

CHAP. I. QN. 9.

NORTH
WESTERN
PROVINCES
AND OUDH.

Mr. Bennett.

Lucknow.

I now consider the case of a tenant with family of four souls, holding a farm of five bighas. His rent is Rs. 21 per annum, for which he will require 16 maunds of wheat, which he can raise from 13 bighas. He will not probably consume more than the produce of Rs. 2 as food, and $1\frac{1}{2}$ bighas will be left to provide clothes, salt, agricultural instruments, seed, and labour. In my opinion a cultivator of this class would be in a position of what is regarded as moderate comfort, but he would be quite unable to save, and an exceptionally bad harvest, even if far short of total failure, would reduce him to extreme destitution.

The agricultural labourer never has any live stock or any property to supplement his scanty earnings: while agricultural labour is to be had, he is paid at various rates, which on an average, bring him in about Rs. 2 per mensem. He gets 9 pies a day for weeding, and this is generally done by women and boys; for digging or making irrigation trenches, 1 anna per diem; for watering, from 1 anna 3 pies to 2 annas; and when he is paid in kind he gets five or six local seers, that is 4 to $4\frac{1}{2}$ lbs. of the coarsest kinds of grain. Employment in the fields cannot be had for more than seven or, at the outside, eight months in the year, and for the other months he keeps himself alive by selling grass when he can,—an occupation at which he may earn 9 pies per diem, or doing jobs

on the roads, or in the last extremity eating unwholesome weeds, which do more quickly the work of starvation. He can rarely afford to buy clothes, and keeps himself warm by creeping under a pile of straw. In the late famine in Rae Bareilly the straw had been all consumed by the cattle, and the earlier deaths were rather attributable to cold acting on great want, than to direct starvation. Starvation commenced on the day when a heavy rain obviated the necessity of employing labour for irrigation.

To resume: of the whole rural population from 20 to 25 per cent. have some kind of trade. Only a few of these can be considered as even moderately rich, and on the other hand there are not many who live habitually on the border line of starvation. Of the 65 to 80 per cent. who are true agriculturists, more than a fourth are day labourers, and are never far removed from that line. I have selected five bighas as a farm which will enable an average sized family to live in fair comfort in average years, and keep them from starvation except in times of actual famine. A third of the agricultural population hold farms of more than five bighas each. Nearly 40 per cent. of the agriculturists, or about 30 per cent. of the whole population, hold farms of a less area than this; and though raised above the utter destitution of the day-labourer, have but at the best a precarious livelihood.

BENGAL.

Mr. Toynbee.

It is impossible to give a general answer to this question which would apply with any degree of accuracy even to so small a unit of administration as a district, so much depends on the tenures of land, on the caste of the people holding it, on local customs, on harvests and seasons, the pressure of the population on the soil, and a host of other circumstances;—to say nothing of the difficulty of fixing a standard of prosperity or adversity independent of the vast differences in individual opinions. This much may, however, safely be said, that the classes who possess any kind of proprietary rights, or any occupancy right in the land which is duly respected by the landlord, are generally raised above the reach of famine. Many of them are in debt owing to the pernicious custom of the country which entails an expenditure on marriage and other religious ceremonies quite out of proportion to the means of the persons incurring it, and who have generally to borrow at high rates of interest to meet it. But there can be no doubt that within the last few years the ryots of Lower Bengal have, owing to the springing up of the jute manufacture and the high prices of all agricultural produce, taken a great step towards putting themselves on a better and more independent footing. Tenants-at-will and those whose rights of occupancy are not respected even if they possess them, live, it must be confessed, very much from hand to mouth. Similar to that of the last-men-

BENGAL.

tioned class is the condition of the agricultural labouring classes, though in many parts of the country they too have recently been able to force up their rate of wages. If by being in debt it is meant that a Bengal ryot is in arrear with his rent, debt is a very common incident even in districts where the cultivators are known to be prosperous. Indebtedness to the village mahajun and indebtedness to a landlord, when they are not one and the same person, are two very different things. It is impossible to estimate what proportion of the agricultural population is in debt to the former, but it is certainly very considerable in most parts of Bengal. The ryots are as a body uneducated and thrifless, and have not yet learnt to hoard. They are thus constantly borrowing, though the high prices of late years have enabled many of them to shake off to some extent the hold which the mahajuns had over them. In comparison with those of Eastern Bengal, Chittagong, and Orissa, the ryots of Behar are very badly off. Those in the western and central are not so prosperous as those in the eastern districts. Though there has been a general tendency on the part of landlords in Bengal, and especially in Behar, to ignore and encroach upon occupancy rights, yet one of the chief causes of the poverty of the cultivating classes is undoubtedly their own improvidence and their wasteful expenditure on marriage and other ceremonies.

Babu Raj
Kumar Sircar.

The economic condition of the ryot entirely depends upon the number of ploughs he employs. A ryot with one plough can cultivate 12 bigahs on the average.

Holding 12 bigahs, the whole being for tillage. His family consists ordinarily of five members—wife, himself, and three children.

Excluding 1 bigah, which is utilised in sowing vegetables, jute, &c. for his own use—

	Dhan.	Dal.	Oil-seeds.
	Mds.	Mds.	Mds.
Eleven bigahs produce	- 66 + 5	- 1	- $\frac{1}{2}$
	Rs.	Rs.	Rs.
The price of which is	- 66 + 7	- $\frac{1}{2}$	+ 3 = Rs. 76
Rent	- 18		
Hired labour for weeding 6			
For reaping	- 6		
	(one maund of paddy per every 11 maunds of the produce, if paid in kind).		

	Rs.
Other household expenses	18
Seed	- 9
He has—	
Huts	- 3 of very small dimensions, one for cooking, one for the cattle, and one to live in.
Bullocks	- 3
Cow	- 1
	Price.
	RS. A. P.
One brass ghutty	- 0 12 0
Thalee (plate)	- 1 0 0
Two earthen pots for water (kulsi)	- 0 1 6
Ten ditto handy for cooking	- 0 2 6
Four ditto dishes	- 0 2 0
Four ditto small pots for keeping salt, oil, &c.	- 0 1 0

Three warm cloth made kanthas for	RS.	A.	P.
the winter - - - - -	1	2	0
One pillow - - - - -	0	2	0
Four pieces of cloth - - - - -	3	0	0
One winter cloth - - - - -	0	12	0
Ornaments worth - - - - -	6	0	0
Stock of grains - - - - -	0	0	0

I do not hesitate to affirm that in ordinary years the condition of the peasantry in Lower Bengal proper might be envied by the English cottier. An average holding in that province would be rather less than seven acres. An agriculturist's family may be taken to consist of five souls. The value of his produce per annum may be estimated at not less than 15*l.*, and were it not for his improvident habits the surplus would go far towards guaranteeing him from the incursions of famine.

The curse of the people is their indebtedness, *i.e.*, the great majority being entirely in the hands of the middleman, wrongly termed a "money-lender," whose vernacular denomination is "mahajan" or "saūkār."

About two years ago I instituted a series of careful inquiries on this point in the Nuddea District, and published the result in the then existing Government organ, "The Statistical Reporter" (November 1876). As the economic condition of the people of Nuddea closely resembles that of the greater portion of Upper India, Nuddea being admittedly a representative district, I venture to reproduce the result of these inquiries here.

I found that out of a population of 237,000, entirely agricultural, upwards of 75 per cent. were clients of

In the Durbhanga District, and generally throughout North Behar, the average ryot (*i.e.*, the head of a family) holds between three and four acres of cultivated land, thus giving something less than three-quarters of an acre per head of the population. This is an important fact as far as the pressure of population on the soil is concerned; and the conclusion I deduce from it is that while in average good years

Marriages are generally contracted by borrowed money. CHAP. I. QN. 9.

He has sometimes a debt contracted for purchasing the bullock, seeds, and other materials necessary for cultivation, which is generally soon paid off.

About $\frac{3}{4}$ ths or less than half of the agriculturists are indebted.

NORTH-
WESTERN
PROVINCES
AND OUDH.

Babu Raj
Kumar Sircar.

Mr. Skrine.

the mahajan. The average yearly indebtedness per client is not less than 7*l.*, including a charge of 2*l.* 10*s.* as interest; the rates at which money or food grain is advanced are simply exorbitant, and the consequence* often is, that not only are all the ryot's savings swept into the "money-lenders" coffers, but the adverse balance continually increases, and the client is fortunate who is not eventually involved in ruin by being compelled to part with his plough, cattle, and homestead.

* Rates of interest demanded by mahajans in Bengal.

- 1.—On monetary loans for considerable amount covered by good and tangible securities - - - - - 12 to 18 per cent.
- 2.—On ditto ditto for small amounts on good security - - - - - 24 to 30 "
- 3.—On ditto ditto without security - - - - - 37.5 "
- 4.—On advances without security of food grain for consumption - - - - - 50 "
- 5.—On ditto ditto for seed - - - - - 100 "

N.B.—12 per cent. is termed "Company's interest," inasmuch as it was the rate demanded by the East Indian Company for unliquidated commercial balances.

there is still a margin for saving, it is so small a margin that it is often swallowed up by the landlord's demands for arrears of rent, and the money-lender's demands for arrears of interest, not to speak of the ryot's own improvidence, when his purse is not empty, in matters of marriages, ceremonials, &c. An adverse year does not find him with much resources in store from the margin.

Mr. Mac-
Donnell.

CENTRAL PROVINCES.

I offer the following observations regarding the indebtedness of the people.

It is believed that during the past six years a considerable proportion of proprietors and cultivators of the privileged classes have, practically speaking, freed themselves from the burden of indebtedness, and that few, who 10 years ago were solvent, have retrograded, and where they have retrograded it has been due to individual carelessness or want of self-control. At the time of settlement, when sale or mortgage of lands first became possible, and the valuable gift of property and permanency of tenure enlarged the limits of credit, many of those who were indebted had to part with their lands, and a comparative few, thinking their credit inexhaustible, or not believing in the possibility of their lands being sold outright, for a time "plunged."

Those who have struggled and finally emerged from debt, form much of the backbone of the country, and now on the security they can offer, and very frequently without security, can obtain temporary loans at rates varying from 12 to 18 per cent.

In Sir R. Jenkins' report it is mentioned that formerly the rate of interest was higher than it is now (1827). Under Raghoji and Appa Sahib, the general rate on money lent on common security was three and four per cent. per mensem, and never less than two, on the best security, or pledges given to the full amount of the sum advanced, besides a deduction of two, three, and sometimes four per cent. from the amount of the loan.

At the time when he wrote the highest rate was two per cent. on good security, or pledges given. To patels and ryots the terms were commonly two per cent. a month, and two per cent. deducted from the original

sum; but to artizans and mechanics the rates were three or four per cent., or even more.

With the increased prosperity of the cultivators and the facilities they now have of taking their own produce into brisk markets where there are European or Bombay native agencies, the formerly almost universal custom of selling their crops before the harvest in advance is fast disappearing. This gradual lessening of the burden of indebtedness, has also been vastly accelerated by the adaptation of the times for paying rent and the Government revenue demand to the harvest times. Formerly the kists were paid four times a year, and generally the cultivator to pay his rent, and the Patel to pay his revenue, had four times a year to apply to the money-lender. Rents as well as revenue are now paid at a sufficient time after the two harvests to free the payers from this necessity.

My own inquiries and Mr. Collaco's knowledge lead me to believe that in the Nagpur and Wardha districts, among the privileged tenants, 5 per cent. are hopelessly involved, and would gladly give up their rights, if by so doing they could start afresh in life free from old debts and claims. Another 30 per cent. are, we consider, more or less deeply involved, but these will struggle, and have fair hopes of freeing themselves within the currency of the present settlement; another 30 per cent. are in debt to the extent of from one to five times the amount of the annual rental of their holdings; and the remaining 35 per cent. are either free or only in the books of the Saucars, because they rather like it than otherwise, thinking that they thus secure a ready support in time of need.

On the whole, among the tenantry there are fewer instances of crushing debt than among the proprietary body, excepting of course the malik makbuzas and the

CENTRAL
PROVINCES.
Mr. Nicholls.

CHAP. I. QN. 9.

CENTRAL
PROVINCES.

Mr. Nicholls.

malguzars, who unite money or grain lending with their landholding occupations.

But it must be remembered that the Nagpur and Wardha districts are exceptionally prosperous. Throughout the Nerbudda Valley districts the cultivators are on the whole just as well off as those of Nagpur and Wardha, but there is vastly more indebtedness among the proprietors.

It has been seen that in Chhattisgarh the tenants were, practically speaking, entirely dependent on their landlords for advances, not only for seed grain, but for food grain. The same is almost the rule in Damoh. Bhandara is not very much better.

The rates at which loans are made for food grain are pretty nearly the same all over the Provinces, namely 25 per cent. But the rates for seed grain vary from 25 to 100 per cent. Thus in Nagpur in villages in which there is but little rice cultivation the rate for rice seed grain is 100 per cent., but in parts where rice is the staple it is only 25 per cent.; linseed and urad 50 per cent.; wheat, tur, and others 25 per cent. Every cultivator is expected to preserve selected heads of joari for his own seed. If he has to borrow for this, he can return with selected seed, in which case he has to give an additional 25 per cent. by way of user, but if he returns ordinary grain he has to give double or 100 per cent. If cotton seed is lent, the borrower repays in cotton from $\frac{3}{8}$ to $\frac{1}{2}$ of a maund of uncleaned cotton for every maund of seed borrowed. This is equal to from 125 per cent. to 200 per cent. A well-to-do cultivator will never borrow cotton seed, but will purchase outright.

As regards the money-lenders, the village Marwaris, especially the later settlers, bear the worst name for trickery, hard dealing, keenness to take advantage of the ignorance of the cultivators, and to turn and twist our courts and laws to their own ends. The best among the lenders are those who are themselves pro-

prietors and who belong to the agricultural classes. These very seldom resort to our law courts.

The worst feature about the grain loans is that the debt is allowed to run on for a long time at compound interest until a time comes when the price of grain is high. Then all at once the creditor presses for settlement, and the grain debt is converted into a money debt at the enhanced current rates, and a bond or a decree is taken for money, which becomes the basis of further operations.

A cultivator who has once emancipated himself from debt will, above all things, shun borrowing grain, for it is immeasurably better for him to borrow cash at from 12 to 18 per cent. and purchase grain for his requirements.

At the lowest rate of user, a grain debt doubles itself in three years. Ordinarily compound interest would not run on cash loans, so the original loan would hardly be doubled in less than six years.

The surplus income of the cultivator is mostly converted into ornaments; but he is glad to lend on interest to his fellow-cultivators. Burying money is still very common, for the remembrance of the former insecurity of life from the Pindhari incursions and of property from the rapacity and extortions of the Bhonsla period, has not altogether passed away. Some say they hide their surplus cash from fear of thieves, others admit that poor relations and importunate religious beggars are still more dreaded. Very little, if any, diminution in the cost of marriage ceremonies has yet resulted, but in the northern districts villagers appear to be very curious to learn the customs and rates of expenditure in other parts of India, and greatly deplore their own inability to proportion such expenses to their individual means and condition of life.

As regards the indebtedness of the landholding classes, I give an exhaustive table, compiled with great care at the close of 1874.

District.	Total Number of Proprietary Heads of Ancestral Estates.	Number and Per-centage of Proprietary Heads of Ancestral Estates not Indebted.		Number and Per-centage of Proprietary Heads of Ancestral Estates in Debt.		Number and Per-centage of Proprietary Heads of Ancestral Estates Indebted in						Total Number of Separate Estates (Mehals) in which Proprietary Rights were conferred at the time of Settlement.	Number of Estates (Mehal) transferred to New Proprietors since the Settlement.	Per-centage of Mehals transferred to New Proprietors.	
		Number.	Per-centage.	Number.	Per-centage.	Class I. Indebted in Sums not more than One Year's Jama.		Class II. Indebted in Sums not exceeding Five Years' Jama.		Class III. Indebted in Sums exceeding Five Years' Jama.					
						Number.	Per-centage.	Number.	Per-centage.	Number.	Per-centage.				
Nagpur*	-	5,510	3,906	71·	1,604	29·	281	4·1	827	15·	546	9·9	2,170	249	11·5
Bhandara	-	1,255	903	72·	352	28·	87	7·	121	9·6	144	11·4	763	229	30·
Chanda	-	807	484	60·	323	40·	29	3·5	156	19·3	138	17·2	1,522	69	4·5
Wardha	-	1,887	1,448	76·7	439	23·3	58	3·	221	11·7	160	8·6	577	25	4·3
Balaghat	-	1,219	492	40·3	727	59·7	132	10·8	462	38·	133	10·9	386	73	19·
Total	-	10,678	7,232	67·7	3,445	32·3	537	5·1	1,787	16·8	1,121	10·5	5,418	645	12·
Jubbulpore	-	1,276	853	66·8	423	33·2	35	2·7	202	15·8	186	14·6	2,282	208	9·1
Saugor*	-	4,760	3,738	78·5	1,022	21·5	144	3·	480	10·	398	8·5	1,468	165	11·2
Damoh	-	1,063	767	72·1	298	27·9	25	2·4	134	12·6	139	13·	1,257	51	4·
Seoni	-	536	341	63·6	195	36·4	28	5·2	108	20·1	59	11·1	603	95	15·7
Mandla	-	763	616	80·7	147	19·3	78	10·2	43	5·6	26	3·5	527	56	10·6
Total	-	8,398	6,315	75·2	2,085	24·8	310	3·7	967	11·5	808	9·6	6,137	475	7·7
Hoshangabad	-	1,214	367	30·2	847	70·3	68	5·7	189	15·9	590	49·6	609	39	6·4
Narsinghpur	-	1,950	316	16·2	1,634	83·8	38	4·2	153	16·9	443	48·9	595	35	6·
Chhindwara	-	1,396	1,103	76·9	293	21·1	81	6·3	120	9·4	92	7·3	831	24	3·
Nimar	-	948	532	56·2	416	43·8	99	10·9	166	18·3	151	16·6	456	13	2·8
Betul	-	948	379	40·0	569	60·0	151	17·	193	21·7	225	25·4	534	134	25·
Total	-	5,456	2,697	49·5	2,759	50·5	437	8·5	821	15·9	1,501	29·1	3,025	245	8·1
Rajpur	-	1,842	1,065	57·8	777	42·2	243	13·2	452	24·5	82	4·5	3,309	259	7·8
Bilaspur	-	1,051	668	63·6	383	36·4	141	13·4	211	20·1	31	2·9	2,008	235	11·7
Sambalpur	-	438	357	81·6	81	18·4	32	7·3	36	8·2	13	2·9	513	15	2·9
Total	-	3,331	2,090	62·8	1,241	37·2	416	12·5	699	20·9	126	3·8	5,830	509	8·6
Grand total	-	27,863	18,335	65·8	9,530	34·2	1,700	6·1	4,274	15·3	3,556	12·8	20,410	1,874	9·1

* In these districts some sharers have been included with Malguzars, the families being undivided. Generally, however, Malguzars have alone been shown.

† 1,188 ancestral holders.

‡ 905 ancestral holders.

The solvency of the proprietary body was found to be considerably better than had been expected, but still there is much room for disappointment, seeing that at the commencement of this settlement the free gift of Government of proprietary rights, valued at

the lowest possible rates and strictly on commercial considerations, was worth three millions sterling, while, viewed as capital and as a solid and enduring basis for credit, its potential value was very far in excess of this amount.

CHAP. I. QN. 2.

CENTRAL
PROVINCES

Mr. Nicholls.

Bapu Rao.—He considers that 15 years ago landholders and cultivators were deeply involved, but that they have gradually cleared off much of the debt. The money-lenders have realised large sums on account of old debts during the past two years. Civil suits for money lent are now less frequent, and the rate of interest, for respectable cultivators and landholders, has become easier. Sales and mortgages of land are on the decrease, whilst claims for possession of land, even of a few poles, are keenly contested. The improvement began from the time of the American war. The cotton of this district was sold at high rates. This was followed by the opening of the railway. For the last two years especially the high rates for agricultural produce and large exports by railway have done much towards the clearing off of old debts. Some landholders and cultivators through individual recklessness are, of course, on the high road to ruin, and still more have money debts bearing high interest; but on the whole the condition of the agricultural classes is much better than before.

