

Chapter VI

BANKING, TRADE AND COMMERCE

BANKING AND FINANCE

INDIGENOUS BANKING

Indigenous banking, as elsewhere, is done by individual bankers in towns and money-lenders (*sahukars*) in villages. The former receive deposits, deal in *hundis* and also finance trade and industry against the security of goods. They are quite particular about the purposes for which they advance loans. The money-lenders in villages mainly finance consumption. Despite this difference, their operations are very similar. Functioning in an unorganised manner, they have adapted themselves to the customs, habits and needs of their local clients. Their business, being hereditary, is often carried on as a family concern. They generally rely on their own resources and, if necessary, borrow money from one another and even from joint-stock banks by re-discounting *hundis*. As the banks impose rigid conditions, these indigenous agencies do not often resort to them. The bazaar *hundi* rate (*i.e.* the rate at which indigenous bankers discount *hundis*) is invariably different from the bank rate.

The village economy being traditionally controlled by the *sahukar*, the poor peasantry was at his mercy for all their financial needs. As a shopkeeper the *sahukar* preferred to have a lien on the agricultural produce. He could in this way profit twice, once by buying cheaply from the producer to whom he had lent money, and then by selling it at a higher rate to individual consumers or in a *mandi*.

After 1870, when land became a profitable investment, the *sahukar* began to tighten his financial hold in such a way as eventually to oust the rural debtors from their lands. He imposed such strict terms that a mortgage invariably ended in a sale. Government tried to improve this situation by passing the Land Alienation Act, 1900¹, which debarred the acquisition of the mortgaged land by *sahukars*. The Act checked their underhand activities

1. The Land Alienation Act, 1900, was repealed in 1950.

but did not help the peasantry. The *sahukar* now deprived of land as security, did not risk to lend more than the produce from the land could cover up. The vacuum thus created was filled by a new class of agriculturist money-lenders. The big agriculturists who had become rich on account of high prices and the ex-servicemen and retrenched service personnel returning home with sufficient money, turned into money-lenders. As the Act did not apply to this class of money-lenders, they exploited the peasantry in the manner of their predecessors, the *sahukars*. Gradually, the bulk of the mortgage-debt passed into the hands of the agriculturist money-lenders, and by 1920 half of the then agricultural debt of the district had been lent by them.

The Government took various steps to counteract this position and to relieve the position of indebtedness, set up co-operative agencies. But these did not have adequate funds to meet the requirements of rural finance. Besides, co-operative loans were given only for productive purposes whereas a money-lender accommodated the farmers for unproductive purposes also on personal surety and on the security of produce, land, ornaments or property. Generally, loans were advanced up to 60 to 70 per cent of the value of the property pledged. In some parts of the district where loans were given against the produce, the principal as well as the interest was recovered in kind. In the case of loans advanced on personal surety the rate of interest was much higher than that charged by the co-operative societies. It ranged from 12 to 36 per cent whereas the co-operative societies charged 6 to 9 per cent.

Apart from setting up co-operative agencies, the Government regulated indigenous financing through various legislative measures, such as the Usurious Loans Act, 1918; The Punjab Regulation of Accounts Act, 1930; The Punjab Relief of Indebtedness Act, 1934; The Punjab Debtors' Protection Act, 1936 and The Punjab Registration of Money-Lenders' Act, 1938. Unfortunately, the money-lenders could still by-pass the provisions of these anti-usuary laws. They indulged in various mal-practices. Most transactions were either oral or against ornaments; promisory notes were obtained for a higher amount than what was actually advanced; even duplicate accounts were kept. All money-lenders did not obtain licences by getting themselves registered with the Collector. They did not maintain regular accounts. In 1969-70, there were only 123 licenced money-lenders in the Karnal district although their actual number was much higher.

In addition to the co-operative agencies, institutions like the Khadi and Village Industries Commission provide credit facilities in rural areas.

It also advances *taccavi* loans for seed, cattle, or agricultural improvements under the Land Improvement Loans Act XIX of 1883 and the Agriculturists' Loans Act XII of 1884.

In industrial areas, the loans are advanced under the Punjab State Aid to Industries Act, 1935, for the promotion of industries. The loans are also advanced to the industrialists by the Haryana Financial Corporation, Chandigarh, which came into being on April 1, 1967 on reorganisation of the former Punjab Financial Corporation. It has a paid-up capital of Rs. 1 crore. The loans disbursed by it in the Karnal district, are shown below :

<u>Year</u>	<u>Number of units</u>	<u>Amount</u> (Rs.)
1967-68	—	—
1968-69	6	8,79,500
1969-70	11	23,21,000

CO-OPERATIVE CREDIT

After the enactment of the Co-operative Societies Act, 1904, the first co-operative society was registered at Siwan in 1910 under the name of the Co-operative Thrift and Credit Society. The Co-operative movement gained momentum when the subsequent Acts of 1954 and 1961 were passed. In 1968, there were 1,325 Co-operative Credit Societies in the district, 1,204 being agricultural and 121 non-agricultural. Similar figures for 1969 were : 1,323, 1,202 and 121 respectively. These included agricultural thrift and credit societies, agricultural multi-purpose societies and agricultural co-operative service societies. They provided adequate facilities for short and medium term credit for fertilizers, improved seeds, better implements, marketing and storage and extension of advanced agricultural techniques.

The non-agricultural co-operative societies comprise urban banks, employees credit societies and others catering to the credit requirements of non-cultivating section of the population in urban and rural areas.

The number, membership and working of agricultural and non-agricultural credit societies are given in Tables XX and XXI of Appendix. The figures indicate that there is a growing trend among the farmers to resort to agricultural co-operatives and co-operative banks for loans and advances for agricultural development.

The Central Co-operative Bank Ltd., Karnal.—There was no central co-operative credit society in the district prior to 1920. The co-operative societies were affiliated to the Ambala Central Co-operative Bank Ltd., Ambala City. The Karnal Central Co-operative Bank Ltd., was established at Karnal in 1920 with an authorised share capital of Rs. 1,00,000 and all these societies were affiliated to it.

The bank got firmly established during the first decade of its existence. In 1930, its working capital stood at Rs. 15.46 lakhs and paid-up share capital at Rs. 0.68 lakh; it owned funds to the extent of Rs. 0.73 lakh and deposits to the tune of Rs. 13.36 lakhs. An amount of Rs. 12.25 lakhs was advanced as loans to societies and the interest thereon amounted to Rs. 0.52 lakh. With these liabilities and assets, the Bank was considered as one of the best central credit institutions in the State. The bank could not make further headway for more than a decade due to the economic depression that continued up to 1941. However, during the post-Independence years the bank has made rapid strides towards recovery. It advanced loans to the tune of Rs. 207.32 lakhs during the year ending June 1968, and Rs. 421.44 lakhs during the year ending June 1969 (See Table XXII of Appendix). The bank has branches at Kaithal, Panipat, Thanesar, Shahabad (Shahbad), Ladwa and Nilu Kheri (Nilo Kheri).

The Primary Land Mortgage Bank Ltd., Karnal.—Since long-term finance was not provided to the farmer by the co-operative credit structure, the Punjab State Co-operative Land Mortgage Bank Ltd., Jullundur (later shifted to Chandigarh in August 1962) was established on February 26, 1958. Its main objective has been agricultural development. Long-term loans are advanced by it for productive purposes against mortgage of land. Till 1962, the Bank operated through the Karnal Central Co-operative Bank Ltd., which charged $\frac{1}{4}$ per cent commission on the loans disbursed through it. In that year, the Primary Land Mortgage Bank Ltd. was opened at Karnal. The membership and the share capital of the members belonging to the Karnal district were transferred from the Punjab State Co-operative Land Mortgage Bank Ltd. to the Primary Land Mortgage Bank Ltd., Karnal. Other five Primary Land Mortgage Banks are located at Kaithal (1), Panipat (2) and Thanesar (2). The total membership of all the six banks in 1969 was 10,443 and the long-term loans advanced amounted to Rs. 265.08 lakhs.

JOINT STOCK BANKS

The district has seven banks, each with its branch offices at various places in the district. These banks carry on the normal banking activities including deposits, remittances and advances against Government securities and other goods. The State Bank of India has one branch each at Kaithal, Karnal and Nilu Kheri (Nilo Kheri) and two branches each at Panipat and Thanesar. All Government transactions are handled by it as the local agent of the Reserve Bank of India. The State Bank of Patiala, a subsidiary of the State Bank of India, has its branches at Gharaunda and Samalkha. The Central Bank of India has branches at Kaithal, Karnal, Ladwa, Madlauda, Panipat, Pehowa, Pundri and Tirawari (Taraori). The Punjab National Bank has its branches at Kaithal, Karnal, Panipat, Samalkha and Shahabad (Shahbad). There are two offices of the Punjab National Bank at Karnal. The other three banks are : The Punjab and Sind Bank Ltd., The Lakshmi Commercial Bank Ltd. and The New Bank of India Ltd. with their offices at Karnal, Radaur and Karnal respectively. The list of branches of the joint stock banks in the district is given in Table XXIII of Appendix. In view of the re-oriented lending policy in favour of agriculturists, many of these banks embarked upon a programme of extending direct financial assistance to progressive farmers to supplement the role of co-operatives. Loans are advanced for various purposes in the nature of short term crop loans for the purchase of inputs and instalment credit/medium term requirements for development of land, purchase of agricultural machinery, provision of irrigation facilities and for the purchase of pumping sets, electric motors, oil engines, tractors, etc.

INSURANCE

Prior to 1956, there were agencies of various private insurance companies which covered life risk besides marine, fire, motor accidents and miscellaneous accident risks. But with the nationalisation of life insurance in 1956, only general business remained in the private sector. In 1967—70, the companies working in the district for fire, marine, motor accidents and miscellaneous accidents business were : the New India General Insurance Company Ltd., the Jai Bharat Insurance Company Ltd., the Ruby General Insurance Company Ltd., the Northern India Motor Owners Insurance Company Ltd., the Vanguard Insurance Company Ltd. and the Hindustan General Insurance Company Ltd. The Life Insurance Corporation also entered the field of general insurance in 1964.

Life Insurance.—The Life Insurance Corporation (L.I.C.) took up the life insurance business in 1956 and established its office at Karnal in September the same year. The jurisdiction of this branch office extended to the Karnal tahsil. A Development Centre at Kaithal was opened in 1961 and it covered the Kaithal tahsil. The same year a sub-office was opened at Panipat with its jurisdiction over the Panipat tahsil of the Karnal district and the Jind and Narwana tahsils (comprising the present Jind district). In 1962, the sub-office at Panipat was upgraded as branch office and another Development Centre covering the Thanesar tahsil was opened at Thanesar. In 1967—70, the L. I. C. with its two branch offices at Karnal and Panipat and two Development Centres at Thanesar and Kaithal, 41 Development Officers and 498 agents on roll (of whom 452 were working actively), was well equipped to carry the message of Life Insurance to the remotest parts of the district. The business secured by the L.I.C. in the district during 1964-65 to 1969-70 is given below :

Year	Life Insurance		General Insurance	
	Number of policies	Sum assured	Number of cases	Premium income
		(Rs. in lakhs)		(Rs.)
1964-65	4,233	206.09	137	8,508
1965-66	4,505	229.36	301	20,890
1966-67	3,776	213.75	405	31,406
1967-68	4,170	268.54	509	35,089
1968-69	4,220	308.37	719	58,392
1969-70	3,991	329.32	845	64,968

SMALL SAVINGS

Various schemes like Post Office Savings Bank, Cumulative Time Deposits, 12-year National Defence Certificates, 10-year Defence Deposits Certificates, 15-year Annuity Certificates, 10-year National Savings Certificates, 5-year Fixed Deposits and Public Provident Fund were introduced all over the country to inculcate the habit of saving among the people and to mobilise resources for a developing economy. The Karnal district has made a worth while contribution in this field.

