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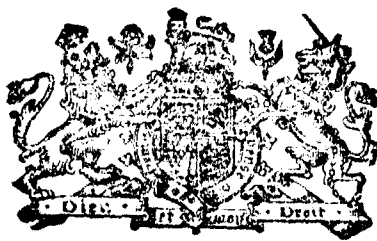
Report on the Revision of the Settlement

OF THE

BANDA DISTRICT

BY

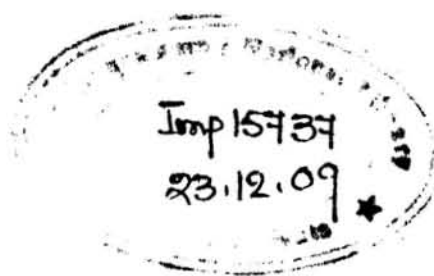
E. de M. HUMPHRIES, Esq., I.C.S.,
Settlement Officer.



ALLAHABAD:

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1909.



No. ³⁷_{I-502B} of 1910, dated Allahabad, the 7th February 1910.

From—H. R. C. HAILEY, Esq., I.C.S., Joint Secretary to the Board of
Revenue, United Provinces,

To—The Chief Secretary to Government, United Provinces,

Revenue department.

SIR,—I am directed to submit the final settlement report of the Banda district by Mr. E. deM. Humphries, the

Present :
THE HON'BLE MR. L. A. S. PORTER, C.S.I.

Settlement Officer, together with a review
by the Commissioner of Allahabad, and to

offer the following observations by the Board. The report which was forwarded to the Press in March, was not received back until November.

2. The Banda district forms part of the Bundelkhand group, the distinctive features of which have necessitated the application of special methods of settlement. The district is bordered on the north by the Jumna; on the west, over the greater part of the area, by the Ken; while on the south it runs into the low hills forming the outer scarp of the Vindhyan range. A considerable strip of the plateau is included in pargana Karwi, and a smaller portion in Mau. This elevated plateau, locally known as the "*patha*," differs greatly in character from the rest of the district. Though culturable in places, the soil is of the poorest description, consisting for the most part of a thin detritus of red sandstone overlying rock. Even where improved by cultivation the soil is incapable of continuous tillage, and the crops consist mainly of the hardiest and most inferior classes. In pargana Karwi, only 14 per cent. of the *patha* was under cultivation in the year of verification, and only 8,199 acres of the total area of 283 square miles were under *rabi*. The population is 88 per square mile. This tract, which is for the most part covered with coarse grass and stunted trees and bushes, is pastoral rather than agricultural: its problems are different from those of the rest of the district, and it has been treated on somewhat different principles in assessment.

The character of the plains portion of the district is affected by its position between the Bundelkhand plateau on the south and the Jumna on the north. It is threaded by a number of rivers and streams carrying off the drainage from the higher ground, whose course, as is usually the case in this part of the country, is marked by belts of varying width of broken raviny land, the predominating soil in which is "*rakar*", or diluviated stony soil. The Settlement Officer points out that the course taken by one of these rivers, viz., the Baghin, is of vital importance in determining the physical characteristics of part at any rate of the district. By flowing in a direction roughly parallel to that of the higher ground, it has to a large extent preserved from erosion the central plain of the district. The area lying between the Ken and the Jumna, and bordered on the south by the Baghin, forms an extensive plain which is broken only by sluggish streams. On the other hand the land lying between the Baghin and the low hills is cut into a series of *doabs* by a succession of mountain streams which have deeply eroded the surrounding country. The distance between these streams is frequently so small that there is little level ground or of the better classes of soils.

The district thus falls roughly into three divisions. The first and largest is the central plain lying between the Ken and Jumna and bounded by the Baghin, with which the area west of the Ken may be classed. This has the typical Bundelkhand features, and the distinctive light and dark soils with their characteristic virtues and defects. The second is the area between the Baghin and the higher ground which is of an inferior character with a marked preponderance of *rakar*. Finally the *patha*, or plateau, the features of which are of the Central Indian type.

3. The total cultivated area of the district is comparatively small, amounting to 48.43 per cent. of the whole. Much of the area classified as culturable is probably of little value for agricultural purposes. The peculiar soils of Bundelkhand are

found in this district in every variety. *Parwa* predominates, accounting for 35 per cent. of the cultivated area: while 20 per cent. has been classified as *rakar*. *Mar* and *kabar* comprise respectively 16 and 17 per cent. of the whole. The proportion, however, of the best classes of both the dark and light soils is small, only .96 per cent. and 3.78 per cent. being classed as first class *mar* or *parwa*. The inferior varieties of these soils are, without irrigation, highly precarious; the dark soils in special being very susceptible to either excessive or deficient rainfall. If it is excessive, they are liable to water-logging, and unless rain falls in time for the *rabi* sowings, they become too hard to work. The *parwa*, though at its best the most productive soil, is found very largely in combination with *kabar*, when it exhibits many of the defects of that soil; or is a thin weak loam with a large proportion of sand. The *rakar* is a deteriorated soil, being formed by the action of water on the natural soils. In addition to the above there is a certain area of alluvial land by the side of the rivers, which being annually flooded rarely fails to yield *rabi* crops.

4. During the whole of the period of last settlement the district was almost entirely lacking in means of irrigation owing to the depth of the water level. In the year of verification, which may be taken as an average season, some 4,199 acres only were under irrigation. Since the conclusion of the settlement the Ken canal has been opened which will command a normal area of some 56,000 acres to the west of the district; even, however, when that canal is fully developed the greater part of the district will remain without any adequate means of protection.

Not only has the district hitherto been subject to great vicissitudes owing to the peculiar qualities of the soil and the absence of protection by irrigation, but it has from time to time in the past suffered severely from periodical inroads of *kāns*. This weed, though found elsewhere, appears to have a special affinity for the Bundelkhand soils, and its eradication is, owing to their hardness, peculiarly difficult. The Settlement Officer at the preceding settlement reported that it had desolated the district at three different periods since cession; and it was again very destructive during the period of depression which marked the last years of the expiring settlement. Any check on cultivation, or any weakening of the resources of the cultivator, invites an inroad of *kāns* by curtailing the ploughing; and—once firmly rooted—it is most difficult, if not impossible, to eradicate. So rapid, too, is the deterioration caused by this weed that in a few years prosperous villages may be reduced to *kāns*-grown wastes. By thus aggravating the effects of natural calamities, or undue pressure of revenue, the weed has come to play a very important part in the fiscal history of the district; and has compelled attention to the extreme fluctuations of assets, and the necessity of varying the revenue to meet changing conditions.

5. The agricultural conditions of the district are closely associated with its natural features and the character of its population. The density of the population is 214 to the square mile, and the proportion of good cultivating castes, such as *Kurmis* and *Lodhis*, to the whole is very small. The inferiority of much of the soil, the absence of protection by irrigation, and the comparative thinness of the population necessarily tend towards a low standard of cultivation, and to an extensive rather than an intensive system. The Settlement Officer reports that there is little high cultivation in the district. *Juar* is the principal *kharif* crop, while the cultivation of cotton, once the most important staple, is steadily declining. Gram is by far the most widely grown *rabi* crop, and the area under wheat, which has suffered severely from rust, has decreased since last settlement. The opening of the Ken canal will probably lead to the extended production of the more valuable crops; in particular to the substitution of wheat for gram. If water is available for the early *kharif* sowings, cotton may regain its former popularity. During the period of the expiring settlement the class of crops produced showed a tendency to decline in value, the series of calamities to which the people were exposed having not only impaired their resources in cattle and seed but also rendered the sowing of early reaped food crops a necessity for existence. This fact is of importance in

its bearing on the expansion or contraction of the rental assets of the district, since the production of inferior staples and the decline in cultivation of profitable crops, such as cotton and wheat, would to some extent counterbalance the great rise in prices during the past 30 years.

6. The history of the settlement of this district is of unusual interest, inasmuch as it brings out in a clear light the stages by which recognition was forced on the revenue authorities by the persistent failure of established settlement methods, of the absolute necessity for introducing greater elasticity into the revenue system. That history opens with a proposal in 1805 for a permanent settlement: the latest stage reached is the adoption of a quinquennial revision. The earliest settlements, which were based on the former Mahratta demand, were never lenient in character, and they increased in severity as the district prospered with the establishment of ordered rule. As in other parts of Bundelkhand Mr. Waring's settlement in 1815-16 brought matters to a climax. The demand under this settlement reached the enormous total of Rs. 20,92,345, which is more than double the revenue now proposed. Such a demand was found to be unrealizable almost as soon as assessed, and the history from this time onwards is one of continuous reduction. Settlements and revisions were of frequent occurrence between 1818 and the Mutiny, none of them surviving beyond a few years. So difficult did the problem appear that at one time more than half the district was brought under direct management, partly with a view to obtaining more direct information of the actual assets for future valuation. The Mutiny found one of these revisions in progress, and on the restoration of order the Collector was given a free hand in making any reductions he thought necessary. That officer, Mr. Mayne, who knew the district thoroughly and had all along urged the necessity of greater moderation, availed himself fully of the discretion vested in him. The assessment was now lower than at any time since British rule began, but again broke down completely owing to a succession of bad seasons, and an unprecedented spread of *kans*. In 1874-75 the last long-term settlement was undertaken by Mr. Cadell, with the assistance of Mr. Patterson.

Mr. Cadell was confronted with the difficulty of framing a long-term settlement in a district in which no previous assessment had survived any length of time, and where, as Mr. Mayne's work had shown, moderation was no passport to success. He had to devise some method compatible with the principle of a fixed assessment to meet the fluctuations of assets which had wrecked all previous settlements. This he attempted to do by assuming a normal standard of cultivation, based on the hypothesis that the best lands would most probably remain longest under cultivation, and that fluctuations would be most marked in the poorer soils; or, as Mr. Cadell himself explained it, "after a number of tentative experiments the system was adopted of assuming a standard of cultivation for each village by allowing the following margin for fallow—one-fourth in the case of *mar*, one-third in the case of *kabar* and *parwa*, and one-half in case of *rakar*." The margin was varied in the case of the better and worse varieties of each class of soil. The principle, he noted, had already been suggested as a feasible method of overcoming the difficulties of assessment by one of his very numerous predecessors. Any system of this nature necessarily demanded the most accurate soil classification and the fixation of reliable rent rates, in both of which respects Mr. Cadell's settlement has long been recognised as a model of excellence. After a careful examination of the conditions of each village the standard of the area assessed by Mr. Cadell was fixed at 653,256 acres against an actual cultivated area of 560,135,* the district being extremely depressed at the time of settlement.

If the principle of a fixed assessment was to be maintained, the system adopted probably promised the best chance of success; but its inherent weakness, which is inseparable from any such form of assessment, was that while it would meet ordinary fluctuations, any violent oscillations destroyed the balance. The Settlement Officer himself had clearly misgivings as to the success of his experiments, for in his report he

* Note.—The Karwi subdivision is not included.

pleaded for a more elastic revenue system, urging that the teaching of history had shown that the attempt to collect a revenue in itself not excessive through good years and bad had failed in Bundelkhand. The Local Government in reviewing the report were unwilling, as the settlement had already been some time in force, to modify the system of a fixed and unvarying demand, and preferred to await the results "of a very moderate assessment, and of authoritatively fixed rent-rates and rents between landlords and tenants." The Government of India, while accepting this view, placed on record its desire that "when the settlement expires, the question should be carefully considered in the light of the fuller information which the improved statistical agency of the district may be expected to supply." The system, therefore, of a fixed assessment was on its trial for the last time.

7. The settlement opened fallaciously with good seasons. Cultivation rose beyond the Settlement Officer's standard and reached in 1882-83 the high figure of 1,056,893 acres as compared with 865,638 at time of settlement.* From this time onward there was a steady decline as the climatic condition became less favourable. The *résumé* of the seasons given by the Settlement Officer exhibits the great sensitiveness of the tract to any excess or deficiency in the rainfall. Up to 1896-97 the district suffered chiefly from excessive or ill-distributed rainfall which interfered with agricultural operations, especially in the black soil tracts, and fostered the growth of *kans*. By 1888-89 cultivation had fallen to 760,258 acres: by this time *kans* had overrun large areas, and increasing difficulty was experienced in collecting the revenue. In 1896-97 the course of the seasons changed, and in that year and 1905-06 and 1907-08 the rainfall was deficient or failed, and famine set in. At its lowest point cultivation fell to 664,255 acres. The revenue had been subject to periodical revisions, the earliest of which were made without a full recognition of the extent of the deterioration. In 1902 summary reductions were made on a large scale which, with the reductions already made, reduced the revenue fixed at settlement from Rs. 11,67,888 to Rs. 9,31,670, or by 20.23 per cent. Mr. Cadell's settlement was based on rates which still form the basis of the determination of rents, and the extreme moderation of the assessment has never been impugned. Had the good seasons varied in fair proportion with the bad, and had their general character allowed any chance of recovery, the standard of cultivation framed by the Settlement Officer might have been maintained over a course of years; but under a succession of adverse seasons, the balance fell steadily to the wrong side, and deterioration, hastened by the spread of *kans*, set in and destroyed any hope of the success of the settlement.

8. The system of assessment now adopted to meet the special conditions of this tract has been described in other reports, and need not be dealt upon. It consists of a quinquennial revision of the revenue on the basis of rates fixed by the Settlement Officer, where the fluctuations of the cultivated area have exceeded 10 per cent., with intermediate adjustments if a decrease exceeding 15 per cent. has occurred. To carry out this system it is necessary to eliminate the fallow in holdings and to draw a distinction, recognised by local custom, between temporary and permanent cultivation. As the Settlement Officer points out this procedure largely simplifies the work of the Settlement Officer, since his assessment is based on actuals and it is unnecessary for him to endeavour to frame a settlement which will survive the vicissitudes to which each village is likely to be exposed.

9. The adverse conditions prevailing militated against any increase in the assets of the district during the period of the expiring settlement. Cultivation in the year of verification was on the upward grade, and stood at 913,724 acres as against 865,638 at last settlement; but the proportion of "*nautor*," which may not be permanently cultivated, is large, and the figure is an eminently unstable one. Rents appear to have risen, though the movement has been slight, and average Rs. 2.30 as against Rs. 2.08 at last settlement. On the other hand population, the loss of which is severely felt in a thinly populated tract, has fallen from 697,811 to 631,058. As noted in other districts of Bundelkhand, population and rents have

*Note.—Including the Karwi subdivision.

risen in the good *parwa* tracts, while in the black soil areas they have either fallen or remained stationary. Prices, influenced to some extent by better communications, have generally risen largely, but, as already pointed out, the rise has been to some extent counterbalanced by the decline in the growth of the more valuable classes of crop. So far as can be judged from statistics the proprietor and tenants appear to have emerged from the depression without serious loss, but the present period is one of recovery and the Settlement Officer was necessarily constrained at the risk of a set-back to assess with great care and moderation.

10. The settlement was commenced in October 1903 and completed in March 1908, both the survey and settlement operations being hampered and greatly delayed by the numerous calls on the *patwaris'* services for other work. The settlement work was to some extent simplified by the thoroughness with which the former settlement had been carried out. Mr. Cadell's soil classification could be adopted with the slight alterations which 30 years had produced. His rent-rates, too, were in many instances still in force, and the correspondence between the circle rates framed by him and those adopted at this settlement is very marked. Field rents are prevalent throughout the district, and greatly facilitated the formation of standard rates for land in established cultivation. The extraction and valuation of fallow in holdings, especially in lump-rented holdings, gave rise to some difficulty and discussion. The percentage of fallow is large, amounting to no less than 12.59 of the area in holdings, the total being increased by the large area in the *patha*, in which recurring fallow is a necessary feature of cultivation. In the end a deduction amounting to 6.26 per cent. of the total rental demand was made on this account. The Settlement Officer found the recorded rents reliable, as representing the actual demand. He is, however, very doubtful about the accuracy of the recorded collections. The figures of recorded arrears quoted in paragraph 23 of the report were at certain periods of the past settlement very high, and if they were accepted as trustworthy might seem to indicate that the recorded rents are maxima rents not realizable except in favourable years, and do not form a safe basis of assessment. The Settlement Officer, who has gone into the matter thoroughly, came to the conclusion that the record is incorrect, and that the real balances were considerably lower than those recorded. This has been the general experience in Bundelkhand; but accurate statistics are not obtainable as comparatively little resort is had to the rent courts, and the subject is further complicated by the custom of *pattidars* cultivating in one another's holdings. The figures, too, appear to include some portion of the remitted rents. The standard of rents is generally low, and they can in no sense be rack-rents. The previous settlement reports show little change in the rates over a great number of years in spite of the enhancement in prices. Looking to the severity of the calamities with which the district is periodically overtaken, large arrears must accumulate in bad seasons, but these are met by remissions of rent following remissions of the revenue. In normal years arrears do not probably greatly exceed those in other parts of the province. The deduction made on account of fallow in holdings, viz. 6.26 per cent. of the total demand, appears an adequate allowance for shortage of collections in normal years. In addition to this the Settlement Officer has made deductions amounting to Rs. 32,385 from the rental of established cultivation in certain villages on account of excessive or unstable rents. With these reductions the demand affords a moderate and reliable basis of assessment.

11. Under the special rules, cultivated land which has not been cultivated for at least three out of the preceding four years is treated as *nautor*, and assessed at low rates. In actual practice, land newly broken up is ordinarily let for a nominal rent for the first year, and pays the full rate from the second year. It thus happens that much of the land classed as *nautor* is recorded at full rates. Since, however, the intention of the rules is that such land should be treated as precarious and assessed accordingly until it can be safely ranked as established cultivation, there is necessarily a considerable divergence between the recorded rent and accepted

valuation of such land. The former amounts to Rs. 2,09,058 and the latter to Rs. 1,12,791 or 46.05 per cent. less. The difference was greatest in the black soils in which *kans* often proves a fatal obstacle to permanent cultivation, and in the poorer *parwa* and *rakar*. In the better *parwa* and areas which will be protected by irrigation, leniency was not so necessary.

12. The Settlement Officer allowed very substantial reductions to cultivating communities, who form here, as elsewhere in Bundelkhand, the mainstay of the agriculture of the district, on account of their *sir* and *khudkasht*. The total deduction from the valuation on account of proprietary cultivation amounted to Rs. 1,26,169 or 21.78 per cent. of the whole, the high caste cultivating communities receiving normally the full allowance of 25 per cent. Additions of Rs. 29,787 were made on account of *siwai*, and reductions of Rs. 16,848 for improvements. Some further additions were made on account of land which had temporarily fallen fallow owing to the drought in the year of verification, but of which cultivation was resumed in the following year. The resultant assets amounted to Rs. 20,13,442 of which a percentage of 47.94 was taken, giving a revenue of Rs. 9,65,230.

13. The new assessment stands midway between the revenue after ordinary reductions, Rs. 9,78,145, and that actually paid, viz. Rs. 9,31,670 which includes the reductions given to a special class of proprietors. Though there is little difference in the amount, there is great difference in the distribution of the new and old revenue. The former was the product of successive revisions, which being carried out at different times and on different principles rarely show satisfactory results, and generally give rise to inequalities in the incidence of the demand, and consequent difficulties in revenue collection. In this instance inadequate reductions had been given in the deteriorated black soil areas, while some of the stable *parwa* villages had improved since last settlement and could bear an enhancement. The revenue as now assessed is less by Rs. 2,02,658, or 17.35 per cent., than that fixed at last settlement. It is however pointed out by the Settlement Officer that if the land now very lightly assessed as *nautor* were to mature to established cultivation, and cultivation were to rise to the standard area assumed by Mr. Cadell in Banda in addition to that actually under tillage in Karwi, the demand would closely approximate to that fixed at last settlement. The present revenue has been determined by the Settlement Officer with careful regard to the conditions of individual villages, and, as a comparison with the previous settlements shows, is most moderate. Since the present system is designed to be as nearly automatic as possible in its operation, much of its success depends on the care and thoroughness with which the ground is prepared in the first instance for future working. Mr. Humphries has spared no pains in framing the incidences for future use, and in distributing the revenue on proper lines. The Board consider that the settlement as now completed may safely be recommended for confirmation. The period, as in other Bundelkhand settlements under the special rules, will be for 30 years.