It is believed that a large amount of gold has been absorbed in the district by villagers during the past two years. Many particularly wealthy men could be named whose riches are of comparatively recent date. A late honorary magistrate is known to have died indebted; but it is said that he allowed his debt to stand to make people not notice that he had hoarded about half a lac of rupees worth of gold. The late malguzar was on the brink of ruin ten years ago. Although he died in debt to the extent of a few thousand rupees in consequence of his lavish charity, yet he left grain enough to cover most of this in a single payment. Rich cultivators, some of them belonging to the lowest caste, are often met with, but these are individual cases. As a class cultivators have advanced, because crops have been good and rates exceptionally high. If the worst were to happen for two succeeding years, the majority of cultivators would be again in difficulty. They will have to borrow money at high interest. The question arises how is it that they cannot stand two bad seasons. Except our urban population, we had but village communities, and that the institution, though not well defined, still lingers on, is a fact that can be discerned in every village. Under this system the actual cultivator had limited duties and responsibilities. They tilled the land, but the village headman supplied cattle, seed grain, labour for weeding, food grains, and loans for marriages. He made such improvements as he thought best on the village lands. The actual cultivator never rose beyond the position of a landed serf. Recently the actual cultivators have obtained proprietary or occupancy rights, but at the same time they have lost their old claim on the feudal superior; hence wherever the recipients were capable by intelligence, means, and pluck to carry on their agricultural affairs without the aid of others they have thriven remarkably well. But such was not the condition of the majority of the recipients of the boon. They had no capital, education, or pluck, and from time immemorial were habituated to dependence on their landlord for everything. When they were made almost independent of the landlord for agricultural purposes, the good feeling between the classes grew colder, and often feelings of jealousy arose. A few years before occupancy rights were given by Government, a foreign money-lender, the Marwari, had appeared on the scene, and the needy cultivators flew to him for money and grain advances, and an indigenous class of local usurers of the Marwari type also sprang up. It is needless to detail the results of such a state of things. The worst feature in their operations,—which brought almost

hopeless ruin to the cultivators,—was the system of selling the coming crops at certain rates fixed at random, not for cash but on account of old debts. As a rule, the cultivators were unable to execute their agreements, or were not punctual in delivery, and had to pay damages, often under decrees of court, at rates often involving the return of several fold what they received. They have since to a great extent recovered, but the causes of their recovery are not permanent. One or two bad seasons would see many reduced nearly to their former condition. They are not yet fitted by education, by the possession of capital, and by pluck to stand alone. The cultivator has still ingrained in his nature habitual dependence on others for capital and other help. He is still credulous and superstitious, and even now cannot understand the necessity of improved modes of cultivation. He still uses the refuse of his farmyard for fuel instead of utilising it as manure. And in our law courts, in comparison with his creditor, he is helpless. If his Malguzar be rich and well disposed towards him, he would still have a chance of tiding over two bad years; but if his Malguzar be involved like himself or be non-resident, or has no sympathies with his ryots, then he cannot help going to ruin. Villages can be pointed out where the cultivators are prosperous, not so much because the seasons have been good and prices high, but because the Malguzar is himself well-to-do, and watches over the interests of his ryots in every respect. On the other hand, villages close to Wardha can now be shown, where the Malguzars themselves being in difficulties, money-lenders have obtained a strong hold on the ryots, or where the Malguzars and ryots not being on good terms, the ryots have to surmount all sort of vexations. But to provide the ideal Malguzar for every village is almost impossible, and therefore the ryots must learn habits of independence. The worst enemy of the ryot is the money-lender, and the land revenue assessment, bad seasons, extravagance and idleness do not contribute to embarrass them so much as the system of selling coming crops in advance for money due, not for principal alone, but often mainly for interest. As a rule, the cultivator is patient, industrious, and frugal. He and the members of his family work on during all seasons of the year in or for their fields, and in return they get sufficient produce. They seldom eat meat. Salt, red-pepper (chillies), onions, garlic, turmeric, and oil are their condiments; and a few seers of gur suffices for holidays. As a rule they are temperate. Two dhoties and an occasional pagri and dopatta suffice for each male member of the family, and two saris and four cholis complete the wardrobe of every female member.

Example 1.—A typical instance is Narayan Teli, an occupancy ryot, free of debt, holding 44 acres, of which four are fallow. He has seven grown up persons in his family, three males and four females. He has 15 head of cattle, of which six are bullocks. Last year his produce was worth Rs. 225. The women of his family work on his fields, and during spare times are employed as labourers for other people, earning about Rs. 30. He cultivates about 21 acres in another village, which last year produced crops worth Rs. 90, thus his gross income was Rs. 345.

His expenditure was :—

	RS.	A.	P.
*Joar at 6½ seers per diem = 10½ Khandies	84	0	0
*Wheat - - - - - 1 do.	12	0	0
*Pulses - - - - - 2½ do.	36	0	0
Gur, 22 seers - - - - -	5	0	0

* Produce of his own fields, consumed as food at home.

		RS.	A.	P.
CHAP. I. QN. 9.	Salt - - - -	-	2	12 0
	Oil - - - -	-	18	0 0
CENTRAL PROVINCES.	Chillies - - - -	-	6	0 0
	Onions, garlic, turmeric, &c. - - - -	-	12	0 0
Mr. Nicholls.	Total - - - -	-	175	12 0
Bhorgao Rao.	Clothing—	RS.	A.	P.
Mr. Imrie.	8 saris - - - -	-	16	0 0
	6 dhoties - - - -	-	6	0 0
	3 pagris - - - -	-	5	0 0
	3 blankets - - - -	-	4	8 0
	Cholies - - - -	-	0	12 0
	6 pairs of shoes - - - -	-	4	0 0
	3 dopattas - - - -	-	3	0 0
	Weeding expenses exclusive of the labour of his family - - - -	-	20	0 0
	Rent - - - -	-	51	0 0
	Total - - - -	-	286	0 0

This cultivator is the head of a prosperous family. He has two brothers as strong as himself. He sold the following produce, which is included in the amount of his income shown above:—

Cotton, worth	-	-	-	Rs. 57
Linseed - - - -	-	-	-	9
Kurbi - - - -	-	-	-	5
Grass - - - -	-	-	-	8
Total - - - -	-	-	-	79

There was a surplus income of Rs. 60.

Example 2.—Mannu, an absolute occupancy ryot, has $22\frac{1}{2}$ acres, and is a tenant-at-will for three acres. He is free of debt. In his family of six members, four are grown-up people. He has two plough bullocks and seven head of other cattle. His crop was worth Rs. 178. His expenditure was:—

	RS.	A.	P.
*Joár, 5 seers a day = $7\frac{1}{2}$ Khandies	-	56	0 0
*Wheat, 160 seers = $\frac{1}{2}$ do.	-	6	0 0
*Pulses - - - - $1\frac{1}{2}$ do.	-	18	0 0
Salt - - - -	-	3	6 0
Oil - - - -	-	12	0 0
Onions, &c. - - - -	-	9	0 0
Gúr - - - -	-	5	0 0
Total - - - -	-	109	6 0

* * Grown in his own field, consumed as food at home.

	RS.	A.	P.
Clothing—			
2 saris - - - -	-	4	0 0
3 pagris - - - -	-	4	0 0
8 dhoties - - - -	-	7	0 0
4 blankets - - - -	-	3	0 0
Cholies - - - -	-	2	0 0
Wages of boy servant - - - -	-	4	12 0
Weeding expenses - - - -	-	5	0 0
Rent - - - -	-	26	0 0
Total - - - -	-	165	2 0

There was a surplus of Rs. 12 14 0.

Mannu sold cotton worth Rs. 38, linseed worth Rs. 5, and mung worth Rs. 3.

The houses of these ryots are mere huts with one room and a verandah.

There are one or two cattle-sheds close to the dwelling houses. Grain is kept above ground in basket-work stores, thatched on the top. The cost of such a house is under Rs. 25. Every ryot sells produce first to pay rent and pressing debts. Generally there does not remain much to be stored. Cotton and linseed are all sold, and these are the crops which enable a cultivator to lay by some cash, which is generally buried for safety as a provision against bad times. Few cultivators lend money or enter into trade. Expenditure on marriages or for purchase of cattle occur now and then. A marriage costs from Rs. 75 to Rs. 125, and it is mainly for this that recourse is had to the money-lender. If he had only to pay simple interest at 12 per cent. he could often manage to pay off his debt in good seasons; but what

keeps him struggling on are the devices of the money-lender, which hardly allow a debtor, when once involved, to free himself.

Note.—The cereals consumed by these two cultivators appear to be greatly over-stated. The probable surplus I calculate at Rs. 50 and that of Narrain at Rs. 125.

Bhorgao Rao.—A cultivator who once gets into debt finds great difficulty in getting out of it. When grain is borrowed it has to be repaid with 25 per cent. in addition some six or seven months after. Failure to deliver on the stipulated date carries with it a penalty of, say, from 50 to 100 per cent., and the cultivator, notwithstanding all his exertions, gets deeper and deeper into debt. They also frequently borrow and give agreements to sell their produce to the lender at very low rates, and in case of failure they are bound to pay the price at double these rates. A case was noticed, a few days ago, in which a Malguzar had received 11 manis five years previously, and had executed a deed for 51 manis. An inquiry into the indebtedness of the Malguzars of this district showed that out of 950 men, 634 were in debt; of the latter, six per cent. had debts equal to one year's jama; 24 per cent. of more than one year's and less than five years' jama; 70 per cent. of more than five years' jama. The highest amount of the debt was 30 times the jama of the village. As regards cultivators, the percentage of debtors is estimated at from 25 to 30 per cent., and their debts do not run so high, and exceed five years' rent in a very few cases.

Mr. Imrie.—The conclusion arrived at by Mr. Imrie and the Malguzars whom he has consulted is that 80 per cent. of the cultivators of the district are believed to be in debt, between 20 and 30 per cent. hopelessly so. But it must not be supposed that those who are burdened with debt greatly exceeding their annual income are therefore in a wretched state. No depth of debt could make a cultivator live more cheaply than the run of his fellows. His habits remain the same; he spends little in luxuries at any time; his house and fields remain as neat or neglected as it suited the task of their owner in better times. His expenditure at marriages and fairs must be curtailed, and if nothing can help him, at last his fields must be taken away.

Whether he be in debt or not, the economic condition of the tenant remains pretty nearly unaltered. He has a house of mud walls with a tiled roof. It costs from 15 to 20 rupees to build, and needs petty repairs each year as the rains set in. His household may consist of two or three women, and say a couple of children, unable to do any paying work. These do all the household work. At certain seasons hired labour must be employed. This is during the ploughing, sowing, and weeding times, and at harvest, and the time for cutting grass. The growth of the kans grass must be carefully checked.

Hired labourers at these times can earn enough to feed their families. Perhaps a third, sometimes a half, of these come from Bundelkand and the hilly parts of Saugor, the rest are villagers. They are mostly paid in kind, and what is given is not counted in reckoning the gains of the season. It is from what is shown on his threshing-floor that the produce per acre is deduced by the official and the harvest returns by the cultivator. It is still more difficult to calculate his other expenses. Little rice or sugar is produced. These he must purchase at from 5 to 15 rupees, and salt for his family and cattle cost about five rupees a year. He smokes tobacco if he can get it. Fuel is never a heavy item.

The women of the family likely come provided with a many years' store of clothing on their wedding, but even these may have been got through or succumbed to white ants. For the coarser cotton clothing, it is

the custom where cotton is grown to have, at a small charge, so many seers worked up in the village, if not in the house. Then there are little contributions to the village temple, to the patwarri and the kotwal, to the baid and the midwife, the barber and the cobbler, the fisherman and the scavenger, the idiot and hunchback, and the yogi and byragi, whom the cessation of the rains has let loose from the city. Then, too, there is the great fair at Rangir or Garhakota, and the annual pilgrimage to the Nerbudda,* if the women of the family have any influence. The offering may be only a handful of grain, but the long journey "of many axes" would be thought an extravagant one in any other country. At least a quarter of the population of the district attend each of these annual fairs.

Mr. Imrie remarks that it would be most difficult to give exactly the income and expenditure of a cultivator who keeps no reckoning of the many small payments he makes and expenses he may incur or of the days for which he gives wages. He sows what he thinks will be the best crop, and he works as the weather allows him, and his expenditure must vary with the weather as his crops do. It never enters his imagination that a poor cotton crop may pay him better than a good crop of joár; or, though one crop sown with another† may shield from blight or frost in January, it may be better policy to keep them apart. The weather is his dictator, and not any thought of a future market price.

Cotton is becoming the most important kharif crop, and a failure of the joár and rice is becoming of less importance.

In conclusion, Mr. Imrie observes that though he considers 80 per cent. of the cultivators to be in debt, and something less than 30 per cent. to an extent exceeding their yearly income, he would put the average indebtedness at less than half the yearly gross returns of their lands. The general indebtedness may be on the increase, but not rapidly. While the cultivators hold their fields, they live in the usual simple way, supplied by their malguzárs with grain when their own store is exhausted. A season of drought increases their debts and reduces many to the condition of labourers, and their indebtedness keeps them from expending money in clothes‡ and jewels. But generally their condition is far from wretched, and they are as apathetically contented as need be.

Mr. Imrie has given the result of his inquiry in the cases of 19 ryots, and has taken great trouble in the matter; but it seems of no use for me to tabulate these results, as the details of returns of income and expenditure are not reliable or are not clear.

Regarding the debts owed by these men the following particulars are of some value:—

- A. owes Rs. 250 to a creditor, and pays interest at 24 per cent. The debt was contracted some 10 or 12 years ago on account of marriage expenses. It has varied in amount from Rs. 100 to 400.
- B. borrowed Rs. 50, two years ago, to meet the expense of a marriage. He has since paid it off.
- C. owes Rs. 100 or Rs. 125 bearing interest at 24 per cent. Last year the debt was only Rs. 75, and is due to a bad harvest.
- D. some six or seven years ago borrowed Rs. 40 for marriage expenses. It has now reached Rs. 150, bearing interest at 24 per cent.
- E. owes Rs. 100 to the lumbardars of his village; the cause of incurring the debt is unknown.

* I have frequently noticed the marked preponderance of the people from Saugor, Damoh, Jubbulpore, and Narsinghpur, passing through Bilaspur to or from a pilgrimage to Jaggernath at Pooree.

† Mixed crops on the same land.

‡ The people in Damoh, and probably in Saugor, are somewhat extravagant in the matter of dress. In Damoh it seems to be a proverb that the Lodhi, one of the most numerous castes, "will put on his back what ought to be put in his belly."

F. owes Rs. 200 on a very old account, increased by two marriages.

G., owing to marriage expenses, owes Rs. 100.

H. owes Rs. 40, borrowed for the purchase of bullocks.

J. owes Rs. 200 on an old account, which is being cleared off.

K. owes Rs. 12, borrowed on account of a bad harvest.

L., owing to two bad harvests, had to borrow Rs. 350. One man is putting by his savings to provide for the marriage of his daughters.

One employs his savings by making petty loans. Others are increasing their live-stock.

CHAP. I. QN. 2.

CENTRAL
PROVINCES.

Mr. Nicholls.

Wasadeo Ballal Kher takes the case of a man owning four plough bullocks, being a holder of land on privileged tenure and as tenant-at-will in equal quantities, having a wife and three children, besides two relations or dependents. He would farm about 15 acres. The two pairs of bullocks are worked alternately and grazed on or near the fields. For two months or more they are used in bringing fuel, timber, grass, and fencing materials from the jungles. They have to trample out the corn on the threshing floor. They rest about a month in the year. Besides grass, they have the chaff, about 100 seers of teora and about two rupees' worth of salt. They should last in vigour five years. A pair cost from 35 to 40 rupees. A well-to-do cultivator would have half a dozen cows, enough to give a new pair of bullocks every second year. They would pay for their keep without trenching on the produce of his fields. The typical cultivator employs hired labour only at harvest time, which is remunerated in kind. So many sheaves become the right of the labourer. These are threshed on the employer's threshing floor, and he is bound to see that each man gets not less grain than two seers of grain a day. If the weather be unsettled he may have to offer so much as four seers wage.

Wasadeo
Ballal Kher.

Mr. Wasadeo Bullal Kher gives the following out-turn factors, which are probably in most cases very far below the mark:—

Wheat	-	3½ fold.	
Teora	-		Urad -
Masur	-		Jowari -
Batera	-		Kodo -
Linseed	-	4 fold.	Kutki -
Rice	-		Sama -
Cotton	-		
Gram	-		

But on account of the husks of rice, kodo, kutki, and sama, one-half of this will represent the food return. Apparently he reckons the food out-turn of 15 acres at 24 khandis of 140 seers each. This again seems to me under-estimated. He raises his own tobacco, chillies, and vegetables, of which crops also he sells a part.

For his own consumption he gives over a portion of the oil seeds he raises to the oil-presser. If the Teli keeps the oil cake he charges only ¼ anna on each seer of oil. If the cultivator takes back the oil cake he charges ½ anna per seer.

The 24 khandis of grain are thus disposed of:—

Seed	-	Khandis.
Kotwal, smith, carpenter, barber, washerman each	-	6
28 seers of grain	-	1
Food of seven persons at ½ seer a day	-	9
	-	16
Total	-	16
To the 8 khandis surplus, at Rs. 5 a khandi =	-	Rs. 40
Add Rs. 5 for cotton sold, Rs. 5 for vegetables, &c.,	-	10
Total	-	50

CHAP. I. QN. 9.

CENTRAL
PROVINCES.*Mr. Nicholls.*

EXPENDITURE.		R. a. p.	
Rent at Re. 1 an acre for occupancy tenure land, and 1½ for other land	-	16	12 0
Cesses and Patwaris fees	-	1	4 0
Gur -	-	2	0 0
Salt -	-	2	0 0
Spices, &c.	-	5	9 0
Clothing at Rs. 3 8 0 for each adult and Re. 1 each child	-	17	0 0
Total		42	0 0

Leaving a balance of Rs. 8.

Now and then a pair of bullocks past their prime come to be sold.

It seems that Wasadeo Bullall Kher, like Mr. Imrie, regards the grain saved after all expenses of

cultivation and harvesting have been deducted as income. The balance saved, if it is not devoted to the liquidation of debt, is turned into ornaments. The home consumption of grain is augmented by fruits, roots, and other minor forest produce, or raised in the "bári." "But the saving of cereals may be left out of the account as a set-off against the additional expenditure of occasional festivals and dinner parties on a small scale." For meeting the costs of marriage ceremonies or the deficiencies of bad years, the ryot must trust to the more bountiful harvests of exceptional years. If he wishes to increase his scale of operations his first idea is to take more land under cultivation; secondly, to employ more labour; lastly, to raise some special crop, such as sugar-cane, which requires extra care besides the additional cost of irrigation.

BERAR.

*Major
Szczepanski.*

When the American cotton failed, and the value of Berar cotton rose so wonderfully, a great change occurred in the status of the agriculturists. Much more money was expended on food, clothing, and other necessities. Although the profit from cotton has very much decreased the expenditure has not decreased in the same proportion, and consequently many of these people are in debt. Those with any capital thrive well enough, but the others are entirely dependent on the saucars; and when this is once the case there is little chance of amassing capital. The produce of the land is made over to the saucar, who supports the ryots by advances at high rates of interest; and then it is very rare that they can extricate themselves. They know

BERAR.

nothing of accounts, and are entirely at the mercy of the saucars. It is calculated that the saucars, what with high rates of interest and fraudulent accounts, double in two years the capital employed. There is no doubt that these men are necessary to the ryots, who, indeed, could not do without them; but the present indebted and helpless condition of the ryots will continue until they are protected by usury laws.

It is difficult to illustrate what has been recorded by examples, because the ryots keep no accounts of income and expenditure or of their dealings with the saucar, who, on his part, would not disclose the actual state of affairs. About one-half of the agriculturists are believed to be in debt.

*Sri Krishna
Narhar.*

The population directly engaged in the cultivation of the land is composed of Kunbi, Máli, Bári, Rajputs, and Mussulmans, &c. The Kunbi exceeds in number the rest by many times.

Ryotwari system prevails in Berar as in the Madras and Bombay Presidencies; the agriculturist, therefore, possesses only right of occupancy, which, however, is declared to be a transferable and heritable property, and the occupant is not deprived of it so long as he continues to pay the assessment due upon his land, the extent of possession of which varies in quantity in each case. The land is seldom or never set apart for grass, and is invariably brought under tillage. He supports his live stock with the stocks of joari and husks of grain, as well as upon grass of fields set apart for free pasturage, that of unarable land sold by public auction, and that of the forests to which they are exported during the season they are not required for field work.