The large number of post offices scattered all over the district mobilise middle class savings in rural as well as urban areas. Banking facilities are virtually extended to everybody's door-step through Post Office Savings Banks. In 1967, there were 319 post offices out of 332 in the district doing savings bank business. These included a head post office at Karnal, 46 sub-offices and 272 branch offices. The following table giving the number of savings bank accounts and the total amount invested during 1963-64 to 1969-70 shows the rapid progress made in mobilising small savings :—

Year	Number of savings bank accounts opened	Progressive number of savings bank accounts	Deposits during the year	Progressive total
			(Rs.)	(Rs.)
1963-64	4,984	49,701	1,34,73,938	3,21,26,801
1964-65	5,745	53,421	1,53,23,161	3,35,85,594
1965-66	7,110	56,305	1,90,28,304	3,85,43,610
1966-67	17,279	69,119	2,11,46,340	4,16,04,611
1967-68	9,455	78,208	2,65,06,317	4,64,90,364
1968-69	8,176	84,411	3,12,98,233	5,25,41,687
1969-70	12,092	93,891	5,90,99,568	7,61,62,998

Collections under Small Saving Schemes during 1963-64 to 1969-70, as given below, show an appreciable increase in gross collections. The fall in net collections is explained by withdrawals :

Year	Total gross collections	Total net collections
	(Rs.)	(Rs.)
1963-64	1,77,29,568	20,14,173
1964-65	2,00,47,441	29,61,113
1965-66	2,34,91,713	30,55,705
1966-67	2,54,71,621	18,15,390
1967-68	3,35,12,728	56,32,403
1968-69	3,72,22,931	51,16,706
1969-70	6,73,17,000	2,47,36,000

CURRENCY AND COINAGE

People, particularly in rural areas, had some misgivings in the beginning about the utility of decimal coinage introduced in 1957. Conversion tables were placed at all the places of money transactions in order to make things easy for the people. Conversion factors have been given in Table XXIV of Appendix. The prefix 'naya' from the designation 'naya paisa' was dropped on June 1, 1964.

TRADE AND COMMERCE

There are no statistics available about the general trade of the district. Hence it is not possible to give anything like a complete view of the trade. In the beginning of the 19th century trade north and south of this area went on chiefly *via* Hansi-Hisar (Hissar). Only salt passed from Jhajjar (Rohtak district) through Karnal to the Punjab in great quantities. The course of trade entirely changed with the construction of Delhi-Ambala railway and improvement of the Grand Trunk Road. The mass of trade shifted to these arteries. The only important traffic west to east flowed to Shamli (Uttar Pradesh); the carts generally carried salt, *bajra*, *moth*, oil-seeds and ghee, and brought back *gur*.

Before the opening of the Firozpur-Delhi Railway, a large quantity of gram and *moth* from Budhlada, Patiala and Firozpur (Punjab) passed through Kaithal. In good season, the surplus gram of Kaithal was sent to Delhi through Panipat. Besides, *jowar*, *sarson*, *til* and *moong* were sent from this district to the outside markets. *Bajra*, a favourite food of Kaithal peasants, was largely consumed locally.

The local trade was principally conducted through the village dealers who dealt with the bigger traders at the *mandis* of Kaithal, Karnal and Panipat. A considerable traffic was also carried on by the cultivators themselves, especially by the Jats of Rohtak. In summer when their bullocks were otherwise idle, they plied their carts on hire. Delhi traders often sent their agents for purchasing cotton or ghee from the villages. This local traffic was of immense advantage to the farmers who could deal directly with the traders or their agents thus eliminating the agency of the middlemen, the local dealers, and thus always got a good price for their produce.

As for imports, oil and oil-seeds came from the northern districts of the Punjab; timber from Ambala; iron and piece-goods from Delhi; and salt from Bhiwani, Delhi or Ambala. Petty articles needed by the people and not produced in the villages were supplied by small hawkers, who bought

them from the cities and travelled about the villages exchanging them for grain.

Soon after the Partition the district was exporting principal agricultural commodities, such as rice, gram, wheat and live-stock. In consequence of changes which have occurred in the industrial structure since then, industrial products especially those of light engineering industry, wool and woollen cloth and the handloom products are also being exported in sizeable quantities. Bed-spreads, furnishing fabrics, woollen cloth and handloom products, specially those of Panipat, are well known all over India for their exquisite designs. Their export to the foreign countries is also undertaken under the Export Promotion Programme.

The district is surplus in rice and wheat and is on the top in the State for their production and procurement as is evident from the following figures for the years 1966-67 to 1969-70 :—

Year	(In metric tonnes)			
	Wheat		Rice	
	Procured in the State	Procured in the Karnal district	Procured in the State	Procured in the Karnal district
1966-67	8,616	3,480	88,594	65,367
1967-68	49,428	21,179	1,68,424	1,21,554
1968-69	2,03,394	79,284	1,59,549	1,09,709
1969-70	2,70,756	1,41,317	2,34,016	1,55,594

REGULATED MARKETS

The Punjab Agricultural Produce Markets Act, 1961, provides for the establishment of markets for agricultural produce in the State and for better regulation of its sale and purchase. Each village of the district has been attached to one market or another and the Act is applicable to the whole of the area where transactions, delivery and weighment are done. Each market committee has a principal market yard. In addition, there are sub-market yards in the town itself or in adjacent villages. Some of the sub-market yards are occasionally set apart for certain commodities to facilitate proper working.

There are 12 regulated markets in the Karnal district. Each of these has a market committee comprising members representing whole of the area. A list of the regulated markets along with their sub-market yards, number of villages covered and the date of regulation is given below. The main arrivals in each of the regulated markets are also indicated :

Serial Number	Regulated market	Sub-market yard	Number of villages covered	Year in which regulated	Main arrivals
1	2	3	4	5	6
1	Panipat	(i) Gandhi Mandi (ii) Gaushala Mandi (iii) City Grain Market (iv) Nehru Sabzi Mandi (v) Wool Market (vi) Onion Tibbies (vii) Chillies Tibbies	98	1941	Wheat, gram, maize, paddy, cotton, potatoes, onions, wool, <i>gur</i> and <i>shakkar</i> and chillies.
2	Shahabad (Shahbad)	(i) Sabzi Mandi Shahabad (Shahbad) (ii) Jhansa	126	1950	Wheat, maize, gram, <i>bajra</i> , paddy, cotton, <i>karson</i> , <i>toria</i> , groundnut, <i>shakkar</i> and <i>gur</i> , barley, potatoes, onions and chillies
3	Kaithal	—	161	1941	Wheat, gram, barley, paddy, cotton and <i>toria</i>
4	Ladwa	(i) Radaur (ii) Indri	271	1962	Wheat, gram, maize, paddy, <i>masur</i> , barley, potatoes and onions
5	Madlauda	—	40	1950	Wheat, maize, gram, paddy, barley, <i>gur</i> , <i>shakkar</i> , cotton seed, <i>jowar</i> and <i>bajra</i>
6	Thanesar	(i) Kurukshetra Subhash Mandi (ii) Jawahar Ganj Mandi, Pipli (iii) Thanesar Sabzi Mandi	90	1957	Paddy, wheat, gram, maize, <i>toria</i> , <i>karson</i> , <i>jowar</i> , and <i>bajra</i> , <i>gur</i> and <i>shakkar</i>
7	Tirawari (Taraori)	(i) Subhash Mandi, Tirawari (Taraori) (ii) Main Bazar, Tirawari (Taraori) (iii) New Market, Tirawari (Taraori) (iv) Nilo Kheri (Nilo Kheri) (v) Raipur Roran (vi) Nigdhu	133	1955	Paddy, wheat, <i>masur</i> , maize, potatoes, gram and onions

Serial Number	Regulated market	Sub-market yard	Number of villages covered	Year in which regulated	Main arrivals
1	2	3	4	5	6
8	Gharaunda	Mandi Mami Ram	63	1948	Wheat, barely, maize, <i>jowar</i> , <i>bajra</i> , paddy, gram, <i>toria</i> , <i>sarson</i> , cotton, cotton seed, potatoes, onions, <i>gur</i> and <i>shakkar</i>
9	Karnal	(i) Purani Mandi (ii) Sabzi Mandi (iii) Kunjpura (iv) Nisang (v) Jundia	146	1941	Paddy, potatoes, wheat, <i>gur</i> , gram, <i>toria</i> , maize and cotton
10	Samalkha	—	57	1950	Wheat, paddy, <i>gur</i> , <i>shakkar</i> , <i>khandsari</i> , gram, maize, <i>bajra</i> , cotton, and cotton seed
11	Pundri-Fatehpur	—	103	1955	Wheat, gram, barley, maize, <i>masur</i> , <i>toria</i> , paddy, cotton, <i>gur</i> and <i>shakkar</i>
12	Pehowa	Ismailabad	95	1966	Wheat, gram, paddy, <i>masur</i> , barley, maize and <i>toria</i>

The usual course of trade in the district is through *mandis* where business is transacted daily. The produce is handled in large quantities and specialised operators perform different services. The sellers receive prompt payment of the sale proceeds from the commission agents in cash or by *hundis*. These *mandis* serve as assembling points for local produce or produce received from distant markets. Storage facilities are available. From these *mandis*, the goods are despatched to other markets by the traders.

Uniform market rates for all operations connected with the sale of goods have been prescribed in all the 12 market committees. These comprise five paise per hundred rupees for auction, four paise per unit for filling, two paise per unit for sewing, Rs. 1.50 per hundred rupees as commission charges and 16 paise per hundred rupees as brokerage.

FAIRS

Fairs of the district are chiefly of religious character and none of them has any commercial importance. A few of them are of all-India importance, and attract people from neighbouring districts and other parts of the country. The description of important fairs like Phalgu Fair, Phara; Chet Chaudas Fair, Pehowa; and Solar Eclipse and Lunar Eclipse Fairs, Kurukshetra may be seen in the Chapter on 'People'.

Cattle fairs are, however, held at various places in the district and are organised by the respective Panchayat Samitis and Municipal Committees.¹ Most of the cattle dealers who attend these fairs are professional and visit one cattle fair after another. In any case cattle fairs provide facilities to the agriculturists to purchase and sell cattle. The Panchayat Samitis levy cess at the rate of 3 paise per rupee on the sale price of the cattle. Besides, an entry fee of 25 paise per cattle is also charged. The fairs held by the Panchayat Samitis are :

Place where the cattle fair is held	Periodicity
Karnal	Monthly
Radaur	Monthly
Shahabad (Shahbad)	Monthly
Samalkha	Monthly
Panipat	Monthly

1. The control and management of the cattle fairs has been taken over by the Government (in the Development and Panchayat Department) since November 24, 1970.

