



Women and Banking: The Politics of Sahukari *Pedhis* in the Nineteenth Century Western India

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KEYWORDS :

*Women may be divided into three classes:-wives, widows, and prudes; the first rule their husbands, the second ruled their shops, the third may have been intended to scare away the small boys and dogs...*¹

These were the words that were written in 1875, which tells us about the second category of women, i.e. the widows 'who ruled their shops'. The widows with inheritance rights for their adopted heirs of the *sahukari pedhis* or indigenous banking family-firms of the Baroda State emerge as economically strong. The Baroda state was one of the regional state or princely states in western India in the nineteenth century. Historians working in social and economic history and in women's and gender history usually discuss the economics of women's lives in terms of poverty, powerlessness and absence of money and of waged and unwaged work. Women's financial affairs have made little impact on accounting history, business history or financial history. However this is not to say that they were not of any importance. There is a large possibility that women did exercise considerable control in the financial sector, perhaps more than what meets the eye. It is an established fact that in lower classes or sections of the society or rural area, both women and men were economically active. However in the middle and upper classes it appeared that women were economically dormant, restricted to their private space. They were not written about in the documented historical writing which had little focus on the social aspect. Only few historical writings like travelogues, where the travellers revel in the descriptions of the societies that one finds women being fleetingly mentioned. However, there too, the focus was definitely not on the economic activities of women. In the colonial period, especially in the early nineteenth century, the East India Company officers wrote about women either in awe or in abhorrence (especially customs like *sati* and female infanticide).² After the uprising of 1857, the change in the nature of the rule of the British led to it graduating from a colonial power to an imperial one. With the Queen's Proclamation Act of 1858, the paramountcy of the Crown was established over all those regional states which not had been annexed by the East India Company till 1857. This led to beginning of dual administration in the 'princely states' as is already known. There was an indirect control of the British officials and a direct control of the princes or the maharajas. Thus began an age of consistent recording of events by both the ruling parties. Systematic records were maintained which covered almost all the aspects of administration. This so far has proven a boon for women history writing. There are many judicial cases that have been recorded and preserved in the archives which mention cases filed by women or against them. This paper is based on the official correspondences of complaints filed to the British or the Gaekwad, regarding property disputes by women. The basic premise on which this paper is based is that out six successful *sahukari pedhis* in the Baroda state, five were being run by women/widows in the mid nineteenth century. This paper will discuss few case-studies of women, who on one or the other occasion had encountered conflicts from the clerks or *munist* or any relative. The British were sympathetic to the cases of these women however they also had their own interests at stake and passes the ruling in favour of the most benefitting party.

As has been mentioned earlier, the lives of the women of the banking family-firms of the state are quite meagrely mentioned in the available records. Their participation in banking activities had

been briefly touched upon only in the cases of, controversies regarding adoption and the property rights. On the basis of such cases an attempt has been made to analyze their position in the family as well as in the firm, by taking examples of Ratanbai, Ucherat bai, Jyotibai, Hirabai, Balabai, Gangabai and Jamabai.

The first case to be discussed here is that of Ratanbai, the widow of Bhakti of the family-firm of Hari Bhakti. It is important here to relate bit of details about the family. Hari and Bhakti were brothers, the sons of the vania or bania named Lakshmidas. The two brothers in the course of eighteenth century were able to create *sahukari-pedhi* which conducted business from Baroda and Poona. Besides these two brothers, Lakshmidas had a daughter who was married and had three sons, Nandalal, Samul and Dulabh who was brought up in the family of his uncles Hari and Bhakti. Bhakti died at Baroda in 1794-1795 CE leaving his widow Ratanbai. Hari died at Poona in the following year. He had married and had two wives and had one daughter. However unfortunately none of them survived. During the life time of the brothers, their business was carried out principally at Baroda and Poona. The elder brother Bhakti operated from Baroda and was assisted by his nephew Samul. The younger one Hari, looked after the Poona branch and was assisted by Dullabh. The only person who could inherit the property of both the brothers was Ratanbai. She became the head of the firm.³ She appointed Dullabhdas her deputy to look after the affairs at Poona. He stayed in this position for three years. However after three years he gave his claims as the successor of Hari at Poona and took over his property. Ratanbai did not take this lying down, rushed to Poona and reclaimed her property. Ratanbai wielded enough influence to insist that Dullabhdas had no rights over the property of Hari or Bhakti. Instead, he had absconded with family-firm money, and jewels worth eighteen lakhs. In order to extract the truth from Dullabhdas, she had kept his family in confinement and placed him under house-arrest. The matter was taken to the Peshwa's court. On the 5th of December 1803, she, with the sanction of Poona *darbar*, adopted her other nephew Samul and thereby he became the sole inheritor of the property of Hari and Bhakti.⁴ At the time of the adoption of Samul, she had paid ten lakhs of rupees as a nazar to the Gaekwad for the recognition of his claim. She also had a direct contact with the Peshwa's office, when she had corresponded for the adoption of her son.