Besides his engagement as tenant directly with Government he often enters into contract as a sub-tenant with those Government tenants, such as Brahmans, Rajputs, Marwadas, and well-to-do Kunbis, who have land in their names, but who are not immediately its cultivators. The consideration for such land is of two kinds; either payment in money, which exceeds by many times the Government demand, or equal distribution of produce between himself and the Government tenant, who pays the land revenue, or, under the terms of the contract, burdens the sub-tenant with it. An example of the one may be found in Chandrabhan of Mouza Gowlkhera in the Ellichpur taluka, in the statement alluded to. The 36 acres of land against his name have been obtained by him for Rs. 215, the ordinary land revenue of which does not exceed Rs. 40. The other mode of consideration is called the batai system, which in many respects resembles the metayer system in Europe. The high prices of grain since the visitation of the Madras and

Bombay Presidencies by famine, and that of cotton since the failure of the American crops, raised the value of the land, which before these events had no price, for it was frequently resigned by the cultivator, and a number of fields in each village remained uncultivated. Never since the first deficiency of cotton in America has the price of that article in this part of India been what it was before, viz., Rs. 8 per bale. It has been so high as Rs. 125, and not lower than Rs. 20. The demand for the land has increased to such an extent that every waste field has been taken up. Part of the large block considered as unarable by the Survey Department has also been cultivated, and, if Government had permitted, the land set aside for free pasturage would have been taken up.

The family of the agriculturist is commonly undivided, and consists of his parents, brothers, his and their wives and children, &c. The members are never a burden to him, and contribute by their labour to the cost of their maintenance; they work in their own fields, and for hire in the fields of others. Females who do not appear in public, and who are unfit for work in the field from old age, &c. gin, or spin cotton at home.

Notwithstanding his indolence and want of exertion, as I shall show hereafter, the agriculturist, by the fertility of the soil, is able to raise sufficient amount of food-grain and other produce, as detailed separately in each case in the statement, on an average in a year for his family consumption, and to buy with a part of it things which his land does not produce, and which are necessary. What has been shown in the statement is not the only kinds of produce the cultivator raises: hemp, safflower, oil-seeds of different varieties and grain are also produced. The amount of revenue he pays varies with the quantity and quality of the land.

The expenses he incurs in hired labour are somewhat more than what it would be had he been industrious. He has very little active spirit in him, and

he is more inclined to rest in comfort than to work. He would never set out to work in the field before 11 a.m., and the members of his family and the labourers follow his example. They reach the field a little before mid-day, and leave it so early as to be able to return to their homes before dusk; the time therefore of the labour is limited with reference to the distance of the field from the village. Though the work is done for half a day, the whole day's wages are claimed and paid. The argument is that this is the custom in Berar.

If the agriculturist, after the example of his brother in Khandesh, would attend the field with the members of his family in proper time, a great reduction would be effected in the amount of expenses. He has become so indolent, specially since the lucky days of cotton, that he often employs a labourer in his stead and stays himself at home an unproductive consumer.

The expenses in hired labour shown in the statement are only those which he incurs in the shape of money; those he incurs in kind cannot be shown, for he takes into account the balance of the produce which he carries home after paying off the labourers, the village servants, the smith, and the carpenter, &c., who render him service during the year without charging for it or a portion of it, and which only has been entered in the statement.

The labourer employed annually is both directly about the things produced and in operation preparatory to their production. The natural advantage, the peculiarly good quality of the land here does not require the same preparatory operations every year. The ploughing, which is the most expensive of all the processes, is necessary only once in 12 or, in some instances, in 20 years. Harrowing is all that is essential annually to smooth the land. The agriculturist is not always in the position of carrying on this easy operation with his own establishment, and often has recourse to hired labour. In many villages the practice of remunerating labour with labour is obtained, and he works in the field of him who has worked in his field. Four men and three pairs of bullocks are requisite for a plough here, unlike the custom in Berar, Balaghat, Buldana, and Basim, where one man drives three pairs of bullocks.

Bullocks here are trained both for cart and plough, and are more governable, consequent on the nose-string, than the bullocks in Balaghat, where they are only trained for the plough and are free from the nose-string.

The agriculturist's annual expenses in purchases of necessities which he cannot produce on his land, though moderate, are greater than those of his brother in Khandesh. His ordinary food is simple: joar bread, tur, mung, urad, or masur dall, and a vegetable are all that he receives daily for his dinner. His breakfast is bread, which he eats with onion, garlic, salt, chilly, oil, or chatni. His food differs on holidays, on which occasions he eats wheat bread, tur, dall, ghee, sugar, and vegetable, &c.

His dress is respectable: turban, dhoti or wearing cloth, angocha or body cloth, angarkha or coat, and shoes, are his necessary apparel. Angarkha, however, is worn on holidays, or on occasions of appearing in society, in court, &c. Berar is much improved in point of dress as compared with Khandesh, Poona, Sholapur, and Pandharpur, &c., where the set of dress of an agriculturist consists of a "lungoti" and a blanket; the former is not even known here to the boys or the lowest Hindu—the Dhed.

He bathes every day, and is superstitious. He does not drink, though drinking does not excommunicate him from caste or society, and eats flesh on certain occasions, which are not more than two or three in the year. He is fond of tobacco, which he masticates with betel, and carries about him a bag divided into several portions, each of which contains different stuff of which the betel is composed.

Physically he is neither so strong nor so tall as his brother in Khandesh. He is of middle stature, brown complexion, dull and slow in his work, and appears in

consequence of his peculiarity of dress more like a mahajan than a cultivator. One who has visited Berar for the first time from Khandesh, would take him for the one, rather than for the other.

The kind of house he lives in has mud walls covered with grass, called chupper, or a flat roof, called dhaba. It is limited in space, and is seldom divided into one or two rooms. It is kept clean, and has always one or two out-houses used as cattle sheds. The arrangement within is not at all such as would please a visitor. One would see nothing but litter of clothes and utensils, &c., about the whole space.

He possesses the quantity of cattle or other live stock according as the village he lives in has or has not the advantages of the hills upon which the grass and the fuel grow. He whose village is at the foot of the ghaut generally possesses a larger number of them than he who lives at a distance. When he has no field work and his pressed for money, he employs himself in bringing in fuel upon his cart for sale, and during the non-working season keeps his cattle upon the hills, where grass is in abundance and accessible at a nominal price. He also carries the produce of his land, and that of others, for hire on his cart to the nearest market. He is very fond of going in a cart even if the village he has to visit is close.

Buffaloes and cows, whose number increases annually, yield their owner milk. The females are expert in the management of the dairy, and amply supply the nearest weekly bazaar with butter.

The other property the agriculturist possesses consists of carts, gold and silver ornaments. The cart is neither well fitted for conveying people nor property. Its construction is singularly of the worst kind. The wheels are low and have narrow tires. The people have begun to distinguish the difference between Berar and Khandesh carts, which are better constructed and better suited for both the purposes, and are importing them into Berar.

Gold ornaments are composed of nose-ring and ear-rings for females, finger-rings and ear-ring for males. Silver ornaments consist of necklace, bracelets, armlets, and ankle rings for the females, and a bangle and waist-band for the males.

The agriculturist's stock of grain is generally sufficiently large to subsist him and his family until he reaps his harvest. This stock is not, however, in every instance the result of saving, but of withholding repayment of a part of his debts.

The instances of accumulation of surplus income or of lending money are very few. The agriculturist spends on marriage and other ceremonies not only the surplus income, but all that he could obtain on credit. On ceremonies preliminary to the marriage he spends much more now than what he used to some years ago for the marriage itself.

His debts vary according to his circumstances, which are too many to be enumerated: his large family, the natural reverses, deaths, marriages, &c. They are, however, not often beyond his means of liquidation if the creditor has patience and allows him time to do so by instalments.

The debts are commonly due to his improvidence, and the unfair dealing with him of his creditor. The unfavourable circumstances in America and the crisis in India which raised the prices of the produce of the land, improved his condition, but not his intelligence and foresight. With improved condition, he coveted the comfort and luxury of the higher classes of the people whose manners and customs he imitated during marriages, and in place of ten spent a hundred. Being unaccustomed to purchase articles of luxury, the dealers in them took advantage of his ignorance and sold them to him for prices twice or three times the amount of their value. He acquired an emulative spirit, and desired to gain superiority over others in the matter of expenditure in marriages. He thus exhausted all his resources, and became a dependent upon the money-lender who became his capitalist, without whose assistance he could do nothing.

CHAP. I. QN. 9.

BERAR.

Sri Krishna
Narhar.

CHAP. I. QN. 9.

BERAR.
Sri Krishna
Narhar.

The wholesale cultivation of the land and the high prices of the produce raised the prices of labour, and the demand for money the rate of interest, and, what amounts to cheating, introduced a practice of paying less consideration than that stated in the bond. For every hundred in the bond the consideration has been Rs. 82 or 85, or less. The circumstances in America have changed and the price of cotton is reduced, but the ostentatious habit of the cultivator and the usurious practice of the money-lender remained unchanged, and are still continued. The pressing need which obliged the agriculturist to give his passive acquiescence to the usury practised upon him encouraged the money-lender to advance a step further. He untimely demands liquidation of his debts, and compels the debtor to sell to him the produce of his land before it is raised at a low rate, to be delivered at the harvest; and if he fails to fulfil the contract debits him with the prices at the rates, which are always high, prevalent in the market. He then receives a bond for the whole amount, or the debtor's acknowledgment of the accounts in his books, by causing him to affix a stamp thereto, and

thus secures his interest against the contention of the debtor.

The combination of all these facts, which have been originated by the improvidence of the agriculturist, does not place it in his power to escape from the money-lender's grasp at his will, if he once falls into it. The result of this is that the original cultivator of the soil is day by day losing his hold, and his place is being taken up by the Marwadi and the other classes of money-lenders. Government, being alive to the interest of the agriculturist, has withdrawn the power from the civil court of sanctioning the sale of the land in execution of decrees, and has divided it between itself and the Commissioner, according as the property is ancestral or self-acquired respectively, and I often see that the sanction for sale has been refused by these authorities; but this measure has not proved a success, for by private arrangement the land is being transferred from the owner to the money-lender.

I believe 75 per cent. of the agriculturists of this district to be in debt, and that their average indebtedness is four times the average of their yearly income.

Mr. W. B.
Jones.

EXTRACT from the REVENUE REPORT for 1877-78.

Economic position of the Agricultural Classes, and transfers of Agricultural Holdings.

The first subject of this chapter is one regarding which there is happily at present but little necessity to say much. The Berar cultivator is probably as well-to-do as any man of his class in this part of India, and, thanks to our almost perfect system of tenure and settlement, does not appear to go down in the world as cultivation advances and the value of land increases, as all but the privileged members of his class are apt to do where the *malguzari* system prevails.

The Deputy Commissioner, Bassim, remarks that the extent of land available to cultivators enables them at present to set even saucars at defiance; for if pressed too much, they can move off to other villages and saucars; but he apprehends that, as cultivation increases, the cultivator will be more and more at the mercy of the banker. There is no doubt something in what Captain Bullock states; but, as far as I am aware, there is no proof that what he apprehends is actually happening. I have never heard that the cultivators of Akola, where cultivation has almost reached its utmost limit, are worse off than men of this class elsewhere; and statement L. certainly lends no countenance to Captain Bullock's theory. The figures for Akola are somewhat large; but the district and the number of occupied fields and the value of land are high also.

It is, in fact, one of the distinguishing merits of the Bombay system of land tenure and settlement that under it the cultivator is far less *ad scriptus glebe* than he is under the *malguzari* system.

When circumstances turn him out of one village, the world is all before him where to choose, and he has not to make terms with any proprietary body, or conciliate any powerful landowner. The State offers him land in all its districts; and there can be no doubt that the facilities which a Berar cultivator has for transferring himself where he pleases is an important element in his prosperity, and a great economical advantage besides.

Comparing Berar with the Nagpur province, I have remarked that *pátels* here are much less frequently the village bankers than *malguzars* are there. The fact, if true, has its unfavourable as well as its favourable aspects; but it is no doubt the result of the difference in the system of tenure in the two Provinces. The *pátel* here is less impelled towards banking than the *malguzar* there, because his office is not permanent in his own family, and he cannot aid his banking operations by the despotic power which a *malguzar*

wields over his tenants. It has also to be admitted that the *pátel* is a less wealthy person than the *malguzar*, and is therefore less able to lend.

It has already been stated in Chapter I. of this report that the fine cotton crop, and generally fair *joar* crop, of the present year, have, combined with high prices, brought a great deal of money into the Province and assisted (as is believed) in reducing agricultural indebtedness. The statement now submitted confirms this favourable view. Considering the number of decrees constantly being given and now in force, the number of cases in which the sale of land is applied for is surprisingly few, and the number in which it was actually sold perfectly insignificant.

I have even come to doubt whether the restrictions which we place on the sale of land are beneficial. When in the Central Provinces I advocated such restrictions, and were I there now should do so again. But in Berar I find all the arguments which I have been in the habit of urging in the Central Provinces in favour of restriction cut from under my feet. There is no political danger here in unrestricted sale, and much economic advantage. A *malguzar* in the Central Provinces who has lost his village is ruined, but the Berar cultivator who loses his field can start again in another as soon as he pleases. A discretionary power which, like that in question, does not (at least such is my experience) admit of being exercised on well-known and recognised principles, is by that very fact condemned. If the refusal to sell were of much use to the judgment debtor there would be some excuse for refusing, but we know that even this justification is wanting and that the judgment creditor can, notwithstanding refusal, make the field quite valueless to the judgment debtor. My view, then, is that, while the uncertainty which the discretionary power produces tends to diminish the credit of every *kunbi* in Berar, and is therefore a grave economic evil, the cases in which the power can be exercised with fairness are very few, and those in which it can be exercised with any advantage to the judgment debtor still fewer; and that its exercise should now be limited to a few clearly-defined and selected cases. The matter would, of course, need to be thoroughly discussed; but some Deputy Commissioners I know think as I do. The principle I now go on is to sanction every application that comes before me, unless there are clear reasons for refusing to sanction.

The prices realised at sales by decree of court were, considering that in numerous cases there were liens on the land, quite as good as I should have expected. The smallness of the prices realised in sales for arrears of revenue has been already explained.

If the Berar agriculturist's condition was to be inferred from the income he ostensibly derives in comparison with the outlay he is apparently put to, the conclusion would be that he was literally rolling in accumulated wealth hoarded with the most miserly intent, for his person and belongings, his habitation and his wants to superficial view betoken most miserably limited expenditure. But if inquiry were directed beyond the domestic thresholds of these people, it would soon be discovered that very far from effecting hidden hoards of gain they really live in the most precarious manner, that their income in most cases meets, and barely meets, their necessities, and while of them a favoured few may have enough and to spare, their number is more than counterbalanced by those who really have not a sufficiency to meet their most ordinary wants, and whose state is practically an endless bondage of indebtedness.

Before proceeding further, a point of obvious inquiry merits notice. It has to be admitted that, judged by the difference of prices, the income of the Berar agriculturist should have immensely increased over what it was 20 years ago. That he has not undergone a corresponding improvement in his condition is a fact sufficiently apparent to need explanation, and this explanation is contained in the following causes:—

(1.) Although the rates at which field produce is marketably disposable are now more favourable in the ratio of 1 to 5 than they were 20 years back, the producing capacity of land in Berar has been diminished in an almost equal proportion. The rapid succession on which crop succeeds crop in the present day was not known in the bygone period in reference, and field land has therefore undergone an exhaustion of its fertile elements which the cultivator, in his constant need of means and his consequent avarice, has not been enabled to supply by the agricultural expedients which would have been possible of application were the soil given a period of rest and recuperation. Such periods of rest were of frequent intervals when the land was not surveyed nor measured, and portions of it set apart to cultivators, who used to take for their use as much land as they pleased for a nominal rent, thus enabling themselves to allow rest alternately to portions of the land; whereas now it is different; all land has been surveyed, measured, and duly apportioned between cultivators, who cannot now take an inch more than is allotted to them, and try to realize out of it as much crop as they can to defray Government demand, as also to satisfy their avarice, which has considerably increased on account of high prices.

(2.) The cultivator is now put to expenses which in former times he did not know. His pecuniary wants are so pressing that often the whole produce of a crop is disposed of by him without provision being made from it for his own subsistence, and very often without his even reserving from it a sufficiency of seed grain for future sowing. He now pays more for his cattle than he did of yore, and he can no longer fell a tree from any place he likes to provide him with a shaft for his plough, or a yoke for his oxen. He has now practically to expend coin where before he needed only to labour, and the grass with which he annually thatches his hut has now to be bought, and not merely cut and carried as it used to be.

(3.) The manure the cultivator now uses has to be paid for by him both practically and dearly. The days when large areas of waste lands adjoined villages in Berar and afforded free and abundant pasture to village cattle have now departed, and in the present time the cultivator has to either pay the possessors of pasture lands for the privilege of grazing his cattle on them or to set apart a portion of his own land for the purpose—an alternative which represents loss on his part to the extent of the value of the crops that might have been raised on such land and the amount of revenue that has to be paid for it all the same. Thus the difficulties attending the keeping and rearing of large herds of cattle by the Berar agriculturist have increased so as to limit the number of head

he now possesses to the actual requirements of tillage, and in this way the supply of the only description of manure used in Berar has been, in the cases of the mass of cultivators, so reduced as to be altogether insufficient to meet the demands of the soil for nourishment.

The above are material causes which have tended to impoverish the Berar cultivator by reducing his income. There are, besides, other causes of habit and condition which co-operate with these in keeping him in a state, as regards worldly means, not much, if at all, in advance of the original condition of not only himself but his forefathers. In a ready market for his produce he has acquired facilities for coming by ready money at frequent intervals, the possession of which has tempted him towards luxuries and extravagances which his fathers never dreamed of. The increase of trade and commercial prosperity has brought the agriculturist in contact with people whose ways in some respects he has been apt to imitate at the expense of his purse. He has acquired habits of laziness and indolence which keep him at home in a Bombay or Manchester "dhoty," when his father would have been out in his fields tending his crops, scantily clad, but with this further difference that while the father's *jarness* were well filled the son's are empty, and that while the father never owed man a pie the son has made frequent acquaintance of local law courts and law agents in the capacity of both plaintiff and defendant. These are broad assertions, but the following details of facts present to both the recollection and the experience of Berar officers will amply substantiate them.

As regards the unwillingness of the cultivator of the present day to personal labour, a modified exception may be made in the case of *malis*, *baris*, and *pajnis*; the rest of the different agricultural classes consider it derogatory to work with their hands, and employ labour instead until reduced to the very last stage of indigence and want. This disinclination is participated in by the entire household, and where mothers worked, and worked hard, weeding and gathering crops, their daughters employ themselves simply in the performance of domestic duties.

The extravagance of the Berar agriculturist is to be seen in his superfluous belongings. A cultivator of these times is seldom without his special *sowari* cart, his pony, and his buffalo; these are pure luxuries, perfectly dispensable; they do not contribute towards any agricultural ends, and they represent sources of primary outlay and continuous expense; but the penalties of debt and impoverishment will not induce their possessors to forego them. The convenience they afford him is small, but the conceit they enable him to indulge in is a great object, which to his mind and limited vision quite justifies equivalent sacrifices on his part. Extravagance, misplaced as it is in a class of persons whose frugality is generally above that of any other class, simply because it is an absolute necessity to comfortable rural existence, is an evil much aggravated in the instance of the Berar cultivator by the most downright improvidence. In every caste ceremony he recklessly undertakes the most ruinous expenses, not always indispensably necessary, and as regards the ceremony of marriage, he is here to be seen in his most spendthrift mood. Guests are invited from some times a hundred miles away. They come down in cartloads; their journeying expenses are all paid, and for days together they and their cattle are fed and treated after the most lavish fashion. Institutions as "*nautch*" girls are an indispensable adjunct, not because the extravagance can be indulged in by reason of ample means, but because it must be committed for appearance sake. In the neighbouring Presidency of Bombay a marked contrast might be found in the manner in which the agricultural communities conduct and manage their marriages. There also is a tendency to considerable extravagance, but it is well tinged with providence and forethought in this much, that when in the Satara, Nuggur, or Poona districts a cultivator gives or receives in

CHAP. I. QN. 9.

BERAR.

Mr. Bahmanji Jamaji.

CHAP. I. QN. 9.

BERAR.

Mr. Bahmanji
Jamasji.

marriage one half of his ceremonial expenses takes the form of presents of jewels—the most favourite Indian method of saving money. The all-absorbing feeling in Berar is to present an affluent outward appearance, which if not possible from means at hand must be effected by indebtedness. Superfluous caste ceremonies not known elsewhere have grown and do now flourish amongst the population of Berar, and these are instituted on the smallest pretexts; thus, the arrival at maturity of a girl entails rejoicings and feastings akin almost to the ceremony of marriage.