14. The settlement has taken rather longer to complete than was originally anticipated, owing to unforeseen causes outside the Settlement Officer's control. The Settlement Officer however did everything in his power to make up for lost time. The Board would bring to the notice of Government the good work done by Mr. Humphries in this settlement. His work was characterised throughout by care, thoroughness, and sound judgment. He was ably assisted by Mr. Drake-Brockman, the Assistant Settlement Officer.

I have the honour to be,

SIR,

Your most obedient servant,

H. R. C. HAILEY,

Joint Secretary.

No. $\frac{3564}{1-15}$ of 1909.

FROM

F. W. BROWNRIGG, Esq., I.C.S.,
COMMISSIONER, ALLAHABAD DIVISION,

TO

THE SECRETARY TO THE BOARD OF REVENUE,
UNITED PROVINCES.

Dated 3rd March 1909.

SIR,

I HAVE the honour to submit a typed copy of the final report on the revision of the settlement of the Banda district, received under cover of the Settlement Officer's no. 146, dated 15th February 1909, with my remarks on the general character of the revision of settlement and the result of the present assessment.

2. The report is a long and interesting one, but it does not appear to need condensation and may be printed as it stands.

3. The assessment reports of the parganas Girwan, Baberu, Badausa, Kamasin, Karvi and Mau passed through my hands. Those of parganas Banda and Pailani were sent direct to the Board by the Settlement Officer.

4. For purposes of assessment the district was divided into 40 circles, marked out on the basis of soil characteristics. The special Bundelkhand rules have been made applicable to the whole district. No objections appear to have been raised by the landholders of the district to the system and conditions of settlement formulated under these regulations. In working out the classification of soils and in framing circles due regard was paid to the rules under which the revision was to be made, and in elaborating rates and assessment proposals the orders of the Board were carefully followed. The circle rates fixed for established cultivation were based on the recorded rents of single fields for which sufficient data existed. The valuation of the established cultivated area arrived at by the application of circle rates closely followed the recorded rental. Due allowance was made for fallow land in holdings and for possible shortage in collections. Newly broken land was valued in accordance with the special instructions governing the treatment of such areas in Bundelkhand districts. Sayer assets in this district are derived from payments on mahua trees, locally known as "peri," dues for grazing and the sale of grass, timber and other forest produce. In every instance the income considered to be assessable was determined with much moderation. Where the receipts from this source were unimportant or the proprietors were a numerous body the practice was to disregard the income under this head. The total amount of the sayar receipts which eventually came under assessment was Rs. 29,787. On account of land temporarily thrown out of cultivation Rs. 8,368 were added to the assets, while Rs. 100 were included on the score of rents concealed. Proprietors' cultivation, both sir and khudkasht, was liberally treated. High-caste owners ordinarily received a rebate of 25 per cent., while others in less need of such relief were granted from 10 to 15 per cent. The amount written-off on account of improvements carried out by proprietors themselves came to Rs. 16,848. The net assessable assets of the whole district worked out to Rs. 20,13,442, of which 47·94 per cent., i.e., Rs. 9,65,230, has been fixed as the revenue demand as compared with Rs. 11,67,888 at the preceding settlement. The revenue incidence falls at Rs. 1·04 per acre. The new demand is 17·3 per cent.—lower than that fixed 30 years before, 1·3 per cent. less than the figure at which it stood after ordinary reductions had been made in 1901, and 3·6 per cent. in excess of that reached by special reductions. In every pargana the revised assessment falls below both that fixed at the previous settlement and the ordinarily reduced demand.

5. The assessment made thirty years ago, judged in the light of subsequent experience, must be allowed to have been too heavy. From time to time it had to be reduced. In view of the precarious character of the greater part of the district and its susceptibility to fluctuations in the area under cultivation and in population, and after setting against these drawbacks, the rise which has taken place in rents and prices, and the remarkably improved facilities for irrigation and communications that the past thirty years have witnessed, the revised assessment may safely be deemed a moderate demand for normal years. It would seem to have been accepted by the proprietary body with complete satisfaction. So far I have had no appeals against the assessment framed. The new call has been in force in two parganas only during 1315 F. (July 1907—June 1908). Unhappily this period coincided with a year of famine. Out of a total demand of Rs. 9,25,213 no less than Rs. 6,71,642 had to be remitted. Up to the close of January 1909 the actual collections throughout this district were in excess of the estimate by Rs. 22,265, and topped the average collections of three normal years by as much as Rs. 42,312. These figures are satisfactory, but it would be premature, at present, to make any definite assertions as to the working of the new settlement. At the same time there is no reason whatever to anticipate any difficulty in the regular recovery of the demand as now revised.

I have the honour to be,

SIR,

Your most obedient servant,

F. W. BROWNRIGG,

Commissioner.

No. 146.

FROM

THE SETTLEMENT OFFICER, BANDA,

TO

THE SECRETARY TO THE BOARD OF REVENUE,
UNITED PROVINCES, ALLAHABAD.

(Through the Commissioner, Allahabad division.)

Dated Banda, the 15th February 1909.

SIR,

UNDER rule 64 of Board's Book Circular I—1, I have the honour to forward in manuscript the final report on the revision of the settlement of the Banda district for the orders of the Board of Revenue.

I have the honour to be,

SIR,

Your most obedient servant,

E. DE M. HUMPHRIES,
Settlement Officer.

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FINAL REPORT.

ON THE REVISION OF THE SETTLEMENT OF THE BANDA DISTRICT, INCLUDING THE KARWI SUB-DIVISION.

BY
E. DE M. HUMPHRIES, I.C.S.,
Settlement Officer.

CHAPTER I.

THE Banda district, which for the first time since 1842 has been assessed throughout by the same officers and on the same system, is the most easterly of British Bundelkhand, though the trans-Jamna parganas of Allahabad, which adjoin it on the East, also form part of the same tract.

Situation and
Boundaries.

It lies between 80° and $81^{\circ} 36'$ of East Longitude and between $24^{\circ} 54'$ and $26^{\circ} 55'$ of North Latitude.

It is bounded on the North by the Jamna, which separates it from the districts of Fatehpur and Allahabad.

On the West its natural frontier is the line of the Ken, though portions of the Banda and Pailani tahsils extend beyond that river. In this direction the district marches with that of Hamirpur and with the independent States of Charkhari and Gaurihar, the latter of which completely surrounds a group of four villages belonging to the Banda tahsil.

To the South the natural boundary of Banda proper is formed by the outer scarp of the Vindhyan hills, but, owing to the intrusion of territory belonging to various Native States, the border line runs along the actual summit only in the neighbourhood of Nayagaon, Kalinjar, and Godhrampur.

From the last named village commences a range of isolated hills, which runs due North to Gonra on the metalled road to Karwi and then continues to the North-east through Akbarpur to Raipura Maafi. The best known of these hills is that which is crowned by the fortress of Marfa. The greater portion of the country between this range, prolonged from Gonra to the North almost as far as the Baghin, and the Paisani is occupied by the group of petty independent States known as the Chaube Jaghirs. These represent the territory which was assigned in 1812 to the killadar of Kalinjar on the capture of the fortress and the annexation of the pargana of that name.

From Godhrampur the line of hills continues eastwards and again enters this district at Ansuiya, to the South of Karwi. It then runs in a North-easterly direction until it reaches the Jamna in the village of Benipur Pali on the Allahabad border.

Here, however, it no longer forms the boundary, as the district ascends to the plateau and encloses in pargana Karwi a complete section of it, extending to and, in the case of the villages of Deoria and Rajauhan, even beyond the second scarp. Further East in the Mau tahsil, where the district borders on the Rewah State, the boundary line runs but a short distance to the South of the first scarp and the portion of the plateau which is included in this district is much less extensive.

The eastern boundary is formed by the Bara tahsil of the Allahabad district.

The extreme length of the district from West to East is 99 miles and its extreme breadth from South to North between Sidhpur Kalan and Ghazipur is 71 miles. The breadth, however, steadily diminishes towards the East until in Benipur Pali, on the Allahabad border, it falls to 4 miles only.

There has been no loss or gain of territory since settlement.

The total area of the district is 2,947.9 square miles. It is divided into 1,298 villages and 2,438 mahals, which for purposes of administration have been grouped into eight tahsils, of which the three most easterly form the sub-division of Karwi.

These divisions are the same in number as at settlement and the only difference in area is due to the subsequent reconstitution of pargana Sehonra and Badausa. In the case of all however but Banda, Pailani, and Badausa, the names by which they are at present designated differ from those then in use. Thus, Angasi has become Baberu, Sehonra is now known as Girwan, while the names of the three tahsils of the Karwi sub-division have been changed from Tarauhan, Darsenra, and Chhibu to Karwi, Kamasin, and Mau, respectively.

Physical characteristics.

2. The district falls naturally into two divisions of unequal size and value and with markedly different physical characteristics.

The first of these, which has an area of 283 square miles, or 9.60 per cent. of the entire area of the district, consists of the elevated plateau known locally as the *patha*, while the second comprises the remainder of the district.

The former division embraces the greater portion of pargana Karwi to the South of the Manikpur road and continues along the line of the East Indian Railway to the Allahabad border.

On an average this plateau is some 300 feet above the level of the adjoining country and the two villages on the second scarp are some 300 feet higher still.

The hills which bound it to the North and South are of gneiss and syenite, overlain, however, by a sandstone stratum which in most cases rises precipitously above the older formation. Their lower slopes and the deep valleys which indent the southern range are covered with a rich growth of bamboos and forest trees.

The drainage of the Karwi plateau is carried off by the Bardaha and its tributaries and that of the Mau portion by a series of minor streams, all of which fall eventually into the Tons.

The soil of this tract consists of a thin layer of crumbled sandstone above the solid rock, and it is only where the lowness of the level has permitted the formation of a somewhat deeper deposit, or the decomposition of vegetable matter or the addition of manure has improved the soil, that it becomes capable of continuous tillage.

The poorest soil of all is that known as '*bhonta*.' This consists of the thinnest possible deposit of soil—so thin, in fact, that the bare rock is continually appearing above the surface. This land is covered with a spare growth of stunted trees and bushes. Where it is capable of cultivation at all it produces only a scanty crop of *tilli* or *kodon* and, as it is not rich enough to bear continuous tillage, it must be left fallow for at least three years out of every five.

It is, however, occasionally improved by means of small field embankments, which enable it in favourable seasons to produce a scanty crop of inferior rice.

Even where the deposit is deeper the ordinary *patha* soils are incapable, except in peculiarly favoured localities, or in exceptionally good seasons, of producing a rabi crop. A coarse variety of rice is extensively grown with the aid of small field embankments, while elsewhere the ordinary kharif crops of the district are found. In a few villages, however, such as Ranipur Kalyangarh, Kaniyar and Bargarh, where irrigation is possible and the soil has been improved by an abundant supply of manure, the *goind* and *kachwara* are quite good.

Grass is, however, abundant and, except in seasons of abnormal drought, water is generally procurable in the deep "*kunds*" on the more important streams. Cattle are, in consequence, numerous and the tract is, therefore, rather a pastoral than an agricultural one. In the neighbourhood of Itwan in the Karwi tahsil the manufacture and export of *ghi* are of some importance.

This circumstance enables the people to improve the wretched soil of their outlying fields by penning cattle and sheep on them.

The greater part of this tract was once covered with jungle, ranging from the stunted trees and bushes which cover the poorer portions to the thick growth of

forest trees and bamboos to be found on the hill sides. Even before last settlement, however, the Mau plateau, owing to its vicinity to Allahabad, had been denuded and has not since recovered. In Karwi, on the other hand, the forests are at once more extensive and better preserved.

Shortly after last settlement large areas were reserved by Government as forest. The total area, including that near Kulhuwa Muafi, in pargana Badausa, is 73,173 acres.

A portion of this area is reserved under the ordinary rules, while in the remainder the Government refrained from expropriating the former proprietors and contented itself with reserving the entire management of the forest, in consideration of a payment to the latter of 45 per cent. of the annual profits.

These forests not only save the district from the deterioration which would otherwise be occasioned by the unchecked erosion of the hillsides, but yield a small profit from the sale of timber, bamboos, and firewood, and are extremely valuable in seasons like that of 1907-08 as fodder reserves.

The remainder of the district, if we exclude the portions to the West of the Ken which geographically belong rather to Hamirpur than to Banda, forms a huge wedge with its base on that river.

The sides are formed by the Jamna and the Vindhyan range, which gradually converge towards the Allahabad border.

The highest point is found at Kartal near the South-western corner of the wedge. From this point northwards runs a ridge of high land which is roughly marked by the lines of the metalled road and the Ken canal. The level falls steadily towards the Jamna, where it is some 150 feet lower than on the southern border, the actual bed of the stream being some sixty feet lower still.

In addition to this slope from South to North in the direction of the Jamna, there is a decided fall in the levels from South-west to North-east and, as the hills approach more closely to the river, the fall towards the North becomes more and more rapid.

As we have seen, the outer scarp of the Vindhyan hills runs close to the southern border and touches the district at several points. This bold line of hills with its level crest forms a most conspicuous feature in the landscape.

Their lower slopes, below the precipitous sandstone cliff which forms the wall of the plateau, consist, like the various scattered heights which are to be found in every pargana, with the exception of Pailani, of granite, overlaid with huge boulders of similar composition. They are generally covered with a scanty growth of stunted trees and bushes, though very occasionally we find them absolutely bare of vegetation.

These outposts of the main range are found singly or in groups, and become less numerous as the distance from the latter increases.

In the parganas of Banda, Baberu, and Kamasin hills are few in number and do not exercise any material influence on the soil. In the southern parganas, however, they are much more frequently met with. Towards the South of Girwan are to be found the famous hill of Kalinjar and a picturesque group at a Kartal, while numerous others are scattered over the pargana. In Badausa, as we have already seen, these separate peaks form a continuous line, while in Karwi, for a considerable distance to the North of the main range, the outlying heights extend in a dense mass.

The line of hills continues into the Mau tahsil—but with constantly increasing intervals—and can be traced across the Jamna to Pabhosa, the only hill that is to be found in the Doab.

But, though too striking a feature to justify their omission from any topographical description of the district, their influence on its soils is negligible when compared with that of the rivers.

The supreme factor in determining the physical characteristics of the district is the question how the drainage of the Bundelkhand plateau is to reach the Jamna.

This question has largely been determined by the levels.

The most considerable affluent of the Jamna in this district is the Ken, which rises in the Damoh district of the Central Provinces, and thus commands a considerably larger catchment area than any of the other streams.

Along its right bank the watershed is quite close to the stream itself throughout its course, and, in consequence, its influence on the character of the soil is comparatively insignificant except on its left bank, which is beyond the limits of the tract at present under description.

Next in point of size is the Baghin, which rises near Kaulhari in the Panna State. Entering this district a little to the South-west of Kalinjar, it flows for some distance towards the North in an exceedingly tortuous course. Instead, however, of continuing in this direction, like the Ken, it comes under the influence of the North-easterly slope and turns sharply in that direction at the village of Gurba Kalan and flows through the tahsils of Badausa and Kamasin until it finally enters the Jamna many miles to the East of the point at which it would have joined that river if its course had been similar to that of the Ken.

It is no exaggeration to say that this deflection of the course of the Baghin is the most vital factor in determining the physical characteristics and, as a necessary consequence, the agricultural condition of the district.

Intercepting, as it does, the drainage which flows through numerous channels from the hills towards the Jamna, it has preserved from erosion the extensive plains of level soil which form the richest and most fertile portion of the district.

When once the Baghin is crossed the character of the country changes completely. The numerous streams drain off the richest constituents of the soil and entirely preclude the possibility of the formation of the darker soils, except in isolated patches in the centre of the ever-narrowing series of doabs formed by them.

The only other stream which is of sufficient importance to deserve mention is the Paisuni.

This river rises in the plateau of Baghelkhand and forms for a short distance the boundary between pargana Karwi and Native Territory. It then falls sheer down to the plains and runs in a deep rocky gorge to a point just above Sitapur.

Thence it flows at first in a generally northerly direction and shortly after it enters the pargana of Kamasin approaches to within two miles of the Baghin. Here, however, in striking similarity to the latter river, it turns to the North-east and finally enters the Jamna some twelve miles to the East of the mouth of the Baghin. In its earlier course it encloses between itself and its most important tributary, the Ohan, the largest tract of level land which is to be found in the Karwi sub-division.

To the East of the Ohan the hills rapidly converge towards the Jamna, the northward slope becomes more abrupt, and the country is cut up by a quick succession of mountain torrents.

The Jamna itself, which receives the waters of all these streams, descends in a series of steps from the extreme North of the district in a south-easterly direction to a point some forty miles further South than that at which it entered the district.

For by far the greater portion of its course it sets strongly in towards the right bank and leaves little space at the foot of the cliffs for the formation of alluvial soil. It is only when it bends towards the opposite bank, or where the force of the current is checked by a sandbank, or at the points or junction of the principal tributary streams, that the alluvial land on it is either extensive or valuable. Alike in the extent and quality of its alluvial soils the Pailani tahsil excels all other divisions of the district.

Next in order of merit comes Kamasin, followed by Mau, while in Baberu the area of such land is restricted and the quality is inferior.

From the foregoing description it will be seen that two distinct tracts may be distinguished in this portion of the district.

The first of these comprises the country enclosed by the Ken, the Jamna, and the Baghin. This contains the great bulk of the darker soils and the largest extent of level ground in the district.

The second comprises the country bounded by the Baghin, the Jamna, and the Vindhyan range. Though this tract is destitute neither of the darker soils nor of level ground, they form a far smaller proportion of its area than in the former, while in quality they are markedly inferior.

In the first of these tracts, as soon as the fringe of ravines on the bank of the river is passed, a small but fertile plain of good parwa is found in the South near Pangara in pargana Girwan.

As is the case wherever the prevailing soil is a good parwa, the villages are small, compact, fully cultivated and populated and highly rented. Cultivation is remarkably stable, while manure and, wherever available, irrigation also are freely used. This tract is now completely commanded by the Ken canal, which was opened for irrigation in 1907-08, the year after the pargana had been inspected for the purpose of assessment.

The quality of the soil deteriorates towards the Badausa border as the influence of the Baghin and its tributaries becomes more pronounced.

To the North the pure parwa is succeeded by a mixture of kabar and parwa, which extends through Atarra into parganas Baberu and Kamasin.

Here also the quality of the soil appears to deteriorate towards the East. In the neighbourhood of Girwan the villages are mostly small, and population, though considerably below that of the tracts in which pure parwa predominates, is well above the average for Bundelkhand. Across the Badausa border the natural quality of the soil becomes inferior and at last settlement the rates were exceedingly low. Since the opening of the railway, however, the central situation of Atarra has occasioned its development into the most important trade centre in the district, and there would appear to have been a distinct influx of population into this neighbourhood. This has brought with it as a necessary consequence a marked rise in rents.

This mixture of kabar and parwa continues through Oran until in the neighbourhood of Singhpur in pargana Kamasin it comes to an end among the mass of ravines draining into the Baghin.

To the North of Badausa it occupies the great bulk of pargana Baberu, where it is known locally as the "Jar" and "Jurar" tracts.

In the former of these a very large area is, and apparently always has been, covered with "dhak" jungle. We find the same jungle near Khurhand to the West of this tract and in the neighbourhood of Khannan in the extreme West of the Banda pargana. Here also the prevailing soil is kabar, for which the "dhak" would appear to have a decided preference.

In the latter of the two tracts mentioned above, which derives its name from the circumstance that it is lowlying and therefore retentive of moisture, a very large area is under rice, which is frequently followed by gram.

Practically the whole of this plain is commanded by the canal and its prevailing soils should well repay irrigation. Though not possessing the high value either of the best mar or of the best parwa, they are capable with its aid, if well manured and tilled by a sufficient population, of attaining a very high standard of cultivation. What can be done in favourable circumstances with such land is clearly to be seen in the first or rice-growing circle of Baberu.