Ratanbai as the head of the family-firm successfully negotiated business both with the Gaekwad Sarkar and the Peshwa and later with the British government.⁵ Her assumption of power was met by a mute resentment by the other local authorities especially the *sahukari* community, but since the firm wielded enough financial and political influence, no open remonstrance was made against her.⁶ She participated in the local parties, which had some impact on the powers of the Gaekwad's and the British. For instance in 1802 at the time of Kadi war (war of succession involving Kanhoji Gaekwad, Malharrao of Kadi & Anandrao Gaekwad), Kanhoji Gaekwad had the support of Ratabai. Therefore the British were unable to capture him, who was assured of obtaining an amount of six or eight lakhs of rupees from Ratanbai. They admitted to that fact that since the widow favoured Kanhoji, it was difficult to keep in confinement for a long time. "...the unbounded credit he is understood to possess with the widow and inheritrix of Hari Bhakti, a very rich banker at Baroda,

which lady is believed to sacrifice any sum of money for the release of favorite Kanhoji.⁷ She was a strong-willed and determined woman. In spite of the prevalent seclusion during that time, she travelled extensively to Poona, Haridwar, Bombay and Baroda. Her activeness in the business and political affairs of the state shows her acumen for existence. She was very conscious of the political and economic status and kept herself constantly informed regarding these matters.⁸

Ucherat Bai⁹ also belonged to the *sahukari pedhi* of Haribhakti. Ucherat Bai's case was similar to that of Ratanbai but with fewer controversies. She was the wife of Samal Bhakti the nephew who was adopted by Ratanbai. Samal Bhakti died in 1807 without any male issue.¹⁰ Ucherat Bai had made a representation to the Gaekwad government to adopt a male child.¹¹ The government considering her to be the head of the *pedhi*, gave her the permission to adopt a son; in return she was to pay a *nazar* of ten lakhs of rupees. Since Hari Bhakti was acting as the *Potedar* of the state, the government was in favour of any person who would ably conduct the business of the firm. Therefore, they recognised and accepted all suggestions.¹² These suggestions had included the recognition of the banking firm as "hers" which the Durbar eventually acceded to. This can be seen from the following statement.

*"Some of her houses are situated in the territories of this Government and other out of its jurisdiction and therefore regulated that a letter may be given to her granting her permission to transact business in the same manner formally upon the necessary authorities to this the Government reply that every transaction of her house must be carried on in a fair and honest way, and whatever letters may be required, they shall be granted to her."*¹³

This clearly showed that she found favours with the *sarkar*. Ucherat Bai was in a position to strike bargain with the Gaekwad Durbar as her firm had the *potedari* rights, which both the Gaekwad and British were quiet dependent upon. There are no evidences which could throw a light on her acceptance by the other banking firms of the state. Moreover, Ucherat Bai went on demanding, favorable terms for example she was able to extract a promise from the government to obtain help in the recovery of the requisite debts.

*"The adopted son Beicher Shamul is to transact business in consonance with the wishes of his mother Hachert bye and as long as she lives he is to acquaint her with everything that is done."*¹⁴ Ucherat Bai was not ready to give up her powers even when her adopted son became a major. She successfully forced the government to accept her as the "Patriarch". Thereby she ensured that the powers would be retained in her hands till she lived. She was able to extract the guarantee of the Company to all these terms, this was done perhaps to ensure the support of the British to her rights, if, the Gaekwads, under some influence, back tracked from the deal.