The tenacity with which the Beraree will prosecute a grudge against his neighbour, or press a claim for anything he considers obtainable, is another prolific cause of his being usually the possessor of very limited means. These disputes are generally confined to *mirasdars* and *watandars* of land whose class is very extensive, and who are principally fond of, first their land, and, secondly, their "*watan*." Fortunes are squandered, and want absolutely invited to overthrow a rival, to substantiate a claim, or to revenge a wrong. The Beraree, while he never forgets or forgives, will hope, and hoping, expect the most impossible things. He will use the means he may have as instruments of attainment, retaliation, or revenge without the smallest regard of his present state or his future prospects. Instances like the following are of frequent occurrence. Two brothers will conceive a claim to a certain acre of what they consider ancestral land. They have both of them much other land, but an especial fancy for this acre takes hold of them, a claim and counter-claim is generated. Proceedings are launched with the declaration on the part of each individual that he will press for possession even to Her Majesty's Privy Council, in village parlance "*Nandanlugoo*," and each will reduce himself from comparative affluence to absolute beggary in the contention for the possession of this coveted and charmed, albeit miserable acre of land. Similarly, the origin of a grudge or dispute is often most trivial and contemptible; for instance, in Berar there exists a practice during weddings of presenting as a mark of especial consideration a "*Beeda*" (a couple of "*pan*" leaves rolled together with a few pieces of nut, &c.,) to the head man of the village, and of marking him on the forehead with a "*Tilluck*" generally a dot of turmeric. Two brothers will enter into competition for this very empty distinction, and will squander their all in contending their rival claims to it. It would be, perhaps, interesting and instructive here to proceed to details, and to give an instance exemplifying the manner in which the ordinary agriculturist impoverishes himself to a greater degree in his pursuit of an indefeasible end. Having generated in his mind a claim or a process of retaliation or any other cause, he thus furnishes himself with means for carrying it to fancied accomplishment. He happens to have land paying a revenue of Rs. 102-9-0 to Government, and requires immediately, in March 1853, a sum of Rs. 100. He has recourse in this situation to a "*sowkar*" from whom he receives Rs. 95. In return for this he executes a bond for Rs. 95, payable on the reaping of next "*kharif*" harvest, i.e., November of the same year, with interest at 2 per cent. per mensem, conditioning in default to pay an excess rate of interest to be calculated at Rs. 3-2-0 per cent. per mensem. For the moiety of Rs. 50 he enters into legal arrangement to deliver by February of 1854 five maunds of wheat and a kandy of gram, and in further default to deliver the same quantity, with 50 per cent. added, or the value of the whole at bazaar rates at some other date. Now, reading between the above lines it will be evident to anyone acquainted with normal agricultural conditions that as the "*kharif*" crop is never stored before the end of December, and the "*rabi*" before the end of February or the early part of March, that the contracting parties in the above transaction have agreed to, and accepted, conditions simply impossible of fulfilment, actuated to do so on the one side, the creditor, by prospective quadrupled returns; and on the other, debtor, by fancied or real want. On the

date of the first payment becoming due, the sowkar demands liquidation; the borrower has not the money to meet the demand, nor has he any produce equivalent in value to its extent; he therefore temporizes, and ultimately replaces the original bond of Rs. 50 with another of Rs. 65, in which he conditions to deliver in the month of *Magh*, i.e., February, two kandies of cotton at Rs. 32-8 each, albeit the selling rate of cotton at the time of effecting this agreement is Rs. 40 per kandy. It is further stipulated and agreed to, that in the event of failure to transfer the two kandies of cotton above-mentioned, payment shall be made in coin calculated at the selling rate of the staple at the time of failure. Now the total receipts of the borrower in the form of *kharif* field produce, from the harvesting of which he has to meet the obligations above incurred, is two kandies of cotton and six kandies of jowari. The two kandies of cotton he sells forthwith at 35 Rs. each, to be enabled to meet the Government revenue, the first instalment of which (Rs. 51-4-6) just then becomes due. The unexpended balance of Rs. 19 he retains for his household expenses. As regards the jowari two kandies are stored for seed, and for grain payments for field labour, the remaining four kandies being reserved for household consumption. Now the Rs. 65 bond falls due, the borrower has no cotton to deliver as agreed; the sowkar is importunate, the borrower cannot meet his wishes, and begs to be allowed to fall back on the alternative already provided for in the bond, and by virtue of which he acknowledges himself to be under a liability of Rs. 100 for two bojas of cotton. It should be remembered here that the selling rate of a boja at this time is only Rs. 45. The second agreement about the delivering of the *rabi* crop is now due; but the crop is not ready, and the borrower is compelled to adopt the alternative in this last agreement also, and to meet the "*dedhi*," i.e., 50 per cent. added, agrees to deliver 11½ maunds of wheat and 2¼ kandies of gram by end of March. In this month he harvests his "*rabi*" crop, which yields a kandy of wheat, 17 maunds of gram, and 3 maunds of "*til*." This he disposes of as follows:—

Of the wheat 12 maunds are kept for household consumption, the remaining 8 maunds being sold for Rs. 40. The *til* is sold for Rs. 12, and this just pays the balance of the Government revenue for the year, viz., Rs. 51-4-6. The 17 maunds of gram the borrower offers to the sowkar who refuses to take it, as it is not the full quantity agreed, i.e., 2¼ kandies. To please the sowkar the borrower again accepts a liability of Rs. 300, made up of Rs. 225, for 2¼ kandies of gram, and Rs. 75 for wheat, and in immediate liquidation pays Rs. 85, received by selling the gram refused by the sowkar, and executes a bond for the balance of Rs. 215. Reviewing the transaction above detailed, it is evident that, for a principal of Rs. 95 actually borrowed, the borrower has, in such a circuitous and mysterious manner, been compelled to pay Rs. 430, of which Rs. 85 are to his credit, the net liability thus amounting to Rs. 345. The transaction is thus continued from year to year, and the poor *kunbi* sold to the sowkar outright. The instance above quoted is between a common *kunbi* and a respectable Marwari. But if I were to point out cases of other money lenders, such as Marwaris, Rajputs, and others dealing with the *kunbi* in every village, it will be seen that instead of Rs. 430 in the instance quoted there would be Rs. 615, and a case recently came before me in which a sum of Rs. 150 only was borrowed, and though the defendant paid this Rs. 150 and more there was a balance of Rs. 160 for which suits were brought. Many such cases occur before me. I would mention here a celebrated money-lender of Nagpur, who goes by the name of "*Bootwala*." This sowkar pays only Rs. 67-8-0 for a Rs. 100 bond, which accounts for the sum as follows:—

Rs. 80 principal, with Rs. 25 added to it as "*sawai*" (i.e., Rs. 25 per cent.) payable by Rs. 4 a month, first instalment as also other charges on account of god Balaji and discount, aggregating in all to

Rs. 32-8-0. In about two years a sum of Rs. 126 is made of the Rs. 67-8-0 originally lent. And when the original debtor, as above, dies, the *sowkar* knows full well that the deceased's liability extends to his assets only, under Act XXVII. of 1867, and that by a suit his interests will be damaged, so he avoids a court, and prevailing upon the four sons and the widow of the deceased by promises, brings them into his clutches by inducing them to execute a fresh bond in their names for the balance due by the deceased. To effect his purpose he lends them a small sum, such as Rs. 5 or Rs. 25, thus showing them that he is very lenient, giving also a further remission of about Rs. 50 from the said balance. He thus leads the sons and the widow to think that he, the *sowkar*, is very kind, and that they should not play tricks with him. In this way the sons and the widow saddle themselves with the deceased's liability. The *sowkar* again commences robbing these wretches as he robbed the deceased, being, in the renewal of the debt, much better off, inasmuch as he has now a hold upon five persons instead of one (the deceased debtor). This transaction expands as each of these sons get sons and deaths occur. But the *sowkar* was able to do as above, on account of the ignorance of the heirs; but when these happen to be clever they drive the *sowkar*

to a court, who, having in his possession a legally executed document, obtains a decree against the deceased's estate (now it is to be seen how this clever heir runs to the *sowkar's* house). In executing this decree (which, suppose is for 1,000 Rs.) two fields belonging to the deceased and worth about Rs. 200 are attached. (It is well known that a Beraree will not see his ancestral lands taken away by others at any cost, for a piece of land valued at Rs. 10 he would spend Rs. 500). After attachment the heir is compelled to go to his *sowkar*, and he goes and executes a bond for his father's debts with whatever interest the *sowkar* was obliged to let off in the suit, aggregating in all to Rs. 1,250, mortgaging at the same time the fields under attachment. But that ignorant man does not see that the Rs. 200 worth of fields will go away in a few days without reducing a pie in the Rs. 1,250. The poor man is thus deceived, and the *sowkar* not only keeps up his debtors either way, namely, avoiding a court, and going to it, but increases their number. I have found by my experience that a third of the cultivators of Berar is in debt in the above manner. I have come to this conclusion by the information I got, and inquiries I made from the tahsildars, and the conversation I had with the cultivators themselves.

CHAP. I. QN. 9.

BERAR.

Mr. Bahmanji
Jamazji.

BOMBAY.

An inquiry into the economic condition of the ryot embraces considerations of the character of the country in respect of its fertility, of its climate, the state of agriculture, the social condition of the people, and their habits and customs. Of these, fertility and climate are elements most variable and uncertain in their nature, being affected by uncontrollable and eccentric influences. Nor are the other considerations less complicated and indefinite in their character. The task proposed, therefore, is somewhat difficult, and the success of the inquiry will depend in a great measure on the quantity and quality of the information available.

It would perhaps facilitate the inquiry if we consider separately, firstly, the ryot's income, and, secondly, his expenses.

It is very difficult to form an exact conception of the ryot's income and resources. If asked, he estimates the value of the grain produced on his land, and of the sugarcane and other garden products if his land admits of such cultivation, and says that is all the income he enjoys. But this does not represent his total receipts; it only forms the most important item of his income. He has other sources of gain, direct and indirect, which materially assist him in the maintenance of his family and his establishment. His land, even when he has no special grass lands, produces grass, by which he is enabled to maintain his cattle. He is even sometimes able to sell grass and thus add to his resources. He produces cucumbers and other vegetables on his ordinary fields, which his wife sells in a neighbouring market. His cattle give him milk, manure, and fuel in the shape of cowdung cakes, and his butter and ghee fetch a good price in the neighbouring town. He is often able to sell young bullocks and buffaloes with great advantage to himself. The karbee (straw) forms a very lucrative source of his income. He is seldom required to employ hired labour, unless he happens to have a very large holding, his wife and children assisting him in the labours of the field. He assists his neighbours, and they are willing to assist him in return. His children look after the cattle, and his women do sundry works, the value of which it is difficult to estimate accurately. When disengaged from his farm, he occasionally employs himself as a cartman or as a labourer, and thus adds to his income. In cotton districts his women are employed in the work of picking cotton, for which they are paid in kind, in proportion to the quantity of work done. They spin the cotton thus obtained and sell the yarn,

the amount realised being expected to provide the family with ordinary clothing.

It will thus be seen that the sources of the ryot's income, though apparently insignificant when separately considered, are so many, that in the aggregate they enable him to realise a sufficient amount for his maintenance. In the statements received, the ryots' incomes are represented to be rather low, and one may at first sight wonder how he is able to maintain his family within an income so narrowly circumscribed. But when the sundry sources of income enumerated above are taken into account, the mystery becomes perfectly explicable.

But it would be unfair if we omit to take an equally comprehensive view of the ryot's expenses. As a general rule he is never required to spend any cash in the purchase of grain for food. In nine cases out of ten he is able to sell his grain products after satisfying the wants of his family. He likewise never buys grass or fuel, but he has to pay for oil and condiments, as also for tobacco for himself and bangles for his wife. His payments are made partly in cash and partly in kind. In almost all the purchases made by his wife the latter mode of payment is resorted to. But it requires to be noticed here that in making payments in grain he is always a loser, though he is never conscious of it. In his eyes grain has comparatively little value, for it is produced in his fields, and half and quarter of a seer of it is nothing to him. The shopkeepers, however, are not so simple and generous, and they always manage to take from his ignorant wife more grain than the value of the goods or other articles which they exchange with her.

His expenses in clothing are regulated by his circumstances. But as a rule his dress is very simple, consisting of a little piece of cloth to hide nakedness, a small turban or rumal as a covering for the head, and a kamblee or a scarf hanging upon his shoulders. Cultivators very seldom use coats or jackets. Their women have each one or two sarees and cholees (bodices), made of very coarse fabric. Their infants are given jackets, but as they grow up and play about in the street, they are generally seen without any clothing on. As he is required to spend cash in procuring his clothing, he generally keeps himself very poorly clothed. His clothing consequently is by no means an index of the quality of the food he uses; for he even uses milk and other simple luxuries at his meals sometimes, though he may be very wretchedly dressed. When he is in pretty easy circumstances, he

BOMBAY.

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CHAP. I. QN. 9.

BOMBAY.

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tries to provide his wife with a holiday dress, which lasts her for about 10 years.

On the occasion of festivals and fairs he uses better food, and spends some cash in buying sweetmeats and toys for his children, when his circumstances permit him to do so. Marriage is perhaps the most costly event in a native family. Even the poorest ryot is required to spend Rs. 25 or 20 at least. The birth of a child also puts him to some expense. Occasionally he has to incur expenses for funeral ceremonies, which vary from Rs. 3 to Rs. 10.

His expenses in agriculture form a very important item also. He has to purchase manure for his fields, and occasionally has to pay for cattle for agricultural purposes. He seldom thinks of constructing a new well as long as he is in straitened circumstances, but if his well requires repairs he cannot neglect them, however poor he may be. He has occasionally to buy a mota or a leather bucket to work his well, and a cart to fetch his manure.

The implements of husbandry have to be oftentimes repaired. It appears from a comparison of the statement appended that a ryot's expenses on agriculture are, roughly speaking, equal to about one-tenth of his land produce.

The above estimate does not include the land assessment and local cess. These latter are equal to about one-eighth of his land produce.

In speaking of a ryot's expenses, it deserves to be mentioned that he is generally hard up for cash, and therefore minimises his expenses where ready payment in cash is necessary. In spending his grain, vegetable, grass, karbee, and other things produced on his lands, he is generally lavish.

When a cultivator is able to save, he lays out his savings in buying bullocks, in providing himself and his family with better clothing, in making small improvements in his dwelling, in drink, in providing ornaments for his wife, in buying a cart, and in constructing a well. His expenses on marriages, births, clothing, &c. keep pace with his prosperity. He often likes to extend his support to his poorer relatives, and to enjoy the luxury of a tat or a conveyance.

Under ordinary circumstances, the ryot is generally able to manage his expenses within his income. But he is somewhat improvident and saves little, though he is often in a condition to do so. When he is required to undertake any extraordinary expenses, such as those for buying cattle suddenly lost, or purchasing a cart, repairing or constructing a well, his savings seldom come up to his requirements. He has then recourse to the village saucar, and this introduces a new element into his affairs. The ryot is simple, ignorant, and improvident; the saucar is clever and calculating, sometimes flattering and sometimes overbearing. In the long run, therefore, the cleverness of the one generally gets the better of the simplicity and ignorance of the other. In plain words, the cultivator is seldom able to get out of the clutches of the village saucar.

We have said above that extraordinary expenses compel the cultivator to go to the house of the village saucar, and as such occasions arise in the lifetime of every cultivator, a large proportion of the cultivating classes is to be found in a state of indebtedness. It appears that about 75 per cent. are in debt, 50 out of them being hopelessly involved, and the debts of the remaining 25 being so moderate as to enable them to retain credit.* The indebtedness of the ryot is readily but vaguely ascribed to heavy assessments demanded by Government, but it would not be too much to state that the ignorance, simplicity, and improvidence of the ryot, and the saucar's high usury, have much to do with it. In many villages it appears that the amount paid by the ryots as interest to the saucars for sums advanced by them is equal to the whole amount of the land revenue recovered by the State. It even exceeds in certain cases. The rates of assessment as a general

rule are fair, with a few exceptions, perhaps, that may be found in some talukas in which revised rates have been introduced. It is probably in the manner of recovering the land revenue that severity is sometimes perceptible. Extraordinary misfortunes often befall individual cultivators, such as destruction of the crop by fire, inundation, mildew, &c.; but practically relaxation is sparingly shown in recovering the assessments, because in good seasons higher rates are not demanded, while inamdars and native darbars show some indulgence under such circumstances. They perceive the ryot's helplessness, and show him a degree of leniency which his condition deserves. The arrears are, however, afterwards recovered when the ryot gets a better crop, and he does not grudge to pay it. But when he is straitened in his means, he finds it a hardship to have to satisfy demands if they are rigorously enforced. He is then compelled to call in the aid of the village saucar, which places him entirely under his power. It is thus to the rigour used by the officials in recovering assessments, and not, as is vaguely supposed, to the rates of assessment levied, that the ryot's indebtedness is to be partially and indirectly ascribed.

There is another reason why the present system of assessment is sometimes found fault with by the ryot. Under the native régime the cess was calculated on lands which were actually under cultivation, the fallow and grass lands being generally excluded, and though the rates used were often high, yet the cultivator submitted to them ungrudgingly. At present, however, he has to pay assessment on all lands in his possession, fallow lands as well as those which he has actually cultivated. As a general rule, lands which bear dry crops, and those situated near the foot of mountains and hills, are cultivated by rotation, intervals of rest being deemed necessary to enable them to recover their usual powers of production, and sometimes to suit the convenience of the landholder. In this manner a large quantity of land remains uncultivated, and yet the cultivator has to pay his assessment indiscriminately for all lands at the rates fixed. The present rates are generally fair, and are in the long run likely to prove beneficial to an intelligent, careful, and provident peasantry. But the sensitiveness of an ignorant ryot to a present grievance, however slight, is somewhat keen, and he is not shrewd enough to discover the advantages of a system to realise which the profits and losses of several years have to be taken into account, and which, moreover, in many cases are rendered almost nugatory owing to his ignorance and improvidence.

For the purposes of a direct reference, a few typical instances of cultivators stating the number of persons in their families, the quantity of land in their possession, the produce of their lands, the assessments, and other important particulars of their economic condition, are given below for some of the districts from which information has been obtained. The value of karbee (straw) is included, but not miscellaneous items.

Belgaum.—Shidappa bin Takappa Terni is an inhabitant of Shirgaum, in the Belgaum collectorate, and has in his possession 119 acres and 22 gunthas of land, which is represented to yield an annual income of Rs. 1,706, the amount of assessment payable being Rs. 111.9.0. His family consists of 24 members, and he has 31 head of cattle. His expenses on agriculture amount to about Rs. 150, and he has to spend about Rs. 351 in purchasing articles which he cannot produce on his lands. His extraordinary expenses amount to about Rs. 100. His estate is worth about Rs. 4,000, and the store of grain about Rs. 500. He is considered to be in well-to-do circumstances.

Balu bin Linggouda, Pátel, is an inhabitant of Danwad, in the same collectorate. His holdings amount to 30 acres and 35 gunthas, which give him an annual income of Rs. 245, while he has to pay in the shape of assessments Rs. 22.5.0. His family consists of 11 members, and he has 7 head of cattle. His expenses on agriculture amount to Rs. 15.10.0, and he spends Rs. 113.8.0 in buying things which cannot be produced on his lands. His estate is worth Rs. 50, and he has no store of grain. His debts are put down at

* The average income of a ryot and his average indebtedness stood in the proportion of 4 to 5.

Rs. 345, and he might be said to be in bad circumstances.

Balgouda Gingouda, Patel, is an inhabitant of Nandgaum, in the Athani taluka, and holds 636 acres and 12 gunthas of land, which yields him an income of Rs. 2,932, while he has to pay Rs. 403 as assessment. His family consists of 20 members, and his cattle are 71. His expenses on agriculture amount to Rs. 480, and he spends Rs. 266 in the purchase of things which he cannot produce on his lands. His estate is worth Rs. 3,400, and his store of grain is worth about Rs. 750. He is in good circumstances.

Balgouda bin Amgouda, Patil, is an inhabitant of Ainapur, a village in the Athani taluka, and has in his possession 168 acres and 8 gunthas of land, which yields him an annual income of Rs. 1,264, while he has to pay Rs. 133.11.0 as assessment. His family consists of 34 members, and he has 31 head of cattle. His expenses on agriculture amount to Rs. 280, and he spends Rs. 389 in purchasing necessities which he cannot produce on his lands. His estate is worth about Rs. 150, and he has no store of grain; his debts are put down at Rs. 1,000, and he is considered to be in middling circumstances.