Still proceeding northwards along the Ken, we find running up that river from the Banda border to a point some two miles to the North of the Hamirpur road a narrow belt of land in which the most valuable soil is a fair parwa, the best of it being situated in slight depressions. This then passes to the East into a black soil plain which occupies the bulk of pargana Banda to the East of the Ken and nearly the whole of Pailani to the East of that river, with the exception of those villages which are immediately subject to the influence of the latter river or of the Jamna. To the West it extends, except where broken by ravines, through the centre of Baberu to the west of pargana Kamasin, while on the South it passes eastwards through the northern portion of Girwan to Bisenra Buzurg and on to pargana Baberu, where it joins the great central plain.

The best mar in the district is undoubtedly that to the North-east of the town of Banda. It is rich, dark, friable soil and, where situated in a slight hollow, is of the most surprising fertility.

This land, however, speedily deteriorates under the influence of the Garara and Usraha nals, and in the eastern portion of pargana Banda its place is largely taken by hard and somewhat inferior kabar, while such mar as there is is of but second-rate quality.

To the North towards the Pailani border the mar passes into kabar in the villages of Laman and Piprenda. The mar plain, however, soon recommences, culminating in a slight depression in the village of Niwaich in land which is second only to that of Banda itself in natural fertility.

In this pargana we find the same deterioration towards the East as has been described in Banda.

To the South-east of pargana Banda the alternation of mar and kabar continues into Girwan, in the extreme North-east of which the mar, though still very inferior, begins to predominate.

This mar plain extends into the Pisenra circle of Badausa and is at its best just across the Baberu border.

To the North-east of Baberu the mar reappears and continues across the border into Kamasin.

The remainder of this tract with the exception of a few villages near the mouth of the Ken, in which the prevailing soil is a good parwa and which belong more properly to the trans-Ken portion of the district, which I have reserved for subsequent description, may be dismissed with the remark that it suffers from the influence of rivers and ravines and does not possess any considerable extent of level land.

The second natural division of the country merits a less detailed description. As it is intersected by numerous streams, there is no room left for the formation of any extensive deposits of dark soil and the scattered patches of it which are found here, except in the somewhat larger doab between the Paisuni and the Ohan, are inferior as they are restricted.

The best and most highly rated land in this tract is to be found in the alluvial valleys at the foot of the hills near such places as Nayagaon, Kalinjar, Rasin, and Chohi. Here the water-level is generally high enough to enable irrigation to be carried on from numerous wells, both pacca and kachha, while the skilful utilization of embankments has created much fertile soil out of what would otherwise have been barren ravines.

To the North and North-east of Karwi lies a plain of the better soils which occupies the whole of the Paisuni-Ohan doab and extends across the latter stream into the Mau pargana.

A little to the West of Chhibon, however, the streams become more numerous and the ravines heavier and, except in the immediate neighbourhood of the Jamna, there is very little level land in the remainder of this tract. What mar there is here slopes rapidly and is rarely capable of continuous cultivation.

The best mar in this portion of the district is to be found in the village of Pahari Buzurg. It is good, black, friable land, but cannot compete in fertility with the best or even with the second-rate mar of Banda proper. The kabar is, for the most part, of the inferior variety known as "hara," which dries quickly and hard.

At the foot of the hills along the Karwi-Manikpur road there is a fair amount of moderately good parwa, which is at its best in such villages as Ainchwara and Bhaunri, the latter of which has exceptionally fine homelands. Further to the East the parwa in the villages which run to the foot of the hills is red, sandy, and inferior.

It remains to describe the country to the West of the Ken.

In the extreme North-west of the Banda pargana, where the Chandrawal, Sirsi, and Shiam rivers affect the character of the land, the prevailing soil is kabar,

of a hard and inferior quality, and, as already noted, there is a large extent of "dhak" jungle.

To the South and East of Khannan however, in the Chandrawal-Shiam doab, there is a considerable extent of very fair mar.

Further East, where the Shiam and Bichhui nalas cut up the soil, is a plain of undulating and, therefore, inferior mar, which continues until the level drops towards the ravines of the Ken.

In Pailani the country to the West of the latter river is, with the exception of the fertile parwa tract along the Jamna, which has already been noted, exceedingly broken and inferior. The bulk of it is absolutely inaccessible to wheeled traffic and its produce is transported on pack bullocks.

A most striking feature of this tract is the "Turi." This is an old bed of the Ken, which once flowed in an extended loop through the neck of which the stream has now cut its way.

The deserted channel has silted up but is flooded annually, and the alluvial deposit so formed produces the most magnificent crops.

3. The accompanying table shows the respective proportions of the cultivated, culturable and unculturable areas :—

Character of the soil.

Total area in acres.	Cultivated area.	Percentage to total area.	Culturable but not cultivated.	Percentage to total area.	Unculturable area.	Percentage to total area.
1,886,673	913,724	48.43	708,266	37.54	264,683	14.03

The first of these has been further distinguished into the following classes of soil :—

	Kachhwara and Goind.	Mar.	Kabar.	Parwa.	Rakar.	Bhonta.	Kachhar.	Tari.	Total.
Area in acres.	44,904	148,461	159,524	324,099	191,010	3,427	33,152	9,147	913,724
Percentage to total cultivated area.	4.91	16.25	17.46	35.47	20.90	.38	3.63	1.00	100.

Of each of the three principal natural classes and in Tari three qualities have been distinguished, while the remainder, with the exception of Kachhwara, have been subdivided into two grades.

The first two classes, Kachhwara and Goind, are artificial and are based on proximity to the site.

The former is composed of the land under garden crops. It is invariably irrigated and cultivated with assiduous care by Kachhis, Murais, and other high-class cultivators.

The latter has been divided into two sub-classes. In the former have been placed the lands adjoining large and populous sites in the level portions of the villages. The latter is composed, for the most part, of the lands round small and recent sites or those which are situated among the ravines on the bank of a stream.

The natural soils are those ordinarily found in Bundelkhand and have been described so often that detailed description is superfluous. It will be sufficient here to state that, as the rates indicate, each of these soils varies from the highest to an exceedingly low degree of fertility. In the case of mar we have at one end of the scale the rich, soft, dark-coloured soil to the North-east of Banda. This is easily worked, except in seasons of excessive rainfall, and so retentive of moisture that if it receives but a modicum of rain in September it will produce a fair rabi crop even without irrigation or manure.

At the other end we have the sloping and inferior mar of the extreme East in the Mau pargana. Here the moisture is rapidly drained away from the soil, which loses its more valuable constituents and becomes practically incapable of continuous tillage.

These variations are even more marked in the case of kabar, which is a less pure soil and shades in the one direction into mar and in the other into parwa.

Between the rich black viscous kabar, which is found in its highest perfection only in gentle hollows of limited extent, and the hard, light-coloured soil which dries so quickly and so hard as materially to shorten the season during which it is possible to plough it, the difference is immense. Kabar is less retentive of moisture, less fertile, and less easily worked than mar. The surface soon dries and becomes iron-bound, so that in the case of an untimely cessation of the rains it is impossible to plough it, while an excessive rainfall presents equal obstacles to cultivation. This being so, it is even more liable than mar to the invasion of *kana*, the growth of which is facilitated by any circumstance which tends to prevent the proper tillage of the land.

Nor is the range of parwa less remarkable. At its best this soil is capable, with the aid of manure and irrigation, of producing as fine crops as any, while it is far less precarious than either mar or kabar. At its worst it is little better than sand and is entirely dependent for its produce on manure and a plentiful rainfall.

Of rakar two kinds have been distinguished and designated by the names moti and patli, respectively. The former is deteriorated black soil: the latter similarly deteriorated light soil.

The alluvial soils are kachhar and tari. Of these the former appellation has been reserved for the sloping lands on the river's bank which get the benefit of the drainage into it and are flooded in seasons of normal rainfall. The latter name has been confined to the land in the bed of the stream itself which is deposited, and not merely fertilised by its waters.

Climate and rainfall.

4. The climate of Banda on the whole is not unhealthy. The cold weather is restricted and the direct rays of the sun are felt throughout the year to an extent unknown in the Doab. But, though the heat in the day is often excessive, the nights are cooler than elsewhere and in the rains the climate is pleasant and moderately healthy. These remarks, however, refer only to those parts of the district which are elevated and well drained. In the black soil plains the water accumulates in the rains and the atmosphere is damp and unhealthy.

In those portions which from the nature of the soil and drainage are less exposed to fever, cholera is a frequent scourge. In not a few parts of the district the water is brackish and liable to fail altogether in seasons of exceptional drought.

The rainfall is exceedingly capricious and ranges from a minimum of 11.60 inches recorded at Kamasin in 1880 to a maximum of 93.28 inches recorded in the same tahsil in 1894. But, as has frequently been pointed out, the total amount of rain which falls in the year is absolutely immaterial when compared with its distribution in time and place. The amount of rainfall which is essential to the production of a moderate crop in the ravine tracts would be distinctly unfavourable to the black-soil plains. Experience has established that a fall of some 15 inches, if well distributed, is ample, while one of more than four times that amount would occasion no injury whatever if it were to occur at the right time and in the right manner.

A very small quantity of rain falling in gentle showers and at frequent intervals sinks into the soil so that none of it is wasted, while a far greater quantity wastefully poured out in a few torrential bursts would leave the district exposed to all the evils of drought.

Against the latter calamity it is better protected than would be imagined from the extent of its irrigation, even if we take into consideration the large area now commanded by the canal.

Not only is the bulk of its alluvial soil secure against all but the most abnormal failure of the rains, but a large extent of its mar is capable of producing a fair crop in seasons when unirrigated lands in other districts would be absolutely barren. In addition to these, the gifts of nature, the industry of man has created by the construction of embankments which store up and concentrate the moisture of particular tracts, large areas of land which are independent of all but the severest droughts.

Against the opposite calamity, however, that of excessive rainfall, the district is far less protected by nature, and in this case it is hardly possible to supply the deficiencies of the latter by art.

It is true that it contains a large extent of land for which hardly any conceivable rainfall would be excessive, but such lands are among its very poorest and could ill compensate for the withdrawal from cultivation of the more valuable soils. As has frequently been noted, an excessive rainfall renders it impossible to plough the black soils, or, if the excessive fall occurs later in the season, destroys the crops which have been sown on them. In these circumstances "kans" gets a hold on the soil which it usually does not relax for a long series of years. In such seasons the mortality, both among men and cattle, increases to an alarming extent and the village communities are left with broken and enfeebled resources to contend against a scourge which their unexhausted energies could hardly hope to combat successfully.

A close study of the history of the district since settlement shows that, while in the black-soil tracts a single season of excessive rainfall may occasion long-continued depression, the recovery after a season of drought is rapid and complete in all cases but those where it has been preceded by one or more years of excessive and ill-distributed rainfall.

5. In no single respect has the district improved more since settlement than in this. The railway then just touched it at its poorest and most inaccessible corner, while the only metalled line of through communication was that connecting Banda on the North with Fatehpur and the markets of Bindki and Cawnpore, and on the West with Nowgong, and the unmetalled roads were fewer in number and more inferior in character than they are now.

Communication.

Since that period, however, the opening of the Jhansi-Manikpur branch of the Great Indian Peninsula Railway, which traverses the entire length of the district, has brought practically the whole of it into easy and rapid communication with the markets of Bombay and Calcutta for the disposal of its surplus products.

The East Indian Railway, which runs through the "patha," remains as it was at settlement. A minor improvement is, however, projected in the shape of a number of additional stations which will be opened during the next few years.

In addition to the existing lines two minor links are projected. The first of these will connect Banda with Cawnpore and thus obviate the necessity of a long detour *via* Allahabad or Jhansi.

Earthwork on this was sanctioned as a famine relief measure, but the order was received so late that the work could not be commenced before the conclusion of famine operations. The other line, which was surveyed in 1906-07, is designed to connect Karwi with the small trading town of Rajapur on the Jamna.

As regards metalled roads, those which were in existence at settlement are still maintained, while that from Banda, through Karwi to Manikpur, has been metalled throughout, as has also the road from Banda *via* Nareni to Ajaigarh. A short but highly useful metalled road now connects Nareni with the rising market of Atarra on the railway. Short feeder roads, metalled throughout, have been constructed from the main road to the more important stations. In addition to these completed works the road from Banda to Baberu, which is administratively of the highest importance to the district and passes through a very bad tract of black-cotton soil, is being metalled, and it is hoped that the metalling of the road from Karwi to Rajapur and of that from Nareni to Kalinjar will shortly be taken in hand.

The district is now fairly well supplied with good unmetalled roads in all but those tracts where the physical characteristics render their construction practically impossible. Many of these were made and pre-existing ones were raised and improved during the great famine of 1896-97, while progress has also been made in this direction in the partial famine of 1906 and the more widespread distress of 1908.

These roads, more particularly where they pass through the black soils, are generally impassable for wheeled traffic during the rains. When repaired, however, they are, for the remainder of the year, sufficient for the ordinary traffic of the district. The most urgently needed improvement is the provision of masonry causeways with properly graded and protected approaches at the crossings of the principal streams.

The Jamna, which at one time formed one of the chief highways for the disposal of the produce of the district, has lost much of its importance since the construction of the railway and the improvement of its internal communications. A fair amount of produce, however, is still carried down the river in boats, more especially in the rains.

Population.

6. The total population according to the census of 1901 was 631,058, of whom 594,070, or 94 per cent., were Hindus.

The density of population per square mile for the district as a whole was 214. Those for Banda proper and the Karwi sub-division were, respectively, 226 and 195. It varies, however, very considerably in different parts of the district, the densest population being found in the good parwa tract round Karwi, with 500, and the sparsest, on the Karwi "patha," with only 88 to the square mile.

If we exclude the "patha," the circumstances of which are quite abnormal, the most thinly populated part of the district is the light parwa tract at the foot of the hills in Karwi, with 136 to the square mile.

The population at settlement was 616,046, while at the census of 1881 it was 698,608 and at that of 1891 705,832.

It will thus be seen that there had been a low but steady rise until the famine of 1896-97, which brought the numbers down to a lower level than had been reached for over thirty years.

The prevailing castes are Chamars (93,129, or 16 per cent.), Brahmans (92,397, or 15 per cent.), Ahirs (59,151, or 9 per cent.), Thakurs (49,313, or 8 per cent.), Kurmis (24,282, or 4 per cent.), Kachhies (20,426, or 3 per cent.).

According to the census returns 456,563, or 72 per cent. of the total population of the district, were wholly or partially dependent on agriculture for their support.

The only town of importance is Banda itself, with a population of 22,565.

Minor trade centres are Karwi-Tarauhan (7,743), the capital of the eastern portion of the district, which has almost doubled its population since 1872; Rajapur (5,491), once an important mart on the Jamna, now steadily diminishing in importance; and Kalinjar (3,015), also a decaying town. Atarra, which had in 1901 a population of 4,619, may be mentioned as a rising market which is rapidly engrossing the trade of its older and less favourably situated rivals.

Practically the sole trade of all these towns is the export of agricultural produce, such manufactures as exist being of merely local importance.

A cotton ginning factory has been established at Karwi, but the contraction of the area under cotton causes its working to be fitful and irregular.

If the co-operative movement should make sufficient progress in the district it might be possible in the future to take advantage of the new station at Mangawan on the East Indian Railway for the foundation of a *ghi* refinery.

Under proper management a very fair trade in that article might be carried on as there is a large and constant supply of *ghi* in the immediate neighbourhood.

Proprietors.

7. A very large proportion of the district is still retained by coparcenary communities, who not only cultivate some 29 per cent. of the total cultivated area as their

sir and khudkasht but also hold a considerable area as tenants in the patties of other co-sharers.

This class forms the mainstay of the district and it is to them principally that we must look for the extension of cultivation, which will be at once the measure of their prosperity and the source of all future increments of revenue.

The largest proprietors are the Dubes of Khandeh, who held at assessment some 60,000 acres, much of which has since been sold in execution of decrees; Sheikh Yusufuzzaman of Banda, who holds rather less than 33,000 acres; the Rupaulias of Rajapur, with rather more than 37,000 acres, and the descendants of Jado Ram, Kayasth, with rather more than 21,000 acres.

Of these Yusufuzzaman is a hard but just and enterprising landlord. The estate of Babu Ganesh Prashad, the principal representative of Jado Ram, is under the Court of Wards. The Dubes of Kande and the Rupaulias of Rajapur are capitalist proprietors of the worst type. They are deeply involved and their complete expropriation would be greatly to the advantage of the district. The following table shows total and the cultivated areas held in each class of tenure :—

1 Tenure.	2 Total area.	3 Cultivated area.	4 Percentage of column 3 to total area of district.
Single zamindari	...	342,243	162,384
Joint	...	526,496	233,792
Perfect pattidari	...	219,409	104,579
Imperfect	...	656,056	334,768
Bhayachara	...	108,105	61,744
Government property	...	34,364	16,457
Total	...	1886,673	913,724

I give below a table showing the areas held by each of the principal castes.

Principal castes.	Total area.	Cultivated area.	Percentage to total area of district.
Brahman	...	798,305	356,902
Thakur	...	488,978	258,973
Musalman	...	173,084	88,281
Kayasth	...	123,244	55,508
Kurmi	...	101,064	53,485
Bania	...	88,228	46,452
Bairagi	...	36,099	16,536
Goshain	...	15,814	6,252
Khatti	...	6,680	3,796
Lodh	...	5,470	3,694

It will be seen that Brahmans and Thakurs very largely predominate, while the area held by the better agricultural castes is quite insignificant.

Kurmis hold rather less than 3 per cent. of the cultivated area of the district.

They are found principally in the central and southern portions of Baberu; in the good parwa tract round Karwi; in Badausa, where they occupy a compact group of villages in the South-east, and in Mau, where the thriving communities of Kande and Nandin Kurmian are steadily increasing their possessions.

They have usually chosen the most fertile portions of the district for their settlements and practically the only exception to their generally successful management has been that of a Kurmi speculator of Kairi in Baberu, who acquired and dissipated a considerable estate.

8. The most numerous caste according to the census of 1901 is that of the Chamars, who form 16 per cent. of the total population. The majority of the members of this caste are day labourers, but a large and, I believe, an increasing number of them cultivate small holdings, either as a sole or a subsidiary means of livelihood. Tenants.

Next in numerical importance come Brahmans, Ahirs, and Thakurs.

Brahmans and Thakurs not only form the bulk of the proprietary body but also predominate among the tenantry. In the numerous cases where the old proprietary communities have broken down under the pressure of former settlements, their representatives still continue to cultivate the lands of their fathers as tenants.

Ahirs are, in this district, with its low standard of cultivation, not so markedly inferior as agriculturists as in the Doab, and on the "patha," which is so largely a pastoral country, they are numerous and important.

Kurmis form a very substantial portion of the tenantry, and to their industry is largely due the improvement which has taken place since settlement in the parwa tracts of pargana Karwi.

Kachhis are little less numerous than Kurmis, but, though unrivalled in their traditional occupation as market gardeners, as ordinary cultivators they are little, if at all, superior to other castes.

Lodhis, who with Kurmis share the reputation of being the best agriculturists in the district, form only 3 per cent. of the total population.

The average holding is large and, even with this somewhat slovenly style of cultivation which the inadequacy of the population and the capriciousness of the seasons compel the people to adopt, this pre-supposes the command of some capital on the part of the tenant.

The position of the latter in all but the best parwa tracts is exceptionally strong. The fact that competition is less for land than for persons to till it renders him secure against any oppression or exaction on the part of his landlord.

As a rule no opposition is offered to the acquisition of occupancy rights and the greater security in realisation, combined with the reluctance of old-established tenants to abandon their holdings, causes the proprietors to regard it with favour.

As in Bundelkhand generally, both proprietors and tenants bear indifferent reputations as agriculturists.

But, as Mr. Hailey has pointed out in the case of Jalaun, "it is idle to expect habits of thrift and steady industry in persons dependent on so hazardous a means of livelihood as agriculture in this district."

All over the country it is found that where land is plentiful and cultivators and agricultural stock are scarce, it pays better to till roughly a large area than to cultivate intensely a smaller one.

In the small and fully populated villages of the parwa tracts the cultivation is often as good as can be found elsewhere.

The only forms of tenure which call for separate notice are those known respectively as "bhejberari," or "jamai" and "paunth."

The distinctive features of the former tenure are that the tenant pays only the revenue and cesses assessed from time to time on his land and, subject to such payment, possesses by local custom a heritable right of occupancy in the land, unlimited by the provisions of section 21 of Act II of 1901, which apply only to expropriary, occupancy, and non-occupancy tenants.

