3. Jowar ..	15,000	15,000	..	..	..	2,000	32,000
4. Blackgram ..	5,000	8,000	2,000	4,000	1,500	5,000	20,500
5. Greengram ..	1,000	2,000	..	1,500	1,000	2,000	7,500
6. Redgram ..	2,000	5,000	..	2,300	1,000	3,000	13,300
7. Hillgram ..	10,000	25,000	1,000	2,000	2,000	5,000	45,000
8. Horsegram ..	10,000	10,000	2,000	1,200	1,300	5,000	29,500
9. Bengalgram ..	..	500	500	500	1,000	2,000	4,500
10. Kating ..	20,000	..	..	2,000	..	12,000	34,000
11. Mustards ..	20,000	10,000	1,000	25,000	1,200	10,000	44,700
12. Gingelly ..	500	1,000	..	..	..	2,000	3,500
13. Castor ..	5,000	5,000	..	..	..	2,000	12,000
14. Niger ..	40,000	..	5,000	40,000	10,000	33,000	125,000
15. Turmeric ..	5,000	1,000	..	500	..	..	6,500
16. Sugar ..	90,000	..	..	..	..	..	90,000
Total ..	248,500	182,500	212,500	260,500	121,000	185,000	1,030,000

101. Trade centres

The important trade centres are Umarkot, Nowrangpur, Jeypore, Borigumma, Kotpad, Rayagada, Muniguda, Gunupur and Gudari. Besides these, there are numerous weekly markets throughout the district. The weekly market (locally called 'Shandi') at Nowrangpur is one of the biggest in the whole of Orissa. About 10,000 people congregate in this market and it pays an annual income of Rs. 10,000 to the Notified Area Council of Nowrangpur.

102. Regulated markets

Regulated markets have been established at Nowrangpur and Gunupur.

There are five important wholesale markets in the district, namely, Nowrangpur, Kotpad, Jeypore, Rayagada and Gunupur.

(i) Nowrangpur

It is an important market and the commodities dealt in are food-grains, pulses, oil-seeds, *chuda*, salt, sugar, livestock, hides, skins, poultry, dry fish and gur. About 260,500 mds. of these products are annually exported and the total turnover is about Rs. 60 lakhs including imports. Nowrangpur is a good paddy-producing area and about 200,000 mds. of paddy are being exported annually. It is an assembling market of considerable size and importance and agricultural products are assembled not only from this subdivision but also from bordering areas of Madhya Pradesh as well as from Kalahandi district. It imports huge quantities of consumer goods like salt, cloth and yarn, kerosene oil, etc. It also imports livestock from Andhra Pradesh and Kalahandi. Cross movement of cattle between this area, Kalahandi and Bastar in Madhya Pradesh is common. At least 20,000 hides and skins are assembled in this market from Nowrangpur subdivision and the bordering villages of Kalahandi. The market is also important for oil-seeds, such as niger and mustard, which are grown in large quantities in the area. There is also an oil mill at Nowrangpur which produces about 12,000 tins of oil annually.

(ii) Kotpad

Wheat, foodgrains, livestock, hides and skins and oil-seeds are the important commodities dealt in the market. The annual exports are to the tune of 121,000 mds. with an annual turn over of Rs. 1,50,000. It attracts products from Borigumma tahsil and the bordering areas of Madhya Pradesh. There are four rice mills and usually about 1 lakh mds. of paddy are exported from here. Out of this about 20,000 mds. go to Bastar. About 10,000 mds. of niger are also annually exported from this market.

(iii) Jeypore

Jeypore being the main town of this district and well connected with roads since long, its position as a commercial centre is noteworthy. It is here that all the agricultural commodities and forest-produce, hides and skins of Nowrangpur subdivision are assembled for final dispersal to different markets. Almost all the consumer articles like salt, cloth and yarn, kerosene oil, etc., are imported here for internal distribution. The annual turnover is about one crore of rupees. Jeypore tahsil is also a producing area for paddy and niger with an exportable surplus of 1 lakh mds. of paddy and 30,000 mds. of niger which passes through this market. About one lakh hides and skins are handled. However, industrial development is poor for want of railway transport. The businessmen of this place go round the neighbouring village Hats like Nowrangpur, Kotpad, Dumiriput, etc. and assemble huge quantities of agricultural and other allied products.