Place where the cattle fair is held	Periodicity
Nilu Kheri (Nilo Kheri)	Monthly
Ladwa	Yearly, in July
Israna	Six-monthly, in March and September

The Shahabad (Shahbad) fair is held jointly by the Panchayat Samiti and the Municipal Committee. The cattle fairs at Ladwa and Pehowa are organised by the Municipal Committees through contractors.

CO-OPERATION IN TRADE

There is a District Wholesale Co-operative Supply and Marketing Society at Karnal which conducts wholesale business in Government supplies, viz. agricultural seeds, sugar, oils, fertilizers, insecticides and agricultural implements. Besides, there are 16 co-operative marketing and marketing-cum-processing societies in the district as given below :

- (1) The Karnal Co-operative Marketing-cum-Processing Society Ltd.
- (2) The Karnal Haryana Co-operative Marketing-cum-Processing Society Ltd.
- (3) The Gharaunda Co-operative Marketing-cum-Processing Society Ltd.
- (4) The Taraori Co-operative Marketing-cum-Processing Society Ltd.
- (5) The Panipat Co-operative Marketing-cum-Processing Society Ltd.
- (6) The Samalkha Co-operative Marketing-cum-Processing Society Ltd.
- (7) The New Samalkha Co-operative Marketing-cum-Processing Society Ltd.
- (8) The Madlauda Co-operative Marketing-cum-Processing Society Ltd.
- (9) The Kaithal Co-operative Marketing Society Ltd.

- (10) The Pundri Co-operative Marketing Society Ltd.
- (11) The Thanesar Co-operative Marketing Society Ltd.
- (12) The Shahbad Co-operative Marketing Society Ltd.
- (13) The Ladwa Co-operative Marketing Society Ltd.
- (14) The Pehowa Co-operative Marketing Society Ltd.
- (15) Assandh Co-operative Marketing Society Ltd.
- (16) Pehowa Saraswati Co-operative Marketing Society Ltd.

The membership of co-operative marketing societies consists of primary societies and individual members. In addition to the marketing of agricultural produce, the supply and distribution of fertilizers, seeds, etc., is also undertaken by the societies.

CONSUMER CO-OPERATIVE STORES

Three central co-operative stores were opened in 1963, one each at Karnal, Panipat and Kurukshetra, under a scheme sponsored by the Government of India. These were opened to ensure constant distribution of consumer goods (controlled as well as non-controlled) and to check the rising trend of prices. By 1968-69, the central co-operative stores had 16 branches in different parts of the district. These perform an important function by making available to the consumers their daily requirements at reasonable rates. The stores covered 8,152 families and their sale during the year ending June 1969 was worth Rs. 25.20 lakhs.

STATE TRADING

Fluctuation in the prices of foodgrains necessitated the adoption of State trading in wheat and other essential commodities. This helped to maintain a price level which was fair both to the producers and to the consumers. The extent of procurement basically depended on the extent of production.

For the purpose of distribution of foodgrains and other essential commodities, the Government started a network of fair price shops in urban and rural areas. There were 324 such shops scattered all over the district in 1968, 311 in 1969 and 297 in 1970.

STORAGE AND WAREHOUSING

The villagers store their agricultural produce in houses and *kothas* (bins). In markets, the commission agents and co-operative marketing

societies maintain godowns. The mills and factories maintain godowns in their own premises to stock the requisite raw material.

The godowns maintained by private dealers and co-operative marketing societies are not of the desired specifications. Since there was no organised storage of grains, the Agricultural Produce (Development and Warehousing Corporations) Act, 1956, was passed. It was replaced by the Warehousing Act, 1962, under which a Warehousing Corporation was established. The Corporation was authorised to acquire and build godowns and run warehouses for the storage of agricultural produce. Accordingly, warehouses were opened at Kaithal, Pehowa, Thanesar, Tirawari (Taraori), Shahabad (Shahbad), Panipat and Gharaunda. Except at Kaithal, Pehowa and Thanesar, all were in the hired godowns. These have reduced the loss of grain occurring through rats and insects.

Bins and cold storages are also opened in the private sector for storing agricultural and other goods. Some of the well known cold storages are : Janta Cold Storage, Panipat; Co-operative Cold Storage, Panipat; Raghubir Cold Storage, Karnal; Delhi Cold Storage, Karnal; Dewan Cold Storage, Karnal; Karnal Cold Storage, Karnal; Zamindara Cold Storage, Shahabad (Shahbad); Markanda Cold Storage, Shahabad (Shahbad); Saraswati Cold Storage, Shahabad (Shahbad) and Madhuban Cold Store, Kutail.

WEIGHTS AND MEASURES

During the 19th century, the weights and measures of the district were divided into *kachcha* and *pukka*; the latter were the standard measures in which Government returns and records were prepared, and the former were the measures used by the people in their daily life. The villagers living in the vicinity of the towns often used *pukka* weights and measures; towards the Rohtak border they always used *pukka* weights and *kachcha* measures; in the rest of the tract, both the weights and measures were always *kachcha*. But prices were always quoted in *pukka* weights. There were other weights such as a *gahra* (as much as can be carried under the arm) and *bhar* (as much as can be carried on the head); and the other measures of length such as *ungli* (the finger breadth), the *mutthi* (the closed fist) the *balisht* (the span), the *hath* (elbow to finger tips) and the *kadam* (the double pace). There were no real measures of capacity, grains and liquids being sold by weight. A pinch of anything was called *chugti*; a closed handful, *mutthi*; and the contents of the two hands put open side by side, *anjla*.

The metric weights and measures, under the Punjab Weights and Measures (Enforcement) Act, 1958, were introduced in the district in 1961. To obviate hardship to the public, a transitory period of two years was allowed permitting the use of weights and measures which were in vogue immediately before the enforcement of the Act. The old weights and measures are still known but are no longer in vogue. The conversion factors are given in Table XXIV of Appendix.

The Inspector, Weights and Measures with his headquarters at Karnal, verifies weights and scales, etc., used in trade. He enforces the use of standard and authorised weights and scales.

Chapter VII

COMMUNICATIONS

INTRODUCTION

Karnal, from the very beginning, has been on the high-road to Delhi, the capital of India. Sher Shah Suri recognising the advantages of improved means of communication constructed a road from the coast of Bengal to his great fort at Rohtas, north of Jhelum, in 1543. This road was later improved upon by the Mughal Emperors who constructed spacious serais with bricks and stones 8 *kos* apart and 20—30 feet high *kos minars* 2½ miles apart. The *kos minars* extant at a number of places in the district and the gateway at Gharaunda mark the route of the old royal road. During the rule of the British East India Company, Karnal was the frontier post to keep a watch on the Sikh States and some of the roads built by the British converged here.

By the close of the 19th century, the Grand Trunk Road was the only metalled road passing through the district. However, the following network of unmetalled roads connected important localities with one another internally :—

Karnal-Kaithal, Panipat-Kaithal, Kaithal-Patiala, Karnal-Hansi, Panipat-Rohtak, Panipat-Alupur, Karnal-Jagadhri, Indri-Thanesar, Indri-Butana, Rajaund-Pundri, Munak-Pundri, Nisang-Munak, Alupur-Naultha, Kaithal-Pehowa, Kaithal-Thanesar, Kaithal-Jind, Kaithal-Saharanpur, Fehowa-Thanesar, Karnal-Asandh, Karnal-Meerut, Karnal-Firozpur, Panipat-Sanauli, Panipat-Safidon, Panipat-Nisang and Indri-Chauganwa.

The Delhi-Ambala Railway passing through the heart of the district was opened in 1892. Narwana-Kaithal Branch Railway line was constructed in 1899, and was extended to Kurukshetra in 1910.¹ With the opening of the railways designed to have the maximum opportunities for earning revenues, the road development was neglected. The advent of motor transport after World War I, however, redressed this imbalance. Many feeder roads and highways were constructed to connect the interior of the district with the railway

1. Entirely in the Kurukshetra district since January 23, 1973.

stations. Likewise, roads were also constructed up to the Yamuna which had ferry service at Beggi, Kalsaura, Dabkauli, Mirghan, Sanauli, Khojgi-pur, Barsat, Gumthala Rao, Goela Khurd and Bardul.

Communications made a fair progress during and after the War. In 1916, another branch railway line was opened to connect Panipat and Jind. Simultaneously metalled roads were constructed to connect Kaithal-Karnal, Pehowa-Thanesar, Thanesar-Ladwa and Karnal-Indri. Panipat-Gohana-Rohtak Railway was opened in 1930 but was closed in 1942 because it was uneconomic. The portion¹ between Rohtak and Gohana was revived in 1959.

After Independence, greater emphasis was laid on the development of communications and a large number of roads were constructed. In 1972, the district had a network of metalled and unmetalled roads and 3 railway lines.

ROADS AND ROAD TRANSPORT

ROADS

At the time of Independence in 1947, the areas now comprising Haryana State claimed only 1,895 kilometres of metalled roads. Of this, the Karnal district had only 304 kilometres. The post-Independence period has seen a considerable expansion in road construction. The phased progress of road development achieved in the Karnal district during the First, Second and Third Five-Year Plans along with the position as obtaining on March 31, 1970, is exhibited in the table below :

Period	Total metalled length	Length per 100 square kilometres of area	Length per lakh of popu- lation
	(kilometres)	(kilometres)	(kilometres)
At the time of Independence (1947)	304	3.83	20.26
First Five-Year Plan (1951—56)	381	4.80	25.48
Second Five-Year Plan (1956—61)	698	8.80	46.83
Third Five-Year Plan (1961—66)	806	10.16	54.08
As on March 31, 1970	975	12.19	65.42

1. Partly in the Rohtak district and partly in the Sonapat (Sonepat) district since December 22, 1972.

The above table depicts the progressive increase of metalled roads in the Karnal district which was more than trebled by March 31, 1970. The road length when examined on area basis shows that in March 1967, the Haryana State had about 19 kilometres per 100 square kilometres of area as against 26 kilometres in the country.¹ This length in relation to the Karnal district which was 3.83 kilometres per 100 square kilometres of area in 1947 increased to 10.16 kilometres in 1966 and 12.19 kilometres in March 1970.

This district then ranked fourth in the State in respect of road length; Hisar (Hissar), Gurgaon and Rohtak being first, second and third respectively. The roads have been classified on the national pattern as national highways, state highways, district major and minor roads and village roads. The Haryana Public Works Department maintained the national highways, state highways and district major roads. The district minor roads and village roads were the responsibility of Zila Parishad² which transferred many of these to the Public Works Department due to the paucity of funds.

The roads maintained by the Haryana Public Works Department in the district in March 1970 are given in Table XXV of Appendix. A brief description of the more important roads³ is given below :

NATIONAL HIGHWAYS

Grand Trunk Road (N.H.1).—This is the oldest road passing through the district. The road enters the district from Delhi side at 66 kilometre, traverses and leaves it at 191 kilometre. It runs along the Delhi-Ambala Railway line and passes through Samalkha, Panipat, Gharaunda, Karnal, Nilu Kheri (Nilo Kheri), Pipli and Shahabad (Shahbad). The road is metalled, bitumen-surfaced and has double lane width of 22 feet.

STATE HIGHWAYS

Kala Amb, Ambala, Pehowa, Kaithal, Narwana, Fatehbad Road (S.H.2).—After traversing the Ambala district, this road enters the Karnal district. It goes to Pehowa and passing through Kaithal leaves the district away from Kaithal towards Narwana (Jind district). The whole length of the road in the district is metalled and bitumen-surfaced.