The tenant also possesses a right of transfer which varies according to the custom of the village. In some cases this right is absolutely unrestricted, while in others it cannot be exercised at all without the consent of the lambardar.

With the consent of the parties, in several villages tenants of this class have been recorded as proprietors of specific plots, but where such agreement could not be arrived at, rents have been fixed for all such holdings at the incidence of the revenue and cesses and the "bhejberars" have been recorded in an appendix to the khewat or in the jamabandi, according as they are regarded by village custom as quasi-proprietors or as tenants.

As this particular form of tenure has never received legislative recognition, it is particularly necessary that it should not be confused with ordinary occupancy or expropriary tenures.

The tenure known as "paunth," which affects both proprietors and tenants, is a system of rotation under which a plot of land passes in annual succession to a different co-sharer or cultivator.

It is chiefly to be found in small alluvial mahals, where the land cannot satisfactorily be distributed amongst the various parties in other ways.

9. The following table shows the areas under the principal crops:—

Crops and agriculture.

Kharif.						Rabi.					Zaid.	Dofasli.
Juar.	Bajra.	Cotton.	Oil-seed.	Rice.	Total.	Wheat and gram.	Gram.	Bejhar.	Lin-seed.	Total.		
250,530	38,680	64,906	55,608	37,413	485,024	137,611	247,503	35,701	18,427	458,051	115	29,466

It is at once apparent from this table that there is little high cultivation in the district. Indigo, of an exceedingly inferior kind, is grown in a single village in Girwan, and in a neighbouring village "pan" is grown, while sugarcane is occasionally cultivated to an infinitesimal extent in a few villages where the soil is a good loam.

Juar accounts for more than half the total kharif area, while gram alone, or in combination with wheat and barley, occupies the bulk of that under rabi.

The area under cotton has steadily declined from an average of 149,637 acres in the period from 1288 to 1291 fasli to one of 84,477 acres in that from 1307 to 1310 fasli.

This decline is to be found in all parganas and commenced long before last settlement.

It is possible that as water for early sowings becomes available from the canal the area under this crop, once the most important staple of the district, may increase.

Even more noticeable is the rise of the area under rice from an average in the first mentioned period of 9,388 acres to one in the latter period of 48,808. In that from 1297 to 1301 fasli it averaged no less than 64,897 acres.

Closely connected with the growing popularity of rice is the increase in the "dofasli" area from an average of 4,372 acres in the first to one of 54,858 acres in the last mentioned period.

This is one of the most hopeful features of the district agricultural system.

In the rabi the area under gram alone has almost doubled since settlement.

This is, however, a sign of deterioration, since it means the decrease of the area sown with more valuable crops.

The less extensive cultivation of wheat, however, reduces the liability to injury from rust.

The balance, however, will be redressed by the extension of irrigation, which has already sensibly increased the area sown with wheat.

10. Irrigation has hitherto been practically negligible and its effect on the present settlement is infinitesimal. Irrigation.

The irrigated area for the whole district in the years of verification for the respective parganas was only 4,199 acres, of which 1,185 acres, or 28.22 per cent, were in Karwi alone.

Since the preparation of the settlement statistics, however, the district has experienced a momentous change in this respect consequent on the opening of the Ken canal.

This work, which was opened for irrigation in the year 1907-08, when the inspection of all the parganas affected had been concluded, now protects large areas in Girwan, Badausa, Banda, and Baberu and smaller areas in Pailani and Kamasin.

Mr. G. T. Barlow, Superintending Engineer, who has been in charge of this work from the commencement, and to whose unrivalled knowledge of the district I am greatly indebted, informs me that the canal, as it stands at present, can irrigate some 56,000 acres in a normal and over 97,000 acres in a famine year.

An additional reservoir has, however, been surveyed at Gangao, which will store a further supply of 4,000 million cubic feet and will enable the canal to irrigate some 111,000 acres in normal and over 151,000 acres in famine years.

In addition to this two minor canals, which will draw their supplies from the Ohan river in the Karwi sub-division and protect large areas in the parganas of Karwi, Mau, and Kamasin, have been proposed and will probably be carried out in the near future.

It is estimated that these works will be able to irrigate some 25,000 acres in normal and nearly 30,000 acres in famine years.

A project has also been drawn up for utilising the waters of the Paisuni for yet another canal, which would command a large extent of land well suited for irrigation.

This project has, however, been postponed, temporarily, it may be hoped, on account of the difficulty experienced in obtaining suitable foundations for the very high dam which will be required.

Supplementary works have also been designed for utilising the catchment areas afforded by the numerous valleys at the foot of the hills in parganas Mau, Karwi, and Badausa for the construction of tanks for irrigation.

Of these the most important is that at Garhchappa in Karwi, which was commenced during the recent famine and is designed to irrigate some 1,566 acres.

When all these works are completed a very large and important portion of the district will be protected from distress in years of drought.

Against the loss occasioned by seasons of excessive rainfall protection is less easy, and all that can be done is to increase the power of the people to contend successfully against the ravages of "kans" by a light assessment and, above all, by full and prompt remissions and liberal grants of "takavi" in unfavourable seasons.

The year in which the Ken canal was first opened for irrigation was marked by a severe and widespread famine, and the service then rendered by it may be gauged by the fact that, in spite of the numerous difficulties under which it laboured, it irrigated no less than 66,257 acres.

In the present season, which was marked by a sufficient but somewhat ill-distributed rainfall, the area irrigated in the kharif was only 5,914 acres, but that in the rabi is estimated to amount to nearly 40,000 acres.

It is as yet too early to estimate with accuracy the full effect of the introduction of canal irrigation upon the economic condition of the district.

Mr. Barlow, however, informs me that the value of lands commanded by the canal already shows a distinct rise.

Wheat is largely taking the place of gram, while the area under rice is rapidly increasing.

The fact that numerous applications have already been received for water for sugarcane and early rice for transplanting tends to show that the people are not so irresponsible to improved conditions as has been supposed.

It is a somewhat remarkable circumstance that irrigation has developed most rapidly in Mohammedan villages.

Mr. Barlow informs me that the people have shown themselves to be very eager to get water and far more obedient to rules and regulations than in many other parts of the provinces. They are, however, incapable of arranging amongst themselves for the construction of the necessary watercourses and in a large number of villages they have agreed to apply for their construction by the Collector, the cost to be recovered from them with the land revenue.

Hitherto the kabar channels have shown the greatest and most sustained demand for water and very large areas of uncultivated land in this soil have been broken up in the current rabi.

The villages served by the Atarra branch channels have shown themselves to be greatly superior to those on the Banda branch in their demand for and more careful utilisation of canal water.

CHAPTER II.

11. The greater portion of the district of Banda formed part of the territory ceded in 1803 by the treaty of Bassein.

At first, however, the whole of it did not pass under our administration, as the lands then held by the Goshain leader, Himmat Bahadur, were assigned to him as a "jaedad" for the support of his troops and did not lapse until his death in 1805. In 1807 the villages which now form the Gaurihar State were allotted as provision to

one Raja Ram, while three villages were assigned to an adherent of the Nawab named Paras Ram. The latter grant was resumed on the death of the grantee, but the former territory still remains independent.

In 1812 the pargana of Kalinjar was ceded on the capture of that fortress, an equivalent being given, as we have already seen, in the present "Chaube Jaghirs."

In 1817 the old parganas of Khandeh and Mahoba, situated to the West of the Ken, were surrendered, and the final acquisition of territory was made in 1855, when the jaghir of Purwa, near Karwi, was confiscated owing to the complicity of the jaghirdar in a murder.

The first settlement of the country originally occupied by our troops was made by the Political Agent, Captain Baillie, who also assessed the "jaedad" when it too came under direct management. These assessments were necessarily of the most summary description and were based on the demand which had been realised by our Mahratta predecessors, so far as it was possible to ascertain this.

In 1805 Mr. Erskine concluded a settlement for the years 1806-07 to 1808-09. At the close of that period the revenue on the district as then constituted amounted to Rs. 13,48,396, the percentage of the assets being, theoretically, 90 per cent.

The Government proposed to make this demand permanent. This was, however, successfully opposed by Mr. Erskine, who pointed out with justice that very little indeed was known of the capacity of the district.

The latter had but recently been annexed and was still suffering from the effects of anarchy or misrule, which were particularly evident in the "jaedad."

Mr. Erskine was succeeded in 1808 by Mr. Wauchope, who made the third regular settlement of the district. This, like the preceding assessment, was progressive, the final demand on the district as then constituted being Rs. 14,74,434.

After allowing for the fact that the district had been enlarged by the lapse of Paras Ram's jaghir, this gave an enhancement by Rs. 1,22,621, or more than 9 per cent., of Mr. Erskine's final demand.

Nor was this all, for the new demand was made payable in Lucknow rupees instead of the Gaura Shahi coinage hitherto payable. This conversion brought the total enhancement to one of roughly 22 per cent.

The bulk of this increase fell upon the parganas of Banda proper, for the enhancement in the Karwi sub-division, apart from that occasioned by the change of currency, was one of 1.59 per cent. only.

Mr. Wauchope proposed that his final demand should be made permanent. Before, however, sanctioning a permanent settlement the Governor-General desired that the demand should be revised with reference to the area of culturable waste in each village.

This heavy and sudden enhancement produced its inevitable effects in an increasing difficulty in its realisation.

In Banda proper alone, detailed statistics not being available for the Karwi parganas, 83 villages were farmed and 123 others were sold during the three years of this settlement.

The fourth settlement was made from 1815-16 to 1819-20 by Mr. Waring. It resulted in the enhancement of the revenue to Rs. 20,92,345. Excluding the sum of Rs. 2,13,768, assessed on the newly annexed pargana of Kalinjar, the new revenue was Rs. 4,04,143 higher than the final demand of Mr. Wauchope. The difference was one of 27.41 per cent.

The parganas in which the enhancement were heaviest were those of Sihonda, Chhibu, and Banda, with increases of 41, 39 and 32 per cent., respectively.

So enormous and sudden an increase of the burdens of the proprietors could not have been borne even in a more stable country than Bundelkhand. In this district, however, where prosperity, when it does come, is of the shortest duration, the consequences were absolute and complete ruin.

In these circumstances it is hardly to be wondered at that the judgment of his successors has condemned Mr. Waring's settlement.

Mr. Cadell, however, who has made a more thorough and impartial examination of Mr. Waring's assessment, has shown conclusively that that officer was by no means so rash and superficial in his methods as has generally been considered.

On the contrary, his information was more complete and accurate, his rates were more moderate and his assessments more just and discriminating than those of many of his successors. Where he failed was in not realising that the prosperity which forced itself upon his notice was but temporary.

And, indeed, he had little evidence before him to justify the conclusion that it would not be permanent. The province was a comparatively unknown and inaccessible one and accurate knowledge of its conditions was not to be found among the officials of the time. It must be remembered that the contrast between the rich and fertile mar, which, without manure or irrigation, produced the most magnificent crops, and the parched and exhausted lands of the Doab, was far more marked in those days than it is at present, when irrigation has made such vast strides and the pressure of population has increased. Here at last it was thought was to be found a garden province, independent of the seasons and bringing forth its produce at the expense of one half the labour necessitated in the older portions of the province. Nor was this view confined to the Settlement Officer himself. The eagerness with which outside speculators pressed forward to bid for villages showed that the natives of the more settled provinces, themselves little less ignorant of the character of the tract, were equal sharers in the delusion.

Moreover, the settlement was made at a period when enhancement was distinctly the fashion.

The Doab districts had undoubtedly advanced since their conquest and cession, though even in their case, as subsequent experience has proved, the enhancements then imposed were excessive, and there seemed to be no valid reason why a district in which the progress had been even more rapid and prosperity infinitely more marked than the remainder should not bear its share of the enhancement. Nor was the self-complacency of the Government without its influence on the assessment and the unearned bounty of Providence was coolly appropriated as the undoubted fruit of the extension of British rule to a distracted country.

Mr. Campbell, who was appointed as Collector of Banda in 1818, reported that the assessment was unbearable and, in proof of this contention, stated that of 84 villages assessed at Rs. 2,33,862 which had been put up to sale only 14, assessed at Rs. 23,331, had found purchasers.

He considered that the Karwi sub-division was not very heavily assessed, but reported that in the remainder of the district one half the land had been resigned. It would seem that during the five years of Mr. Waring's settlement no less than 54 villages were sold annually in the district.

From the very first it was found necessary to revise the assessment and the process was continued under various Collectors, of whom the best known is Mr. Fane, under whom the proportion of the assets claimed by the State was reduced from 85 to 80 per cent. But, though the revisions resulted in reductions, they were not sufficiently drastic to cure the evil and the state of the district steadily deteriorated.

In these circumstances, Mr. Begbie reported in May 1830 that it was impossible to effect any satisfactory arrangement for the land revenue on the principles which had hitherto guided revenue officers, and proposed to take the villages of five of the existing eight parganas under direct management.

Considerably more than half the villages of the district, paying more than two-thirds of the revenue assessed on it, were resigned and brought under direct management.

In 1833 Mr. Begbie assessed the resigned villages on the basis of the information collected during the period of direct management, with the result that his initial demand was Rs. 5,32,000 less than that of Mr. Waring.

In addition to the considerable reduction in the revenue the people were still further relieved by the restoration to the old proprietary communities of numerous villages which they had lost owing to past over assessment.

This assessment remained nominally in force, though subject to progressive enhancements fixed by Mr. Begbie and to the revisions in individual cases which had become the general rule, until in 1842 the first settlement of the district based on areas accurately ascertained by a scientific survey was undertaken by Mr. Wright.

In Banda proper the enhancement of Mr. Begbie's ultimate demand was one of less than 1 per cent., but in Karwi he increased the revenue by 6·9 per cent., the bulk of the enhancement falling on parganas Chhibu and Tarauban.

Mr. Cadell has shown that the soil classification on which this settlement was based was faulty and that the rates adopted were unsuitable. There is, therefore, little ground for surprise that the assessment proved to be unworkable and was never confirmed by Government.

Petty reductions of the revenue were made by Messrs. Rose and Edgeworth in 1845 and 1848. These, however, had no effect in lessening the pressure of the demand and, until the appointment of Mr. Cust, the assessment was not realised in full in any one year.

The latter officer, who was appointed to the district in 1852, enforced collections with unrelenting energy. What, however, were the results of this system may best be gathered from the report of Mr. Cust himself for 1854-55. In this he wrote—

"I cannot, however, conceal from myself that this state of things will not last if another agricultural year prove as bad as the last. I know by the experience of my kham villages what heavy rent balances have had to be remitted to starving cultivators. I know the large sums lost in having to sow twice the rabi lands. I hear on all sides of transfers of properties to meet the Government demand and the general feeling of the hardness of the times. I have lived among the people alone for many months; there has been great suffering and there is still greater depression: our staples have failed, but still the collections have been made by an unremitting system and supervision. If the season next year is as bad as the present there will be but one course, and that will be remission."

In 1855 Mr. Mayne relieved Mr. Cust, and at once proceeded to press vigorously for a reduction of the demand. I quote the following passage from one of his reports:—

"And when the jama is only collected by means of extensive private transfers and mortgages of the land, by the sale of agricultural cattle and the implements of husbandry, by the cutting down and sale of the village orchards for timber, and by the sale of the tiles on their houses, and, in some instances, by the sale of their own children; where the people are completely poverty-stricken, their houses deprived of ordinary household furniture, and the houses falling into ruins, their clothes threadbare, and themselves weak and emaciated by hunger; where the cultivators are reduced to depend for support on the wild berries of the jungle, and water—an absolute necessary of life—owing to non-repairs of wells and tanks, is not procurable within several miles; where land is year by year falling out of cultivation, and the agricultural population diminishing, it is a pretty good proof that a district is over-assessed and requires some radical measure of relief."

On these representations a reduction of Rs. 2,00,000 of the revenue of the district was sanctioned by Government.

Before, however, the compilation of statistics could be completed the Mutiny broke out, and many of the records were destroyed. After the restoration of order it was found impossible to await the result of a fresh survey, and Mr. Mayne was invested with a wide discretion to make what reductions he might consider necessary.

The reductions thus given amounted to 17·6 per cent. of the entire revenue of the district. This relief was accompanied by favourable seasons and once again for a brief period the district enjoyed prosperity. From 1864 onwards, however, the seasons became unpropitious, "kans" spread with great rapidity, the cultivated area decreased, and balances again rose.

This deterioration would appear to have reached its climax in 1874-75 when settlement operations began in Banda pargana. From this point, however, there ensued a great and rapid improvement, and each pargana, as it successively came under assessment, was found, by the mere lapse of time, to be in a more prosperous condition than its predecessors.

The revenue imposed on the district at last settlement was Rs. 11,67,888. Of this Rs. 7,95,355 were assessed on the parganas of Banda proper and Rs. 3,72,533 on the Karwi sub-division.

The reduction of the revenue as it stood even after Mr. Mayne's revision amounted after the exclusion of the nominal revenue, for which figures are not available, to 16 per cent. in the former and 4 per cent. in the latter.

The expiring settlement.

12. The five parganas which form the sub-division of Banda proper were assessed by Mr. Cadell in the period from 1874 to 1881, and the Karwi sub-division, comprising the three remaining tahsils, by Mr. A. B. Patterson in the period from 1877 to 1882.

As the latter officer was completely independent of Mr. Cadell and followed an entirely different system, it is necessary to describe the two settlements separately.

That of Banda proper was based on a very elaborate system of soil classification, carried out with a painstaking thoroughness which has probably never been equalled and certainly has not been exceeded in any other district.

After classifying the soils, the Settlement Officer proceeded to group the villages for assessment purposes into circles and to frame for each village suitable rates to be used in the general revision of occupancy rentals which he carried out.

But the most characteristic feature of this settlement was the adoption of what is known as the "Banda assumed standard of cultivation."

Mr. Cadell, like every Settlement Officer who has to assess to revenue for a prolonged period a district in which the cultivated area is liable to such extensive fluctuations as those of Bundelkhand, found himself confronted with the necessity of framing as the basis of his assessments some standard of cultivation which could be regarded as normal.

In ordinary circumstances the most suitable standard would naturally be the average cultivated area of each village for a long series of years, subject to such modifications as his experience and judgment might in each case indicate to be necessary.

Unfortunately the statistics of cultivation for the years preceding his settlement were so untrustworthy that he was quite unable to rely on them for this purpose.

This being so, it was necessary to frame some artificial criterion, and his experience in the assessment of pargana Maudaha in Hamirpur led finally to the adoption of that explained by him in his 234th paragraph.

The principle underlying this standard was that, with proper management, each village should keep under cultivation a certain proportion of its culturable area in each class of soil.

For the purposes of this standard he assumed that the goind and alluvial land would be fully cultivated while 75 per cent. of the mar, some 66 per cent. of the *kabar* and *parwa* and 50 per cent. of the *rakar* should normally be kept under cultivation.

These calculations gave an area of 653,256 acres as the normal standard for Banda proper, the actually cultivated areas being 560,135 acres in 1285 fasli and 648,014 acres in 1287 fasli.

In actual assessment, however, it was found, as was indeed inevitable, that a hard and fast adherence to this standard in every case was impossible and allowances were made for the circumstances of individual villages.

The final result was that whereas the rental obtained by the application of the assumed rates to the assumed standard would have warranted a revenue of Rs. 8,46,829, that finally sanctioned amounted to Rs. 7,95,355.

It is easy enough to show that this standard was defective and in particular, that it was too high for the darker soils and too low for the better parwa, while it failed altogether to take into consideration the resources of individual villages in population or agricultural stock. It is, however, difficult to see how, in the absence of any reliable statistics for a sufficiently long series of years, any more suitable standard could have been framed.

Mr. Cadell's assessments, then, were based on the anticipation that, taking good years with bad, the average cultivated area of Banda proper for the period of settlement would approximate to 653,000 acres.

As the settlement proceeded and the district recovered from the effects of the unfavourable seasons which immediately preceded it, cultivation rose steadily and the Settlement Officer anticipated with confidence that his standard area would soon be exceeded.

We find that for the years 1289 fasli to 1294 fasli this anticipation was realised but that the standard area has not since been attained.