The minor forest-produce of Malkangiri is also assembled here.

(iv) Rayagada

The importance of Rayagada depends on its Sugar Factory and other industrial units like Ferro-manganese Plant and Manganese mines. It is a deficit area in the production of foodgrains but considerable quantities of oil-seeds like niger and mustard and pulses are annually handled. majority of the products is assembled from Kashipur area and from interior parts of Rayagada subdivision and Bissamcuttack tahsil. The major exportable commodities are niger, 4,000,000 mds. mustard, 20,000 mds. *Kating*, 200,000 mds. hillgram, 10,000 mds. horsegram, tobacco about 6,000 mds. and sugar about 90,000 mds. which are valued at Rs. 50 lakhs. The wholesalers in oil-seeds and pulses directly export the products to the important consuming markets of Maharashtra, West Bengal and Madras. About 248,000 mds. are being exported annually.

(v) Gunupur

Next to Nowrangpur, Gunupur is an important wholesale market. It is reputed for its extra superfine rice and redgram. Annually about 180,000 mds. of agricultural products, valued at about 40 lakhs of rupees, are exported to different markets. The export usually consists of about 100,000 mds. of paddy, 25,000 mds. of hillgram, 15,000 mds. of jowar, 10,000 mds. of horsegram and 10,000 mds. of mustard. Its trade relations are mainly with Srikakulam and Parvatipuram markets and the products assembled at Gunupur are exported by rail through Naupada to which Gunupur is connected by railway. Cattle, salt, oil, cloth and yarn, etc., are imported mainly from Srikakulam market.

103. Important retail marketing centres

Nowrangpur, Jeypore, Rayagada, Borigumma and Gunupur are the important retail marketing centres. Besides, Umarkot and Malkangiri are gradually developing into such centres.

104. Fairs, Melas and other rural marketing centres

A list of rural markets is given below. Melas and fairs have been dealt with in Chapter III. In this district Melas and fairs are not availed for the purpose of trade, except a few stalls for supplying the immediate needs of the people in the shape of drinks and sweets which are setup on those occasions.

There are a number of weekly markets called Hats in the district. These serve as rural marketing centres where the local population buy their weekly ration of common salt, oil and other commodities of consumption. These Hats sit between noon and sunset. The Umarmkot Hat is the only bi-weekly market in the district. Hats, with the exception of a few which were maintained as fresh markets, were being leased to the highest bidder by the Revenue Department but their management has since been transferred to the respective Grama Panchayats. In the year 1959-60 the bid amount totalled Rs. 54,424. The following are the Hats of the district tabulated subdivisionwise :

1. Nowrangpur .. Dabugan, Umarmkot, Bumini, Raighar, Hatbharand, Matigan, Mahara, Maidampur, Papadahandi, Bhatigan, Bodoamboda, Kontagan, Boramam, Cheptamba, Kaliaguda, Ronaspur, Kotraguda, Rajoda, Kotpad, Boliya, Murthahandi, Raigada, Kerla, Dasntampur, Prodhaniaguda, Kundra, Ranpur, Badigodo, Hatkhudupi, Thorput, Ramagiri, Kalyagan, Umiri, Konga, Chikma, Rondapalli, Bhejahandi, Polkaput, Baligan, Boipariguda, Gorahandi, Publiguda.
2. Malkangiri .. Bhayguda, Mathili, Mundiguda, Khutinpalli, Kongrubeda, Damapada.
3. Koraput .. Kakkirigumma, Khaspavalasa, Churupalli, Dumuriput, Podagada, Mathalput, Jodiguda, Nandigan, Dasmantapur, Dumbaguda, Petta, Gunaipoda, Raddangi, Raisingi, Soguru, Wondraguda, Avarada, Chatna, Pukkili, Langiri, Rallogoda, Nandapur, Lavid, Kumdili, Bodel, Patropondi, Kotkar.
4. Rayagada .. Majhiguda, Seshikhal, Anlabhatto, Kholapada (A few Hats are in Kashipur tahsil too).
5. Gunupur .. Chakkunda, Bamin, Jaltar, Hatminuguda, Ambadola, Dehikhal, Bhalari.