1. *Techno-Economic Survey of Haryana*, 1970, published by National Council of Applied Economic Research, New Delhi, p. 120.

2. The Zila Parishad has been abolished since June 13, 1973, and all the roads have been taken over by the Public Works Department.

3. Some of these roads now pass entirely through the Kurukshetra district.

Kala Amb, Sadhaura, Shahabad (Shahbad), Thol Road (S.H. 4).—The total length of the road is 26.34 kilometres. Of this, 18.83 kilometres had been metalled and bitumen-surfaced while the work on remaining 7.51 kilometres was in progress. It passes through Shahabad (Shahbad) and after crossing Grand Trunk Road (N.H. 1) joins Thanesar, Jhansa, Thol road which is a district major road.

Saharanpur, Radaur, Pipli, Pehowa, Chika Road (S.H. 6).—The road starting from Saharanpur, enters the district at 45.06 kilometre and goes up to Chika ~~via~~ Ladwa, Pipli, Kurukshetra and Pehowa. Chika is also connected with Patiala by State Highway No. 11, i.e. Meerut, Sonipat (Sonapat), Gohana, Asandh, Kaithal, Patiala Road.

Kunjpora, Karnal, Kaithal, Khanauri Road (S.H. 8).—The road starting from Kunjpura runs within the district and connects Karnal with Kaithal and goes up to Khanauri about 13.71 kilometres away from Kaithal. The total length of 85.32 kilometres is metalled and bitumen-surfaced. This road serves as a link road between Grand Trunk Road (N.H. 1) and Meerut, Sonipat, Gohana, Asandh, Kaithal, Patiala Road (S.H. 11).

Karnal, Asandh, Jind, Hansi, Tosham, Sodhi Road (S.H.12).—The road from Karnal to Asandh 36.80 kilometres long is metalled and bitumen-surfaced. The section from Asandh to Jind (26.27 kilometres) has also been metalled and it lies in the Karnal district.

Panipat, Safidon, Jind, Bhiwani, Loharu Road (S.H.14).—The length of this road from Panipat to the district boundary is 22.89 kilometres which is all metalled and bitumen-surfaced.

Muzaffarnagar, Sanauli, Panipat, Gohana, Rohtak, Bhiwani Road (S.H. 16).—This road enters the district after crossing the Yamuna over a newly constructed bridge at Sanauli. It goes to Rohtak after passing through Panipat. The whole stretch of 42.61 kilometres of this road lying in the Karnal district is metalled and bitumen-surfaced.

Karnal, Ladwa, Shahabad (Shahbad) Road (S.H. 7).—The road starts from Karnal and reaches Shahabad (Shahbad) *via* Ladwa. Total length of this road is 57.31 kilometres, out of which 48.33 kilometres had been metalled and bitumen-surfaced while 8.98 kilometres was under construction.

Karnal, Kachhwa, Pehowa, Patiala Road (S.H. 9).—The road starts from Karnal and leads to Patiala after passing through Kachhwa, Dhand

and Pehowa. Total length of this road is 59.14 kilometres out of which 25.54 kilometres had been metalled and bitumen-surfaced while 33.60 kilometres was under construction.

Meerut, Sonipat, Gohana, Asandh, Kaithal, Patiala Road (S.H. 11).— The road provides a short and direct route from Delhi and Meerut to Patiala via Sonipat (Sonepat), Gohana, Jogsi, Safidon, Asandh and Kaithal. It starts from Meerut and after passing through Sonipat (Sonepat), Gohana, and Jogsi enters the Karnal district at 15.18 kilometre and then passing through Safidon (Jind district) again enters the Karnal district and proceeds to Asandh which is 8.38 kilometres inside the district boundary. The road further proceeds to Rajaund, Kaithal and Gula (Guhla) via Chika. This stretch comprises 95.04 kilometres. Of this, 79.86 kilometres had been metalled and bitumen-surfaced while 15.18 kilometres was under construction.

The road from Chika goes to Tityana which is 5.41 kilometres, and is metalled and bitumen-surfaced. From Tityana this road goes to Patiala after crossing the newly constructed bridge over river Ghagghar. The length of the road from Tityana to the district boundary is 1.81 kilometres

DISTRICT MINOR ROADS

The district minor roads including the village roads were, as stated earlier, maintained by the Zila Parishad, Karnal. In 1970, the Zila Parishad maintained the following roads :—

Metalled roads	17 Miles and 3 Furlongs
Unmetalled roads	98 Miles
<i>Kachcha</i> roads	281 Miles

Such roads are maintained to connect villages with one another and with important roads and railway stations. Generally, vehicles with iron or wooden tyres ply on them with the result that ruts are formed which render them unserviceable after some time. These roads were usually below the level of the fields and got flooded during the rainy season. The level of such roads has been raised and converted into all weather roads.

In view of the stringency of funds with the Zila Parishad and the increasing importance of road transport, Government took over some important roads from the Zila Parishad and surfaced them with bitumen.

The metalled and unmetalled roads which were maintained by the Zila Parishad in March 1970, are given in Table XXVI of Appendix.

CANAL INSPECTION ROADS

There are well maintained unmetalled inspection roads along the banks of the canals. These roads can serve only light vehicular traffic. These are maintained by the Irrigation Department and are not meant to be used by the general public.

ROAD TRANSPORT

Vehicles and conveyances.—In the days gone by, the usual means of conveyance were horses, bullock carts (occasionally camel carts), *raths* and *majholis*, but most people moved from one place to another on foot. They travelled only on rare occasions like paying visits to holy places, and that too in groups. Such visits took a long time to complete their inward and outward journeys. With the passage of time, villages and towns were linked by roads and consequently improved vehicles like rubber-tired tongas and automobiles came to ply on the roads.

The different means of conveyance available in the district comprise *thelas* and carts, horses and donkeys, camel carts and country carts, tongas, cycles, rickshaws, motor-cycles and scooters, jeeps and station wagons, motor cars and buses, trucks, tractors and tempos.

The total number of registered vehicles in the district during 1962-63 to 1969-70 is given in Table XXXVII of Appendix. It indicates that there was an all-round increase in the number of vehicles. It was sharp in the case of trucks, buses, tractors and two wheelers. The increase in buses and trucks is indicative of the progress of road transport, passenger as well as goods. The progress toward mechanised farming led to increase in the number of tractors. In addition to the usual farming operations, these provide convenient transport for grain and fodder to the near-by markets. Two wheelers (scooters and motor-cycles), the maintenance of which suits the pockets of the middle class people, provide them mobility.

PASSENGER TRANSPORT

Up to March 31, 1970, the operation of passenger transport was shared between the Government and the private operators on 50 : 50 basis. The first scheme of nationalisation was effected on April 1, 1970 and it covered the two routes, *viz.* Ambala-Pehowa *via* Pipli and Ambala-Pehowa-Kaithal.¹

1. The cent per cent nationalisation has been completed in the Karnal district on November 30, 1972.

The transport undertakings, the strength of their bus fleet and the routes on which these operated, are detailed below :

Name of transport undertaking and strength of its bus fleet	Name of routes
1. The New Karnal Co-operative Transport Society Ltd., Karnal (21 buses)	Karnal-Delhi Karnal-Panipat Karnal-Hathwala (Hatwala) Karnal-Ladwa Karnal-Siwan Karnal-Kaithal Asandh-Pehowa Karnal-Safidon Rohtak-Panipat Panipat-Asandh <i>via</i> Salwan Panipat-Asandh <i>via</i> Safidon Panipat-Samalkha Samalkha-Delhi Pundri-Asandh Kaithal-Asandh
2. The Indian Motor Transport Company (Pvt.) Ltd., Karnal (32 buses)	Karnal-Karsa <i>via</i> Dhand Karnal-Pehowa Karnal-Kalesar Karnal-Kalesar <i>via</i> Chhachhrauli Panipat-Asandh Pipli-Thol <i>via</i> Jhansa Ladwa-Yamunanagar Karnal-Pehowa <i>via</i> Karsa Karnal-Sonipat (Sonepat) Karnal-Jagadhri Karnal-Radaur Karnal-Ladwa <i>via</i> Indri Thanesar-Bilaspur Karnal-Yamuna Bridge Pehowa-Asandh Karnal-Ladwa <i>via</i> Pipli Thanesar-Pehowa-Gula (Guhla) Pipli-Pehowa

Name of transport undertaking and
strength of its bus fleet

Name of routes

3. The Karnal Delhi Co-operative
Transport Society Ltd., Karnal
(21 buses)

Panipat-Rohtak
Delhi-Karnal
Kaithal-Jind
Karnal-Kaithal
Karnal-Asandh
Kaithal-Gula (Guhla)
Karnal-Sonipat (Sonepat)
Karnal-Hathwala (Hatwala)
Kaithal-Delhi
Karnal-Panipat

4. Karnal-Kaithal Co-operative
Transport Society Ltd., Karnal
(26 buses)

Kaithal-Sonipat (Sonepat)
Karnal-Safidon
Kaithal-Delhi
Karnal-Salwan *via* Munak Bala Pada
Kaithal-Jind
Karnal-Kaithal
Kaithal-Asandh *via* Pundri
Kaithal-Pehowa
Karnal-Safidon
Sonipat (Sonepat)-Kaithal *via* Asandh

5. The Karnal Co-operative
Transport Society Ltd., Karnal
(22 buses)

Karnal-Delhi
Karnal-Panipat
Karnal-Ladwa
Karnal-Baghana
Karnal-Safidon
Kaithal-Sonipat (Sonepat) *via* Asandh
Rohtak-Panipat
Patiala-Delhi

6. The Kaithal Naguran Co-
operative Transport Society
Ltd., Kaithal (2 buses)

Karnal-Habri *via* Pundri
Kaithal-Habri *via* Pundri

7. The Dehati Janta Co-operative
Transport Society Ltd., Karnal
(2 buses)

Karnal-Habri *via* Pundri
Kaithal-Habri *via* Pundri

Name of transport undertaking and strength of its bus fleet	Name of routes
8. The Karnal Tonga Drivers Co-operative Transport Society Ltd., Karnal (1 bus)	Karnal-Kunjpura
9. The Karnal General Labour Co-operative Transport Society Ltd., Karnal (3 buses)	Karnal-Salwan <i>via</i> Munak-Bala Panipat-Jind Narwana-Batta-Kaithal
10. The Haryana Co-operative Transport Ltd., Kaithal (9 buses)	Kaithal-Narwana Kaithal-Tohana Kaithal-Naguran Kaithal-Thanesar Kaithal-Gohana Kaithal-Jind Kaithal-Panipat
11. The Rawalpindi Victory Transport Company Pvt. Ltd., Ambala City (9 buses)	Ambala City-Pundri <i>via</i> Pehowa-Dhand Ambala-Pehowa
12. The Tourist Co-operative Transport Society Ltd., Ambala City (9 buses)	Ambala-Kaithal <i>via</i> Pehowa
13. The Sadhaura Transport Company (P) Ltd., Sadhaura (11 buses)	Shahabad (Shahbad)-Sadhaura Shahabad (Shahbad)-Barara Shahabad (Shahbad)-Yamunanagar <i>via</i> Barara Shahabad (Shahbad)-Barara-Nahan
14. (i) Haryana Roadways, Karnal (150 buses)	Karnal-Pehowa Karnal-Pathankot Karnal-Ladwa <i>via</i> Indri Karnal-Yamunanagar <i>via</i> Indri Karnal-Pehowa <i>via</i> Dhand Karnal-Nangal Karnal-Hardwar Karnal-Yamunanagar Karnal-Panipat Karnal-Gharaunda