The case of Jyotibai or Joitibai who too was the head of the Haribhakti family-firm takes a dramatic overturn in the politics of the state. Jyotibai was the wife of Samal Bechar, the adopted son of Samal Bhakti. In 1845 Bechar Samal had died, but his second wife was able to gain powers only after much struggle and delay. Jyotibai had found strong contender in the form of Baba Nafda, the *gumashta* of the firm, who had been entrusted, with the management of the affairs of the house by Bechar Samal on his deathbed.¹⁵ Baba Nafda had created problems in the firm and had embezzled funds for four years. Bechar Samal's first wife Mahalakshmbai was of a less ambitious nature and therefore she might not have taken dual interest in the *pedhi*. Also she had a son who was sure to succeed as the head of the firm as and when the time arose. Jyotibai on the other hand, it appears, was power-conscious and aware that the only way she could stay in a profitable position, would be if she was able to further her won claims in some manner or the other. Jyotibai had given birth to a posthumous son of Bechar Samal. Therefore, she perhaps would have enquired about the income of the *pedhi*, and would have found out about the frauds of Baba Nafda. Jyotibai appealed to the Gaekwads and brought embezzlement charges against him.

On the other hand Baba Nafda during that time had "friends" in the Darbar. On that account he had, in turn, charged Jyotibai with putting forward her suppositious child to usurp power. He managed to kidnap and imprison Jyotibai along with the infant. The child died in confinement. This case was tried in a Panchayat¹⁶ which gave the decision in favour of Baba Nafda. The Gaekwad Durbar did not show much interest in the matter. Perhaps the Durbar might have realized that it was Baba Nafda who had control over the funds of the firm and if any monetary favours were to be obtained, it could be achieved through him. The second reason could be that Sayajirao-II was succeeded by his less illustrious son Ganpatrao Gaekwad, who did not have ample time to be acquainted with the detailed nuances of the case. So he might have shown interest in the matter.

The British came to the rescue of Jyotibai. The British, especially the Resident Col. Outram, doubted Baba Nafda because he was an accomplice of Dhakji Dadaji. The British could not oust him from the main affairs because, as the *gumashta* of the house, he was entitled to the benefit of the guarantee of the British. Col. Outram investigated the matter and had strongly believed that Jyotibai had been wronged. But while the investigation was in progress, he had to leave Baroda on account of bad health. He was succeeded by Captain French, who reversed the policy. He had placed confidence in the *gumashta*, rather than in Jyotibai, as head good relations with Native agent Narsopant, who had supported the cause of Baba Nafda. He withdrew the investigation against Baba Nafda. Jyotibai, on her part, was unable to do anything. However, her misfortunes changed as Col. Outram returned as the Resident. He re-opened the case, in 1850 and in spite of the adverse decision of the second *panchayat*, prevailed upon by the third one. A decision was taken in favour of Jyotibai. However Jyotibai died within one year. Baba Nafda was imprisoned for seven years and was fined 15,500 rupees.¹⁷

Hirabai belonged to the family of Ratanji Kandas who was appointed as the *potedar* of Kathiawad by the Gaekwad Durbar and the British. He died in 1827 A.D. To reward his services, his wife Hirabai was assigned the village of Gamadi in *pargana* Dabhoi. She made a proposal for the adoption of a son, as her husband had also died without any male issue. The permission was granted and she adopted her daughter's son Harivallabh. As soon as Harivallabh assumed the powers of the firm, Hirabai began to resist it but the Durbar decided in favour of Harivallabh. It was a tendency for the *darbar* to favour the party which would provide them with a higher *nazar*. The end result was that *sanad* was transferred in the name of Harivallabh in 1833. Harivallabh was also able to transfer the business in his name and his successors.¹⁸

Balabai was the daughter of Mairal Narayan. A dispute had arisen over an amount of two *lakhs* which had been kept aside by her father with Gopalrao Mairal, his adopted son, for her maintenance. When the time came to give her this fund, Gopalrao refused to pay, it being the large amount. Besides he also refused to any the interest which had itself accumulated into a large sum. He refused on the grounds that if he paid the entire amount, the *bai* would spend it. Balabai put up a brave fight, as she was not ready to accept her brother's shrewdness. She sought the mediation of the Gaekwad. Little did she realise that the Durbar only supported that party which had something to offer to them the Gaekwad Durbar, very thoughtfully, appointed a person named Bhaui Puranik Dikshit to arbitrate? He favoured Gopalrao Mairal in all the justified ways he could. The jewels of Annapoornabai, the wife of Mairal Narayan, were with Balabai. According to the decision of the mediator, she had to return the jewels to Gopalrao Mairal. Along with it, all the other items, which were in the possession of Balabai were fixed or returned to Gopalrao Mairal including the vessel she was to keep.