105. State trading, fair-price shops, etc.

The State Trading Scheme of foodgrains was introduced in this district on 1st January 1959 and closed on 31st December 1959. Compulsory procurement was not adopted. Minimum price of foodgrains was fixed and procurement was done through appointed purchasing agents. 1,953 tons of rice and 26,837 tons of paddy were procured. During the year 1958-59, the needs of consumers were served by Consumers' Co-operative Societies and also by twelve fair-price shops. The State Trading Corporation has not taken up any work in this district.

106. Consumers' Association and Labour Organisation and organs for dissemination of trade news

There is a Merchants' Association at Rayagada. There are two Labour Organisations—one at Rayagada and the other at Machkund. The only Consumers' Organisation is through the Consumers' Co-operative Stores. The Inspectors of Weights and Measures stationed at Jeypore, Gunupur, Nowrangpur, Umarkot, Malkangiri, Rayagada and Muni-guda collect information regarding prices of agricultural and allied commodities every week and submit their reports to the Joint Director of Marketing, Orissa, for compilation and publication of a weekly bulletin of prices in different markets of the State. From Jeypore daily prices of rice and ragi are reported telegraphically to Regional Marketing Officer, Cuttack, for broadcasting from the All-India Radio, Cuttack.

The Inspectors also prepare monthly reviews of market conditions of their respective areas and submit to Joint Director of Marketing, Orissa, for compilation and publication of monthly review for the whole State. At the headquarters of such Inspectors, market-rate boards are used for record of daily prices of agricultural and allied commodities for information of the public. The Inspectors also give wide publicity to such prices to producers and consumers during their tours especially when they visit the weekly markets under their jurisdiction. A beginning has been made to publish the weekly prevailing prices in local newspapers.

107. Weights and measures, old units and adoption of all-India standard

Transactions in villages usually take place either in units of the commodity or in volume measures. Things are rarely sold by weight. The Indian standard seer (80 tolas) was in use in towns. It is being replaced by the Metric Weight Kilogram (86 tolas). While motor spirit is sold in litres, for most other articles local volume measures are

in use. It varies for different commodities and from place to place. However, the *adda* (64 tolas of fine rice) is commonly accepted. The following are the units of measurements :

4 addas=1 mano

20 manos=1 putty

30 putties=1 grace or gadisa

$\frac{1}{2}$ adda=1 boda

$\frac{1}{2}$ boda=1 sola

$\frac{1}{2}$ sola=1 adha

$\frac{1}{2}$ adha=1 pa

Adda=57 tolas (In Rayagada)

Adda=80 tolas (Near Nowrangpur)

In Umarkot, Nowrangpur, Borigumma and Jeypore a small earthen-pot to hold 2 to 3 tolas of rice is the smallest unit of volume measure.

Linear measure is the English mile which is being replaced by Metric Kilometre. The *cośś* (2 miles) is in use for long distances. Shorter distances are measured by cubit and half of it is *chakhand*. Area is expressed in terms of production of paddy. Land which will produce one *putty* of paddy is one *putty* in area. This being inexact, the English acre is adopted when exact area is required.