Basana bin Ningana Siduhal is an inhabitant of Sampgaum, in the Belgaum collectorate, and has 65 acres of land in his possession, which yields him an annual income of Rs. 343, while he has to pay as assessment Rs. 92.7.0. His family consists of 10 members, and he owns 18 head of cattle. His expenses on agriculture amount to Rs. 90, and he spends Rs. 106 in buying necessities which cannot be produced on his lands; while his extraordinary expenses are put down at Rs. 51.9.0. His estate is worth Rs. 1,041, and the store of grain in his possession is worth about Rs. 342. He is represented to be in good circumstances.

Baslinga bin Basana Chawati is an inhabitant of the same village, and holds 10 acres and 13 gunthas of land, which yields him an annual income of Rs. 52.8.0, while he has to pay as assessment Rs. 15.15.0. His family consists of eight members, and he has in his possession five head of cattle. He spends nothing on agriculture, but is required to spend Rs. 129.12.0 in purchasing necessities which he cannot produce on his lands. His estate is worth Rs. 8; he has no grain in store, and his debts are put down at Rs. 200. He is evidently in bad circumstances.

Native States. Kolhapur.—Bapu bin Ambaji Mali is an inhabitant of Shiradwad, in the Ichalkaranji State of the Kolhapur territory. He has in his possession 50 acres and 37 gunthas of land, which yields an annual income of Rs. 875. The assessment on his land is Rs. 122.1.0, while his expenses on agriculture amount to Rs. 210. He has a family consisting of 26 members, and he owns 33 head of cattle. He spends Rs. 421 in purchasing necessities which cannot be produced on his land, while his other expenses are put down at Rs. 62. His estate is worth Rs. 400, and he has a stock of grain valued at Rs. 180. His debts amount to Rs. 1,600, and he is said to be in good circumstances.

Dhondi bin Govinda Mane is an inhabitant of Jakhale, in Peta Panhala of the Kolhapur territory. He

holds 25 acres and 10 gunthas of land, which give an annual income of Rs. 290. He pays Rs. 114.2.0 as assessment, and he spends Rs. 72 on agriculture. His family consists of four members, while the head of cattle in his possession are seven in number. He spends Rs. 26 in purchasing things not grown on his land. His estate is said to be worth Rs. 10, and his debts are put down at Rs. 400. He is represented to be in middling circumstances.

Babaji bin Yesu Kothar is an inhabitant of Sakbari, in the Baura state of the Kolhapur territory. He possesses 3 acres and 30 gunthas of land, which yields him an annual income of Rs. 57. He pays Rs. 26 9 0 in the shape of assessment. His family consists of six members, and he has only one head of cattle. He spends Rs. 19 in purchasing things not grown on his land. His debts are put down at Rs. 100. He is said to be in bad circumstances.

The above instances will suffice. Of the several districts the condition of whose ryots is described above Belgaum, Sattara, and the native state of Kolhapur are blessed with a soil and a climate very favourable for agricultural purposes. They are mostly situated near the Western Ghats, and are intersected with rich valleys and watered with ever running streams. The rainfall in these districts is generally sufficient. The districts of Dharwar, Kaladgi, and a portion of the Belgaum Collectorate and the native states of Miraj, Sangli, Mudhol, Jamkhandi, &c. have a rich black Deccan soil, but the rainfall is here fitful, and the facilities of irrigation therefore uncertain. The districts of Ratnagiri and Kolaba are situated on the coast below the ghats, and generally enjoy a copious rainfall. The monsoons burst here first in the Presidency, but the soil is for the most part rocky and poor. The Kolaba district is not so badly off in this respect as Ratnagiri, but the soil in both is vastly inferior to the districts above the ghats.

These physical peculiarities have differently affected the character of the ryots residing in different districts. The poverty of the soil below the ghats has stimulated the industry of the cultivator, while the fertile plains in Dharwar and other districts have fostered indolence in their occupants. The former is parsimonious, careful, and enterprising, and the Deccan ryot is extravagant, improvident, and sluggish; for the black soil fields with comparatively less labour give plentiful returns to their owners, while the poor ryot below the ghats, notwithstanding his exertions all the year round, is scarcely able to earn a decent subsistence.

There does not appear to exist any striking contrast in the condition of the ryot in a Native State as compared with that of his brother in the British districts, for, owing to long minorities, the territories of native Rajas and chiefs on this side have been managed directly or indirectly by British officers for several years past, and consequently the system of administration has been gradually made to assimilate with that obtaining in the districts directly under the British rule. It is only in those Native States which have long remained under an indigenous administration that materials for an instructive and interesting comparison would be available.

What is the condition of the agricultural population, and if depressed, what is the reason of their depression? Is it a fact that there is no net produce and that the land assessment is a tax on the wages of the ryot's labour? What does a ryot family spend yearly according to its present standard of comfort, and what proportion is this of the gross produce of an average holding? What proportion do the cost of cultivation and the land assessment bear to the same?

The present assessment of land in Bombay is based on a careful study of the past history of each district, what revenue has been demanded, what paid, and with what effect on its prosperity; that is to say, the basis is the rent which the district is found to have paid in past times without retrograding. This rent is

apportioned among and assessed on the fields by an elaborate calculation of the quality and position of the land. For land watered by the rain in the Deccan districts the highest average rate per acre is Rs. 1.1.10, and the lowest 6 annas 8 pies; in Guzerat the highest Rs. 4.3.11, the lowest Rs. 1.3.5. Inferior land is assessed as low as three farthings per acre, and very inferior land is not assessed at all, as being unable to pay any rent. Garden and rice land pay a higher rate. The assessment is thus strictly a rent. The rent is fixed for each field, and it is at the option of the ryot to take up any field or resign it. If an increased extension of cultivation is any test, the Bombay settlement must be pronounced liberal and judicious. But as enlarged cultivation may be due

CHAP. I. QN. 2.

BOMBAY.

Mahadeo
Wasudeo
Barve.

Mr. Peile.

CHAP. I. QN. 9.
BOMBAY.
Mr. Peile.

to increased population, and the peasantry are not in a position to indicate excess in the rents by leaving the fields unlet, it is necessary to have recourse to other criteria.

Private rents form one criterion. The incidence of the Government assessment on land has been ascertained by careful experiments to be less than one-sixth of the gross return on very ordinary cultivation. The new cash rents of the Bhownagar State are about one-third of the gross produce, in some districts more, and yet the state is very flourishing. The talukdars of Ahmedabad, after a few deductions, divide the entire gross produce with their tenants in equal shares, yet they have no difficulty in keeping their tenants. The rule between the khotes of the Concan and their tenants is that the produce rent is not to exceed half the gross produce of rice, yet the khotes retain their tenants. That is to say, about three times the Government assessment may be taken without forcing the tenants to give up the land. The recent careful crop valuations give the value of gross produce in a large number of instances. On a field of wheat in Poona, the Government assessment is 8 annas per acre, the value of the crop is Rs. 28 7 0 per acre, and the private metayer rent would be at least Rs. 12 per acre. In an inferior crop the assessment is Re. 1 4 0 per acre, the value of the crop Rs. 11 per acre, and the private metayer rent would be about Rs. 5 per acre. In rice lands in Canara, the experiments give Rs. 74 8 0, Rs. 62 4 0, Rs. 44 6 0 as the value of the crop per acre on various fields, whereon the assessment is Rs. 2 3 6, Rs. 2 3 6, and Rs. 3 11 0 per acre.

Of course the produce rent varies with the season. But if Rs. 12, Rs. 6, and 0, are taken as the produce in a good, a middling, and a bad season, of an acre assessed at Re. 1, the produce rent on the three years will be about Rs. 8, while the Government assessment will be Rs. 3.

An inspection of the cases of individual ryots collected by Mr. Barvé leads to the conclusion that the assessment is not an oppressive proportion of the ryot's necessary expenditure. Of course good cultivation will make it a much more trifling proportion than bad cultivation. The merest quit-rent will be heavy to an idle and slovenly cultivator. It seems fair to argue on the results of tolerable industry and skill.

It is evident that the present assessments are far less than the produce rents sanctioned by immemorial custom, and that even the last are paid and yet allow a subsistence to the tenants of private proprietors.

It is said that the produce rents are popular because they adjust themselves to bad seasons; the tenant pays when he has wherewith to pay, and not when he has not. This suits the people. On the other hand the customary Indian produce rent keeps inferior lands out of cultivation, and taxes the earnings of superior skill and industry. These are evils. And the advantage of an elastic rent may be secured in case of the Government land revenue, by a moderate use of the plan of suspending collections in bad years, so that the ryot may pay, say 8 annas in a bad year and Re. 1 8 0 in a good year following, in lieu of Re. 1 in each of the two years.

The average production of food grains per acre has sometimes been assumed as Rs. 4 Indian maund, and the value Rs. 7 per acre. But 4 maunds is much below the average production, and, as the result of a number of experiments, it appears that the average value of gross produce (including straw) was, for wheat, in one experiment Rs. 19 per acre, in another Rs. 11, in a third Rs. 27, in a fourth Rs. 15; for joar, in one experiment Rs. 10, in a second Rs. 14; for rice, in one experiment Rs. 36, in another Rs. 27, in a third Rs. 44; for ragi, Rs. 27 per acre. The assessment bears to gross produce in these cases the proportion of $\frac{1}{10}$, $\frac{1}{12}$, $\frac{1}{13}$, $\frac{1}{14}$, $\frac{1}{15}$, $\frac{1}{16}$.

In the instances collected by Mr. Barvé, the average income from land admitted by the British ryots questioned is Rs. 9 per acre, and while the lowest is Rs. 4½, the highest is Rs. 25 per acre.

The expenses of cultivation are also commonly over-estimated. Mr. Stormont, manager of the Government farm in Khandesh, states the amount of seed used at 6 lbs. per acre for bajra, 3 lbs. for joari, 48 lbs. for wheat.

Then as to cash spent for labour. Mr. Barvé's examinees state it at a fraction over 1 rupee per acre on the average. The fact is that the ryot has the labour of his own family and ryots help each other. The expenditure in coin on farm labour in small holdings is very trifling.

If these data are applied to the average Deccan holding of 40 acres consisting of fair dry crop land * assessed at 1 rupee per acre, the result is as follows:—

	Rs.	a.	p.
Gross produce of 40 acres, at Rs. 9 per acre.	360	0	0
Deduct—			
Assessment -	40	0	0
Local cess -	2	8	0
Seed at 6 lbs. per acre = 240 lbs., at 30 lbs. per rupee.	8	0	0
Interest and depreciation on estate of Rs. 215.†	40	0	0
Labour at 1 rupee per acre.	40	0	0
	130	8	0
Balance for ryot's living -	229	0	0

What then does it cost a family of, say, six people to live?

A table prepared by Mr. Barvé from the results of careful observation (printed below) shows that the food of a middle class adult cultivator on full diet costs 2 annas ‡ a day with grain at 32 lbs. per rupee. The food of a labourer costs 1½ annas a day, in the Concan even less. If the family consists of four adults and two children, his outside daily expense is 10 annas, or Rs. 228 for the year for the middle class cultivator, and 8 annas a day or Rs. 180 per annum for the labourer. Scarcity is habitually met by reducing the quantity of food.

The actual transactions, however, may be better represented thus:—

	Lbs.
Gross produce at 5 maunds of 82 lbs. per acre on 40 acres.	16,400
Deduct—	
Seed at 6 lbs. per acre -	240
Food 10 lbs. per diem -	3,650
	3,890
Balance of produce available for sale -	12,510
This is worth at wholesale price, 40 lbs. per rupee -	Rs. a. p. 312 12 0
Deduct—	
Expenditure in cash—	
Assessment -	Rs. a. p. 40 0 0
Local cess -	2 8 0
Labourer -	40 0 0
Replacement of imple-ments, &c.	40 0 0
Purchase of condiments, &c., according to table, at 3 annas 8 pies per diem.	83 10 4
	206 2 4
	106 9 8

* The average dry crop rate is 9 annas.

† The calculation of the Deccan Riots Commission.

‡ Deducting the charge for fuel, which is collected, not bought.

The margin for clothes, ornaments, ceremonies, repayment of debt, is thus Rs. 106.9.8.* The ryot has besides the straw of his grain crop and the grass on the margin of his fields to feed his cattle with or sell. The cattle give him milk, fuel (cowdung), manure, butter, and ghó. The women earn some cotton for picking and spin it into yarn, and the men earn hire as carriers, when not engaged in their fields.

It will be observed that, allowing for bad and good farming and the presence or absence of debt, the above calculation tallies pretty nearly with Mr. Barvé's typical instances, and appears to be a fair statement of a middling ryot's condition in an average year.

It may be thought too favourable to be consistent with the known indebtedness of the peasantry. As to that, the fact seems to be that no one is less familiar with the above calculation than the ryot himself.

The peasant keeps no accounts; all his transactions are in the books of the village saucar and purveyor, into whose store the surplus passes and from whose store supplies are drawn. Grain is credited at a low valuation, and money advanced at high interest. The balance is commonly against the peasant, for every peasant has experienced a year now and then when the margin of surplus was wanting and supplies were obtained on credit. The effect of a fall in prices or a series of bad seasons on the above relations is obvious. The debit balance once started is manipulated by the saucar. At best, few of the peasants ever get a clear view of themselves as independent yeomen possessed of a little capital applicable to improvements; their idea of the connection between the grower and purchaser of produce takes the form of a running loan account. Their minds are never worked upon by the charm of possession, and it is natural that they should be apathetic and unenterprising. Of course there are well-to-do peasants who are not thus enslaved, nor is the system incompatible with the possession by all but the most bankrupt ryots of ornaments which come into use as a resource in time of famine, as was remarkably proved in 1876-77. But the system seems to exist everywhere, and is most

powerful where the soil is poorest and other conditions of cultivation most unfavourable. It is not to be concluded that the ryot is therefore habitually miserable or desperate. It is the state of things to which he and his fathers were born and bred, and the effort to be self-reliant and enterprising would no doubt be to him much more uncomfortable than drifting in the hands of the village factotum.

It is a curious fact, but it is generally agreed that the great rise in prices at the time of the American war (1862-7), which would have emancipated a sagacious and provident peasantry from debt, actually added to the indebtedness of the Deccan ryots, as it inflated their credit and led them into extravagance. Another cause assigned on good authority for their embarrassments is the indifference and thriftlessness caused by the caprice of the rainfall, which gives now a year of great plenty and again a year in which the crop is insufficient to furnish the ryot's food and necessary cash payments.

Unfortunately the assumption of the Bombay Survey Settlement was that the peasant would be found capable of forethought, energy, and self-reliance. He has not proved so, and the experiment has failed. It is now asked whether the boon of heritable and transferable property in the land a ryot holds, so long as he pays the assessment, should not be withdrawn so far as to prohibit the sale of occupancy right for debt.

The heritable and transferable right is the point in which the British ryot differs from the tenant of a Native ruler. The latter pays a much higher assessment, and both are about equally in debt, but the Native ruler would never allow his land to be put up to auction for the benefit of the tenant's creditors. The credit of his ryot is therefore smaller. The ryot is a valuable chattel, and the saucar is not allowed to press the ryot by aid of the more rigorous process of the chief's civil court.

It seems hardly possible for the Government to resume a proprietary right in the land which it has formally ceded to the peasantry. Nor is this measure so unmixedly expedient as to recommend itself strongly, if what is amiss in the ryot's condition can be remedied in any other way. Perhaps the failure above noted is capable of yet being retrieved if the system is as sound as it is believed to be.

CHAP. I. QN. 2.

BOMBAY.

Mr. Peile.

* The Survey Commissioner in an independent calculation makes the margin on a similar holding with the same number of persons living on it, Rs. 143 80.

ARTICLES required to make up the ordinary Meals of a Field Cultivator and Labourer in the Deccan, and of a Kunbi in the Konkan.

No.	Names of Articles.	Poona, Middling Maratha Cultivator.				Poona Kunbi Labourer.						Kunbi of Kolhapur.				Kunbi of Ratnagiri.					
		Grown up and working Male and Female.		Boy of 10 years.		Grown up Male.		Grown up Female.		Boy of 10 Years.		Grown up Man.		Boy.		Grown up.				Boy.	
		Weight.	Value.	Weight.	Value.	Weight.	Value.	Weight.	Value.	Weight.	Value.	Weight.	Value.	Weight.	Value.	Weight.	Value.			Weight.	Value.
1	Rice, 2nd sort	$\frac{1}{2}$ lb.	A. P. 0 6	1 lb.	A. P. 0 6	{ 2 lb.	A. P. 1 0	{ 2 lbs.	A. P. —	1 lb.	A. P. 0 6	1 lb.	A. P. 0 6	—	A. P. —	—	A. P. —	—	—	—	A. P. —
2	Joari, 2nd sort	$1\frac{1}{2}$ lb.	0 9																		
3	Bajra	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
4	Wheat	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
5	Gram	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
6	Ragi or Nachni	—	—	—	—	—	—	—	—	—	—	1 lb.	0 6	—	—	2 lbs.	0 11	—	—	—	—
7	Ghi	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
8	Oil	180 gr.	0 1	90 gr.	0 $\frac{1}{2}$	180 gr.	0 1	—	—	—	0 $\frac{1}{2}$	180 gr.	0 1	—	—	180 gr.	0 1	—	—	—	—
9	Salt	400 gr.	0 1	180 gr.	0 $\frac{1}{2}$	400 gr.	0 1	—	—	—	0 $\frac{1}{2}$	400 gr.	0 1	—	—	360 gr.	0 $\frac{3}{4}$	—	—	—	—
10	Vegetables or pulse	About 4 oz.	0 3	—	0 1	—	0 3	—	—	—	0 $\frac{1}{2}$	—	0 3	—	—	—	0 3	—	—	—	—
11	Milk	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
12	Kokamb or Tamarind	{ 1 $\frac{1}{2}$ oz.	0 4	—	0 2	540 gr.	0 3	—	—	—	0 2	540 gr.	0 3	—	—	540 gr.	0 3	—	—	—	—
13	Cocoanut kernel																				
14	Chilly powder																				
15	Turnerie																				
16	Coriander																				
17	Jira	—	—	—	—	1 $\frac{1}{4}$ oz.	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
18	Asafetida	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
19	Onions	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
20	Garlie	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
21	Salt fish	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
22	Jagri	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
23	Fuel	3 lbs.	0 3	—	—	3 lbs.	0 3	—	—	—	—	3 lbs.	0 3*	—	—	3 lbs.	0 3*	—	—	—	—
		2 3	30	0 10	30	1 11	30	—	—	0 10	30	1 11	30	—	—	1 9 $\frac{3}{4}$	30	—0 3—	—	1 6 $\frac{3}{4}$	30
		Rs. 4 3 6		Rs. 1 9 0		Rs. 3 9 6				Rs. 1 9 0		Rs. 3 9 6				Rs. 3 8 0				Rs. 2 14 8	

PRICES.—Rice at 16 lbs. to the rupee.
Joari, 32 " "
Bajra, 36 " "
Nachni, 32 " "

* This charge is generally avoided by collecting fuel here and there.

SINDH.

CHAP. I. QN. 2.

SINDH.

Col. Haig.

Dividing the agricultural population into larger and smaller holders, it may be said that the former are nearly all heavily encumbered with debt. The latter are, as a rule, indebted, but to a less extent in proportion to their means than the larger holders, who are for the most part wanting in the thrift and energy essential to success in agriculture, and too frequently extravagant and dissipated.

I subjoin two instances taken from the tribe of Shekhs, in the Sukkur taluka. The information was collected by a trustworthy employé of this department while revision operations were in progress a few years ago. A family consisting of two men (brothers), the son of one of them, a boy, two women, and five young girls; in all 10 persons. Their property consists of four bullocks, two cows, and a cart. They cultivate—

	A. G.
Land irrigated by well and under superior crops.	0 30
Land irrigated by well and under wheat	1 20
Land irrigated by flow from canal under wheat.	2 20
Land irrigated by flow from canal under joari.	2 20
Total	7 10
The average cereal produce is—	Mds.
Wheat	52½
Joár	29
Total	81½
The annual consumption of the family is	60
And seed required	9½
Total	69½
Balance sold	12
The produce of superior crops is—	Rs.
Ghur, 30 maunds, at Rs. 6	180
Tobacco, 18 „ at „ 5	90
Total	Rs. 270
Add 12 maunds of grain at Re. 1 8 0	18
Total money income from the land	288
Deduct expenditure—	Rs.
Manure, cane-seed, preparation of ghur, and assessment.	144
Provisions, such as fish, meats, sweet-meats, and condiments.	51
Clothing	35
	230
Balance	Rs. 58
Other income—	Rs.
Sale of butter	11
Earned by the women (spinning)	24
Carting for about two months	30
	65
Total net income	Rs. 123

The family live in a house worth about Rs. 200, and are free from debt.