However the Sarkar and Gopalrao Mairal could not completely curb the powers of Balabai as she in her own capacity had acted as the *potedar* of the State. Therefore, they could not directly force her to leave the state and hence both Gopalrao and Puranik, searched for alternatives means to oust her from the city. They had thought that the best way was to force her to go on the Kashi Yatra on some

pretext. Therefore, Gopalrao forced her to go to Kashi to perform the task of *asthi-visarjan*.¹⁹ The cost of which was to be borne by Gopalrao. Gopalrao had agreed to pay her the expenses, if she promised to leave.

Meanwhile, Balabai had also realised that the sole motive of Gopalrao Mairal was to usurp her funds. Therefore she appealed once again to the Darbar. However, the Darbar refused to help stating that it was too late, had she appealed earlier (as Gopalrao Mairal was in conflict with Sayajirao-II, the chances that the justice could be meted, were higher. They could have helped her. The Darbar advised Balabai to accept whatever was extended to her or else be prepared to bear the loss of two lakhs of rupees, which she had no choice but to accept.

Gangabai and Jamnabai were also the two women belonging to the similar category of cases, whereby they had exploited the means to suit their interests or sometimes were exploited. They belonged to the *sahukari pedhi* of Khushalchand Ambaidas.²⁰ This firm in Baroda was run by his brother Parbhudas Mulji. As both Khushalchand and Parbhudas, had no sons, they had adopted their sister's son Keshavdas. Keshavdas also did not stay for long in Baroda and migrated to Gwalior and later settled at Mathura. In the meanwhile, the management of the *pedhi* was in the hands of Gangabai, the wife of Parbhudas (who died in 1810). She as the head of the *pedhi*, had taken all the decisions almost single-handedly since her husband's death. She had extended her support to the Maharaja Sayajirao-II at the time of sequestrations in 1828 and 1830 in spite of stiff resistance from other *sahukars*. Gangabai's decision had angered the Company but she ended up finding favours with the Maharaja. Please by her loyalty, the Gaekwad gave her the right to adopt and she adopted Damodardas. Though Damodardas handled the affairs of the *pedhi*, but she remained head of the *pedhi*, till her death.

In the mid-nineteenth century most of the family-firms faced crises and so did the firm of Khushalchand Ambaidas. Jamnabai, wife of Keshavdas, returned after the death of her husband from Mathura, and claimed proprietary rights. Damodardas rendered her claims to be baseless and produced evidences to show his right of succession. Since the Gaikwad accepted his right, they decided in favor of Damodardas. The British claimed that Damodardas had bribed the Maharaja and had paid him a huge *nazar*.²¹ Jamnabai then appealed to the Resident Col. Outram who did not hesitate to recognize the claims of Jamnabai as the rightful heir. He held the claims of Damodardas to be redundant on the grounds that Gangabai, as a woman had no rights of adoption and Damodardas had manipulated the orders of the Darbar. They were perhaps more influenced by the fact that Gangabai had sided with the Maharaja at the time of sequestrations and had questioned the judgement of the mighty British Government. However, they themselves were proven wrong in the court, when Jamnabai (as insecure as she was) produced the document of acceptance of the adoption of Damodardas by the Gaekwad and by the firm. But along with it she also produced false evidence that Gangabai had mentioned a clause in the *sanad* of adoption, her (Jamnabai's) consent being necessary. Since the British government had already decided in favour of Jamabai as the rightful heir, this behaviour of hers had put them in an awkward position. They still adhered to their decision of her being the heiress, but withdrew their guarantee. Later, she adopted the son of Damodardas.