APPENDIX

(1) Statement showing Imports by Railway

Name of importing Stations	Commodities	Stations from which imported	Total quantities imported in maunds			
			1955-56	1956-57	1957-58	1958-59
Ambadola ..	Jaggery ..	Donkinivalasa, Pendurti.	27,794	..	21,603	14,632
	Sugar ..	Rayagada				
	Groundnut oil	Vizianagaram, Donkinivalasa, Bobbili.				
	Kerosene oil	Rayagada				
	Salt ..	Naupada Jn.				
Doikallu ..	..	..	616	..	..	..
Muniguda ..	Salt ..	Naupada Jn.	14,788	..	27,020	17,753
	Kerosene oil	Vizianagaram				
	Groundnut oil	Vizianagaram, Bobbili.				
	Dry fish ..	Parvatipur				
Bissamcuttack	Turmeric ..	Rayagada	14,074	..	12,204	3,804
	Jaggery ..	Donkinivalasa				
	Dry fish ..	Parvatipur				
	Salt ..	Naupada Jn.				
	Groundnut oil	Rayagada, Parvatipur, Donkinivalasa				
Theruvali ..	E. R. ..	Bobbili	118	..	1,666	976
	Gunnies ..	Vizianagaram, Raipur Jn.				
Singpur Road ..	..	..	248	370	179	162
Rayagada ..	Cement ..	K. Siding	270,864	852,402	469,497	497,302
	Kerosene oil ..	Budge Budge				
	Petrol ..	Visakhapatnam				
	Machinery ..	Shalimar, Madras, Wadi Bandar, (Bombay).				
	Groundnut oil	Vizianagaram, Donkinivalasa.				
	C. P. Goods ..	Tuni				
	Salt ..	Naupada Jn.				
Jemadipeta ..	Salt ..	Naupada Jn.	..	..	11,001	5,772

(2) Statement showing Exports by Railway

Name of exporting Stations	Commodities	Stations to which exported	Total quantities exported in maunds			
			1955-56	1956-57	1957-58	1958-59
Ambadola..	Grains	.. Parvatipur, Bobbili.	188,638	..	237,354	245,683
	Manganese- ore.	Vizianagaram, Madras.				
	Pulses	.. Coimbatore H. T.				
	Beedi leaves	Wadi Bandar (Bombay).				
	Firewood	.. Visakhapatnam				
	Timber	.. Parvatipur, Visakhapatnam.				
	Dry leaves	.. Parvatipur				
Doikallu ..	Hides	.. Vizianagaram, Shalimar, Wadi Bandar(Bombay).	954	..	1,994	3,617
	Oil-seeds	.. Parvatipur, Puliur, Puduppalaityam, Rayagada.				
	Dry leaves	.. Puliur				
Muniguda..	Grains	.. Waltair	65,070	..	139,109	42,058
	Pulses	.. Shalimar				
	Timber	.. Vizianagaram, Visakhapatnam.				
	Oil-seeds	.. Nagpur, Shalimar.				
	Turmeric	.. Waltair, Puduppalaityam, Bilaspur.				
	Manganese- ore.	Visakhapatnam				

Name of exporting Stations	Commodities	Stations to which exported	Total quantities exported in maunds			
			1955-56	1956-57	1957-58	1958-59
Bissam- Cuttack	Grains ..	Vizianagaram, Visakhapatnam.	9,404	..	12,766	18,760
	Pulses ..	Waltair				
	Fruits ..	Nagpur, Raipur				
	Beedi leaves	Cochin H. T.				
	Oil-seeds	..				
	Tobacco ..	Bhatpara, Naupada Road.				
	Hides ..	Vizianagaram, Komakhan.				
Theruvai ..	Tobacco ..	Bhatpara, Naupada Road.	4,034	..	7,464	4,974
	Beedi leaves	Cochin H. T.				
	Grains ..	Vizianagaram, Puduppalayam.				
	Pulses ..	Waltair				
	Tamarind	Vizianagaram, Visakhapatnam.				
Singpur Road	Tobacco ..	Bhatpara	3,674	4,246	5,833	7,769
	Beedi leaves	Tenali, Madras				
	Grains ..	Visakhapatna				
	Pulses ..	Waltair				
	Hill-brooms	Wadi Banda (Bombay).				
Rayagada ..	Sugar ..	Titlagarh, Kesinga, Kantabanji.	469,116	389,732	573,619	641,820
	Tobacco ..	C. P. Stations				
	Beedi leaves	Tenali, Cochin H.T.				
	Tamarind ..	Vizianagaram, Visakhapatnam, Rajahmundry.				
	Oil-seeds ..	Vizianagaram, Waltair.				
	Manganese- ore.	Visakhapatnam				
Jemadipeta	Tamarind ..	Waltair	43,548	..	38,550	54,731
	Sabai grass					
	Myrobalans	Visakhapatnam				
	Tamarind seeds.	Shalimar				