Name of transport undertaking and
strength of its bus fleet

Name of routes

Karnal-Kaithal
 Karnal-Thol *via* Jhansa
 Karnal-Kalesar
 Karnal-Jind
 Karnal-Siwan
 Karnal-Kunjpurā
 Karnal-Bela
 Karnal-Uglana
 Karnal-Kaithal *via* Baras
 Karnal-Kaithal-Gula (Guhla)
 Kaithal-Hardwar-Rishikesh
 Kaithal-Gula (Guhla)
 Kaithal-Delhi
 Ambala-Karnal
 Panipat-Sanauli
 Karnal-Panipat-Bapauli
 Panipat-Barsat
 Panipat-Jind
 Panipat-Asandh
 Ropar-Kaithal
 Thanesar-Pehowa
 Gula (Guhla)-Pehowa
 Ladwa-Jyotisar
 Karnal-Patiala
 Panipat-Nangal
 Karnal-Asandh
 Karnal-Chandigarh
 Pehowa-Delhi *via* Pipli
 Pehowa-Ranjitpura
 Kaithal-Asandh *via* Pundri
 Karnal-Meerut
 Karnal-Dehradun
 Panipat-Shamli
 Karnal-Muzaffarnagar
 Karnal-Pipli
 Karnal-Munak
 Karnal-Karsa-Dhand

Name of transport undertaking and
strength of its bus fleet

Name of routes

	Karnal-Safidon Kaithal-Patiala <i>via</i> Chika Karnal-Sonipat (Sonapat) Kaithal-Sonipat (Sonapat) <i>via</i> Asandh Kaithal-Panipat <i>via</i> Asandh
(ii) Haryana Roadways, Ambala (100 buses)	Kalka-Pehowa-Kaithal Ambala-Kaithal <i>via</i> Pehowa Ambala-Karnal Ambala-Asandh Ambala-Asandh <i>via</i> Dhand Ambala-Shahabad (Shahbad) Ambala-Ismailabad Ambala-Pehowa Ambala-Hathwala (Hatwala) Ambala-Pipli <i>via</i> Thol-Jhansa Ambala-Ladwa Ambala-Rajaund
(iii) Haryana Roadways, Rohtak (140 buses)	Kaithal-Sonipat (Sonapat) <i>via</i> Asandh- Panipat Rohtak-Kaithal <i>via</i> Sonipat (Sonapat) Rohtak-Panipat Gohana-Karnal Karnal-Yamunanagar Rohtak-Safidon <i>via</i> Jind-Asandh Karnal-Chandigarh Karnal-Sonipat
15. Universal Victory Bus Service (P) Ltd., Ambala City (12 buses)	Ambala-Pehowa <i>via</i> Pipli Ambala-Pehowa-Kaithal <div style="display: inline-block; vertical-align: middle; margin-left: 10px;"> (Nationali- zed on April 1, 1970) </div>
16. Rohtak-Gohana Bus Service (P) Ltd., Rohtak (8 buses)	Rohtak-Panipat
17. Rohtak-Hissar Transport Co., Rohtak (5 buses)	Jind-Asandh
18. Rohtak-Hissar Transport Co. (P) Ltd., Rohtak (10 buses)	Asandh-Jind

Name of transport undertaking and strength of the bus fleet	Name of routes
19. Satnam Transport Co. (P) Ltd., Rohtak (17 buses)	Gohana-Panipat
20. Ithad Motor Transport (P) Ltd., Delhi (4 buses)	Delhi-Panipat <i>via</i> Sonipat (Sonepat)
21. Gian Bus Service Regd., Narwana (3 buses)	Narwana-Kailan-Kaithal
22. Rohtak Haryana Transporters (P) Ltd., Rohtak (28 buses)	Sonipat (Sonepat)-Kaithal <i>via</i> Asandh
23. Haryana Roadways, Chandigarh (80 buses)	Ambala-Karnal Ambala-Kaithal-Jind Karnal-Delhi Chandigarh-Karnal Chandigarh-Jind <i>via</i> Karnal Chandigarh-Panipat <i>via</i> Ambala- Kaithal-Pundri-Asandh Chandigarh-Bhiwani <i>via</i> Karnal Panipat
24. Haryana Roadways, Gurgaon (180 buses)	Karnal-Jagadhri Delhi-Karnal Karnal-Jagadhri <i>via</i> Indri Ambala-Karnal Karnal-Sonipat (Sonepat) Sonipat (Sonepat)-Panipat Panipat-Karnal
25. Haryana Roadways, Hisar (Hissar) (60 buses)	Hisar (Hissar)-Karnal
26. Chandigarh Transport Under- taking, Chandigarh (6 buses)	Karnal-Delhi Ambala-Karnal
27. Punjab Roadways, Pathankot (2 buses)	Ambala-Karnal Karnal-Sonipat (Sonepat) Karnal-Panipat

Name of transport undertaking and strength of its bus fleet	Name of routes
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28. Punjab Roadways, Jullundur (2 buses)	Panipat-Delhi
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29. Punjab Roadways, Amritsar (2 buses)	Karnal-Delhi
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In addition to the above, a number of other routes, viz. Ambala-Jagadhri, Ambala-Hardwar, Ambala-Delhi, Ambala-Dehradun, Chandigarh-Rohtak *via* Gohana, Chandigarh-Rohtak *via* Sonipat (Sonapat), Chandigarh-Narnaul, Chandigarh-Rewari, Chandigarh-Hodal, Chandigarh-Delhi and Nangal-Delhi, pass through the district. The *de-luxe* bus service between Delhi and Chandigarh and Delhi and Patiala and an air-conditioned bus service between Delhi and Chandigarh pass through the district covering 124 kilometres on the Grand Trunk Road.

The following minimum and maximum rates of fares and freights for stage carriages as fixed by the Government were prevalent in the Karnal district :—

	Minimum rate per passenger per kilo- metre	Maximum rate per passenger per kilo- metre	Freight of personal luggage
	(Paise)	(Paise)	
For all metalled roads in the plains	1.9	2.6	Half the fare per kilometre per 40 kilo- grams
For all unmetalled roads in the plains	2.9	3.2	Ditto
For all metalled roads in hills ex- cluding Chakki-Dalhousie and Kalka-Simla routes	3.9	4.2	Ditto
Chakki-Dalhousie route	4.2	5.5	Ditto
Kalka-Simla route	3.9	5.2	Ditto
For all unmetalled roads in the hills	4.2	5.2	Ditto
For luxury coach being one class coach	Uniform rate of 3.6 paise		

There are no tramways or local bus service existing in any town of the district. However, station wagons and tempos which have been registered as taxis, provide links with various rural areas.

Goods transport by road.—The goods transport, handled mainly by private operators, has grown immensely. In 1969-70 there were 1,212 trucks registered in the district as against 85 in 1951. The reason for this phenomenal increase in the number of public carriers is that the rural sector which is actively participating in economic activities, relies much more on road traffic than on rail traffic.

In spite of the demand of goods traffic by road, this section is mostly unorganised. More than 90 per cent of the truck owners own less than four vehicles each. Nevertheless, there are two redeeming features. First, the system of booking agencies has developed which caters to the needs of both the operators and the traders. The operators are provided with parking, godown and warehouse facilities and the traders with a regular satisfactory service. Second, the private operators have organised themselves into unions at all important centres of trade and commerce to regulate the transport service and to eliminate unhealthy competition among themselves. As compared to the railways, the freight and incidental charges are less if the goods are transported by road. Consequently goods transport has sufficiently diverted to road, particularly on shorter haulage.

RAILWAYS

In 1970-71, there were three railway lines which served the district. These were of broad gauge, *i.e.* 5'—6" wide and were well maintained by the Northern Railway.

The line between Delhi and Ambala was opened for traffic in 1892. This line runs parallel to the Grand Trunk Road. From Delhi side after passing through the Rohtak¹ district, it enters the Karnal district and the first station falling thereon is Samalkha. It traverses the district through Diwana, Panipat, Baharpur, Gharaunda, Bazida Jatan, Karnal, Bhaini Khurd, Tirawari (Taraori), Amin, Kurukshetra, Dhirpur, Shahabad Markanda and Mohri and covers about 116 kilometres between Railway Station Samalkha and Mohri. The second railway line² is Narwana-Kurukshetra Branch. The line from Narwana to Kaithal was completed in 1899 and was extended to Kurukshetra in 1910. The Panipat-Jind railway was opened in 1916.

1. Sonipat (Sonopat) district since December 22, 1972.

2. Now running entirely in the Kurukshetra district.

Table XXVIII of Appendix shows the monthly average (1968-69) of inward and outward traffic of goods and passengers.

RAIL ROAD COMPETITION

The development of the railways gave a set-back to roads during the latter half of the 19th century. But the advent of the motor transport in the teens of the present century led to the development of feeder roads and highways. During the World War II, there was practically no rail-road competition due partly to a large number of motor vehicles having been requisitioned by the Government for military purposes and partly to petrol rationing. The railways had traffic far in excess of their capacity. After the cessation of War, the reversal of this advantageous position led to the adoption of a rigid code of principles and practices for regulating motor vehicles which aimed at protecting the financial interests of government in railway traffic.

After Independence, the Government thought of nationalizing the road transport. However, it reached an agreement with private enterprise by which the relative interest of the Government and private operators were clearly enunciated. The Government is also trying to achieve full co-ordination between rail and road traffic.

As revealed by a sample study of the traffic flow,¹ there is a good deal of road traffic. Though the actual ratio of the rail and road traffic is not known, the preference is clearly for road. This is more pronounced in short haulage. The reasons for the diversion of traffic to road seem to be lower freight rates, proper supervision, absence of irksome formalities and door-to-door service.

For the transport of heavy machinery, bulky articles and for long distance haulage (beyond 500 km.), there is a marked preference for railways.

WATERWAYS, FERRIES AND BRIDGES

There are only two rivers, the Yamuna and the Ghagghar² on which ferries are maintained. The Yamuna runs parallel to the eastern border of the district and separates it from Uttar Pradesh. The ferries are maintained to connect the district with Saharanpur, Meerut and Muzaffarnagar districts

1. *Techno-Economic Survey of Punjab*, National Council of Applied Economic Research, New Delhi, 1962, p. 71.

2. Now flows entirely in the Kurukshetra district.

of Uttar Pradesh at the following places :—

Tahsil	Name of the ferry	Number of boats	Number of crew	Name of place in Uttar Pradesh connected with the ferry
	Beggi (Uttar Pradesh)	2	10	
Karnal	Kalsaura	2	10	Gango
Karnal	Barsat	2	10	Kirtu
Karnal	Dabkauli	2	10	Lakhnauti
Thanesar	Gumthala Rao	2	10	Nakur
Karnal	Mirgahan	2	10	Manglora
Panipat	Sanauli	2	10	Ramra
Panipat	Khojgipur	2	10	Chaprauli
Panipat	Goela Khurd	2	10	Tanda
Karnal	Barana	2	10	Garhi

These ferries transport a large quantity of *gur* and *khandsari* from Uttar Pradesh. There is also a large traffic of donkeys at the time of donkey fair held at Bir Barauli in the Meerut district (Uttar Pradesh).