When we compare the latter with the average cultivated area for a period of 23 years, which, though it contains more bad than good seasons, is, for that very reason, the more truly representative of the conditions which prevail in Bundelkhand, we find that the area assumed as a fair basis of assessment exceeds that average by 69,930 acres, or 12.41 per cent. Even if we exclude—as would, perhaps, be fairer—the period from 1302 fasli to 1305 fasli, we find that the average for 19 years, still falls short of the standard by 52,322 acres, or 8.01 per cent.

The settlement of the Karwi sub-division was conducted on very different principles.

The system of soil classification differed but little in principle from that adopted in Banda proper, but in actual demarcation the soils were less accurately distinguished.

This is to be ascribed partly to the fact that the Settlement Officer was not familiar with the characteristic soils of Bundelkhand and partly to the character of the soils themselves, which are rarely found pure in the sub-division and often shade into one another so imperceptibly as to render exact classification far more difficult than it is in Banda proper.

No circles were framed, the Settlement Officer's standard rates being derived from the incidences of the recorded rental for each class of soil over the parganas as a whole, without discriminating between the divergent circumstances of the various natural divisions of the tract.

There was no systematic revision of rents, as in Banda proper.

Lastly, there was no systematic attempt to frame any standard of cultivation in the case of individual villages, though, for the purpose of calculating the aggregate assets of pargana Darsenda, a lump addition of 4,000 acres was made to the cultivated area of the year of verification, while a lump deduction of 1,499 acres was made in Tarauhan.

The settlements were in both instances confirmed for a period of 20 years, instead of the more usual one of 30 years.

The shorter term was adopted in view of the precariousness of agriculture in Bundelkhand and hopes were expressed that, with the aid of the more accurate records which were then introduced, the experience of that period would render it possible to devise some system of assessment more suited to the tract.

In 1892 a preliminary report was submitted by the Director of Land Records and Agriculture as to the advisability of extending the term of the settlement of Banda proper.

In 1894, after further inquiry and report, the term of settlement was extended for 10 years.

History of the
expiring Settlement.

In 1898, on the recommendation of Mr. Fremantle, the settlement of the Karwi sub-division, after the modifications rendered necessary by the famine, was likewise extended by 10 years, in order that the entire district might be assessed on a uniform system by a single officer.

13. As we have already seen, the district at settlement was rapidly recovering from a period of depression and the cultivated area continued to expand until it reached its maximum in 1882 and 1883 (1290 fasli), with an area of 1,056,893 acres.

The year 1287 had been characterised by a rainfall somewhat below the average, but well distributed, and was marked by a great expansion of cultivation.

The produce of the kharif was much above, while that of the rabi fell little short of, the normal, and the outturn of *mahua*, which in this district forms a very important item, was distinctly good.

The next year was far less favourable, the rainfall being about half the normal, while there were no winter rains.

In consequence both the kharif and the rabi were poor, while the shortness of fodder led to considerable mortality among cattle.

The immediately succeeding year was marked by a rainfall somewhat below normal and again the winter rains failed. Notwithstanding this, however, both the kharif and the rabi were average and the expansion of cultivation was unchecked.

The rainfall of 1290 fasli itself was considerably above the average and the winter rains were particularly heavy, but so well was it distributed that the kharif was the best on record since settlement and the rabi was distinctly good.

Cultivation then fell steadily for the next five years and the area under the plough in 1295 fasli (1887-1888) was 916,807 acres, or 13.25 per cent. less than that of 1290.

The first four years of this period were marked by a rainfall in excess of the average, but it is only in 1293 fasli that both the kharif and the rabi were poor.

These circumstances were, however, highly favourable to the spread of *kans*. This scourge begins to be mentioned in the administration reports from 1883-84 and the area infested with it steadily rose, Banda, Pailani, Baberu, and Kamasin being the parganas worst affected by it.

The revenue was, however, fully collected, the real, as distinct from the nominal, balances in this period being well below one per cent. of the demand. But this result was not attained without difficulty, as is shown by the marked increase in the number of coercive processes during this period.

The year 1888-89 (1296 Fasli), which was one of disaster throughout Bundelkhand, was marked by an excessive and ill-distributed rainfall.

Cultivation fell from 916,807 to 760,258 acres, or by 17.07 per cent. The kharif was very poor and the rabi practically a total failure, while fever and small-pox were prevalent.

For this year the Collector reported that '*kans*' had overrun large tracts, that the crops in 1297 fasli were, on the whole, poor, and that suspensions of the revenue seemed inevitable.

He alluded to the growing habit of default in the district and mentioned that several villages had been attached. In this and the two succeeding years attachment was found necessary in 45 mahals, while the average number for the four preceding years had been only 3.

The district, however, was destined to endure a still severer trial.

The period of acute distress was inaugurated in 1892-93 (1300 fasli) by a rainfall well above the average and ill distributed. Both the kharif and the rabi were poor, and the latter suffered from a destructive hailstorm, which is still quoted in the western villages of Banda pargana as the epoch from which the people date their troubles.

Cultivation, however, was still maintained and there was even a distinct rise in 1301 fasli. In that year the rainfall, though above the average, was well distributed and, on the whole, the crops were fair.

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But the people suffered from the prevalence of cholera and fever, and cattle disease still further enfeebled their resources.

In 1894-95 (1302 fasli) the rainfall was excessive and, in consequence, both harvests, and more especially the kharif, were poor, while there was a severe epidemic of fever.

Prices rose considerably, credit contracted, and the condition of the people became bad.

The next year was even worse.

The rains were scanty and ill distributed. Both kharif and rabi were bad and the mahua was a total failure. Cholera, fever, and cattle disease were rife, and famine had set in.

The season of 1896-07 brought no alleviation of the sufferings of the people.

The rainfall was deficient and ceased early, and both kharif and rabi were bad. There was heavy mortality, both of human beings and of cattle. The one redeeming feature of the year was that the mahua crop was above the average.

Cultivation had now fallen to 664,255 acres, or 23·26 per cent. less than that at settlement, and 37·15 per cent. less than that at 1290 fasli.

The revenue balances rose from ·06 of the demand in 1301 to 13·36 in 1302, 39·71 in 1303, and 86·34 in 1904 fasli.

Coercive processes naturally increased alike in numbers and in severity.

The year 1896-97 (1304 fasli) marks the lowest point reached by the district since settlement.

Its resources, both in men and in cattle, had been seriously diminished, but remedial measures had been applied and the season became more favourable.

Year by year the cultivated area continued to expand, the pressure of the revenue was lightened and a more sympathetic and elastic system of collection was introduced.

The rains of 1897-98 and 1898-99 were good, and though the rabi suffered somewhat in the former year the kharif was excellent.

In 1899-1900 a poor kharif was compensated for by a good rabi, but prices were very high.

In 1900-01 both kharif and rabi were good, though some damage was caused by rust, while both harvests were very fair in 1901-02.

In 1902-03 there was a very large area under kharif and the crop was good, but the rabi was restricted in area and somewhat below the average in quality.

In 1903-04 (1311 fasli) the kharif was injured by heavy rain in October, but ample remissions were given. The rabi was good and there was a bumper crop of mahua.

The year 1904-05 opened with a poor kharif, but the rabi promised to be the finest for more than 20 years.

This hopeful prospect was, however, destroyed by a frost of unprecedented severity, which at first appeared to have completely ruined the harvest.

The blow was, however, tempered by an abnormal prolongation of the cold weather, which permitted very considerable recovery, particularly in gram.

Again the failure was met by prompt and ample remissions and the progress of the district was unchecked.

Unfortunately the rains of 1905 and 1906 failed almost completely in the western portion of the district and famine was declared in parganas Banda and Pailani.

In the eastern portion of the district, however, the rain was more copious and the high prices obtained, not only for the grain but for the juar stalks, which were exported in large quantities to the Hamirpur district as fodder, rendered this season rather favourable than otherwise.

The year 1906-07 was marked by an abundant and well-distributed rainfall and cultivation expanded considerably.

But that of 1907-08 was again marked by a serious failure of the rains, which occasioned a severe and widespread famine.

The parganas of the Karwi sub-division, which had been comparatively unaffected by the partial famine of 1905-06, suffered most severely.

Relief was, however, administered on the most ample scale in the light of the accumulated experience of successive famines, while the liberal reductions of the revenue and the more enlightened methods of revenue administration which have prevailed since 1902 found a complete justification in the increased power of resistance so strikingly displayed by the people. Moreover, a large portion of the district enjoyed the protection afforded by the Ken canal.

It is, therefore, not unreasonable to entertain the hope that this check to its development will be but temporary in its effects.

The Collector informs me that the *kharif* area of 1908-09 exceeds the normal, while that of the *rabi*, for which statistics are not yet available, should be very large indeed.

In the course of the present cold weather I have visited every pargana except Pailani and Mau, and have everywhere been struck by the complete absence of any signs of permanent deterioration.

The continued deterioration caused by the circumstances which have been detailed above necessitated successive reductions of the revenue.

By 1302 fasli the demand for the district as a whole had fallen from Rs. 11,64,162 to Rs. 11,45,460, a reduction by Rs. 18,702 or by 1.61 per cent.

Of this sum Rs. 12,611 were granted to Banda proper, Pailani with Rs. 7,930 and Banda with Rs. 3,343 taking the lion's share.

The reduction in the Karwi sub-division amounted to Rs. 6,091. Of this Karwi received Rs. 3,252, Kamasin, Rs. 1,634, and Mau Rs. 1,205.

After the famine Mr. Fremantle was deputed to revise the revenue of specially deteriorated villages throughout Bundelkhand and, in consequence of his recommendations, further reductions to the amount of Rs. 53,990 were sanctioned.

In 1308 fasli the revenue of the district stood at Rs. 10,94,294, or Rs. 73,594 less than that at settlement.

Of the reductions then given Rs. 40,676 fell to Banda proper, which contains the bulk of the black soils of the district.

Banda, with Rs. 12,314, received the largest, and Badausa, with Rs. 4,586, the smallest reduction in this portion of the district.

* Those given to the Karwi sub-division amounted to Rs. 13,314, Kamasin with Rs. 6,417 receiving the largest.

But this proved to be an insufficient palliative, and it was found that throughout Bundelkhand, and especially in the black-soil tracts, the pressure of the revenue had become intolerable.

It was felt to be impossible to await the results of a regular settlement, then about to commence in Jalaun, but not due in this district for some years.

Accordingly summary reductions, amounting in this district to Rs. 1,16,149, were granted in 1309 fasli. These reduced the "ordinary" revenue to Rs. 9,78,145. This was Rs. 1,89,743, or 16.25 per cent., less than the settlement demand.

At the same time, as a compensation to them for past over-assessment, further "special" reductions were given in mahals held by agricultural proprietors.

These brought the revenue down to Rs. 9,31,670, 20.23 per cent. less than the settlement demand.

14. *Alienations.*—The following table shows the alienations from 1880 to 1906:—

Parganas.	By order of court.					By private sale.					Total.					Mortgaged area.	Percentage of transfers to transferees.
	Area.	Revenue.	Price.	Price per acre.	Number of times the revenue.	Area.	Revenue.	Price.	Price per acre.	Number of times the revenue.	Area.	Revenue.	Price.	Price per acre.	Number of times the revenue.		
...	13,919	10,869	77,110	5.54	7.09	68,761	54,403	5,00,842	7.28	9.21	82,680	65,272	5,77,952	6.99	8.85	7,148	32.8
...	45,331	14,621	68,607	1.41	4.35	126,209	39,651	3,77,801	2.99	9.53	171,540	54,272	4,41,408	2.57	8.13	1,949	74.7
...	10,882	6,065	40,002	3.68	6.60	49,860	34,704	3,37,876	6.85	9.73	60,242	40,769	3,77,878	6.27	9.27	20,540	34.7
...	17,802	18,795	73,068	4.10	8.89	60,044	64,458	4,51,964	7.52	7.01	77,846	83,253	5,05,032	6.49	6.07	24,810	47.9
...	17,961	17,445	85,498	4.76	4.90	51,353	31,860	3,65,204	5.94	9.58	69,314	49,305	3,90,702	5.64	7.92	24,551	45.2
(Banda proper).	105,895	67,795	3,39,285	3.20	6.00	355,727	225,076	19,73,687	5.55	8.77	461,622	292,871	23,12,972	5.01	7.90	78,998	46.6
...	28,122	18,346	82,843	2.94	4.52	82,154	54,042	4,73,223	5.76	8.76	110,276	72,388	5,56,006	5.04	7.68	37,886	64.6
...	7,838	4,740	26,142	3.34	5.52	35,519	25,112	4,45,405	12.54	17.74	43,357	29,852	4,71,547	10.88	15.79	24,811	39.6
...	10,204	7,139	21,113	2.07	2.96	91,699	38,424	4,54,282	4.95	11.82	101,903	45,563	4,75,395	4.67	10.43	22,441	42.1
Karwi division.	40,164	30,225	1,30,098	2.82	4.30	209,372	117,578	13,72,910	6.66	11.68	255,536	1,47,803	16,03,008	5.88	10.17	85,138	44.8
District.	152,059	98,020	4,69,383	3.09	4.79	565,099	342,654	33,46,597	5.92	9.77	717,158	440,674	38,16,980	5.32	8.66	164,136	46.7

Alienations have been most numerous in pargana Pailani, of which 75 per cent. has been transferred since settlement.

The total has, however, been swollen in this pargana by the sale of the extensive estates once owned by the representatives of Diwan Nasir Ali of Chhapra and by the Tirebi Kayasths.

Next in order come Kamasin with 65, Girwan with 48, and Badausa with 45 per cent., respectively.

The average price obtained has been good, for Bundelkhand, and is higher in the Karwi sub-division than in Banda proper.

This is to be ascribed to the fact that the assessment of Banda proper was based on anticipations regarding the area under cultivation which were not realised.

The net losses or gains of the principal castes are shown in the subjoined table. Separate figures are given for Banda proper and for the Karwi sub-division.

Caste.	Banda (proper).			Karwi (sub-division).			Total district.		
	Last settlement.	Present settlement.	Increase or decrease.	Last settlement.	Present settlement.	Increase or decrease.	Last settlement.	Present settlement.	Increase or decrease.
Brahman ...	379,845	4,17,151	+37,306	388,726	357,830	-28,896	766,571	774,981	+8,410
Thakur ...	306,428	294,619	-11,809	82,989	154,440	+71,451	389,417	449,059	+59,642
Musalman ...	152,365	149,555	-2,810	42,928	25,544	-17,384	195,293	175,099	-20,194
Kayasth ...	95,031	77,190	-17,841	54,692	58,618	+3,926	149,723	135,808	-13,915
Bania ...	105,882	92,596	-13,286	15,735	16,569	+834	121,617	109,165	-12,452
Kurmi ...	50,530	47,380	-3,150	47,308	53,017	+5,709	97,838	100,397	+2,559
Hairagi ...	9,420	3,447	-5,973	59,549	36,800	-22,749	68,969	40,247	-28,722
Goshain ...	2,900	972	-1,928	23,446	10,984	-12,462	26,346	11,956	-14,390
Lodh ...	4,895	3,574	-1,321	1,374	...	-1,374	6,269	3,574	-2,695

Brahmans have gained largely in Banda proper and have lost almost as largely in Karwi. Owing to the fact that no distinction has been drawn between agricultural and non-agricultural members of this caste, it is impossible to state with accuracy how far cultivating proprietors of this caste have gained or lost since settlement.

It may, however, be noted that in the former tract the Dubes of Khandeh had gained some 19,000 acres, much of which has, however, been sold since the assessment statistics were prepared; the Pathaks of Nareni, who are given to rack-renting, have gained nearly 5,000 acres in Girwan and Badausa. On the other hand, the Tiwaris of Rakai, whose incompetent and short-sighted management has caused serious deterioration and consequent loss of revenue in many small villages of Badausa, have lost more than 4,000 acres, or nearly 37 per cent. of the area held by them at

settlement. All parties concerned, and probably they themselves not least, would benefit by their expropriation at a fair price based on the present condition of their estates.

In the Karwi sub-division, the Tiwaris of Mandaur have gained nearly 4,000 acres and nearly doubled their interest in the pargana since settlement.

They have been exempted specially from the Land Alienation Act.

On the other hand the Rupaulias of Rajapur, capitalist parasites of the worst type, have lost an almost equal amount.

Thakurs have lost heavily in Banda, but have almost doubled their holdings in Karwi.

This is to be ascribed to the rise of the family of Janki Singh of Garbhappa, who owe much of their wealth to the assiduous exploitation of the forests on their estates; of the Thakurs of Lodha in Kamasin and of Lallak Singh of Hardauli in the same pargana. The latter are good and improving landlords, who have spent much money in embankments.

The total is also swollen by the repurchase of their ancestral property by the representatives of the original owners in several villages.

Musalmans, in spite of the steady progress made by Sheikh Yusufuzzaman, have lost heavily in both tracts.

The representatives of Diwan Nasir Ali of Chhapra, non-residents and habitual defaulters, have lost all but a very minute fragment of their extensive estates in Banda proper, though they still retain several villages in Karwi.

Kayasths have lost heavily in Banda, but have increased their holding in Karwi. Their losses in the former tract are mainly due to the ruin of the Kayasths of Tirehi, who retain little more than 7 per cent. of the area held by them at settlement.

Kurmis likewise have lost in Banda and gained in Karwi. In the former case the losses have been those of Piyare of Kairi in Baberu; in the latter, the thriving communities of Nandin Kurmian and Khandeha in Mau are largely responsible.

That Banias, Bairagis, and Goshains have lost largely is a satisfactory indication of the extent to which land is passing back to agriculturists.

In this connection I may note that Ajodhya Prasad Rastogi of Mau has profited by the inequalities of the last settlement to increase his estate from 809 to 8,261 acres.

As has been pointed out by practically every Settlement Officer in Bundelkhand during the last fifty years, the prosperity of the district is dependent on the existence of strong and solvent cultivating communities.

I have nothing to add and still less to detract from the emphatic terms in which this cardinal fact has been enunciated by Mr. Cadell and recently by Mr. Hailey. It is impossible for any student of the history of Bundelkhand to ignore the enormous loss of revenue, to take no higher or wider view, which has resulted from the expropriation of such communities in the past.

Agriculture in Bundelkhand is a hazardous enough occupation for the hereditary agriculturist with all the experience of centuries at his back. For the amateur, even when well-intentioned and intelligent, it is simply ruinous.

This being so, the fate of a village which passes to a non-agricultural proprietor, often as rapacious as he is ignorant, may only too easily be imagined.

One village in the Karwi pargana was purchased by a Bengali Babu, who at once proceeded to eject all the tenants. He then built a house and commenced to cultivate the land himself. A single year's trial, however, was sufficient to convince him that this experiment was a failure, and he has since practically abandoned the village, which is now cultivated by residents of neighbouring villages from whom he never collects the rents.

There can, I think, be little doubt that had the earlier assessments of this district been less severe and had the present system of revenue administration been

introduced two generations earlier, we should now be collecting from a prosperous and contented community a much higher revenue than we can hope to realise in the immediate future.

The passing of the Land Alienation Act in 1903 has now stopped the transfer of land to non-agriculturists and the history of individual villages shows that in not a few instances the representatives of the former proprietors had, even before the introduction of special legislation, been able to repurchase portions of their lost possessions.

Under the companion measure, the Bundelkhand Encumbered Estates Act, 2,710 applications were admitted.

Certain applications were refused, either because the creditors were also agriculturists, in which case there was no motive of public policy for interfering, or that the applicant's affairs were too hopelessly involved to admit of relief.

The total claims amounted to Rs. 14,12,047 and the total amount awarded was Rs. 6,79,465.

In liquidation of these awards Rs. 4,02,960 were advanced as loans by Government.

Assuming that the applicants formed as much as three-fifths of the whole body of proprietors, an assumption which I consider to be rather excessive than otherwise, we find that their indebtedness amounted to about three times the new revenue on their property.

CHAPTER III.

15. In the following table the principal statistics of the past and present settlements are shown. Those for Banda proper and Karwi sub-division are given separately and the assumed standard of cultivation is also added to facilitate comparison.

Statistics of past and present settlements.