In the next case the family consists of two men, the wife of one of them, two boys (about 10 years old), and four girls,—in all nine persons. They cultivate—

	A. G.
Well-irrigated land under superior crops	0 30
Well-irrigated land under wheat	1 0
Irrigated by flow from canal under wheat	2 0
Irrigated by flow from canal under joari	1 10
Irrigated by lift from canal under joari	1 20
Total	6 20

The average yield of cereal produce is—

	Mds.
Wheat	39
Joár	36
Total	75

The consumption of the family is—

	Mds.	Srs.
Grain	54	39
Seed required	7	27
Total	62	17
Balance of grain sold	12	23

	Rs. a. p.
Ghur and tobacco fetch	270 0 0
Grain, 12½ Mds., at Re. 1 8	18 12 0
Karbi (joar straw)	10 0 0
Total money income from land	298 12 0

Deduct expenditure—

Cane-seed, manure, oil-cake, preparing ghur, and assessment.	146 0 0
Provisions purchased	46 0 0
Clothing	30 0 0
Total Rs.	222 0 0
Balance of income	76 12 0

Other income—

Sale of butter	Rs. 11
Earned by women	„ 12
	23 0 0
Total net income	99 12 0

The family live in a house worth Rs. 150, and are free from debt.

The above information may be considered trustworthy. I hesitate to give other instances, as generally so little reliance can be placed on the accounts given of their condition by the people themselves. I should roughly estimate that four-fifths of the agriculturists of the Province are more or less in debt.

MADRAS.

CHAP. I. QN. 9.

MADRAS.

Mr. Price.

Mr. Goodrich.

Mr. Price.—Cuddapah.—As a rule, in this district the cultivators, whether proprietors or occupying farmers, look mainly to the land as their means of subsistence. I do not in this category include the holders of puttahs below Rs. 10, as these can hardly be held to be farmers in the proper sense of the word.

The ordinary ryot lives upon the produce of his land. Where he is a small holder, all the members of his family assist in agricultural operations; where he is a man of some substance, he employs, upon a monthly salary, farm-labourers to the extent that he requires. Any surplus remaining after deducting the cost of maintenance and the payment of the revenue due to Government or of the rent to the landlord is devoted to the purchase of clothing and petty luxuries. Any balance which then remains is spent either in acquiring cattle or land, or, if the ryot thinks that he has enough of these, is either buried or converted into jewels for the females of his family. It is only when the ryot has acquired as much as he thinks necessary in the way of cattle, land, and jewels, that, if he does not bury his money, he assumes the character of money-lender, and gives loans at heavy interest to his less fortunate brethren.

One peculiarity of the rustic of Southern India is his fondness for borrowing. He wishes to marry his daughter or to bury a relative and perform the funeral ceremonies, his riches consisting chiefly in grain, cattle, and so on; he goes to the village saucar or the money-lending ryot, and borrows what is a comparatively high sum. It is a point of honour with him not to be niggardly in his display on such occasions, and he will obtain a loan for this purpose out of all proportion to his financial position, and incur thereby responsibilities which will hamper him for years.

Take, for instance, the following case: Although last year was one of famine, and he cannot be called a rich man, he spent Rs. 300 on his father's funeral ceremonies. He is a respectable individual of the fairly well-to-do ryot class, and this fact no doubt led him into a decided extravagance. Had he been economical, the village would have commented upon it, and he been put to shame.

I know for a fact that during the famine in the Cuddapah District, any one but a substantial ryot could not obtain a loan. I often made inquiries of the people on this point, and the almost constant reply was that the saucars said that land was of no value, and that the cases of "alive to-day, dead to-morrow" were so frequent that they would not lend without substantial security. Indebtedness is undoubtedly an institution of rural life in India; but I do not think that it is, as a rule, the result of the want of means of living, so much as of the inexplicable extravagance which mingles with marked economy in the life of the people of this country.

What the degree of indebtedness of the cultivating classes is, it is not possible for one to say or even estimate with any degree of useful accuracy. The period through which the country has passed has been of the most abnormal character, and the people have, since the famine has taken a turn for the better, gone to the money-lender for the means of starting again. The law courts are no test of the extent to which this has taken place, for the major part of these transactions will never appear before them, the loans

having been received from wealthier ryots, friends, or relatives. I asked the most intelligent native that I know in the district what he thought, and though himself a man of the legal profession, he told me that he could form no opinion.

Mr. Wilson.—Kistna.—I can answer this question only in the most general manner, and only with reference to the district I know best, the Kistna.

The ryots of the delta-irrigated villages of this district are as a rule in most comfortable circumstances; not a few are rich, and combine commercial with agricultural pursuits. The generality of the upland ryots are in fair circumstances so far as can be judged from external appearances; they are strong, hearty, and healthy to look at. With hardly an exception every ryot, even the poorest, owns his own ploughing cattle and implements of agriculture. There are few of the well-to-do ryots who do not own at least one bandy; those chiefly in use in the western taluks are known as "Oopara bandloo," small carts with wheels of solid stone or wood; they are not used much beyond the limits of the village. In the delta the dwelling-houses are chiefly of mud roofed with tiles or thatch; in places the ordinary mud hut has given way to a considerable extent to buildings of a more substantial character. In the western taluks the houses are of mud, or of stones in mud, with flat roofs constructed of wattle and dab.

I can give no opinion regarding the extent of the indebtedness of the ryots, but I know from my experience as a judge that the poorer classes of ryots are generally in the hands of the village saucar, who advances the expenses necessary for cultivation, recovering them in kind at a much lower value than the market rate of the day.

Mr. Goodrich.—A ryot paying an annual assessment of Rs. 100 spends about Rs. 50 in manuring land, paying wages to hired labourers, purchasing salt and other expenses paid for in cash. The value of the out-turn on the land may be estimated at Rs. 300. After deducting from this amount the annual rent and the land-cess (at the rate of half anna in the rupee) there remains a balance of Rs. 150. Of this Rs. 100 will go towards household expenses and maintenance of his family, whose labour is the mainstay of the farm. The balance is spent either in lending, in paying interest on old debts, or in purchasing ornaments, or in celebrating marriages. The above estimate refers only to cases where the ryot gets an average crop. If the crops fail so that he has not a saleable surplus to the amount of his sise, he will be obliged to borrow to pay the sise and must stint himself in food. The ryots in most cases have large families, consisting of from 10 to 20 souls. They all work in the field, and hired labour is employed only at the time of transplantation and reaping. They generally live in thatched houses containing two or three terraced rooms (with clay ceilings and a thatch over all) to suit the requirements of the family. A ryot paying Rs. 100 rent keeps two or three pairs of bullocks and one or two cows, whose calves he sells. It used to be estimated that about one-third of the families in the district were in debt, their debts amounting to half of their annual income.

It is believed that recent high prices have very greatly reduced the debts of the class.

The following statement has been compiled from the only tabular returns of typical instances furnished by district officers in Madras Presidency.

The returns are very defective, no information regarding the consumption of food grains nor miscellaneous income (except incidentally in the case of the Kistna district) being included. The former omission

has been approximately made good from statements furnished by the Board of Revenue of the average consumption of food grain per head, of seed per acre, and of the average value of each kind of grain in the districts in question.

The accuracy, however, of the statement is at best very questionable.

MADRAS.—ECONOMIC CONDITION OF THE AGRICULTURAL POPULATION.

CHAP. I. QN. 9.

MADRAS.

		Kistna District.	Nellore District.
1.	Number of holdings enquired into	7	10
2.	Average number of persons in family	7·857	8
3.	" cultivated acres	34·857	25·238
4.	" out-turn of food grain	Kandies 11·628	Kandies 15·3
5.	" consumption of food, grain and seed	" 8·892	" 9·38
6.	" amount of surplus food	" 2·736	" 5·92
7.	" value of	Rs. 104·181	Rs. 122·437
8.	" net value of non-food grains	" 31·857	" 17·65
9.	" amount of other miscellaneous income	" 24·285	" —
10.	" total cash income over and above consumption	" 160·323	140·087
<i>Outgoings.</i>			
11.	" revenue, rent, and cesses	" 114·035	Rs. 117·863
12.	" payments for hired labour and village menials	" 89·142	" 101·05
13.	" expenditure on non-homegrown necessities	" 33·571	" 88·
14.	" total outgoings	" 236·748	" 306·913
15.	" surplus or deficit of income over outgoings	" 76·425	" 166·826
16.	" number of cattle :		
	Oxen	7·428	6·6
	Cows	4·142	14·2
	Other animals	6·285	12·4
	Total	17·855	33·2
17.	" possessions, value of :		
	Grain	Rs. 46·857	Rs. 11
	Ornaments and cash	" 892·857	259
	Chattels	" 34·857	53
	Total	Rs. 974·671	Rs. 323
18.	Number of persons indebted	4	8
19.	Average amount of debt	Rs. 300	Rs. 787·5

MYSORE.

MYSORE.

Colonel
Pearse.

The ordinary ryot rarely if ever spends any large sums on what might be called luxuries or extravagancies; his chief expenses are the purchase of cattle, the purchase of clothes for his family, and of a few ordinary silver jewels for the women, and the usual expenditure on the occasion of a marriage or other ceremony. He lives almost entirely on his own produce. He generally keeps a moderate stock in hand, and the rest he disposes of and hoards the money, and after a series of good seasons there are few Mysore ryots who have not got coin buried in their houses of greater or less amount, and this is one of the reasons why, through the whole of the late prolonged famine, the cultivating ryots had as a rule sufficient to enable them to maintain themselves and their families, whilst the artisans and labouring population, who mostly live from hand to mouth, have died in thousands. In the earlier months of the famine, though many ryots came to relief works, the holder of a puttah rarely if ever came to a feeding establishment.

The ordinary ryots almost invariably sell their share of the rice crop, as they depend upon the dry crop for the support of themselves and their families. I also exclude grazing land from the extent of the holding, as in all unsettled taluks, and even in settled taluks during the famine, such lands were made free to the villagers, therefore the ordinary cultivator has been able to graze his live stock, consisting generally of two or three pairs of bullocks, some cows and she buffaloes free of cost, or at a very trifling charge, without let or hindrance over the extent available in the vicinity. The smaller ryots avoid the employment of hired labour as much as possible; they may have one or two low-caste servants permanently on the establishment, but as their families are usually large, ranging from five to 10, and as all are made to work, the bulk of the extra labour is employed by possessors of large holdings only.

The women and children of the ordinary cultivator

also contribute largely by other means to the family earnings. Throughout the year, whenever they are not employed on field labour, they cut grass and take it to the large villages and towns for sale. They also collect and carry minor produce, such as fruit, vegetables, chillies, dairy produce, woollen thread which they have spun, and sundry other articles, to the different fairs held in the vicinity. In fact every member of the family is bound to give assistance to the best of his or her ability, and industry and frugality are the leading characteristics of a ryot's household in this part of the country.

The ordinary rates of assessment per acre are for—

Wet	-	-	-	6	0	0
Dry	-	-	-	1	8	0
Garden	-	-	-	9	0	0
Grazing land, when rented	-	-	-	0	7	0

The ryot's house generally consists of one block divided into several rooms, with cattle sheds and a granary, or sometimes grain pits dug in the cattle-shed. The house is generally built of thick walls of glutinous mud with a thatched or flat roof, and prior to the famine tiled houses were to be seen in almost every large village, which showed that the people were prosperous and had money to spare for such purposes.

Until the recent calamity came upon them it was quite proverbial that even the smallest landholders or puttahdars were well-to-do, and the per-centage of those in debt was known to be very small indeed. This was made evident by the almost entire absence of poverty in the villages, by the people being invariably well clad and well nurtured, and by the fact that there was little or no arrears of revenue. The kists, in so far as the cultivating ryots were concerned, being paid punctually; the defaulters, as a rule, being either non-agriculturists, middlemen, or public servants who held lands and were liable for candayem.

CHAP. I. QN. 9.

MYSORE.

Colonel Hay.

As contrasted with 1848-49, the number of registered cultivators has risen from 120,114 to 211,732, being nearly 76 per cent. The area under cultivation has similarly increased from 758,213 acres to 1,159,820 acres, the difference being 401,607 acres, or nearly 52 per cent.; but the average area under cultivation per head of the total number of registered cultivators has fallen to some extent, that is, a cultivating ryot had on an average 6·37 acres in 1848-49, or about 30 years ago, whereas the average is now not more than 5·20 acres. This coincides with the generally received opinion that increase of cultivation has risen much more from petty ryots, labourers, and others taking up small portions of land than from the size of the holdings having increased. Many causes have contributed to this: population increased, the savings of those who have earned money on the coffee estates and in other ways have enabled them to start on their own account, the battai system has been abolished, restrictions in taking up and resigning lands removed, and prices of agricultural produce have risen; and the majority of those who save a little money prefer to set up for themselves rather than work under others. Hence the larger holders find it more difficult to get land and labour than formerly, and are unable to extend their holdings as they might perhaps wish to do.

There can be very little doubt that within the last 40 years, the position of the ryots has generally improved. During the early years of the late Maha Rajah, their condition deteriorated in consequence of a general fall in the prices of agricultural produce occasioned by the reduction in the number of troops, and from the want of occupation to the same extent as before of classes of people not agricultural, and low prices continued until communications were opened in every direction, and a demand arose on the east from the collectorates of the Madras Presidency and on the west from the Coffee District extending from Magar in the north to the Neilgherries in the south, and including Munjarabad, Coorg, Manantoddy, and Wynad.

It would certainly be supposed that when the great majority of the agricultural classes pay such small sums, the bulk of the people would be paupers, just able to pay their cesses in a good year and on the verge of starvation in a bad one, but the experience of the

late famine following on several bad seasons shows that many even of this class had more resources of their own than was supposed, or that they were able to obtain support from others.

It is admitted universally that the condition of the ryots has improved for a series of years past, and that this is apparent in their houses, utensils, clothing, and ornaments; that the standard of living has been raised; that capital has increased, and that the wages of agricultural servants have risen.

With regard to the amount to which ryots are indebted, different accounts are given in different places, and debts are of varied character. In many cases temporary loans are contracted, which are repaid within the year, and in others the family becomes permanently burdened. Loans in grain or money are constantly made by the richer ryots to poor men of their village, but this is in many cases as much for the sake of retaining the services of the borrower as an investment.

No absolute rule can be laid down as to the disposal of any surplus income. Generally a ryot looks in the first place to growing sufficient grains for his own wants, storing as much as possible as a reserve, and selling his other produce for cash. Formerly grain was hoarded to a large extent, but high prices tempted the people to dispose of it, and the practice is much less common now, although in the opinion of many the risk of famine was much lessened by the former usage. Savings are first invested in ornaments, and are said to be seldom applied to marriage expenses, for which the resource is borrowing. The gold and silver ornaments accumulated in past years saved many families from starvation during the late famine. I cannot give any exact statement of the proportion of the agriculturists in this division who are in debt, or what proportion their average indebtedness bears to their average yearly income. The number must have increased during the famine, but I have been surprised to hear in several places that fresh debt so increased was much less than would have been supposed, and the explanation given is that the people maintained themselves to the last by the sale of cattle, sheep, and ornaments, and that the prospects of the year were so bad that loans were not procurable.

Major W. Hill.

The greater part of the Mysore country is an undulating plain with a red soil, well suited for the growth of cereal crops, which are dependent on the ordinary showers of rain, which fall between the months of June and November. The cultivators of such lands, which are known by the term Kushki (dry), are much the most numerous. The cultivators of Tari (wet) lands under tanks, and in the Malnad (rainy country bordering on the western ghâts) are comparatively few in number. The following remarks may be held to apply chiefly to the economic condition of the ryot holding land in the Maidan (open country) directly from Government. The most marked features in their tenure is the very great number of petty holdings. In this district the average holding of a ryot is 15 acres in the Maidan and 30 in the Malnad. Unquestionably by such a system a comparatively large number of inhabitants is supported by the soil; but they are in a state little removed above penury. So far as the theory supported by Mill of the advantage of small holdings applies to Mysore, it is a mistake to imagine that the tenure leads to any great development of the resources of the land, or to greater attention being given to agriculture; on the contrary the smallness of the original capital possessed by a Maidan ryot, which amounts to not more than the sum needed for his support for three years, combined with the limited size of his holding, precludes him from turning the land to the best account. He must sow primarily for his own consumption more than for the market. It may be allowed that by following a system, which is based on the experience of centuries,

he succeeds in obtaining from the land the maximum return possible for a minimum expenditure; but of course with a heavier expenditure, which he is unable to give or afford, the yield of the land would be proportionately greater. He sows the cheapest of all grain—raggi, with a little oil-seed; while in many places the soil could yield cotton and even wheat. He is content with being the owner of a wretched breed of bullocks and buffaloes, which fare well enough in the rains, when grass is abundant, but in dry season exist on the few dry blades of grass that can be picked up in the fields. A larger breed of cattle would necessitate the growth of hay or joari, which the ryot from the smallness of his holding is unable to undertake in sufficient quantities for their support.

It would be unfair under such circumstances to draw any comparison between his economic condition and that of an English farmer; but on the whole his position is far advanced above that of the ordinary labouring class, and is certainly not worse than that of agricultural labourers in the Midland Counties of England. We can only look to the spread of education, the force of example, and the demand for any valuable product suited to the soil to cause any material improvement in his status.

In this district his habitation consists generally of a miserable thatched hut, divided into two partitions, without light or ventilation, the one for cooking the other for sleeping, and is shared not only by his family but by all his cattle. The walls are of mud, the floors are cleanly plastered with cow-dung, but are without a vestige of any furniture. He may be, and generally

is, ignorant, apathetic, and superstitious; still he is raised above need; and as he is temperate in his habits, perfectly content with his humble lot, and not overburdened with children, his wants are few. He has ordinarily food grain enough and to spare for himself and the members composing his undivided Hindu family, and by parting at the end of the season with his surplus stock of grain to dealers, or at the weekly markets, he is able with ease to meet the Government demand on his land as it falls due, also to buy the necessities of life, such as pots, cloths, and cumblies (woollen blankets generally worn by men in Mysore), &c. He generally adds to his income by the sale of the dairy produce of his cows and buffaloes, retaining only the buttermilk for home use; and on special occasions when he may require money, he is able to raise it by the sale of a bull-calf. Some of the ryots in the open country keep also a small number of sheep and goats, which add to their means. As every individual member of the household, from the little boy who herds the cattle up to the old mother who spins, cooks, and looks after the children, is expected to contribute their quota of labour either at home or in the field, there is seldom or ever occasion for hiring extra hands, except during the harvest. The ryot makes it also a point to lay by a store of grain, sufficient to last the year and more; and it is only when the crops fail two or three years in succession, that he and his household are pinched for food.

Whenever the value of land is enhanced by means of irrigation, or the soil is that known as black cotton, more valuable crops are raised and the circumstances of the ryots as might be expected are better. They live in better houses, they dress better, gain more, and have consequently more to spend: also such ryots as have extensive holdings are able to employ one or two agricultural servants to whom meals are given with a rupee a month as wages, and the yearly gift of a cumby. Their houses are generally tiled in the form of a court yard (arium), and they are occasionally the owners of three or four head of good cattle. In the Malnad many of the landholders are Brahmins, most of whom have large isolated holdings, and are owners of valuable arecanut gardens. They live in large thatched houses. The condition of their sub-tenants corresponds to that of the ordinary ryot in the Maidan (plain) taluks; but many are in a very impoverished condition, owing to their crops being pledged beforehand to lenders of money, who are also traders, and are known by the term of Sutigédars.

Condition of the Labouring Class.—If the condition of the ryot of Mysore is regarded as low, that of the farm labourer is much worse. His wages, if he is engaged by the year, are almost nominal, and when hired occasionally for field work he receives As. 2 a

day, and his wife one anna in the villages of the Chengiri taluk; but in the Malnad the former earn as much as As. 4 a day in the heart of the season. Such payments are almost invariably made in kind. The agricultural labourers, who belong chiefly to the lower castes, generally in addition sub-rent lands from Brahmins and others, who do not cultivate themselves. If they are farm servants hired by the year they live with the ryot and are dependent on him for their meals and clothing, and receive a small wage in money, generally from Rs. 12 to Rs. 24 in the year. In good years the ordinary sub-tenant class have enough grain for their subsistence, but as they have not ever more than a few months' stock of grain in hand and are frequently intemperate in their habits, they are the first to suffer whenever a famine takes place. When they wish to marry their children, or at times when there is no field work, they borrow from their masters and forestall future payments, owing to which circumstance they can seldom or never free themselves from obligation. Their ignorance and apathy are such that they are at the mercy of those who are better informed, and wherever there is no extraneous demand for labour their position is one almost approaching to serfdom. As was to be expected, it was by this class that the miseries of famine were chiefly experienced; but, as pointed out in paragraph 15 of my printed memorandum on the queries put in Chapter III., the famine has not been altogether an unmixed evil. There is this ray of hope for this class, that they may, though at a terrible cost, have learnt a lesson of independence; while their masters may be forced, owing to reduced numbers, to give them better terms in future. How Government may aid this class and save them from the evils of famine when famines come are questions well worthy of the consideration of the Commission. Some such system as the yearly hire of labourers at fairs, as in Scotland, suggests itself as a probable means of causing farm labourers to know their own value and of freeing them from the imposition to which they are subjected and the chains of debt by which they are bound; but so difficult is it in this country to overcome long established custom and prejudices that any premature attempt to force a change in the present method of hiring with advances would result only in failure. As temporary migration to coffee plantations has done much good in liberating them from serfdom it should be freely encouraged, especially in famine years. Loans of grain should also be given to them in famine times on the security of their masters; for it is a truth, though a painful one, that many of this class, having lingered on in a state of semi-starvation in their homes, were so sick and maciated when they joined the camps that they did so only to die.