The four ferries on Ghagghar river are seasonal. These connect this district¹ with the Patiala district (Punjab) and provide the shortest route to different villages during the rainy season. These are maintained at the following places by the Panchayat Samitis concerned and are annually leased out to contractors :—

Name of the ferry	Number of boats	Number of crew
Dhandhauta	1	5
Tityana	1	5
Bhuslan	1	5
Usmanpur	1	5

1. Now in the Kurukshetra district.

All the major roads wherever they pass over the streams, drains, canals or their distributaries, have bridges. The Grand Trunk Road once passed over the oldest bridge which is known as old Mughal Bridge (*Badshahi pul*).¹ It was constructed during the reign of Shah Jahan and is a fine example of excellent masonry work of those days. This bridge ceased to be of 'national importance' from January 1, 1968, but has since then been deemed to be 'protected monument' under the Punjab Ancient and Historical Monuments and Archaeological Sites and Remains Act, 1964.

CIVIL AVIATION

The Department of Civil Aviation, which came into being in 1962, is the result of Government's desire to make the people of the State air-minded. The only flying club at Hisar (Hissar), started in 1965, had a shaky existence. As soon as the new State of Haryana was created, vigorous efforts were made to stabilize the old flying club at Hisar. A new club was started at Karnal in 1967. It is known as No. 2 Haryana Air Squadron N.C.C., Karnal.

The civil aviation in the district is looked after by the Karnal Aviation Club, Karnal. The Deputy Commissioner acts as the President of this Club while the Sub-Divisional Magistrate/General Assistant to the Deputy Commissioner is the Honorary Secretary. Its Managing Committee comprises the elite of the district. Its meetings are presided over by the Deputy Commissioner as its Chairman. The overall technical control, however, vests in the Adviser, Civil Aviation, Haryana. The technical staff, among others, includes a Chief Flying Instructor, a Chief Engineer and an Assistant Pilot Instructor.

As no government land was available at Karnal, a plot of about 100 acres of private land was acquired in 1967 at Karnal-Kunjpura road quite close to the town for the construction of an aerodrome. Flying was started the same year with modest amenities. The performance was encouraging with 1,100 hours of flying in the very first year which is the highest record of flying training ever done by any aviation club during the first year of its commissioning. In the following year, i.e. 1968-69, 1,400 hours of flying was done against the target of 1,000 hours fixed by the Government of India. The Club created yet another record of 1,800 hours of flying in 1970-71 against a target of 1,000 hours of flying. No. 2 Haryana Air Squadron has won the distinction of having logged the highest number of flying hours among all the N.C.C. Air Wing Units in the country during 1970-71. Such a fine

1. This bridge has been abandoned in 1972.

performance entitled the Club to be included in the Central Government Subsidy and Subvention Scheme under which it got Rs. 1 lakh as grant on recurring basis.

By 1969-70, the Club trained about 20 boys for Private Pilot Licences (P.P.L.) and 10 boys for getting their Commercial Pilot Licences (C.P.L.) from the Government of India. The Club which started with the help of two aircrafts loaned by Hisar Aviation Club, now possesses a fleet of 6 Pushpak Aircrafts of its own. The Club has also started night flying and instrument flying. This covers all types of flying training for the candidates up to the standard of Commercial Pilot Licence. More sophisticated aircrafts are expected to be added to the fleet of the Club. It is also proposed to add a Gliding Wing to the Karnal Aviation Club. The Director General of N.C.C. has promised to loan two gliders and a winch for the gliding wing of the Club.

The training of N.C.C. Air Wing covers drill, weapons training, civil defence and first aid as some of the subjects of general training, while principles of flight, airmanship, aeroengine, etc., forms the specialist service training. Aero-modelling, gliding and powered flying training are also provided to the cadets.

The State Government is doing its best to provide financial and other assistance to this Club. An Administration Block is under construction at the Karnal Aerodrome. It would also meet the other building requirements of the Aviation Club. Efforts are also being made to get Karnal Aerodrome licensed for night flying operations.

To make people interested in aviation, the State Government gives a scholarship of Rs. 10 per hour for the first 50 hours of flying to all the trainees from Haryana. A matriculate boy or a girl between the age group 17—20, preferably with Science as one of the subjects, is eligible to receive training on such a scholarship. Several refundable scholarships have also been sanctioned by the State Government for boys coming from lower and middle class families to enable them to get their Commercial Pilots and other senior aviation licences. The fact that six Haryana girls are at present undergoing flying training at this Club, highlights its popularity and the confidence it has inspired among the people. Even a large number of boys from other States are keen to join this Club. Such a rapid progress may secure for this Club an important place on the Aviation Map of India.

TOURIST FACILITIES

Simultaneously with the construction of the Grand Trunk Road, Sher Shah Suri provided facilities like shady trees, drinking-water and serais at short distances along the road. There were separate facilities for Hindu and Muhammadan travellers. Later, such serais were renovated and were made of pakka bricks by the Mughal emperors. The remnants of such serais still exist at Shahabad (Shahbad) and Thanesar, through which the Grand Trunk Road passed. The existing dharmsalas and serais owe their origin to the generosity of the rich residents of the towns. The important ones are : Aggarwal, Kamboj, Chaman Lal, Gaur and Roran Dharmsalas at Karnal ; Aggarwal Dharmsala, Kaithal ; Aggarwal Dharmsala, Panipat ; and Aggarwal, Birla, Bharat Sewa Sharan Sangh and Baba Kali Kamli Wala Dharmsalas at Kurukshetra.

Despite various places of historical and tourist interest, as described in the Chapter on 'Places of Interest', little effort was made to attract tourists. Before the creation of the new State of Haryana, no worth mentioning boarding and lodging facilities existed in the district although some sort of catering facilities could be found in some towns. This inadequacy was felt by the State Government which, in 1972, provided facilities at a number of places on the Grand Trunk Road passing through the district. Coming from Delhi one can have his first halt in the district at the 'Blue Jay', Samalkha, 66 Kilometres north of Delhi (52 kilometres south of Karnal). Here one can hire relatively cheap accommodation in a small tourist hut¹ or stop by for a quick cup of coffee at an espresso bar.² Down the road, after another 58 kilometres (about 6 kilometres north of Karnal and to the west of the Western Jumna (Yamuna) Canal where it crosses the Grand Trunk Road), is the prestigious Chakravarty Lake at Uchana.³ Indian, Chinese and continental food is available at the 'Whistling Teal' bar and restaurant

1. Well furnished and provided with bed linen there is one suite with attached bathroom. The charges are Rs. 12.50 for non-air-conditioned and Rs. 22.50 for air-conditioned.

2. The Red Robin Milk and Snack Bar has been opened at Gharaunda (35 kilometers north of Samalkha and 17 kilometers south of Karnal) since November 23, 1973. Besides bottled milk and snacks, one can buy milk products like ghi and milk powder.

3. This has been a successful effort to exploit the canal water readily available for the purposes of creating an artificial lake on an area which was lying waste because of the alkaline soil.

overlooking the lake. A nine-suite (double-bed rooms) tourist bungalow¹ has been set up by the side of the restaurant. Round the clock service and boating at the lake are added attractions.² Driving down another 32 kilometres one comes to Pipli³, the gateway to the great Hindu Pilgrimage Centre of Kurukshetra, and finds a modern tourist complex with its eight-suite (double-bed rooms) motel⁴ along with the 'Parakeet' restaurant and cafeteria with bar attached to it. The restaurant is meant to cater to those who prefer to pay a little more to eat and rest in air-conditioned comfort. The cafeteria, on the other hand, offers quick meals at moderate charges for those in a hurry. All types of arrangements at these places are looked after by the State Tourist Department.

A small private restaurant opened in July 1970 at Panipat, on the Grand Trunk Road, also provides moderate boarding and lodging facilities.

Rest houses are maintained by different departments of the Government to render facilities to officers in the discharge of their duties while on tour. The list of rest houses for the use of departmental officers along with the number of suites and officers who make the reservation is given in Table XXIX of Appendix.

POSTS, TELEGRAPHS AND TELEPHONES

POSTS

The post offices in the district were formerly controlled by the Superintendent, Ambala Division, Ambala, but a separate Superintendent of Post Offices was appointed at Karnal in 1952 to look after the work of posts and telegraphs in the district. It cannot be said with any certainty as to when the Karnal Head Post Office was established. Anyway, it was in existence in 1898. It was also a telegraph office at that time.⁵ An idea of the

1. & 4. Fully furnished and provided with bed linen, these suites have attached Indian and Western style bathrooms. The charges per suite are Rs. 25 for non-air-conditioned and Rs. 35 for air-conditioned.

2. The second phase of the Uchana tourist complex, to the right of the canal and opposite the Chakravarty Lake, has also been formally inaugurated on April 26, 1973. The canal thus lies in between the two phases of the complex and lends a special charm of its own. Called the Tourist Oasis, it consists of a meandering lake, a bar, petrol-cum-service station, first-aid post, shopping centre, mini emporium and a number of refreshment shops to suit all pockets.

3. Now in the Kurukshetra district.

5. Source : Superintendent of Post Offices, Karnal Division, Karnal.

growth of postal service in the district may be had from the following table :—

Particulars	Year						
	1910	1930	1952	1967	1968	1969	1970 (up to 31-3- 70)
Head Post Office	1	1	1	1	1	1	1
Sub-Post Offices	11	12	27	48	48	51	56
Branch Post Offices	40	43	129	283	286	292	292

The names of the post offices in the district as in 1970 are given in Table XXX of Appendix.

Growth of mail delivery.—Mail was delivered once a week in most villages till 1910. The postal service has made great strides after Independence. In 1970, 964 villages had daily delivery, 232 villages bi-weekly delivery, 44 villages tri-weekly delivery and the remaining weekly delivery. There is no village in the Karnal district where the mail is not delivered.

Mail in the towns is delivered twice on all the days of a week except Sunday.

TELEGRAPHS

In 1910, Karnal, Kaithal, Panipat, Pundri, Shahabad (Shahbad) and Thanesar had telegraph offices. Railway stations also accepted telegrams from the public but the service was not very satisfactory. The Canal Department, as well, maintained a private line of its own for departmental use.

There has been a lot of expansion in telegraph facilities since then and in 1970, such facilities were available at the following 33 post offices :

Asandh
Gharaunda
Gufa (Guhla)
Indri
Kaithal
Kaithal Mandi
Karnal
Karnal City

Karnal Kutchery
 Karnal Model Town
 Karnal National Dairy Research Institute
 Karnal Partap Puri
 Karnal Ram Nagar
 Kaul
 Kurukshetra
 Kurukshetra University
 Ladwa
 Madlauda
 Nilu Kheri (Nilo Kheri)
 Panipat
 Panipat City
 Panipat Mandi
 Panipat Model Town
 Patti Kalyana
 Pehowa
 Pipli
 Pundri
 Radaur
 Samalkha
 Shahabad (Markanda)
 Siwan
 Tirawari (Taraori)
 Thanesar Town

TELEPHONES

The first telephone exchange in the district was opened at Karnal on June 7, 1935. In 1970, the following 18 telephone exchanges were functioning :—

Name of the exchange	Year of opening	Number of total working connections on 31-3-1970
Asandh	1969	23
Gharaunda	..	38
Indri	1963	23
Kaithal	..	245
Karnal	..	547

Name of the exchange	Year of opening	Number of total working connections on 31-3-1970
Kurukshetra	1958	180
Ladwa	1962	91
Madlauda	..	25
Nilu Kheri (Nilo Kheri)	1959	39
Nisang	1969	11
Panipat	..	373
Pehowa	..	71
Pipli	..	22
Pundri	..	23
Radaur	1964	33
Samalkha	1957	97
Shahabad (Shahbad)	1963	85
Tirawari (Taraori)	1963	43

WIRELESS STATION

There is a Police Wireless Station at Karnal for receiving and transmitting messages. It remains open for 24 hours. It is provided with a mobile wireless set fitted in a pick-up van for anti-dacoity and other emergencies.