Besides the above prominent cases, there is a distinct mention of Parvatibai in 1856, as the owner of the dukan of Mnagal Sakhidas.²²

On the basis of these cases, an attempt is being made to understand the status, which the women of these families enjoyed. Firstly, it is quite clear that most of them were educated through experience, at least as far as the management of the firms was concerned. Though it is very difficult to imagine these women being educated in a school at that time, some kind of a practical training was indeed given to them since their childhood about the working of the family-

firms. Secondly, they were conscious of their rights and knew the tricks of the trade to get their work through. They had bargained with the local rulers, elites and for that matter the East India Company as well. Thirdly, almost all of them had faced pressures within the family as well as from the outside forces. Yet they braved them with enough vigour to turn the situation in their favour. Fourthly, they felt it to be the right of theirs to intervene in the matters of the firm even that meant their coming into conflict with their children, brother, son-in-law, brother-in-law, nephew or any other relation. They left their homes and came out in the open also to protect the *sakh*²³ of the family-firms. Fifthly, there was a tendency amongst the *sahukars* to marry twice if not more. Naturally the law of primogeniture applied here, but it at times created problems.

In spite of the outgoing portrayal of the behavioural patterns of their, there was very little which they could gain in terms of ownership. Even if a woman handled the *sahukari pedhis*, its ownership had passed into the hands of male successors. One does not hear of any firm in the name of a woman. The daughters had very little, where daughters-in-law had considerable say. The daughters had no rights over the property of her father except her *stridhan*. Unlike northern Indian society, where marriages are used as alliances between the firms,²⁴ no such evidences are found in the available records. Perhaps the *sahukars* had the intention to preserve the sanctity of marriage and therefore the information is lacking.

^{1.} Malabari, Behramji Merwanji. Gujarat & the Gujaratis. Mittal Publications, Bombay, 1889.41-42

^{2.} Vigne, Godfrey Thomas. Travels in Kashmir, Ladak, Iskardo, the Countries Adjoining the Mountain-course of the Indus and the Himalaya, North of the Panjab: With Map Engraved by Direction Of the Hon. East India Company, and Others Illustrations. Henry Colburn, 1842; Cormack, John. Account of the Abolition of Female Infanticide in Guzerat: With Considerations on the Question of Promoting the Gospel in India. Black, 1815; Walker Alexander & Williboy James, Measures Adopted for Prevention of Female Infanticide in the Province of Guzerat, Bombay Press for Education and Society, Bombay, 1854; Moor, Edward, ed. Hindu infanticide: An account of the measures adopted for suppressing the practice of the systematic murder by their parents of female infants; with incidental remarks on other customs peculiar to the natives of India. Ed., with notes and illustrations, by Edward Moor. No. 1. J. Johnson and co., 1811; Peggs, James. India's Cries to British Humanity, Relative to the Suttee, Infanticide, British Connexion with Idolatry, Ghaut Murders, and Slavery in India: To which is Added Humane Hints for the Melioration of the State of Society in British India. No. 26226. author, 1830.

^{3.} Wallace, Robert. The Guicowar and His Relations with the British Government. Printed at the Education Society's Press, Bombay, 1863, 547

^{4.} Ibid. 548

^{5.} Maharashtra State Archives (MSA), Political Department Diary (PDD) No-28, pp-329-353, 1828

^{6.} Ibid.,

^{7.} Genese and Banaji, The Gaikwads in the English Documents. *Anandrao Gaikwad*, Vol IV, Baroda State Press, Baroda. p-36

^{8.} M.S.A., P.D.D, No-28, p-130

^{9.} Note: Her name is mentioned in the record as Hucherat Bai
^{10.} Note: There is no mention of female issues being alive.

^{11.} Pandya, 31

^{12.} Ibid, 31

^{13.} Ibid, 32

^{14.} Ibid.

^{15.} Elliot, 43

^{16.} Note: Was it a caste-panchayat or guild association is not clear.

^{17.} Ibid

^{18.} Shri Badodyatil Sardar, Shilledar, Jamadar, Pagedar, Darakdar Va Pareanchya Nemnookichya Vagere Hakikati, Vol XII, (1897), Baroda State Press-116.

19. Note: Asthivisarjan was according to Hindu Law is the right of only a son and not a daughter, but Gopalrao Mairal 'obliged' his sister with this right.
20. *Shri Badodyatil Sardar, Shilledar, Jamadar, Pagedar, Darakdar Va Pareanchya Nemnookichya vagere Hakikati, Vol VI, (1889) Baroda State Press, 52-73*
21. Wallace, 553
22. Ibid., p-48
23. Honour
24. It was a common practice in India as suggested by Bayly, C. A. (1983). *Rulers, Townsmen and Bazaars: North India in the Age of British Expansion, 1770–1870, Cambridge University Press, 381-382*