CHAP. I QN. 9.

MYSORE.

Major W. Hill.

RAJPUTANA.

RAJPUTANA.

Captain Barr.

Jodhpur and Jesalmir.—*Captain Barr.*—I am of opinion, both from my own observations during the limited period I have been in political charge of this district, and from information collected in the records of my office, that the ordinary economic condition of the portion of the agricultural population directly engaged in the cultivation of the land and possessing proprietary or occupancy interest in it, bears favourable comparison with the condition of a corresponding class in British territory. The description of proprietary and occupancy tenures which follows in my reply to question 10 will bear this out in some measure; I am unable to give typical instances to illustrate this, but I think the terms on which land is held, the extent of land generally held by even the smallest proprietor, the cheap rates at which labour can be employed, the simple tastes of the agricultural population of this district, all tend to show that the opportunities afforded for accumulating wealth are considerable, while the proof that advantage is taken of these opportunities may be seen in the herds of valuable cattle, horses, and camels which landed proprietors possess. The agricultural population having pro-

prietary rights are as a rule decidedly well off, a great deal of money is spent by them in marriages, and as a matter of course the older and more respectable the family is, the larger is the outlay under this head. Surplus incomes are generally invested in gold and silver ornaments, but there are few heads of families in Marwar and Jeysulmere who have not the reputation at any rate of buried wealth.

Among the chief Thakoors and Jagirdars of the State, who may be said to head the list of landed proprietors, there are many who have contracted debts, but in most cases this is the result of reckless extravagance or of an attempt to do more than is compatible with the income of the holding, the further down the scale of landholders we look, the more we observe freedom from indebtedness; probably much of this may be attributed to the fact that debts are not easily incurred by those whose means are ostensibly small, in a native state, where the procedure of the Civil Code, which gives the Banniah in British territory so much ease and confidence, is unknown, or at best works with difficulty and uncertainty.

CHAP. I. QN. 9.

CENTRAL
INDIA.Lieut-Colonel
Bannerman.

CENTRAL INDIA.

Bhopal.—None of the agricultural classes have any proprietary right in the land.

Baghelkhand.—The labouring class in Baghelkhand is as a rule very poor. No proprietary or occupancy right exists. Nearly all tenants are tenants-at-will, and some of the best, viz., Kols, are not even that, but merely regarded as chattels on the estate.

The principal tillers of the soil are "Kunbees," "Kachees," "Gonds," and "Kols." A Kol is as a rule fed and clothed by his master, who defrays all expenses connected with his own marriage or that of any children there may be of such, and the Kol on his part binds himself to work this out, and thus as it were contracts a voluntary slavery, and is styled "Hurwaha" or "Iugoa." The other classes are merely tenants-at-will, and as a general rule it may be estimated that one may till by one plough about 12 khaurees* of land, and about one-fifth of this is kept for grazing of cattle. In general the members of his family are five and sometimes six.

A.—Cultivator himself	-	-	1
His wife	-	-	1
His two sons	-	-	2
His one daughter	-	-	1
Total	-	-	5

B.—Cultivator himself	-	-	1
His wife	-	-	1
His one son	-	-	1
His two daughters	-	-	2
Total	-	-	5

The two sons of A. being married to the two daughters of B., make up the assumed number of five in each family. A tenant then, with five or six members of his family, has usually two ploughs to till 24 khaurees or 48 pukka beegahs of land.

In purchasing salt, oil, and clothes, not realisable from land, he spends between 20 and 25 rupees per annum on himself and family.

Beyond a few cooking utensils, lota (brass), thali (brass), tawa (iron), he possesses no other property.

* Grain in Rewah is measured by khauris. 1 khauri=22 koreyes, and each koreye has in it about 2½ seers of grain (wheat). Khauri is also a measure for land, and when applied thus means the quantity of land in which one khauri wheat or 20 koreyes x 2½ seers=55 seers are usually sown as seed.

Note.—Wheat is the standard by which an estimate has been made.

The exact size of a koreye or of a beegah differs in some localities of Rewah, but the measure noted here is in most general use.

In a khauri of land there are two bighas, each about 100 cubits or 50 yards long by 50 broad. A bigha in Rewah then is 2,500 yards, and one khauri is consequently 5,000 yards. An English acre is 4,840 yards, and the difference between an acre and a Rewah khauri is not much.

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He rarely, if ever, has any grain in stock; on the contrary, he generally disposes of his expected land produce long before it is reaped at extremely favourable rates to his creditor the Mahajan, from whom necessity has compelled him to borrow money or grain. The Mahajan supplies him with grain for food, for seed, for wages which are paid in grain to field labourers, and generally with all the tenant's wants.

The house of the Kol is the smallest and meanest of all, merely a hovel from three to four feet high.

The agriculturist has rarely any surplus income for either hoarding or lending; the ornaments of his family are generally of brass, bell-metal, or pewter.

His debts are payable either in money or in grain; the latter is generally borrowed at the time of sowing (for seed), to be repaid hereafter at 15 or 25 per cent. increase per half-year, at next harvest time. Amongst the lower classes of men a debt of money is incurred on the occasion of a marriage in the family, a sum of Rs. 20 being given to the parents of the bride.

From the absence of all reliable data it is impossible to answer this question very accurately, but from inquiries made it would appear that the amount of debt in a general way may be estimated at one-half of the yearly income, and rarely ever exceeds the total profits for a whole year.

Mir Shahamat Ali.—Rutlum.—The soil of Malwa needs no deep ploughing. Two bullocks for a plough are considered usually enough. A holding for a plough consists generally of 30 bighas of land, three of which are irrigated and 26 non-irrigated. On irrigated the cultivator raises opium and makka crops, and on the rest food-grains and other crops. Each plough is allowed on the part of the State four or five bighas of rent-free grass land. The produce of good crops of grass on the average is about 1,000 bundles each, being one pound in weight. The average rate of rent of irrigated land is Rs. 16, and of non-irrigated Rs. 12 0 per bigha. A cultivator, especially Hindoo, is generally very economical. His expenses of living and clothing are not very high. He lives within his means. His savings are often spent chiefly on marriages and deaths. His house also is not very roomy; one apartment for himself and family and the other for cattle are generally enough. Very few have separate houses for themselves and cattle. The houses are generally tiled. The number of cattle is estimated at the rate of 10 head per plough, viz., two bullocks for agricultural purposes and the rest for milk. He depends for manure on his cattle. The family of a cultivator consists on the average of not less than six souls. The proportion of the agriculturists believed to be in debt may not be more than 25 per cent., and the proportion indebtedness bears to the income may be about one-third. The debt is generally due to unforeseen circumstances, causing unusual loss in cattle or the produce of crops.

HYDERABAD.

Moulvie Mahdi
Ali.

HYDERABAD.

Economic Condition of the Agricultural Population directly engaged in the Cultivation of Land and possessing any proprietary or occupancy Interest in Land.

Excluding inamdars and cultivators holding land in alienated villages and in the Surf-e-khas districts, the Dewani portion of his Highness's dominions contains about 450,000 registered occupants. The strength of their families may be roughly estimated at 1,750,000 souls, which give the total number at 2,200,000, or a proportion of about one to four. The sub-occupants, co-sharers, &c. may be estimated at about 200,000 and the other members of their families at 800,000, making a total of 1,000,000, which bears a proportion of one to four. Thus the total number of those directly engaged in the cultivation of land, with the other members of their families, amounts to about 3,200,000.

In 1284 Fusli, the province of Telingana contained upwards of 175,000 registered occupants, who possessed 358,095 acres of wet and 1,824,776 acres of dry land, in all aggregating 2,182,871 acres. The Government assessment thereon amounted to Rs. 71,90,248, of which sum Rs. 45,68,861 were for wet and Rs. 26,21,387 for dry cultivation.

The average area of wet land per registered occupant amounted to 2·04 acres and that of dry land to 10·4, giving a total of 12·44 acres. The average assessment per registered occupant amounted to Rs. 41 0 2, of which sum Rs. 26 1 10 were for wet and Rs. 14 15 2 for dry land.

District.	Number of Cultivators.	Land held by each Cultivator in Acres.			Average Assessment per Cultivator in British Rupees.		
		Dry.	Wet.	Total.	Dry.	Wet.	Total.
1	2	3	4	5	6	7	8
Mayduk - - -	14,482	6.16	3.32	9.48	RS. A. P. 23 3 2	RS. A. P. 36 6 5	RS. A. P. 59 9 7
Indur - - -	27,744	5.91	1.31	7.22	15 1 8	29 10 1	44 11 9
Yelgundul - -	39,548	8.15	2.8	10.95	12 13 0	26 8 6	39 5 6
Sirpur Tandur -	12,484	14.38	1.19	14.57	9 14 5	1 2 1	11 0 6
Kummum - - -	41,707	8.64	1.68	10.32	11 15 4	22 14 2	34 13 6
Nulgoonda - -	22,023	19.65	1.88	21.53	22 6 10	18 5 3	40 12 1
Nagur Kurnul -	17,322	15.93	2.78	18.71	14 0 10	46 1 0	60 1 10
Total Telingana -	175,310	10.4	2.04	12.44	14 15 2	26 1 0	41 0 2

The total quantity of food grains produced in the area mentioned above may be estimated at about 1,157,909 tons, which may be valued at British Rs. 3,26,52,798. Besides food grains, the outturn of other description of crops raised may be estimated at about 26,487 tons, which may be valued at Rs. 77,16,722. Thus the total produce of the land in the Telingana district may be approximately set down at 1,244,396 tons, the value of which may be estimated at Rs. 4,03,69,520. Calculating on these data, we may set down the value of the average produce of food grain per registered occupant at Rs. 186 4 7, and that of crops other than food grains at Rs. 44 0 3, giving a total of Rs. 230 4 4.

It may therefore be said that the agriculturist pays the Government assessment (which, as shown above, amounts to Rs. 41 0 2) from the sale of the latter description of crops, while he defrays the expenses of cultivation and maintains himself and his family from the produce of his crops of food grain.

District.	Average Assessment per Cultivator in British Rupees.	Average value of Produce of each Cultivator's holding in British Rupees.	Proportion of Revenue to Value of Produce.
1	2	3	4
Mayduk - - -	60	392	6.59
Indur - - -	45	200	4.47
Yelgundul - -	39	216	5.49
Sirpur Tandur -	11	160	14.54
Kummum - - -	35	173	4.94
Nulgunda - - -	41	259	6.41
Nagur Kurnul -	60	326	5.43
Total average } Telingana }	41	230	5.6

The rate of assessment per acre of wet land amounts to Rs. 12 12 2 and for dry Rs. 16 11, while the total average per occupied acre comes to Rs. 3 4 7. From the foregoing figures it will be apparent that the proportion which the Government demand bears to the value of the produce is from one-fifth to one-sixth. The staple grain of Telingana country is paddy, the total produce of which, spread on the entire cultivated area, gives 2.2 tons per acre, or a money valuation of Rs. 6 13 0 per acre. Of other food grains the quantity produced per acre is 0.25 tons or seven maunds, which may be valued at Rs. 7 13 0. Excluding grain, the quantity of other crops produced per acre amounts to 0.21 tons, and the value thereof Rs. 19 14 0. The quantity of all descriptions of crops raised averages 0.57 tons per acre, while the average value per acre comes to Rs. 18 7 11. Deducting the Government demand from the amount, the cultivator has left to himself the sum of Rs. 15 3 4 per acre, from which he

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has to meet the cost of manuring, the interest on the capital employed, the wages of labourers, and other expenses attendant on cultivation. This may safely be set down at about one-third of the value of the total produce. Thus out of every hundred rupees' worth of crops he raises the tenant has to pay Rs. 18 as Government revenue, and has to spend besides Rs. 33 for cultivation and for the interest on the capital employed. Deducting both these items, the amount left to the cultivator is Rs. 49, which represents the net profit that he makes, or, in other words, the cultivator has left to him for his exclusive use very nearly half the produce of the soil. These figures may perhaps lead to the supposition that the ryots of the Telingana province are flourishing and prosperous. To a certain extent this may be true, but these figures have to be taken with two reservations. In the first place the foregoing calculations have been based on the figures obtained for 1284 Fasli, a year in which there happened to be a particularly good rainfall, and which consequently resulted in a "bumper" harvest. Every season cannot be reasonably expected to be as favourable for the crops. In the Telingana districts the condition of the ryot is dependent on the state of the season; a good season makes him comparatively rich, while an unfavourable one leaves him miserably poor. Whenever the rainfall is copious the area of paddy cultivation is proportionately increased, and consequently the out-turn is plentiful. The cultivator endeavours to the best of his powers to extend cultivation, and the greater the area under cultivation the greater are his prospects of gain. In 1285 the rainfall was not so heavy as what occurred in the preceding year; in 1286 it was considerably below the average, while in 1287 it was very scanty indeed. The area under paddy in these years was consequently contracted to a considerable extent. As compared with 1284 Fasli the decrease in the area of cultivation was in 1285 Fasli 34.51 per cent., in 1286 Fasli 52.83 per cent., and in 1287 Fasli 44.32 per cent. The change thus wrought in the state of the cultivator by variations in the rainfall greatly affects his prosperity, and a single year's drought totally removes the good effects of the previous year's abundance, however great the out-turn of the produce for that year may have been. The second point to be taken into consideration is the circumstance that the above calculations are based on an average of the different classes of the cultivators, including both the prosperous and the indigent. I caused careful inquiries to be instituted respecting the different classes of cultivators entered in the rent rolls. The number of cultivators classified up to date is 127,516. The number of cultivators who pay an assessment of less than Rs. 15 per annum is 49.87 per cent., or one-half; of these the number that pay less than Rs. 5 per annum amounts to 25.42 per cent. It thus becomes evident that of the entire number of registered occupants nearly one-half of them are in indigent circumstances, earning from the soil only a bare subsistence for themselves and their families. For the Telingana province the following

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CHAP. I. QN. 9. statement gives a classification of the registered occupants with respect to the amount of assessment they pay :—

HYDERABAD.
Montvic Madhi
Ali.

No.	Cultivators.	Number of Cultivators.	Per-centage.
1	2	3	4
1	Paying below Rs. 5	32,406	25.42
2	" from 5 to 9	17,408	13.65
3	" " 10 " 14	13,778	10.80
4	" " 15 " 24	15,812	12.40
5	" " 25 " 39	14,069	11.3
6	" " 40 " 59	9,818	7.70
7	" " 60 " 74	5,685	4.46
8	" " 75 " 99	5,086	3.99
9	" " 100 " 124	3,366	2.64
10	" " 125 " 149	2,407	1.89
11	" " 150 " 174	2,001	1.61
12	" " 175 " 199	1,302	1.02
13	" " 200 " 249	1,320	1.4
14	" " 250 " 299	890	.70
15	" " 300 " 349	681	.53
16	" " 350 " 399	504	.40
17	" " 400 " 499	450	.35
18	" " 500 " 599	246	.19
19	" " 600 " 699	151	.12
20	" " 700 " 799	64	.05
21	" " 800 " 899	14	.01
22	" " 900 " 999	2	—
23	" " 1,000 " 1,499	4	—
24	" " 1,500 " 1,999	1	—
25	" " 2,000 " 2,499	1	—
26	" " 2,500 " 2,999	—	—
27	" " 3,000 " 3,999	—	—
28	" " 4,000 " 4,999	—	—
29	" " 5,000 and upwards	—	—
	Total	127,516	100

The foregoing statistics relate to the year 1284 Fasli, which, as has been mentioned elsewhere, was an exceptionally good year for crops. The out-turn in that year was considerably above the average. Then, again, the calculations given have been, based on the returns prepared by the village Patwāris, which are not to be entirely trusted for accuracy. It therefore becomes necessary to give here a tolerably correct estimate of what would be the area under cultivation, and the out-turn of produce in an ordinary year. This could only be done by taking the average of a series of years, which would include both good and bad seasons. I have consequently worked out the figures for the past eight years, and have struck an average therefrom. These years commence with 1280 and end with 1287 Fasli. It thus happens that they include exceptionally good as well as exceptionally bad seasons, and this circumstance materially adds to the correctness of the data obtained. It may once for all be stated here that the figures given below are based on an average obtained for the past eight years.

In the Telingana provinces, the area under wet cultivation may be estimated at 229,526 acres. An increase of 50 per cent. has, however, to be made on the area recorded, for this reason, that on most of these wet lands double crops are annually raised, and besides this, as has been pointed out on more than one occasion, the area recorded in the village papers is considerably below what is actually cultivated. Calculating on this datum, we get an area of about 344,000 acres of wet land. Out of this, about 14,000 acres of land may be set aside for the cultivation of sugar-cane and vegetables: this leaves 330,000 acres for the cultivation of paddy. Estimating the out-turn at 30 maunds per acre, which is very moderate indeed, we get about 353,000 tons of paddy, which may be said to be equal to 213,000 tons of rice. The money valuation of this produce, at an average rate of Rs. 30 per khandi (20 maunds), may be set down at Rs. 1,48,26,000. Estimating the produce of the area set aside for the cultivation of sugar-cane and vegetables at Rs. 40 per acre,

we get Rs. 5,60,000. The entire produce of the wet lands may, therefore, be estimated at Rs. 1,53,86,000.

We have now to estimate the produce of the dry lands. The area under dry crops may be set down at 1,595,392 acres. Allowing an increase of 60 per cent. over the recorded area, as has been done for wet land, we get about 2,553,000 acres. Out of this area we have to set aside 18 per cent. of land (about 459,500 acres) for the cultivation of other than food grains, which leaves 2,093,500 acres on which food grains may be raised. The out-turn of other than food crops may be valued at Rs. 45,95,000 at Rs. 10 per acre. The produce of food grains may be estimated at 374,000 tons at 5 maunds per acre, the value of which would amount to about Rs. 1,39,56,000, at Rs. 4 per pulla (240 lbs.). The money valuation of the produce of dry lands would therefore amount to Rs. 1,85,51,000. Calculating on these data, it may be said that the entire annual produce of the lands in the Telingana province amounts to British Rupees 3,39,37,000. The average Government demand on these lands amounts to Rs. 51,23,000. Thus the proportion which the Government demand bears to the entire produce is as 1 to 6.6. The average number of the registered occupants may be set down at 165,000. Deducting the Government demand, which on an average amounts to Rs. 31 per occupant, the sum of about Rs. 174 is left to each of them. From this sum the ryot has to meet the expenses of cultivation and to provide for the maintenance of himself and his family.

We shall now estimate the average annual out-turn of food grains and of other crops, the amount that is consumed in the Telingana province itself and the quantity that is left for exportation, &c. The total out-turn may be estimated at about 213,000 tons of rice and about 374,000 tons of other food grains, amounting in all to 587,000 tons. From this produce we have first to deduct for seed 14,700 tons of paddy (at 50 seers per acre), and 9,300 of other grain (at 5 seers per acre), making a total of 24,000 tons. The balance left is 198,000 tons of rice and 365,000 tons of other food grains, aggregating in all to 563,000. Next, we have to deduct from these figures the wastage that takes place, which may be estimated at 5 per cent. and which amounts to 31,000 tons. The total population may be roughly estimated at 2,160,000 souls,* and allowing 6 maunds of grain per head per annum, the total annual consumption may be set down at 463,000 tons. The quantity of consumption and wastage, therefore, amounts to 494,000 tons. Deducting the quantity set down for consumption and wastage from the balance left, after allowing for seed grain, we get 69,000 tons of food grains available for export, which is mainly rice, and may fairly be valued at Rs. 57,96,000. Thus the quantity available for export is between one-eighth and one-ninth of the total out-turn.