Both communications and the means of transport have made a steady progress in all directions. If this rate of progress is maintained and improved, this district will come in closer touch with all important places in the neighbourhood and its economic, social and cultural life will register a very desirable advance.

Chapter VIII

MISCELLANEOUS OCCUPATIONS

Miscellaneous occupations in rural and urban areas constitute a significant part of the life of the district. These include public and defence services, and all those working in the fields of education, medicine, law, engineering and transport. In addition to these fully or partly organised services, there are many people engaged in earning their livelihood on a self-employed basis. They either work in shops run by themselves, or at their own homes. Some go about hawking their goods or services.

PUBLIC SERVICES

There has been a considerable increase in the number of jobs in the public services under the State Government, Central Government and Local Bodies after 1947. This was due to the growth of new departments for developmental activities. In 1961, the number of persons employed in public services in administrative departments and offices of State Government, Central Government, Quasi-Government organisations, municipalities, etc., was as shown below :

	Males	Females	Total
Urban	2,491	14	2,505
Rural	3,211	19	3,230
Total :	5,702	33	5,735

However, the total number of employees stationed in the Karnal district on March 31, 1970, was 17,527. This number included all the employees actually holding civilian posts under the State Government whether permanent, temporary, contingency paid or work charged and also included persons on deputation from other State and honorary employees.¹

The person in the employ of government and local bodies are given a dearness allowance related to some extent to the cost of living. In

1. *Census of Haryana Government Employees*, published in 1972 (Publication No. 87) by Economic and Statistical Organisation, Planning Department, Haryana Government, pp. 1, 6.

addition, class IV employees are provided with liveries. Since there are a few government houses, only the seniormost employees are allotted these houses against a deduction of 10 per cent of their pay for unfurnished accommodation. Government employees who have not been provided with Government accommodation are being given house rent according to the classification of towns on the basis of the population. Essential services like the railways, police and medical and public health are usually provided with residential accommodation.

Loans for the construction of houses under the Low Income Group and Middle Income Group Housing Schemes and for the purchase of vehicles are granted to State Government employees. They are also given an interest-free advance for the purchase of wheat every year recoverable during the same financial year.

Employees in public services are not restrained from forming associations or unions to safeguard their recognised service interests. Important of these employees' organisations functioning in Karnal itself are : National Dairy Research Institute Employees and Workmen Union, National Dairy Research Institute Workers Union, Indian Agricultural Research Institute Employees and Workmen Union, The Karnal Agricultural Research Sub Station Technical Class IV Mazdoor Union, Sugar Cane Sub Station Workers Union, Punjab Pradesh Bank Workers Federation, Government Medical Store Depot Employees Union, District Municipal Subordinate Union, Government Medical Store Depot Workers Union, National Dairy Research Institute Karamchari Union, Municipal Karamchari Union and Haryana Tubewell Mechanical Workers Union. Eleven other such organizations functioning in the district are : Government of India Press Workers Union, Nilu Kheri (Nilo Kheri) ; Government of India Press Employees Union, Nilu Kheri (Nilo Kheri) ; Clerks Association Government of India Press, Nilu Kheri (Nilo Kheri) ; Government Engineering Workshop Workers Union, Nilu Kheri (Nilo Kheri) ; Municipal Employees Workers Union, Pehowa ; Adarsh Union Municipal Karamchari, Panipat ; Municipal Employees Union, Kaithal ; Karnal Electric Supply Company Employees Union, Kaithal ; Municipal Karamchari Union, Kaithal ; Municipal Karamchari Association, Thanesar ; and Municipal Employees Union, Shahabad (Shahbad).

DEFENCE SERVICES

The Jats, Gujars, Rajputs and Gaur Brahmans in the district contributed a large number of recruits to the different branches of the defence services

during the two World Wars. In World War II, 13,062 persons were recruited from this district. In 1969-70, the number of ex-servicemen served by the District Soldiers', Sailors' and Airmen's Board, Karnal, and the number of families of serving personnel was 15,182 and 8,680 respectively. Most ex-servicemen belong to agriculturist families.

Sepoy Lehna Singh of Padha village (Karnal tahsil), still in active service, was awarded Vir Chakra in recognition of gallantry displayed by him while fighting the enemy during the Pakistani aggression in 1965.

EDUCATIONAL PERSONNEL

In 1961, the number of persons in educational services in colleges, schools and similar other institutions of non-technical type was 4,299 (3,374 men and 925 women). Their urban and rural break-up was as follows:—

	Males	Females	Total
Urban	1,610	708	2,318
Rural	1,764	217	1,981
Total :	3,374	925	4,299

During 1969-70, as a result of expansion of educational programme this number rose to 9,622 (7,565 men and 2,057 women).

Social conditions do not encourage unmarried girls to go for work in village schools. Even male teachers reside in near-by urban areas because of the scarcity of suitable residential accommodation in the villages. In these circumstances teachers living away from their place of work cannot make a full impact on the life of the village community.

The pay scales enjoyed by the teachers in private institutions are the same as enjoyed by the teachers in government institutions. The scales of pay of the teaching personnel working in the privately managed institutions were revised from December 1, 1967. This additional expenditure is borne by the Government as cent per cent grant-in-aid to the private school managements. Subject to certain restrictions, the Education Department has allowed the Government school teachers to engage in private tuitions which help them to supplement their income. Permission to prepare for various university examinations is freely given. In fact the Education Department offers incentives to teachers to improve their qualifications.

Teachers in schools and lecturers in colleges have formed unions to protect their service interests. State Education Services (Anglo-Vernacular) Teachers Union, Karnal and Government Classical and Vernacular Teachers Union, Karnal, perform this function in the case of government employees and Teachers Union of the privately managed recognised schools do so in the case of others.

MEDICAL PROFESSION

According to 1961 Census, 2,338 persons including 573 women were engaged in public health and medical services rendered by hospitals, nursing homes, maternity and child welfare clinics. This number, whose urban and rural break-up is given below, included medical services rendered by Veterinary Surgeons and individual Hakimi, Unani, Ayurvedic, Allopathic and Homeopathic Practitioners:

	Males	Females	Total
Urban	1,069	222	1,291
Rural	696	351	1,047
Total :	1,765	573	2,338

Private physicians play an important part in maintaining the urban population in good health. Many of them dispense their own prescriptions. A few of them charge a small consultation fee, but generally, the cost of the medicines supplied during the treatment covers the consultation fee. Those trained in dental surgery render a specialised service which is not generally available in government dispensaries. Some of the private practitioners do very well on the basis of their professional competence.

The District Medical Association and Ayurvedic and Unani Chikitsik Mandal, formed by members of the medical profession disseminate professional knowledge and promote the social and economic condition of their members.

LEGAL PROFESSION

This profession includes barristers, advocates, pleaders, attorneys, law assistants, munshis, etc. According to the 1961 Census, the number of persons engaged in legal services was 325 :

	Males	Females	Total
Urban	285	—	285
Rural	40	—	40
Total :	325	—	325

Being educationally backward, the Karnal district had very little scope for the growth and development of the legal profession. As reported in the Karnal District Gazetteer, 1918, (p. 144), the legal practitioners working in the district were 3 Barristers, 5 1st grade and 16 2nd grade pleaders, 8 Mukhtars and 7 Revenue Agents. Of these, 5 pleaders and 2 Mukhtars practised in Kaithal and 3 Mukhtars in Panipat. The rest practised in Karnal. There were 6 1st grade and 34 2nd grade petition-writers, of whom 22 worked in Karnal, 8 in Kaithal, 4 in Thanesar, and 5 in Panipat.¹ With the spread of education the position continued changing and, along with the increase in other professions, there has been a steady increase in the number of lawyers and advocates also as the following figures pertaining to the Karnal Bar Association² indicate :—

<u>Year</u>	<u>Lawyers and advocates</u>
1927	37
1940	54
1950	81
1960	100
1967	132
1970	276 (including 29 pleaders)

The district depends mainly on agriculture. During the first quarter of the 20th century, rather up to 1935, the financial position of cultivators was not satisfactory in spite of the effort to introduce co-operative credit. They had to borrow money from the village money-lenders to meet their necessary requirements, *e.g.* agricultural implements, seeds, etc. The exorbitant rate of interest charged usually hindered repayment of the principal and led to money suits. With the enactment of legislation³ in this behalf during the years 1935—38, such suits dwindled and the legal profession in the district received some set-back. But thereafter the trend of litigation took turn to pre-emption suits and declaratory suits. These continue till today.

1. The total number of petition-writers is 40 whereas the break-up is for 39. Obviously there is some printing error.

2. For more details the chapter on 'Law and Order and Justice' may be referred.

3. (i) The Relief of Indebtedness Act, 1935.

(ii) The Punjab Debtors Protection Act, 1936.

(iii) The Money-Lenders Act, 1938.

The spiralling rise in the prices of land and improvement in the financial position of the agriculturists after Independence, are the two main factors leading to an increase in litigation. Although dacoity and robbery have been eliminated, the other crimes in the district have been on the increase and provide a good crop of cases for persons engaged in the legal profession. So far as urban areas are concerned, cases of dispute between landlords and tenants under the East Punjab Urban Land Restriction Act, 1949, keep cropping up in addition to business disputes.

ENGINEERING SERVICES

In the past few years, there has been an increasing demand for engineering personnel required for various developmental and nation building activities including construction and repairing of canals and bunds and sinking of tubewells. Many new electricity distribution units have been set up at different places in the district to extend rural electrification. The emergence of the district to prominence in the field of industries and transport has necessitated the commissioning of engineering services for the development of roads and buildings. The following list of offices at the district headquarters and elsewhere indicates the nature and organisation of official engineering activity :—

Public Health Division, Karnal; Karnal Circle (B & R), Karnal; Karnal Division, Western Jumna (Yamuna) Canal, Karnal; Pehowa Division, Kaithal; Karnal Drainage Division, Karnal; Mechanical Drainage Division, Karnal; Investigation Drainage Division, Karnal; Tubewell Division, Karnal; Karnal City Division (Haryana State Electricity Board), Karnal; Suburban Division (Haryana State Electricity Board), Karnal; Operation Division (Haryana State Electricity Board), Kurukshetra; City Division (Haryana State Electricity Board), Panipat; Suburban Division (Haryana State Electricity Board), Panipat; Kaithal Division (Haryana State Electricity Board), Kaithal; and Maintenance and Test Division, Karnal.

A few persons also work as contractors, architects and surveyors.

The Karnal district has the unique distinction of having the only Engineering College in the State located at Kurukshetra¹ and a polytechnic institute at Nilu Kheri (Nilo Kheri).²

1. Now the Kurukshetra District.

2. For details see chapter on 'Education and Culture'.

TRANSPORTERS

Transport requires the services of people working on railways, ferries, buses, motor vehicles and all those who drive bullock carts and attend pack animals. In 1961, 5,786 persons were employed in all these transport activities.