	Cultivated area			Population.					Ploughs.			Assumed standard of cultivation.
	Last settlement.	Present settlement.	Percentage of increase	1872.	1881.	1891.	1901.	Percentage of decrease since 1872.	Last settlement.	1904.	Percentage of increase.	
Banda (proper) ..	557,055	601,502	7.98	454,276	457,430	461,190	408,954	9.97	46,064	5,302	9.20	659,115
Karwi (Sub-division).	308,583	312,222	1.18	243,536	241,178	244,642	222,104	8.80	22,676	25,156	10.94	*308,583
District ...	865,638	913,724	5.55	697,811	698,608	705,832	631,058	9.57	68,740	75,458	9.77	967,698

* Cultivated area.

The following table compares the cultivated area with that at settlement by parganas.

Pargana.	Cultivated area.		Percentage of increase or decrease.
	Last settlement.	Present settlement.	
Banda ...	131,912	139,610	+5.84
Pailani ...	110,360	120,890	+14.98
Baberu ...	113,770	125,513	+10.32
Girwan ...	104,250	104,284	+0.03
Budausa ...	96,763	105,205	+8.73
Total Banda proper.	557,055	601,502	+7.97
Kamasin ...	115,643	134,397	+16.22
Mau ...	97,189	89,899	-7.50
Karwi ...	95,751	87,920	-8.17
Total Karwi sub-division.	308,583	312,222	+1.18
Total district ...	865,638	913,724	+5.56

A more satisfactory distinction is that between the various natural divisions of the district. For this purpose I have compiled statistics for the circles in which the prevailing soils are mar, parwa, and rakar, respectively, and those which contain a mixture of the three principal soils.

The subjoined table shows for each of these tracts the variations since settlement, alike in cultivated area and in population.

Tracts.	Cultivated area.			Population.		
	Last settlement.	Present settlement.	Percentage of increase or decrease.	Last settlement.	1901.	Percentage of increase or decrease.
Mar ...	256,715	262,601	+2.29	162,801	149,976	-7.59
Parwa ...	184,600	196,093	+6.23	153,010	180,775	+18.14
Rakar (including patha).	191,215	190,945	-14	126,134	122,139	-3.16
Mixed ...	233,108	264,085	+13.29	174,601	178,168	+2.04
Total district ...	865,638	913,724	+5.55	616,046	631,058	+2.44

This table brings out clearly both the superior stability of the parwa tracts and the security afforded by the possession of a sufficient quantity both of the light and of the dark soils.

The parwa tracts show by far the largest increase in population, and the chief reason why they do not show also the largest increase in cultivation is that the latter is so much more constant than in other tracts.

The mixed tracts show a slight increase in population, but a relatively enormous rise in cultivation.

The mar tracts demonstrate their instability, and, to a certain extent, their over-assessment, the largest fall in population and a quite incommensurate increase in cultivation, in spite of the fact that for some years past the seasons have distinctly favoured this soil.

The following table compares the all-round rent rates now with those at last settlement for Banda proper and the Karwi sub-division, respectively.

	Non-occupancy.		Occupancy.		Total.	
	Last settlement.	Present settlement.	Last settlement.	Present settlement.	Last settlement.	Present settlement.
Banda (proper) ...	2.02	2.39	2.34	2.46	2.14	2.42
Karwi (sub-division)	1.68	2.05	2.26	2.12	1.99	2.09
District	1.90	2.29	2.31	2.33	2.08	2.30

* These figures would appear to indicate that rents have risen in both tracts since settlement.

The question is, however, highly complicated by the custom of letting "nautor," or land recently brought under cultivation, at easy rates.

Nor is it at all easy to eliminate this disturbing factor owing to the length of time which elapsed between the time when the first pargana of Banda proper came under assessment and that when the statistics for the last pargana of Karwi were prepared.

In the case of Banda pargana, which came under assessment at the close of a period of acute depression, it may not unreasonably be assumed that the area of "nautor" was negligible.

When, however, those of Mau and Karwi came to be assessed, the area of "nautor" was very considerable and, as I have shown in the assessment reports on those parganas, the failure to allow for its precariousness had a most prejudicial effect on the assessments.

In the intermediate parganas the respective proportions of "nautor" naturally varied in accordance with the prevailing soils and the character of the immediately preceding seasons. It is, therefore, impossible to hazard even a guess as to the precise effect on the rental incidence at last settlement of the "nautor" area.

When we compare the present rental incidence on established cultivation alone with that of last settlement, which, of course, includes "nautor" and rented fallow, we find that the former is every considerably higher than the latter.

There can, I think, be no doubt that there has been considerable movement in rents since last settlement and that over the district as a whole there has been a

substantial rise, even after allowing for the influence at last settlement of "nautor" and rented fallow.

This rise is sufficiently accounted for by the very great improvement in communications and the marked rise in the prices of produce, even though population has practically shown no increase since settlement.

This rise has, however, not been uniform throughout the district.

It is most marked along the railway line, and particularly in the neighbourhood of Karwi and Atarra. In the former tract the soil is a good parwa and irrigation is available, while manure is plentiful and population adequate.

In the latter tract the soil is a kabar-parwa mixture which well repays cultivation, while there has been a considerable influx of population into this region consequent on the rise in importance as a trade centre of Atarra.

Throughout the district generally, wherever the soil is a good parwa, population has increased and competition for land has caused the rents to rise in sympathy with the rise of population.

In the black-soil tracts, however, and in those which have suffered from erosion by streams and ravines, rents have either remained stationary or have even receded.

In such tracts prices have little direct influence on rents. With a dwindling or stationary population and more land available than can possibly be tilled by the available cultivators, rents cannot be raised, no matter how high prices may rise.

In Banda proper Mr. Cadell's authoritatively promulgated rates have tended to stereotype rents, except where competition has been too keen to be bound by them.

In Karwi, where the movement of rents has been more unfettered, there has been a marked tendency, since the summary reductions first rendered it possible, to lower the rates for the black soils as the only means of attracting or retaining tenants.

16. The years of verification were as follows:—

1311 fasli	for parganas	Banda and Pailani;
1312	"	" Baberu and Kamasin;
1313	"	" Girwan and Badausa;
1314	"	" Karwi and Mau.

Assessment statistics,

The areas on which the assessments were framed were those recorded as under cultivation in the year of verification with the following exceptions:—

In alluvial mahals the areas of the year of inspection were taken.

In parganas Girwan and Badausa it was found necessary in certain villages which are now protected by the canal to base the assessments on an area somewhat in excess of that actually under cultivation in the year of verification. The abnormal character of the season of 1313 fasli had led in the western villages of those parganas to a sudden decline in cultivation, but the area under the plough had again risen by the year of inspection, while the opening of the Ken canal effectually protected these villages from similar fluctuations in the future.

Accordingly, land under established cultivation which had fallen fallow in 1313 fasli but had again come under cultivation in 1314 fasli was assessed and its rental or valuation was added to the assets.

The additions to the assessable area and the assets of the two parganas on this account amounted, respectively, to 3,297 acres and Rs. 8,368.

Thus the cultivated area actually assessed amounted to 916,277 acres.

CHAPTER IV.

17. The system of assessment adopted is that prescribed by the special rules for Bundelkhand.

System of assessment.

Under those rules the assessment is based exclusively on the cultivated area of the year of verification, and the rental which is or would be payable in respect of the fallow included in holdings is excluded.

A further distinction is drawn between land under established cultivation and "nautor."

The former class includes all cultivated land which has not been fallow for more than one out of the four years immediately preceding that of verification.

All other cultivated land is "nautor."

The latter includes not only all land recently broken up from waste or prolonged fallow, but also the land on the margin of cultivation in the inferior soils, which often cannot bear continuous cultivation and is the first to feel the effects of an unfavourable season.

The revenue so assessed is liable to revision at intervals of five years if the area under established cultivation has risen or fallen by more than 10 per cent. since the assessment of the mahal was originally framed or last revised, as the case may be.

Should, however, the area under established cultivation fall by more than 15 per cent. the proprietors are entitled to apply for revision of the assessment in the intermediate years.

The system marks the definite abandonment, so far as Bundelkhand is concerned, of the theory that the loss in bad should be met from the profits of good seasons.

This theory has broken down altogether in Bundelkhand, because not only are bad seasons far more frequent than in the Doab but their effects are more lasting. If "kans" is once allowed to get hold of the land, it cannot be shaken off for years, even though the seasons should prove favourable. The experience of past settlements has shown that in so precarious a country it is impossible to frame an assessment for a long term of years which shall not be at one time inadequate and at another oppressive.

Under the present system the loss occasioned by a single unfavourable season is met by the prompt and liberal remissions which all Settlement Officers have united in holding to be indispensable for Bundelkhand. More serious deterioration, occasioned by the weakening of the resources of the people in men and cattle or by the spread of "kans" consequent on a succession of such seasons, is provided for by a temporary reduction of the revenue.

The Settlement Officer, thus relieved from the impossible task of attempting to forecast the future capacity of each village, is enabled to base his assessments on the actual assets of the village in the year of verification without being compelled to have recourse to the assumptions which, under the former system, were as indispensable as they were fallacious.

On this unassailable basis of ascertained facts he can frame suitable assessments in full confidence that, whether the fortunes of the district should advance or recede, the revenue will automatically be adjusted to the altered conditions, while a sympathetic and vigilant revenue administration will prevent their otherwise inevitable failure in unfavourable seasons, for the effects of which no system of assessment can adequately provide.

Settlement operations.

18. It having been decided that a resurvey of the district was not required, the maps of the whole district were corrected by the Survey Officer as a preliminary to the settlement.

In actual practice, however, the task of correcting the old maps was found to be considerably more laborious than an entirely new survey would have been.

The work was commenced in October 1903 and finished in March 1908, when the survey party was disbanded, leaving, however, the records of several large villages to be completed in the Settlement office.

The work both of the Survey and of the Settlement Officers was much delayed by the frequent calls on the services of the patwaris for work in connection with two famines, several partial failures of the crops, the Encumbered Estates Act, and the acquisition of land for the canal.

A severe outbreak of cholera in 1906 still further disorganized both offices.

It had been decided that the khewat should be the only record attested by the Settlement department and Pandit Bisheshur Dial, who was already attached to the district staff, was deputed for this duty in March 1905.

He successfully carried on this work until his transfer in June 1907, when Babu Ram Chandra, M.A., LL.B., relieved him and completed the attestation by the end of August 1908, when he reverted to district work.

The khewats were found, on the whole, to be in good order, but much trouble was experienced in reconciling discrepancies in area, owing to the fact that the khasra, which is the ultimate basis of all records, had not been attested.

The apathy and ignorance of the people greatly hindered the work of attestation.

I was posted to the district as Settlement Officer in October 1905, and in the same month Mr. Drake-Brockman joined the district as Assistant Settlement Officer.

During the tour season of 1905-1906 the parganas of Banda and Pailani, with an area of 789.85 square miles, were inspected; those of Baberu, Kamasin, Girwan and Badausa, with an aggregate area of 1379.71 square miles, in that of 1906-1907, and the remaining parganas of Karwi and Mau, with an area of 778.37 square miles, in that of 1907-1908.

The records for the first two parganas, which had been surveyed in the cold weather of 1903-1904, were comparatively advanced by the time of inspection, but in the two following years the settlement was continually treading on the heels of survey and would have been conducted far more expeditiously and at a lower cost had settlement operations been commenced a year later than was actually the case.

19. The first stage in the assessment was the classification of the soil.

Soil classification.

This was carried out by myself and by the Assistant Settlement Officer in the parganas respectively inspected by us.

The principles on which this classification was based have been described in the third paragraph of this report.

In the parganas of Banda proper, especially in those which had been assessed by Mr. Cadell himself, the existing classification was followed closely. As a rule the only alterations which were found necessary were those rendered inevitable by the physical changes which had taken place within the thirty years which had passed since it was made.

Deterioration owing to the loss of the more valuable constituents of the soil by drainage or the erosive action of nalas, or improvement consequent on the construction of embankments or the deposit of silt by fluvial action could not fail to alter the character of the soil in many places in so prolonged a period.

The principal changes introduced in this portion of the district were—

- (1) The omission of the classification by soils of the Goind.
- (2) The omission of the less important sub-divisions of the natural soils.

The classification at last settlement was, if anything, somewhat over-elaborate and, as no general revision of rents was contemplated at this settlement, a simpler and less complicated system was required.

In the Karwi sub-division the changes required to bring the soil classification into conformity with that of Banda proper were more extensive. These were, however, necessitated not solely by the undoubted fact that the original classification was here less accurate than in the latter tract, but also, and indeed chiefly, by the fact that erosion by the numerous and rapid streams of that portion of the district had affected the soils to a considerably greater extent.

It was found necessary to follow Mr. Patterson in creating a special class for the "bhonta," or thin detritus of red sandstone which is peculiar to the "patha:" and his example was likewise followed in the sub-division of "rakar patli" into two and sometimes three classes in particular tracts, in order to meet the pronounced variations in quality of that soil, especially in villages at the foot of the hills.

Framing of circles.

On the other hand, in the interests of uniformity the classification as "rakar moti" of the deteriorated forms of the dark soils was extended to the sub-division.

20. The next step was to divide each pargana into circles, or groups of villages possessing a similarity of soils and natural conditions, to which the same scale of rates might fairly be applied.

In Banda proper, where this important aid to assessment had been adopted, the distribution of villages into circles was based largely on those of last settlement, but modifications were freely made wherever they appeared to be called for.

In the Karwi sub-division the Settlement Officer held that the classification of villages by circles was unnecessary and his decision led undoubtedly to much inequality in assessment.

He found, however, that the conditions of the "patha" were so strikingly different from those of the remainder of the district that he was compelled, both in Mau and in Karwi, to form a separate circle for that tract.

The physical configuration of the district lends itself to the formation of compact circles with distinctive natural features.

As already mentioned, the "patha" is unique, and though there are marked differences between that of Mau and that of Karwi, yet this tract in each pargana falls naturally into a single and remarkably homogeneous circle.

In the remainder of the district the river and drainage systems are the principal factors which determine the formation of circles.

In the more extensive doabs are found plains of the firmer soils. These, wherever they are unaffected by drainage into streams and ravines, are generally of good and uniform quality and deteriorate as the level slopes towards the next stream.

The land in the immediate neighbourhood of streams is generally poor and light.

The villages within each circle are not all of equal merit; some are above and some below the average, but all are sufficiently homogeneous to bear the same average rates, modified, if necessary, to suit the special circumstances of the individual village.

It occasionally happened that villages contiguous to one circle bore a closer affinity to those of a distant circle than to that in which their position necessitated their inclusion. In such cases, however, the rates were modified suitably at assessment and, as soils shade into one another gradually, while rent rates are affected by those prevailing in neighbouring villages, it was held that, on the whole, the balance of advantage lay in classing them according to their position. Where the gain in accuracy of appraisalment is insufficient to compensate for the loss in compactness, there seems no valid reason for incurring the latter.

Circle rates.

21. The extensive prevalence of field rents greatly facilitated the formation of circle rates and, except in the "patha," the ascertained rents formed an ample basis of induction.

In Banda proper, where Mr. Cadell had fixed authoritatively the rates for each class of soil in individual villages, the natural conservatism of the people and their ingrained respect for authority have maintained these rates for the most part unchanged, and they are quoted, both by landlords and by tenants, as the ideal standard for the village, even where the pressure of circumstances has necessitated some departure from them.

The correspondence between the standard rates quoted for the village and the actual incidence of the recorded rental was often remarkably close and due weight was always given to the rates thus quoted in the framing of circle rates.

A careful analysis of the rent rolls after the exclusion of all abnormally rented areas formed the ultimate basis of the latter rates.

In the Karwi sub-division, where the Settlement Officer had framed no authoritative rent rates, the movement of rents was much less restricted. Such

rates as were quoted here as standard were either old traditional rates, dating back in many cases to the 1842 settlement, or had been adopted by the unassisted and unfettered agreement of the parties.

Here also, however, the ascertained field rents formed an ample basis and the rent rolls were subjected to the same detailed analysis as in Banda proper.

In the "patha" the area let at field rents was comparatively small and, as such land was generally superior of its respective classes, its rental was obviously unsuited as a foundation for the framing of circle rates.

This tract was, however, not inspected till after the assessment of the greater portion of the district had been completed.

The experience thus acquired, together with an exhaustive analysis of the lump rentals aided by the rates quoted by the people as standard and those of last settlement, which were distinctly more moderate and accurate for the "patha" than for the remainder of the sub-division, rendered it possible to frame suitable rates.

A comparison of the valuation at circle rates of the area under established cultivation with the actually recorded rents is appended:—

Pargana.	Non-occupancy.			Occupancy.		
	Recorded rent of established cultivation.	Valuation at standard rates.	Difference + or —	Recorded rent of established cultivation.	Valuation at standard rates.	Difference + or —
Banda ...	1,06,824	1,04,244	—2,580	51,119	50,524	—595
Pailani ...	92,329	87,084	—4,345	90,053	92,128	+2,075
Baberu ...	77,394	76,171	—1,223	87,211	87,576	+365
Girwan ...	80,770	77,257	—3,513	94,145	96,577	+2,432
Badausa ...	59,224	55,964	—3,260	73,147	75,758	+2,611
Kamasin ...	76,025	74,557	—1,468	79,325	78,957	—368
Mau ...	40,324	38,788	—1,536	58,744	59,250	+506
Karwi ...	46,756	42,863	—3,893	65,056	68,154	+3,098
Total district ...	5,79,646	5,57,828	—21,818	5,98,800	6,08,924	+10,124

N. B.—Figures of bhijberars are excluded.

From this table 149 villages have been excluded which were omitted from consideration in framing rent-rates, owing to their rents being abnormally high or low, as the case might be.

The number seems large, but could not safely have been reduced as, the chequered history of individual villages and the exigencies of circle formation resulted in abnormalities of rental.

The largest number of villages were excluded in Karwi and Mau.

In both these parganas the very divergent circumstances of individual villages on the "patha" and the more irregular development of rents form the sufficient justification of these exclusions.

The above table demonstrates with sufficient clearness the general moderation of the rates adopted.

22. The following table shows the respective rates for lands held by non-occupancy and occupancy (including exproprietary) tenants. Those on "nautor" and established cultivation are shown separately and in combination.

Occupancy and non-occupancy rents.

Pargana.	Non-occupancy.			Occupancy.		
	Established cultivation.	Nautor.	Com-bined.	Established cultivation.	Nautor.	Com-bined.
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Banda ...	2.91	1.96	2.59	2.86	2.06	2.80
Pailani ...	2.99	2.05	2.69	2.89	1.85	2.84
Baberu ...	2.54	1.82	2.32	2.54	1.96	2.51
Girwan ...	2.86	1.68	2.60	2.82	2.13	2.79
Badausa ...	2.26	1.38	2.02	2.10	1.68	2.08
Kamasin ...	2.30	1.63	2.12	2.45	1.80	2.40
Mau ...	2.57	1.13	2.17	2.71	1.31	2.62
Karwi ...	2.76	1.31	2.37	2.69	1.19	2.58
Total district ...	2.67	1.71	2.39	2.62	1.73	2.57

As much the larger proportion of the "nautor" area is held by non-occupancy tenants, it follows that when such land is included the non-occupancy is below the occupancy rate. When, however, the "nautor" is excluded, the correspondence over the district as a whole is exact.

This correspondence is, however, misleading and is the result not of real agreement, but of mutually compensatory differences.

In the best parwa tracts, where the pressure of population is considerable and competition for land is keen, the non-occupancy rate usually exceeds that of land held by occupancy tenants. This excess is frequently considerable, but the good relations ordinarily subsisting between landlords and tenants and the marked reluctance to resort to litigation lead the former to acquiesce in this difference. Moreover, even in fully cultivated and progressive villages, the tie which binds the occupancy tenant to his holding is one not to be lightly broken by any landlord who has an enlightened sense of his own interest.

In deteriorated tracts, on the other hand, the best and most stable lands are often held by occupancy tenants at rates much higher than those payable for similar soils by tenants-at-will.

Among a people essentially unprogressive and averse to change the occupancy tenant will make every possible sacrifice rather than relinquish the land which has been tilled by his fathers before him and in many cases represents the sole interest still remaining to him in the land which his forefathers once owned.

Moreover, in the vast majority of cases the occupancy tenant also cultivates land in respect of which he is only a tenant-at-will.