Rickshaw-pullers mostly appeared on scene after the Partition. Most of them obtain rickshaws on hire and pay Rs. 2.00 to Rs. 2.50 a day to rickshaw-owners. The rickshaw charges in the district are cheap. On an average they earn about Rs. 200 to Rs. 250 per mensem.

Many tonga drivers own their tongas, but their earnings greatly dwindled after the Partition owing to the ready availability of the bicycle-rickshaws at cheaper rates. The other advantage was that the rickshaws took the passengers to their residence located even in the narrow lanes into which no other vehicle can enter. There are now only a few tongas seen plying on the city roads, but country tongas are in common use for transporting passengers to the country-side. With the establishment of the Kurukshetra University a few tongas ply between Pipli (on the Grand Trunk Road) and the University Campus. Since there are few buses to Kurukshetra Railway Station and Thanesar, the passengers bound for these places drop at Pipli and resort to tonga service for further transportation. In recent years, the use of the tempo (a threewheeled auto-vehicle), has adversely affected the income of country tonga drivers.

Transport workers, viz. drivers, conductors, cleaners, etc., have been employed by transport companies. They are provided with facilities like uniforms, bonus and overtime allowance. Their economic and social lot is better than that of rickshaw-pullers and tonga drivers. The following unions for different categories of workers safeguarded their professional interests :—

District Tonga Rehra Workers Union, Karnal ; The Karnal General Transport Workers Union, Karnal ; District Motor Transport Workers Union, Karnal ; District Goods Transport Workers Union, Karnal ; Indian Motor Transport Workers Union, Karnal ; Four Wheeler Tempo Workers Union, Karnal ; Panipat Rickshaw Pullers and Workers Union, Panipat and District Karnal Goods Transport Workers Union, Samalkha.

There are a few private motor cars and jeeps. The owners usually do

not keep chauffeurs but drive their vehicles themselves.

PERSONAL SERVICES

Among these are included barbers, washermen, launderers and tailors.

Barbers.—Their number, which also included hair dressers and related workers, according to the 1961 Census was 2,700 :

	Males	Females	Total
Urban	482	—	482
Rural	2,153	65	2,218
Total :	2,635	65	2,700

In urban areas the old practice of a family barber became extinct with the growth of money economy. People pay to the barbers for service at home or go to hair cutting saloons for this purpose. Hair cutting charges (1969) vary from 0.50 to 0.60 paise and shaving charges from 0.25 to 0.30 paise. There is no lady hair dressing saloon in the district as there does not appear to be sufficient demand for it. In villages, however, the old practice of the family barber is still in vogue. He can still be seen on certain social ceremonies. He also attends to his *Yajmans* (patrons) at their residence and gets remuneration in kind at the time of harvesting. The wife of the barber called *nain* also does some sort of hair cleaning and hair dressing of women in villages.

Washermen.—In 1961 their number, as shown below, was 740 and included dhobis, launderers, dry cleaners and pressers:

	Males	Females	Total
Urban	399	39	438
Rural	245	57	302
Total :	644	96	740

Dhobis mostly serve the urban areas for the villagers do their washing themselves. They generally charge 20 paise per article of clothing. They attend to the customers at their residence. The launderers on the other hand run regular shops and do not undertake home delivery. They

charge higher rates. Still, because of their quick and efficient service the launderers are gaining popularity over the dhobis. The laundry-men either use washing machines or employ dhobis for washing and additional persons for ironing. Laundries combined with dry cleaning has no doubt become a profitable business as the existence of several such establishments shows. A woollen suit is dry cleaned for Rs. 3.00.

The laundry business has affected the common dhobi and he has gradually sought employment with the launderer. The dhobis in the district hail mostly from Delhi and Uttar Pradesh.

Tailors.—Their number in 1961 was 5,534 (3,375 males and 2,159 females) which included cutters, furriers and related workers. In urban areas the tailors make shirts, trousers, bushirts, pants, pyjamas, blouses and suits; while tailors in rural areas generally make trousers, *kurtas* and *ghagaris*. With the passage of time the style of clothes has undergone a complete change. The *ghagaris* and *chandnas* are being replaced by *salwars* and *kurtas* and *sarees* and blouses.

The standard of tailoring in urban areas of the district is good enough and proximity of Delhi causes the import of latest sartorial designs. Some cloth merchants accommodate a tailor or two in a corner of the shop. This combined facility promotes quick sales of cloth apart from bringing them some additional benefit from the tailoring charges. The tailoring charges vary from place to place and shop to shop depending upon the standard of living of the people and the stitching skill of the tailor. The usual charges for stitching garments (1969) are as follows :—

Type of garment	Stitching charges	
	Urban	Rural
Gents	(Rs.)	(Rs.)
Shirt (Cotton)	2.25	1.75
(Terylene)	5.00	4.00
Trousers	0.75	0.50
Bushirt	3.50	3.00
<i>Kurta</i>	2.50	1.75
Woollen Coat	28.00	22.00
Woollen Suit (coat & pants)	38.00	30.00
Terylene pants (with trimmings)	15.00	10.00
(without trimmings)	10.00	7.00
Ladies		
<i>Ghagari</i>	7.00	5.00

Type of garment	Stitching charges	
	Urban	Rural
	(Rs.)	(Rs.)
Salwar	2.00	1.50
Shirt	3.00	2.00
Cotton Suit (<i>salwar</i> & shirt)	5.00	3.50
Woollen Suit (<i>salwar</i> & shirt)	6.50	5.00
Woollen Coat	28.00	20.00
Blouse	2.50	1.50

In the past there used to be family tailors in villages who, besides receiving some cash for tailoring got a share of foodgrains at harvesting. They used to visit their patrons to obtain orders, but this custom is not in vogue except in some villages of the Kaithal tahsil.

Most tailors in urban areas often run tailoring establishments which are patronized by their old clients and stray customers. They perform the expert cutter's job themselves and engage workers to assist them in stitching the garments according to their requirements. Such workers are paid Rs. 70.00 to Rs. 125.00 per month according to their skill and experience. Those engaged on contract basis are paid 60 per cent of the amount charged from the customers. Most of the tailors have their own sewing machines which they usually purchase on a hire-purchase system.

DOMESTIC SERVICES

In rural areas, hardly any family employs a servant for domestic work. Most rural women attend to their domestic work themselves. Some of the bigger agriculturists may, however, employ *halis* to help them in their agricultural operations and also do domestic chores. These persons who are generally landless labourers are paid a fixed proportion of the harvest. If engaged on cash wages they generally receive money in advance, varying from Rs. 30 to Rs. 40 a month.

In urban areas, the upper middle class in services and the more well-to-do people often employ part-time or full-time domestic servants.

Domestic service entails the performance of many kinds of duties by the same person. The Indian situation does not usually favour specialised jobs. For example, a single domestic servant engaged in a household may be required to buy eatables in the market, cook food at home, clean the used dishes and plates, scrub utensils, sweep the house, make the beds and in

fact do anything else at the bidding of the master. It can be a hard life full of daily chores. The number of domestic servants in 1961 was 7,277 (3,489 males and 3,788 females).

A domestic servant is paid between Rs. 30 and Rs. 40 per month in addition to board and lodging. Such servants hail either from backward hilly areas or from Uttar Pradesh. There is a growing need for domestic servants in households where both the husband and wife are working people. Further, with the opening of other avenues in public and industrial undertakings which provide increasing opportunities of employment, domestic servants are becoming relatively more scarce in relation to demand. Some women work as part-time domestic servants in a number of houses for cleaning utensils, sweeping and helping the housewives in their daily chores. Such a part-time domestic worker gets about Rs. 10 to Rs. 15 per month.

SELF-EMPLOYED PERSONS

The scope of work of self-employed persons is very wide. It includes *julahas* (weavers), *mochis* (shoe-makers), sweepers, potters, hand-cart pedlars, hawkers, *pandas* (priests) and all other persons who work for their living or sell their individual services on demand. Changing circumstances give rise to some new occupations. Take for example the public eating houses. The growing habit of eating outside has led to a number of restaurants, snack bars, coffee houses and tea stalls. Likewise, the desire to wear standardised clothes is responsible for shops dealing in ready-made garments. The increasing use of bicycles, auto-cycles, cycle-rickshaws, scooters and motor cars has been responsible for cycle-repairers and auto-mechanics. The recent trend toward mechanised farming has led to the opening of tractor repair workshops. A number of shops dealing in agricultural implements and motor and tractor spare parts have also been set up. There is a host of shops of all kinds, *halwai* shops, *pan-bidi* shops, shops manufacturing or selling aerated water (soft drinks), shops dealing in grocery and vegetables and fruit shops. Bakeries sell their products directly or through agents. Goldsmiths manufacture gold and silver ornaments. Shops dealing in general merchandise, oilman's stores and consumer goods and novelties also cater to the needs of the people. Among self-employed people are those who do not remain at one place but keep on moving from one place to another. Their list which may include beggars, street singers, jugglers and quacks, is almost inexhaustable.

The time-old *julahas* (weavers), *mochis* (shoe-makers), potters and sweepers are spread through the district. Most of them in the rural areas still help families in their agricultural activities and perform their customary professional services

on the occasion of marriages and other ceremonies. The weavers in the district are specialised and most of them are concentrated at Panipat where they engage in the manufacture of furnishing fabrics. They have organised themselves into co-operative societies. The Government provides them with loans, technical advice and various other facilities. A weavers' colony has lately emerged at Panipat. The *mochis* who function only as cobblers usually roam about in the streets, hanging their equipment by the shoulders in a box. They usually attend to the repairing, mending and reconditioning of shoes. Others who take to shoe-making have their own shops which undertake the making of new shoes. The potters make ordinary vessels mostly for the use of villagers. The earthen pitchers and *surahis*, because of their property to cool the water, are sold in large numbers during summer season both in urban and rural areas. The sweepers engaged in cleaning houses in urban areas get a few rupees per month in addition to a *chapati* daily or weekly and occasionally small gifts in cash or kind on festivals and ceremonial occasions. In recent years, owing to better employment facilities and privileges, the sweepers have been shifting over to services in Government offices and private organisations.

The hand-cart pedlars and hawkers go about the towns and villages hawking their goods. The goods which they sell include among other articles of daily use, vegetables, fruit, eatables, general merchandise, crockery, cloth and toys.

A typical class of *pandas* is found at religious places like Kurukshetra, Pehowa and Pharal. People keep coming to Pehowa throughout the year to perform certain customary religious ceremonies related to the dead. Kurukshetra becomes a centre of great activity on the occasion of religious fairs when it hums with pilgrims from all parts of India. At Kurukshetra and Pehowa these *pandas* maintain reliable family trees (called *pothis*) of pilgrims who have visited these places for generations. They perform the customary religious practices for the families to which they have attached themselves and make good money for their services.

Except in very small villages, a tea-stall of some kind has made its appearance almost in all parts of the district, its appearance depending on the clientele, local and otherwise which patronizes it. The smaller ones managed by a single person and serving nothing but tea are generally shabby. The bigger ones which also serve other hot and cold beverages and some eatables are more presentable in appearance and are manned by a number of people. A few modern-type restaurants have also sprung up in the urban areas and