Thus the lower rates of rent payable by tenants of the latter class represent not merely the efforts made to attract non-resident or retain in the village recently settled tenants, but also the compensation made to that pillar of the village, the old established tenant, for the higher rates paid by him on his occupancy holding.

State of rents.

23. Cash rents are practically universal, the area let on grain rents being insignificant, with a strong tendency to decline.

With very few exceptions they are correctly recorded.

No organised attempts were made to conceal rents. In certain villages, at inspection, rates lower than those really paid in the village were quoted, but no attempt was made to tamper with the actually recorded rents.

As in Jalaun, the circumstances of the proprietors are such as to preclude the possibility of any general concealment.

A far more important question is that of the realisability of the rents.

That is to say, do they represent a fair demand which with ordinary diligence can be collected in full, or do they rather connote an ideal maximum capable of full realisation in favourable seasons only?

This question appears to me to admit of only one answer, namely, that they form a fair and reasonable demand in all but abnormal years.

It is, however, impossible in so precarious and sparsely populated a tract to realise these, or, indeed, any rents without a somewhat larger percentage of arrears than that found to prevail in more stable districts where the competition for land is keen.

No general system of remissions is found in the district, but, in all but villages mismanaged by reckless and incompetent capitalists, it is recognised that the rental on fallow included in holdings should either wholly or partially be remitted. The extent to which the demand is collected depends largely on the character and strength of individual proprietors and of the tenantry of particular villages. Some strong zamindars, and particularly Sheikh Yusufuzzaman, are able to enforce payment where other proprietors more grasping but less capable are compelled to relinquish a portion of the demand.

In certain villages, mostly in the Karwi sub-division, a custom known as "ewazi" prevails. In accordance with this, when certain fields in a holding have become unculturable, owing to the spread of "kans," the tenant is allowed to

relinquish them and take up in their stead fresh fields unaffected by the weed without alteration in the total rental of the holding.

The general moderation of the recorded rents is sufficiently proved by the slight changes which the rates have undergone.

The great improvement in communications and the enormous rise in the prices of the principal staples render the rents now prevailing, as estimated in terms of grain, considerably lower than those at last settlement.

The following table shows the percentage of recorded arrears for 5 periods since settlement.

Separate figures are given for Banda proper and for the Karwi sub-division:—

	Banda (proper).			Karwi (sub-division).			Total district.		
	Demand.	Collection.	Per-centage of arrears.	Demand.	Collection.	Per-centage of arrears.	Demand.	Collection.	Per-centage of arrears.
Average from 1287—91...	10,56,185	9,09,195	13.91	4,38,144	3,13,081	28.54	14,94,279	12,22,276	18.20
Ditto 1292—96...	12,61,737	1,29,794	10.46	5,18,929	4,49,212	13.43	17,80,666	15,79,000	11.32
Ditto 1297—1301	11,22,726	11,21,031	15	5,05,864	4,94,328	2.28	16,28,590	16,15,359	.81
Ditto 1302—06...	10,16,817	7,39,249	27.30	4,17,126	3,37,276	19.14	14,33,943	10,76,525	24.93
Ditto 1307—10...	11,47,194	10,46,560	8.81	4,90,725	4,48,934	9.80	16,43,919	14,95,584	9.14

The higher proportion of arrears in the latter cannot fail to attract notice.

This question has been discussed fully in the reports on the individual parganas.

An acquaintance with the tract extending over seven years leaves no room for doubt in my mind that the real balances are very considerably lower than those recorded.

Nor are the reasons for this far to seek.

Many proprietors, of whom Mahant Madho Das, who owns a large estate in Karwi, is the most conspicuous instance, lend money to their tenants and invariably credit all payments in the first instance to their loan accounts and only the balance, if any, to the rental account.

Frequently the patwaries of villages owned by such proprietors are not furnished by them with any statements of collections, or are given such information in an incomplete form at the end of the season.

Other non-resident proprietors visit their villages and collect the rents and then disappear without having the realisations recorded by the patwari. Notorious offenders in this respect are the members of a Musalman family of Fatehpur against whom I had to institute proceedings on this account when sub-divisional officer.

On several occasions karindas, especially those of Ganga Prasad, a large Rupaulia landowner of Rajapur, absconded with the realisations from several villages.

Moreover, in large pattidari villages, where the pattidars cultivate as tenants in each other's holdings, their rental accounts are settled up among themselves at the close of the year, but the demands are shown in the records as unrealised.

While sub-divisional officer I took considerable pains to improve the record of collections, with the result that in Mau the recorded percentage of arrears in 1311 fasli was only 3.73, the average for the three preceding years, none of which were marked by any serious calamity, having been 15.06.

The record of collections in Banda proper is much fuller, though, even here, I am inclined to think that the real realisations are rather under than over stated.

But, accepting the latter figures as approximately accurate, they show that in seasons unmarked by any serious agricultural calamity the normal percentage of arrears does not exceed nine per cent.

In villages held by the Court of Wards or by capable zamindars the proportion of arrears is considerably lower.

This shortage of collections is amply covered by the deductions from the recorded rental on account of failow, of "nautor" and of unstable and excessive rents, which amount in the aggregate to 13.74 per cent. of the total recorded rental of the district.

For seasons of distress, in which the arrears must inevitably be heavy, no system of assessment can possibly provide.

To attempt to do so would be to sacrifice the legitimate claims of Government in normal, without in any way diminishing its losses in unfavourable seasons.

Such seasons must be met, as they occur, by the full and prompt remissions which so many successive Settlement Officers have shown to be essential and which now form an integral factor of revenue administration in Bundelkhand.

Classes of tenure.

24. The proportion of land held in each class of tenure is shown in the accompanying table :—

Tenure.	Holdings area.	Percentage to total holdings area.
Non-occupancy ...	4,00,387	37.82
Occupancy ...	3,41,286	32.24
Sir ...	1,98,126	18.72
Khudkasht ...	1,05,228	9.94
Grain-rented ...	776	.07
Rent-free ...	12,783	1.21
Total ...	10,58,686	100

N. B.—Figures of revenue-free and Government plots are excluded.

The most interesting point in this table is the proportion of proprietary cultivation. These figures fail to show the full extent to which this district is dependant on the cultivating proprietors, for a very large extent of the lands held by tenants are really cultivated by members of the proprietary body, who hold lands in the patties of other co-sharers.

As a rough index to the extent to which the original proprietors have been expropriated the proportions of proprietary cultivation in the several parganas are noteworthy. This proportion is highest in Kamasin and Banda, where the strongest communities are to be found, and lowest in Girwan, where their expropriation has been most complete.

The slight rise which has taken place in the Karwi sub-division is another indication of the fact, which appears from the individual assessment statements, that even before the passing of the Land Alienation Act there was a tendency for the land to pass from impoverished speculators back to the old proprietors.

One of the most prominent and not the least beneficial results of the operation of the Encumbered Estates Act will, I anticipate, be found to be a steady rise in the area cultivated by the proprietors themselves.

25. The accompanying table shows the gross assets of the district.

Gross assets.

The assumption areas under established cultivation have been valued at the rates accepted in each case for such land without deduction, and the "nautor" in such areas at the incidence on similar land held by tenants.

Description.		Area.	Recorded rent or valuation.	Rate.	Remarks.	
Established cultivation.	Cash rented areas ...	Non-occupancy ...	259,081	(a) 6,92,148	2.67	(a) Recorded rent. (b) Accepted valuation. (c) At tenants' incidence. (d) At circle rates.
		Occupancy ...	267,678	(a) 7,02,538	2.62	
		Sir ...	186,616	(b) 3,82,412	2.80	
	Assumption areas ...	Khudkasht ...	78,617	(d) 1,96,792	2.67	
		Grain rented ...	845	(d) 708	2.05	
		Rent-free ...	7,425	(d) 19,399	2.61	
	Cash rented areas ...	Non-occupancy ...	104,961	(a) 179,735	1.71	
		Occupancy ...	17,042	(a) 29,408	1.73	
	Assumption areas ...	...	46,215	(c) 79,028	1.71
	Total		...	912,980	22,82,168		2.50
Additions for.	Sayer ...	...	...	39,787	...
	Concealed assets ...	...	...	100	...
	Land thrown out of cultivation	...	3,237	8,368	...	
	Total	...	...	38,255	...
Gross assets		...	...	23,80,418	...

26. The following table shows the fallow in holdings, which was excluded from assessment, and the deductions made from the rental demand on this account:—

The figures include both "nautor" and established cultivation:—

	Holdings area.	Cultivated area.	Fallow included in holdings area	Percentage of fallow.	Recorded rent.	Cash rent.	Deduction for fallow.	Percentage of decrease.
Non-occupancy ...	4,00,387	3,63,786	36,601	9.14	9,15,420	8,71,093	44,327	4.84
Occupancy ...	3,41,286	2,84,502	56,784	16.64	7,94,083	7,31,307	62,776	7.91
Total ...	7,41,673	6,48,288	93,385	12.59	17,09,503	16,02,400	1,07,103	6.26

N. B.—Figures of revenue-free and Government plots are excluded.

In field rented holdings the full recorded rental of fallow was deducted.

In those held on lump rents, which frequently included lands given in practically rent-free to provide for the shifting cultivation in the poorer soils or for grazing for the tenant's cattle, the areas under established cultivation and "nautor," respectively, were valued at the rates payable in the village or circle for similar soils in order to determine what portion of the rental, if any, should be deducted on account of fallow.

27. The following table shows the additions to and deductions from the resultant rents, which were Rs. 8,77,093 non-occupancy and Rs. 7,31,307 occupancy.

	Established cultivation.					Nautor.			Total.		
	Recorded rent after deduction for fallow.	Addition for unduly low rent and on account of applications for enhancement.	Deduction to stable rent.	Accepted rent.	Difference + or - in recorded rent.	Recorded rent.	Accepted rent.	Difference.	Recorded rent.	Accepted rent.	Difference.
Non-occupancy ...	6,91,428	99	21,860	6,69,667	-21,761	1,79,665	97,686	-81,979	8,71,093	7,87,353	-83,740
Occupancy ...	7,01,914	805	10,525	6,92,194	-9,720	29,393	15,105	-14,288	7,31,307	7,07,399	-24,008

N. B.—Figures of revenue-free and Government plots are excluded.

The additions to the recorded rental of established cultivation were quite insignificant, amounting only to Rs. 904, of which Rs. 66 represents enhancements decreed.

The deductions on account of excessive or unstable rents amount to Rs. 21,860 or 3.16 per cent. of the non-occupancy, and 10,525 or 1.50 per cent. of the occupancy demand.

As pointed out by Mr. Hailey, the fluctuating system of settlements obviates the necessity of reducing rents to a level which could be realised, through good and bad seasons alike, for a series of years.

Moreover, a very considerable reduction has already been made on account of fallow.

The deductions on account of "nautor" are much larger and amount to 46.05 per cent. of the recorded rental of such land.

The practice which governs the rental of "nautor" throughout this district is that newly broken up land is let for the first year at a nominal rate, that of two annas a bigha being practically universal, and pays the full rate from the second year.

It was, however, decided by Government that the difficulty experienced in clearing and reclaiming the darker soils after they had been thrown out of cultivation by "kans" and the precariousness of agriculture in Bundelkhand rendered it unsafe to accept for assessment purposes a valuation higher than that which assumed that in such soil the full rental would not be reached till the fourth year.

Fallow in holdings

Additions to and deductions from recorded rents.

In view of the precariousness of cultivation in the rakar and the poorer parwa this principle was, with the approval of the Board, extended to the latter soils likewise. It was also accepted that the better parwa, which required but little clearing and, when brought under cultivation, was comparatively stable, might legitimately bear a somewhat higher valuation.

It was also found necessary to accept an even more lenient valuation in the parganas last assessed in view of the effects on the stability of this area in the famine of 1907-08.

Sir and khud-
kasht.

28. Sir and khudkasht under established cultivation were valued at circle rates, modified wherever necessary to suit the circumstances of individual villages. From the valuation so obtained a sum of Rs. 1,26,169, or 21·78 per cent, was deducted. The amount of this deduction was determined by the numbers, caste and circumstances of the proprietors and by the lenience or otherwise of the valuation.

Brahman and Thakur cultivating communities and deserving zamindars of those castes received normally the full allowance of 25 per cent. Members of lower castes, who are more independent of hired labour, received an allowance at a somewhat lower rate.

Non-resident capitalist proprietors either received no allowance at all in respect of the lands nominally cultivated by them or, in cases where some allowance was found to be necessary, it was calculated at a considerably lower rate.

Nautor in assump-
tion areas.

29. The unrented nautor areas were valued on the same principles as the similar lands in tenants holdings and no further deduction was allowed.

Rent-free area.

30. In recognition of the inferior and precarious nature of lands held rent free they were valued, as a rule, at rates lower than those framed for the circle.

Elwai.

31. The additions to the assets on this account amounted to Rs. 29,787.

The principal source of this income is the "peri," or tree tax levied on *mahuas*. A certain amount is, however, derived from grazing dues and the sale of grass. On the "patha," where large tracts are leased by the Allahabad Grass Farm, this source of income is very important. In this tract also, especially in Karwi and in the villages which extend to the foot of the hills, a very large income is frequently derived from the sale of timber and forest produce.

In each case the assessable income has been determined with extreme moderation and no addition was made on this account to the assets in cases where the income from this source was unimportant or the proprietors were numerous.

Improvements.

32. The allowances given under this head amounted to Rs. 16,848, chiefly on account of the construction of embankments.

Net assets.

33. The accompanying table shows the net assets of the district:—

Description.		Area.	Accepted rent or valuation.	Rate.
Estab- lished cul- tivation.	Cash rented { Non-occupancy	259,681	6,70,202	2·59
	area. { Occupancy ...	267,078	6,92,794	2·59
	... { Sir	186,616	3,82,412	2·80
	Assump- { Khud kasht ...	73,617	1,95,792	2·67
	tion area. { Grain-rented...	845	553	1·60
	... { Rent-free ...	7,425	19,230	2·59
Nautor.	Assumption { Non-occupancy	104,961	97,743	·93
	arear. { Occupancy ...	17,042	15,113	·89
	Assumption area ...	46,215	44,615	·97
Total		912,980	21,19,466	2·32
Addi- tions for.—	Sayar ...	...	29,787	...
	Conceded assets ...	...	100	...
	Land thrown out of cultivation.	3,297	8,368	...
Total (plus)		...	38,255	...
Deduct- ions for.—	Proprietary cultivation	...	1,26,169	...
	Improvements ...	...	16,848	...
	Short collections	...	115	...
	Other reasons ...	...	1,187	...
Total (minus)		...	1,44,269	...
Total plus or minus		...	-1,06,914	...
Net assets.		...	20,13,442	...

34. Of these assets, amounting to Rs. 20,13,442, a percentage of 47.94 or Rs. 9,65,230 has been taken.

Percentage of assets taken as revenue.

The assessments of all parganas, with the exception of Mau and Karwi, the figures for which are given subject to modification, have been sanctioned by Government.

As the assets have been determined with the utmost moderation there is no necessity to take a more lenient percentage of them.

35. The following table shows the amounts respectively realized by Government, assigned and nominal:—

Nominal and realizable revenue.

Realizable jama.	Assigned.	Nominal.	Total.
9,84,727	27,935	2,578	9,65,230

In accordance with the instructions of the Board, no nominal revenue has been assessed on revenue-free plots of which the assets were less than Rs. 20.

36. The following table compares the revenue now assessed with the demand at last Settlement and that after the various reductions:—

Comparison of the revenue now assessed with former demands.

	Actual.	Nominal.	Total.
Settlement revenue ...	11,33,808	34,080	11,67,888
Revenue on the roll ...	10,68,276	34,728	11,03,004
Revenue { ordinary reductions ...	9,47,544	30,601	9,78,145
after { Special reductions ...	9,01,430	30,240	9,31,670
New revenue ...	9,34,727	30,503	9,65,230

37.

Variation by parganas.

Pargana.	Revenue at last settlement.			Revenue on the roll.			New revenue.			Percentage of variation to total revenue.	
	Actual.	Nominal.	Total.	Actual.	Nominal.	Total.	Actual.	Nominal.	Total.	Of settlement.	On the roll.
Banda ...	2,07,115	not available	2,07,115	1,93,282	2,145	1,95,427	1,46,860	1,595	1,48,455	-28.32	-24.04
Pailani ...	1,75,140	1,600	1,76,740	1,63,562	1,598	1,65,160	1,43,153	1,273	1,44,426	-18.28	-12.55
Babera ...	1,57,180	860	1,57,990	1,47,835	865	1,48,700	1,30,340	620	1,30,960	-17.11	-11.93
Girwan ...	1,47,945	1,050	1,48,995	1,39,937	1,050	1,40,987	1,27,669	915	1,28,584	-13.69	-8.80
Badausa ...	1,02,165	2,350	1,04,515	97,181	2,218	99,399	95,947	2,715	98,662	-6.17	-1.35
Total Banda (proper).	7,89,495	5,860	7,95,355	7,41,797	7,876	7,49,673	6,43,969	6,518	6,50,487	-18.21	-13.23
Kamasin. ...	1,40,863	8,710	1,49,073	1,33,760	7,657	1,41,417	1,20,811	6,205	1,26,516	-15.13	-10.54
Mau ...	1,09,867	3,360	1,12,747	1,03,922	3,259	1,07,181	90,052	3,280	93,332	-17.10	-12.92
Karwi ...	94,588	16,180	1,10,713	88,797	15,936	1,04,733	80,895	14,500	94,895	-14.29	-9.89
Total Karwi sub-division.	3,44,313	28,220	3,72,533	3,26,479	26,852	3,53,331	2,90,758	23,985	3,14,743	-15.51	-10.92
Total district	11,33,808	34,080	11,67,888	10,68,276	34,728	11,03,004	9,34,727	30,503	9,65,230	-17.35	-12.49

It will be seen that the reduction of the revenue at Settlement is greatest in Banda proper, where, however, the assessment was based on an assumed standard of cultivation, which exceeded the cultivated area on which the present assessment is based by 8.74 per cent.

In Karwi, where no such assumptions were made, though the cultivated area now exceeds that at Settlement by 1.18 per cent., the new revenue falls short of that then imposed by 15.51 per cent.

Variation by natural tracts.

38.

Tracts.	Revenue of last settlement.			Revenue on the roll.			New revenue.			Percentage of variation to total revenue.	
	Actual.	Nominal.	Total.	Actual.	Nominal.	Total.	Actual.	Nominal.	Total.	Of last settlement.	On the roll.
Mar (A) ...	2,53,015	60	2,52,955	2,30,276	2,005	2,32,281	1,70,817	1,418	1,71,735	-32.11	-26.07
Mar (B) ...	1,27,845	5,570	1,33,415	1,16,053	5,380	1,21,433	97,855	4,610	1,02,465	-23.20	-15.62
Parwa (A) ...	1,28,725	9,935	1,38,660	1,28,868	9,811	1,38,679	1,22,984	9,165	1,32,149	-4.70	-4.71
Parwa (B) ...	1,32,031	5,250	1,37,281	1,27,847	5,254	1,33,101	1,18,729	4,170	1,22,899	-10.48	-7.66
Rakar ...	1,60,952	5,585	1,66,537	1,48,898	4,820	1,53,718	1,36,133	3,985	1,37,073	-17.69	-10.83
Mixed (A) ...	2,14,535	3,600	2,18,135	2,04,683	3,578	2,08,211	1,94,963	3,285	1,08,197	-9.14	-4.81
Mixed (B) ...	96,002	1,850	97,852	91,545	1,650	93,195	77,867	1,845	79,212	-19.05	-15.00
Patha ...	20,703	2,230	22,933	20,161	2,230	22,391	19,875	2,125	21,500	-6.25	-3.98
Total ...	11,33,803	34,080	11,67,883	10,58,276	34,723	11,03,004	9,34,727	30,503	9,65,230	-17.85	-13.49

When we compare the new revenue with that at last settlement by tracts, as in the above table, we find that the mar villages show the greatest falling off. This amounts in the better and more highly mar circles to no less than 32.11 per cent.

Excluding the "patha," where the neglect at last settlement of the valuable "siwai" income vitiates the comparison, the parwa tract shows far the smallest decrease. In the best and most purely parwa tract this decrease amounts to 4.70 per cent only.

Incidence of the new revenue.

39. The incidence of the new revenue in Banda proper is 1.08 per cultivated acre, as compared with 1.43 at Mr. Oadell's settlement, and of 1.21 on his assumed standard. That in the Karwi sub-division is 1.01 as compared with 1.27 at Mr. Patterson's settlement.

Distribution between established and nautor.

40. The distribution of the revenue between established cultivation and "nautor," with the respective incidences, is shown in the accompanying table:—

	Area.	Revenue.	Rate.
Established cultivation...	744,762	8,74,615	1.17
Nautor	168,218	75,970	.45
Total ...	912,980	9,50,585	1.04

* Exclusive of the revenue on sayar.

Incidence for future use.

41. These have been framed with great care for each mahal. It has, in many cases, been found necessary to go well below that of the new revenue on established cultivation in view of the greater stability of the best and most highly rented soils and the consequent probability that future fluctuations will be confined principally to the inferior lands.

If the area under established cultivation should rise in Banda proper to the assumed standard and in Karwi to the cultivated area at settlement and there were no nautor, the revenue on siwai remaining constant, the revenues resulting from the application of these rates would be Rs. 7,96,663 and Rs. 8,45,148, respectively. The respective demands at settlement were Rs. 7,95,355 and Rs. 8,72,533. The correspondence in the case of Banda proper is remarkably close.

Working of the settlement.

42. I am unable to report on the working of the new settlement, as in only two parganas has it been collected for a full year, and that one of famine.

Cost of settlement.

43. The cost of survey and record operations was Rs. 1,27,291-8-10. Of this Rs. 86,516-13-3 are debitable to field work and Rs. 40,774-11-7 to records.

The cost of settlement operations, including the estimated expenditure from the date of the preparation of this report to that of the conclusion of settlement, is detailed in the following table :—

Head.	From March 1905 to 30th September 1905.	From 1st October 1905 to 30th September 1906.	From 1st October 1906 to 30th September 1907.	From 1st October 1907 to 30th September 1908.	From 1st October 1908 to 30th April 1909.	Total.
	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.
Salary of gazetted officers.	1,712 14 5	26,051 9 7	30,304 12 8	31,755 4 0	10,890 9 8	1,00,745 2 4
Pay of fixed establishment.	248 6 2	8,324 0 7	10,989 11 1	10,726 15 10	4,097 4 7	34,386 6 8
Pay of temporary establishment.	1,548 3 3	7,765 12 6	10,520 11 1	11,434 1 2	4,698 11 7	35,967 7 7
Allowances and contingencies.	619 15 4	5,739 14 6	6,327 8 11	6,266 8 6	2,067 15 0	21,021 9 3
Total ...	4,129 7 2	47,881 5 2	58,092 6 9	60,212 13 6	21,754 8 10	1,93,070 9 5

The average cost per square mile is Rs. 65-15. As I have noted above, the settlement could have been completed in a shorter time and at a lower cost had it been commenced a year later.

44. The statistics relating to litigation are given in the appendix.

Litigation.

Noticeable points are the paucity of appeals and of suits for the enhancement or abatement of rent.

45. In conclusion I have only to acknowledge the assistance rendered by the officers who have been associated with me in this settlement.

Conclusion.

To Mr. Drake-Brockman, I.C.S., Assistant Settlement Officer, who inspected four out of eight parganas, I am indebted not only for the marked ability and unwearied diligence with which he conducted the assessments of the parganas entrusted to him, but also for much invaluable assistance rendered in other respects. I consider him fully qualified to conduct a settlement.

Both Pandit Bisheshar Dayal and Babu Ram Chandra did very good work in connection with the attestation of the khewats.

The offices, both English and Vernacular, have worked hard and well, and I trust that their claims to employment will be considered favourably.

I would especially acknowledge my indebtedness to the Head Clerk, Babu Jagat Narain Lal, an exceptionally able and hard-working man; to Babu Kamta Prasad, the Sadr Munsarim, and to Babu Kalka Prasad, the second clerk.

To Mr. Cadell's monumental report, from the publication of which dates the inauguration of a more sympathetic and enlightened system of revenue administration in Bundelkhand, my indebtedness has throughout been too extensive to admit of any but the most general acknowledgment.

I have also derived great assistance from Mr. Hailey's report on the recent resettlement of Jalaun.

E. DE M. HUMPHRIES, I.C.S.,
Settlement Officer.

APPENDICES.

APPENDIX I.—Comparative area statement for district Banda.

Period.	Total area.	Revenue free.	Culturable.		Cultivated.				Total.
			Waste.	New fallow.	Irrigated.			Dry.	
					From wells.	Other-wise.	Total.		
1	2	3	4	5	6	7	8	9	10
Last settlement ...	1,885,454	†1,692	503,839	245,885	4,796	996	5,792	858,495	(a) 864,287
Present settlement...	1,886,673	*1,617	595,260	112,446	3,450	749	4,199	903,056	(b) 912,255

† Cultivated 1263

* " 1095

(a) Excludes 88 acres of nazul.

(b) " 353 " "

" 12 " of Government.

" 8 " of Railway.

APPENDIX II.—Agricultural and census statistics for district Banda.

Masonry wells :— old ... 5,151 new ... 1,168 total ... 6,317	Number of inhabited sites 2,562 Population of 1891—705,832 Ditto 1901—631,958	Kharif.							Rabi.				
		Juar.	Bajra.	Cotton	Oil-seed.	Rice.	Total.	Wheat and Gram.	Gram.	Be-jhar.	Lin-seed.	Total.	Zaid.
		251,131	38,680	64,906	55,608	37,418	485,024	137,611	101,102	35,701	18,427	458,051	115

APPENDIX III.—Rent rolls and collections for district Banda.

Year.	Holdings area.				Total cultivated.	Rental demand (columns 2 and 3) and a wai.	Collections including arrears.
	Cash.	Grain-rented.	Assump-tion.	Total.			
1	2	3	4	5	6	7	8
Last settlement...	650,585	5,548	278,570	965,003	864,237	1,549,477	...
1301-04 Fasl...	716,363	826	320,909	1,038,098	803,004	1,797,082	1,242,576
1302-05 " ...	704,880	916	315,562	1,021,358	767,232	1,778,631	1,256,587
1303-06 " ...	683,343	875	312,346	996,564	760,784	1,719,243	950,284
1304-07 " ...	661,580	1,196	319,663	973,439	717,315	1,668,599	1,200,914
1305-08 " ...	659,713	1,077	313,755	965,545	755,088	1,620,277	1,389,434
1306-09 " ...	653,684	1,026	314,755	968,865	784,841	1,610,652	1,447,539
1307-10 " ...	652,501	948	314,402	967,851	815,787	1,649,947	1,530,409
1308-11 " ...	667,678	888	313,218	1,011,784	848,993	1,714,825	1,564,300
1309-12 " ...	799,455	1,016	317,836	1,028,307	869,197	1,763,470	1,581,435
1810-13 " ...	721,907	927	316,981	1,039,815	877,483	1,793,940	1,558,742
Total ...	6,871,504	9,695	3,150,427	10,031,626	7,943,967	17,116,666	13,722,220
Average ...	687,150	970	315,043	1,003,163	794,397	1,711,667	1,372,222
Year of revision (1311-14 fasli).	742,199	776	316,408	1,059,383	912,980	*1,786,527	...

* Includes Rs. 75,552 for sowai.

N. B.—The figures given above are not those for any one year, but are the totals of the corresponding figures given in the aggregate assessment statements for the several parganas.

APPENDIX IV.—Tenures of district Banda.

Number of mahals.	Tenure.	Number of co-sharers.	Cultivated area.	Total area.
522	Single zamindari ...	488	178,675	374,432
223	Joint zamindari ...	5,357	233,792	526,496
474	Perfect pattidari ...	5,315	104,579	219,409
564	Imperfect pattidari ...	22,970	334,768	656,056
51	Bhaiyachara ...	5,284	61,744	108,105
4	Government property ...	...	166	2,175
2438	Total District ...	89,414	913,724	1,886,673

APPENDIX V.—(a) Assets and revenue of the Banda district.

				Cash-rented.		Sir.	Khud-khast.	Grain-rented.	Rent-free, etc.	Total.
				Non-occupancy.	Occupancy and expropriary.					
1. Holdings area	...	...	...	400,680	341,519	198,354	105,262	776	12,792	1,059,383
2. Recorded rent	...	...	...	916,229	794,746	...	...	...	...	1,710,975
3. Cultivated area	...	...	...	364,042	294,720	153,364	100,800	609	9,445	912,980
4. Cash rented of cultivated area	...	...	...	871,883	781,941	...	...	...	...	1,653,824
5. Soil	...	...	...	E. 692,148 N. 179,735 F. 44,346	7,2538 29,403 62,805	E. indicates established, N., nautor and F., fallow.				
Kachhwara	...	...	...	923	2,160	314	175	...	26	3,598
Goid I	...	...	...	4,932	11,125	5,368	1,628	1	860	23,414
Ditto wet	...	...	...	7	91	31	8	...	1	138
Goid II	...	...	...	3,569	8,579	2,911	957	3	235	16,154
A.—Mar	...	...	...	2,496	2,264	2,839	1,114	...	83	8,796
B.—Mar	...	...	...	28,466	14,184	15,996	9,542	...	432	68,620
C.—Mar	...	...	...	15,291	6,308	5,661	4,082	1	266	31,609
D.—Kabar	...	...	...	2,735	3,612	2,310	896	...	93	9,646
E.—Kabar	...	...	...	29,627	21,063	13,649	9,543	3	646	74,531
H.—Kabar	...	...	...	16,908	11,727	5,450	4,990	6	411	39,492
K.—Parua	...	...	...	8,222	16,729	7,615	2,531	11	405	35,513
Do. wet	...	...	...	42	263	125	42	...	5	477
K.—Parua I	...	...	...	32	17	30	22	...	...	191
L.—Parua	...	...	...	40,923	54,060	23,884	10,479	72	1,545	130,963
Do. wet	...	...	...	12	136	11	6	...	3	168
N.—Parua	...	...	...	40,395	45,712	18,050	9,145	83	1,201	114,586
Rakar moti	...	...	...	9,744	6,423	3,966	2,562	4	242	22,941
Rakar patli	...	...	...	43,114	45,032	19,249	11,259	34	1,100	119,788
Ditto I	...	...	...	518	1,264	771	233	...	20	2,806
Ditto II	...	...	...	234	543	162	36	4	21	1,000
Bhonta	...	...	...	381	457	93	124	21	39	1,115
Kachhar Nala	...	...	...	4,770	4,532	1,803	1,312	...	110	12,527
Do. River	...	...	...	5	16	1	4	...	...	26
Kachhar River I	...	...	...	1,628	4,015	1,890	852	4	49	8,438
Ditto II	...	...	...	2,285	4,301	1,889	572	...	58	9,105
Tari I	...	...	...	680	1,259	1,332	538	7	28	3,842
Tari II	...	...	...	787	1,518	902	629	20	32	3,888
Tari III	...	...	...	355	288	316	336	71	14	1,380
6. Total area	...	...	...	259,081	267,678	136,616	73,617	345	7,425	744,762
7. Valuation	...	...	...	655,848	713,933	380,626	197,877	708	19,399	1,968,391
8. Incidence	...	...	...	253	267	279	279	205	261	2,04
9. Accepted rent or valuation	...	...	...	676,202	692,794	382,412	196,792	553	19,230	1,961,983
10. Incidence	...	...	...	259	259	280	267	160	259	2,63
11. Nautor area	...	...	...	104,961	17,042	16,748	27,183	264	2,020	308,218
12. Valuation	...	...	...	97,745	15,113	16,489	26,087	110	1,929	157,473
Additions for :—				Rs.	Total of 9 and 12				...	2,119,456
1. Sayer	...	...	...	29,787	Deductions for :—				Rs.	
2. Concealed assets	...	...	...	100	1. Proprietary cultivation	...	...	1,26,169	...	
3. Land thrown out of cultivation 3,297 acres.	...	...	...	8,368	2. Improvement	...	...	16,848	...	
Total plus	...	...	...	88,255	3. Short collections	...	...	115	...	
					4. Other reasons	...	...	1,137	...	
					Total minus	...	...	1,44,269	...	
					Total plus or minus	...	...		—106,014	
					Net assets	...	...		2,018,442	
Incidence per acre of established cultivation	...	...	...	1.17	New jama at 47.94 per cent.	...	...		965,230	
Incidence per cultivated acre	...	...	...	1.04	Old jama	...	...		1,103,004	
					Percentage of variation	...	...		—12.49	
Incidence for future use, Rs. 1 per acre of established cultivation.										
Ditto	...	...	...	Rs. 0-6-0	Ditto nautor	...	...	ditto.		

N.B.—The figures for revenue free plots, the nominal revenue of which is less than Rs. 10 and those of specific plots belonging to Government are excluded.

APPENDIX V (b).—Revenue of the Banda district.

	Actual.	Nominal.	Total.	Remarks.
<i>Old revenue.</i>	<i>Rs.</i>	<i>Rs.</i>	<i>Rs.</i>	
Revenue at settlement ...	1,133,808	34,080	1,167,888	* On established cultivation ... 874,615
„ on the roll ...	1,068,276	84,728	1,153,004	„ Nautor „ ... 75,970
„ after ordinary reductions ...	947,544	80,601	978,145	„ Sayar „ ... 14,645
„ „ special „ ...	901,430	80,240	931,670	
<i>New revenue.</i>				
On full revenue-paying mahals ...	984,727	...	984,727	
„ revenue-free mahals ...	...	29,430	29,430	
„ Government „ ...	...	185	185	
„ revenue-free plots the revenue of which is Rs. 10 or above.	...	888	888	
	934,727	30,503	*965,230	

APPENDIX VI.—Case work return for the period from 10th March 1905 to 4th February 1909.

Class of case.	Deputy Collector's court work.		Assistant Settlement Officer's court work.		Settlement Officer's court work.				
	Total number of cases for disposal.	Total number of cases disposed of.	Total number of cases for disposal.	Total number of cases disposed of.	Original Cases.		Appeals.		
					Total number of cases for disposal.	Total number of cases disposed of.	Total number of cases for disposal.	Total number of cases disposed of.	
I.—Cases connected with patwaris ...	321	321	273	273	316	316	4	4	The cases not disposed of are of parganas Mau and Karwi, the revenue of which is not yet sanctioned.
II.—Boundary dispute ...	15	15	...	...	5	5	2	2
III.—Distribution of assessment or redistribution of land and revenue.	...	...	179	179	1,168	758	...	...
IV.—Cases arising out of the preparation of the record of rights.	4,478	4,478	18	18	416	356	46	45	
(a) Proprietary right ...	...	...	...	...	...	...	...	...
	...	...	1	1	1	1	...	...
	
	
V.—Rent cases...	...	...	23	23	18	18	...	...
	...	...	...	...	1	1	...	...
	...	...	3	3	6	6	...	...
	...	...	18	18	26	25	...	...
VI.—Miscellaneous ...	...	...	39	39	83	82	...	...
	249	249	...	...	...	...	...	...
Total ...	5,063	5,063	554	554	2,040	1,538	52	51	

E. DE M. HUMPHRIES, I.C.S.,
Settlement Officer.

ORDERS OF GOVERNMENTS

No. $\frac{654}{1-855-1905}$ of 1910.

RESOLUTION.

REVENUE DEPARTMENT.

Dated Allahabad, the 6th April 1910.

READ—

A letter from the Joint Secretary to the Board of Revenue, no. 37, dated the 7th February 1910, forwarding the final settlement report of the Banda district by Mr. E. M. Humphries, I.C.S., with reviews by the Commissioner of Allahabad and the Board of Revenue.

OBSERVATIONS.—In the year 1902 the rules relating to the assessment of revenue in Bundelkhand were revised. Since those rules were made, assessments have been carried out in the districts of Jhansi, Jalaun, Hamirpur and Banda, and in the portion of the Allahabad district south of the Jumna. The settlement of the Jhansi district was completed in March 1907, and the assessment approved by Government in May 1907 showed a fall of 23·25 per cent. as compared with the revenue fixed by the previous settlement of 1892 and 1899. The assessment of the Jalaun district was sanctioned in October 1906, the revenue accepted being a sum which was $12\frac{1}{2}$ per cent. less than that which had been assessed at the former settlement. The report on the Hamirpur district was dealt with in August 1909 and the revenue which was then sanctioned was 21 per cent. lower than that which had been assessed in the previous settlement. Similarly the assessment of the trans-Jumna portion of the Allahabad district, which was approved in 1903, resulted in a reduction of 11·02 per cent. in the revenue. The proposals now made for the sanction of the Government regarding the revenue in the Banda district involve an assessment which is lower by 17·35 per cent. than that fixed in the settlement made by Mr. Cadell in 1874 to 1881 and Mr. Paterson in 1877 to 1882. These results have been accompanied by an acceptance of the principle that in Bundelkhand the rigid rules followed in former settlements in that area, as in other parts of the province, are not justly applicable owing to the precarious nature of much of the cultivation and the unusual liability of the tract to calamities of season. Accordingly in that part of the province it is now the rule that, where equity justifies it, the assessment should be modified every five years.

2. The history and description of the Banda district are set out at length in the Gazetteer recently published. This was compiled by Mr. Drake-Brockman, who was Mr. Humphries' assistant in the work of the settlement. The settlement officer has himself given in chapter 2 of his report a full sketch of the fiscal history of the district. It is unnecessary to refer here to the working of some of the assessments of the past. For those who are interested in the comparison of details a record is available in the report of Mr. Cadell's settlement published in 1881 and in the present report. Nor is further description required of the characteristics of the Bundelkhand soils, the difficulties of irrigation, the special liability of the district to vicissitudes, the inferior nature of many of its crops and the thriftless character of its population.

3. A perusal of the final report and of the Board's review, following upon an examination of the rent rate reports and assessment reports on the several parganas as they were prepared, has satisfied the Lieutenant Governor that the settlement officer has exercised careful discretion and arrived at reasoned and moderate conclusions regarding the assets of the district, and that he has made a full allowance for fallow land, instability of rents, proprietary cultivation and improvements. The revenue which he has assessed upon the accepted assets falls at less than 48 per cent. of those assets. No appeal has been made against the assessments of any village, but the Board, in dealing with the detailed statements on receipt of the pargana assessment reports, have minutely examined the revenue proposed for each mahal. They have made changes in the original proposals in some 300 instances, and the net result has been to reduce the demand in those 300 cases by about Rs. 2,400, a sufficient testimony to the moderation of the settlement officer's proposals and to the care with which they have been scrutinized.

4. In the settlement which concluded in 1882 the revenue sanctioned amounted to Rs. 11,33,808. After the reduction affected immediately after the famine of 1897 the revenue stood at Rs. 10,94,294. In 1902 further reductions lowered the normal demand to Rs. 9,78,145, while at the same time special concessions in mahals owned by agriculturists brought the real demand down to Rs. 9,31,670. Since that time the district has, indeed, suffered again from famines in 1905-6 and 1907-8. But the effect of these famines was mitigated by the reduction in the land revenue demand, by the protection afforded to a portion of the district by the Ken Canal and by the results of the operations of the Bundelkhand Encumbered Estates Act, 1903, and the Bundelkhand Land Alienation Act, 1903. It is gratifying to find the settlement officer giving his assurance after nearly four and a half years' study of the district, writing as he does only a few months after the distress of 1907-8, that he has been everywhere struck by the complete absence of any signs of permanent deterioration. The revenue as finally proposed by him amounts to Rs. 9,65,230. The Lieutenant Governor believes that an assessment of this sum will be suitable, especially in view of the new rules for its periodical revision, and he sanctions it for thirty years as proposed by the Board of Revenue. He observes with pleasure the commendation bestowed by the Board upon the work of Mr. Humphries and his assistant Mr. Drake-Brockman.

ORDER.—Ordered that a copy of this resolution be forwarded to the Joint Secretary to the Board of Revenue, United Provinces, for the information of the Board.

By order of the Hon'ble the Lieutenant Governor, United Provinces,

J. W. HOSE,

Chief Secy. to Govt., United Provinces.