This account is for the whole province of Telingana. Following Mr. Elliott's plan, adopted by him in his report on the Mysore famine, let us now see how this account bears upon the agricultural population itself. We may estimate the total agricultural community at about 70 per cent. of the whole population, which in round numbers amount to about 1,512,000. This number includes the village artisans, labourers, and others who gain their livelihood from the land. The amount of consumption, calculated at the rate given above, may be set down at 324,000 tons, and the amount of seed grain and wastage at 55,000 tons, making a total of 379,000 tons. Deducting this quantity from the total out-turn, we have left 208,000 tons, which may be valued at Rs. 1,02,00,000. The figures represent the value of food grains alone. Of the other description of crops raised, the estimated value of the out-turn (allowing for wastage and seed at 10 per cent.) may be set down at Rs. 46,35,000. The total value of the entire out-turn may, therefore, be roughly set down at

* It may be mentioned here that according to the returns prepared by the Patwāris, the total population amounts to 1,662,103 souls, but it has been ascertained that the recorded population is much below the actual number, an increase of 30 per cent. is therefore made on the number given.

Rs. 1,48,35,000. From this we have to deduct the Government demand, which amounts to about Rs. 51,23,000. The profits, then, left to the agriculturists from the cultivation of the lands may be estimated at Rs. 97,12,000. Distributing this amount over the total number of registered occupants (165,000), the average amount of profit left to each amounts to Rs. 58·14. Comparing the results now obtained with those given for 1284 Fusli, we find that our estimate of the prosperous condition of the Telingana agriculturist will have to be considerably modified. The uncertainty of the seasons has a telling effect upon the condition of the cultivator. But for this uncertainty the ryot in Telingana would be a great deal better off than his brother in the Mahratta country. As it is, he lives almost from hand to mouth, and when overtaken with one or two bad seasons, he

has generally nothing to fall back upon. His life is one of continued toil and vicissitude.

CHAP. I. QN. 9.

HYDERABAD.

Monivie Mahdi Ali.

Mahrattwari.—In the Mahrattwari province the number of registered occupants in 1,284 Fusli amounted to about 267,000. They occupied about 8,281,000 acres of land, of which 176,000 acres were wet, and 8,150,000 were dry lands. The assessment on this occupied area amounted to Rs. 87,70,000, of which sum Rs. 9,12,000 were for wet, and Rs. 78,58,000 for dry lands. The average occupied area per cultivator stood at 30·94 acres, of which 64 acres were wet and 30·3 acres were dry lands. The average assessment per registered occupant amounted to Rs. 3 6 6 for wet, and Rs. 29 6 6 for dry land, giving a total of Rs. 32 13 0.†

† Note.—

District.	Number of Cultivators.	Land held by each Cultivator in Acres.			Average Assessment per Cultivator in British Rupees.		
		Dry.	Wet.	Total.	Dry.	Wet.	Total.
1	2	3	4	5	6	7	8
Aurangabad	29,955	46·02	1·45	47·47	RS. A. P. 42 4 1	RS. A. P. 6 10 0	RS. A. P. 48 14 1
Beer	29,942	49·28	0·72	50·00	32 6 8	2 5 2	34 12 5
Purbhani	30,062	32·09	1·38	33·47	30 1 3	3 7 7	33 8 10
Beeder	21,567	17·43	0·31	17·74	31 4 8	3 3 9	34 7 9
Nandair	32,876	25·37	0·30	25·67	34 4 6	—	35 0 7
Nuldroog	10,137	48·59	1·14	49·73	29 15 8	4 13 3	34 12 11
Raichore	33,562	23·30	0·43	23·73	21 5 9	2 3 10	23 9 7
Lingasoooor	32,708	26·55	0·25	26·80	21 7 7	1 10 10	23 2 5
Shorapur	30,843	18·06	0·20	18·26	20 3 5	2 2 1	22 5 6
Gulburga	15,790	23·74	0·74	24·48	35 14 5	12 9 7	48 8 0
Total Mahrattwari	267,442	30·30	0·64	30·94	29 6 6	3 6 6	32 13 0

The total out-turn of food grains produced in this province during the year amounted to 1,599,000 tons, and of other than food grains to 230,000 tons, making in all 1,829,000 tons. The estimated value of this out-turn may be set down at Rs. 8,26,56,000, of which sum Rs. 6,08,34,000 is the value of food grains, and Rs. 2,18,22,000 of other than food grains. Calculating on these data, the average value of produce per cultivator amounts to Rs. 309 0 9, of which sum Rs. 227 7 4 is the estimated value of food grains, and Rs. 81 9 5 of other than food grains.

District.	Average Assessment per Cultivator in British Rupees.	Average Value of Produce of each Cultivator holding in British Rupees.	Proportion of Revenue to value of Produce.
Aurangabad	49	532	11·07
Bheer	35	575	16·42
Purbhani	34	367	11·10
Beeder	34	198	5·80
Nandair	35	260	7·43
Nuldroog	35	421	12·35
Raichore	24	162	6·75
Lingasoooor	23	194	8·89
Shorapur	22	198	9·00
Gulburgah	48	218	4·54
	33	309	9·40

It may therefore be said that less than half the value of the latter description of crop suffices to pay the Government demand upon the cultivator, and

thus the cultivator saves Rs. 176 3 9 for himself, after meeting the Government demand. The average assessment per acre of wet land amounts to Rs. 5 2 10, that for dry land Rs. 0 15 6, giving the total average rate per acre at Rs. 1 0 11. The per-centage of the Government demand, as compared with the value of the total produce, amounts to 11, and the proportion which the latter bears to the former is 9·09. As compared with the Telingana province, the quantity of paddy raised in the Mahratta Country is insignificant. We cannot therefore deal separately with the average produce of paddy per acre. The average out-turn of every description of food grains in these districts amounted to 24 tons per acre, or nearly seven maunds, the estimated value of which may be set down at Rs. 9 2 0. That of other kinds of produce amounted to 14 tons, the value of which may be estimated at Rs. 13 9 0. The total average for every description of produce was 24 tons, which may be valued at Rs. 10. The difference between this sum and the Government demand amounts to Rs. 8 15 1 per acre, which gives the sum that is left to the cultivator per acre. As in the case of Telingana, the ryot has to meet the cost of cultivation, and the interest on the capital employed, which may be set down at 25 per cent. of the total produce. He has also to pay 11 per cent. to meet the Government demand. Deducting these items, the net amount of profit left to him is 64 per cent. of the total amount of produce raised by him on his land.

The following statement gives the classification of about 200,000 registered occupants of the various Mahratta districts, with respect to the amount of assessment they pay :—

CHAU. I. QN. 9.

HYDRABAD.

Montie Mahdi
Ali.

No.	Cultivators.	Number of Cultivators.	
1	2	3	4
	Rs. Rs.		
1	Paying below 5 - -	22,552	11.45
2	" from 5 to 9 -	23,808	12.90
3	" " 10 " 14 -	26,036	13.22
4	" " 15 " 24 -	41,224	20.94
5	" " 25 " 39 -	35,775	18.17
6	" " 40 " 59 -	21,263	10.18
7	" " 60 " 74 -	9,029	4.59
8	" " 75 to 99 -	7,363	3.74
9	" " 100 " 124 -	3,880	1.97
10	" " 125 " 149 -	2,109	1.07
11	" " 150 " 174 -	1,253	.64
12	" " 175 " 199 -	741	.38
13	" " 200 " 249 -	823	.42
14	" " 250 " 299 -	427	.22
15	" " 300 " 349 -	244	.12
16	" " 350 " 399 -	131	.07
17	" " 400 " 499 -	130	.07
18	" " 500 " 599 -	54	.03
19	" " 600 " 699 -	29	.01
20	" " 700 " 799 -	12	—
21	" " 800 " 899 -	4	—
22	" " 900 " 999 -	8	—
23	" " 1,000 " 1,499 -	7	—
24	" " 1,500 " 1,999 -	5	—
25	" " 2,000 " 2,499 -	—	—
26	" " 2,500 " 2,999 -	1	—
27	" " 3,000 " 3,999 -	—	—
28	" " 4,000 " 4,999 -	—	—
29	" " 5,000 and upwards	—	—
	Total - -	196,908	100

From the foregoing statement it will be apparent that the number of cultivators who pay an assessment of less than Rs. 15 is only about 37.57 per cent., whereas in the Telingana province, the number is as high as 49.87 per cent. This shows that the condition of the cultivators in the Mahratta districts is somewhat better than in the Telingana districts.

In the Mahratta country, the uncertainty in the seasons is not so great as in the Telingana country. With a view, however, to obtain a tolerably correct estimate of the area under cultivation, and the produce derived therefrom, it will be better to base our calculations on an average of the past eight years (1280 to 1287 Fasli), which include good and bad seasons, as has been done in the Telingana district.

Estimating on these data, it may be said that the area of wet cultivation in the Mahratta province may be set down at 156,000 acres. From this area about 25 per cent. (39,000 acres) may be allowed for raising vegetable produce, which leaves about 117,000 acres for the cultivation of food grains. Estimating the out-turn at 10 maunds per acre, we get about 42,000 tons, which may be valued at Rs. 23,46,000, at the rate of Rs. 6 per pulla (120 seers). Estimating the produce of the area set aside for the cultivation of vegetables, &c., at Rs. 40 per acre, we get about Rs. 15,60,000. The estimated value of the total produce of wet lands may therefore be set down at Rs. 39,06,000.

We shall now estimate the produce of dry lands. The area under dry crops may be set down at 7,607,000 acres. From this, about 1,450,000 acres (19 per cent.) may be allowed for the cultivation of other than food grains. This leaves 6,157,000 acres on which food grains are raised. The out-turn of other than food crops may be valued at Rs. 1,74,00,000 at Rs. 12 per acre. The out-turn of food grains may be estimated at 1,319,000 tons, at six maunds per acre, which may be valued at Rs. 6,15,73,000, at the rate of Rs. 5 per pulla. The produce of dry land may therefore be valued at Rs. 7,89,73,000.

On these data, the total out-turn of the land in the Mahratta province may be valued at Rs. 8,28,79,000. The Government demand on these lands on an average amounts to Rs. 80,50,000.

Thus the proportion that the Government demand bears to the out-turn is as 1 to 10.3. The average number of registered occupants amounts to 260,000. Deducting the Government demand, which averages Rs. 31 per occupant, a sum of about Rs. 288 is left to each, from which the ryot has to meet the expenses of cultivation, and maintain himself and his family.

We shall now estimate the annual average out-turn of food grains and other crops, the amount that is consumed, and the quantity that is left for exportation. The total out-turn of food grains may be estimated at 1,361,000 tons. From this, we have first to set aside 33,000 tons for seed grain, at six seers per acre. This leaves a balance of 1,328,000 tons of food grain. Next we have to deduct for wastage, which may be estimated at 5 per cent., and which amounts to about 66,000 tons. The total population may be roughly estimated at 3,525,000 souls, and allowing six maunds of grain per head per annum, the total consumption may be set down at 755,000 tons. The quantity of consumption and wastage therefore amounts to 821,000 tons. Deducting this quantity from the amount of grain left, after allowing for seed grain, we get 507,000 tons, valued at Rs. 2,96,60,000, which is available for export. The surplus left is $\frac{1}{37}$ of the total out-turn.

This account is for the province at large. Let us now see how it bears upon the agricultural population. We may estimate the total agricultural population at about 65 per cent. of the whole, which, in round numbers, amount to about 2,291,000 souls. The amount of consumption, calculated on the datum given above, may be set down at 491,000 tons, and the seed grain and wastage may be estimated at about 100,000 tons, which gives a total consumption of 591,000 tons. Deducting this from the total out-turn, we have left about 770,000 tons, which may be valued at Rs. 61,70,000. But this account is only for food grains. Of the other description of crop raised, the estimated value (allowing for wastage and seed at 10 per cent.) may be set down at Rs. 1,70,64,000. The total value of the out-turn may therefore be estimated at about Rs. 5,32,34,000; from this we have to deduct the Government demand, which amounts to Rs. 80,50,000. The profit then left to the agriculturist, from the cultivation of the lands, may be set down at about Rs. 4,51,84,000. Distributing this amount over the total number of registered occupants (260,000), the average amount of profit left to each may be estimated at about Rs. 173.13.

We shall now combine the results obtained for the Telingana and Mahratta provinces, and give an account for the whole dominions. The total area under cultivation may be estimated at about 10,660,000 acres, of which 10,160,000 are dry and 500,000 wet. The area devoted to food grains may be set down at 8,698,000 acres, and for other description of crops at 1,962,000 acres. The aggregate value of the total out-turn of these lands may be set down at Rs. 11,68,16,000, of which Rs. 9,27,01,000 are for food grains (2,013,371 tons) and Rs. 2,41,15,000 for crops other than food grains. The total produce of the country amounts to 1,948,000 tons. From this may be deducted the quantity of food grains necessary for consumption, and for seed and the ordinary wastage. The seed grain may be estimated at 57,000 tons, the consumption for the country at large at 1,218,000 tons, and the wastage at 97,000 tons. The surplus grain left is 576,000 tons, which may be valued at about Rs. 3,54,56,000. The value of crops other than food grains may be set down (after deducting 10 per cent. for seed and wastage) at Rs. 2,17,03,000. The entire value of the produce, after making these deductions for consumption, seed grain, and wastage, may be set down at Rs. 5,71,59,000.

Let us now consider this account, as it bears directly on the condition of the agricultural population, who raise this produce. The estimated total agricultural population may be set down at 3,803,000, which include village artisans, &c. Their consumption would amount to 815,000 tons. Deducting this

quantity as well as that set aside for seed grain and wastage, the surplus left to the agriculturists may be estimated at 979,000 tons of food grains, which may be valued at Rs. 4,63,70,000. Of other than food grains the value (after deducting 10 per cent. for seed and wastage) may be set down at Rs. 2,17,03,000. The total valuation therefore would be Rs. 6,80,73,000. Deducting from this amount the Government assessment, which may be set down at Rs. 1,31,73,000, we get Rs. 5,49,00,000, which may fairly be represented as the profits of production left to the agriculturists of the entire dominions. Distributing this amount over the total number of registered occupants (425,000), the average amount of profit left to each would be Rs. 129-3.

The foregoing accounts relate chiefly to the out-turn of the land and the profits left to the cultivators. As regards their social and economic condition, it will be best to quote here from two reports, one submitted by Moulvie Nazeer Ahmed, Suddur Talukdar Northern Division, as regards the Telingana province, and the other by Furdoonji Jamshedji, Superintendent Revenue Survey, as regards the Mahratta province. Moulvie Nazeer Ahmed states—

The cultivators of Telingana are, as a class, idle, shiftless, and improvident; these characteristics being induced and aggravated in a great measure by two special causes—toddy-drinking and the influence of climate.

In this part of the country there will rarely be found a single individual, whether cultivator or labourer, who is not addicted to toddy-drinking. Among the females, though the vice is not so very general, a large number of young women of the lower classes are given to it. From about an hour and a half before sunset up to 10 p.m., the toddy shops are thronged, and a large part of the village population apparently passes away that interval of time in this foolish and injurious mode of dissipation.

The usual diet of the people is a kind of gruel called *ambil*, prepared by boiling a coarse ground flour of *joâr*, *lachna*, *sauvan*, or *kodru* in water. When ready it is well stirred and taken with butter-milk and salt. The *ambil*, which is prepared from *kanki* into a hard paste, is called *gutka*, and is the food usually taken during the day. At night they eat *jowâr* or *lachna* bread and rice. A seer of this food is the usual day's allowance for either man or woman. Cultivators are much given to smoking, and their wives chew *pân* or *betel-leaves*.

Supposing that a family consists of a man, a woman, a grown-up boy, and two children, they would require three and a half seers of grain daily to support them, thus:—

Man.	Woman.	Grown-up Boy.	Each of the Children.
1 seer.	1 seer.	10 chts.	6 chts.

The amount of grain yearly consumed by a family is 32 maunds, or (if *joâr* is the article of food) the produce of eight bighas or six acres will be sufficient to carry them through the year.

Each ryot cultivates both wet and dry lands. Out of wet cultivation the out-turn of sugar-cane goes to furnish articles of convenience and luxury, that of paddy to pay the Government revenue, cesses, and taxes, while food is supplied from the produce of dry land; and if insufficient the surplus of the produce of wet area is sold to make up the deficiency.

The average dry holding of each cultivator appears to be more than sufficient to supply him and his family with food, and should the season be favourable a moderately good surplus from the produce of wet area can be stored after paying off the Government demand. Supposing that the season is favourable and both the *abi* and *tabi* crops of rice are cultivated and yield a good out-turn, it has been found from inquiry in the Maydak district that the average value of the produce of *abi* paddy from one acre amounts to Rs. 55, that of *tabi* to Rs. 80. Deducting from the total sum the assessment, which on the average is calculated to be Rs. 13 per acre of wet land and about

Rs. 40 for the expenses of cultivation, the net amount saved per acre would be Rs. 80.

From the above statement it will appear that the cultivators might be well off so far as their income is considered; but their extravagant and dissipated habits, which have been alluded to above, prevent them from living in ease and involve them in misery. A great portion of their profit goes to purchase toddy and its necessary accompaniments, consisting of roasted meat of the coarsest kind or parched grain; the remainder is spent in the purchase of cattle, a portion being also invested in ornaments and clothing for their wives.

Those that hold the largest areas are *pâtels* and *patwâris*, who never let slip any opportunity to enhance their power and enlarge their holding at the cost of other and weaker holders. In 1275 Fasli, when the *batai* system was done away with and payment in money was enforced, the former *suroastedars* and the *pâtels* and *patwâris*, who from their cunning and knowledge of official routine had obtained power and mastery over the *ryots*, seized the occasion for their own aggrandisement, and secured for themselves exclusively many of the rights intended for the cultivators as a body.

Now, as the cultivators begin to appreciate the rights that were conferred upon them and the consequent advantages of their position, they are regaining their freedom from slavery and emerging from dependence upon the *zemindars*, *pâtels*, and *patwâris*. The necessary consequence will be that in Telingana the proportion of cultivators holding large areas will decrease. The number of tenants-at-will has not been entered in the above table, which, if taken into account, will still more lessen the proportion of large holders.

Furdoonji Jamshedji, Superintendent of Revenue Survey in the Aurungabad district, gives the following description of the condition, incomes, domestic occupations, &c. of the four classes of agriculturists in that portion of his Highness the Nizam's dominions.

"I may therefore class the landholders of this district as follows:—

	Per cent.
Prosperous by dint of other resources	15
In tolerably easy circumstances	60
In poor and precarious positions	25

"I will now proceed to describe some of the household arrangements of the various classes.

"*The Kunbi's Food*.—The domestic economy of the Kunbi's household is regulated by the eldest woman of the family, who makes an excellent housewife. Butter is made from the fresh milk of the dairy, and is sent to the market for sale, while the whey and curds go to improve the family meals. With respect to the cultivators of the first and second classes, the careful housewife sees that a supply of grain, calculated to last for a full year, is stored in the house, while the vegetables are supplied from the Kunbi's own garden land. The first class of cultivators generally take three meals a day. Breakfast is served out about 9 o'clock in the morning. It consists of hot *joâr* or *bajra* cakes, a dish of milk curds, and some chutney. Between 12 and 1 o'clock they take their midday meal, which generally consists of *joâr* or *bajra* cakes, some *dâl*, and curry made with whey. The supper at night consists of bread and some one kind of home vegetables; the *brinjal* (egg plant) seems to be one of the favourite dishes of the Kunbis about this part of the country. This is sometimes varied with a dish of *bayson*, made of gram flour. The men and the children take their meals first, and are waited on by the women. They eat off brass plates, called *thâlis*. When their lords and masters have finished eating, the women of the family sit down to their meals, and dine out of the same brass plates, without taking the trouble to clean them. The meals are served out to the labourers by the women, each man getting a daily ration of about four breads (=2 lbs.) and some *dâl* or curry. This class of Kunbis are tolerably clean in their habits; both men and women wash regularly, and change their clothing every three or four days.

CHAP. I. QN. 9.

HYDERABAD.

Montie Madhi
Ali.

In the better class of cultivators, the eldest member of the family generally stays at home, while the rest of the men proceed to the fields at dawn, performing their morning toilet in a stream, or at a well on the way. They carry with them the remains of last evening's supper, on which they breakfast at about 8 or 9 o'clock. About noon the women bring them their meals, which generally consist of fresh cakes of bajra or joár and a dish of dâl (pulse), or curry made with whey or vegetables. Sitting under a tree, the men partake of their noon-day meal. Between 8 and 9 o'clock in the evening the men take their evening meal at home, which generally consists of fresh bread, and one dish of dâl or vegetables, with some chutney; it may be mentioned here that Kunbis eat chutney with every meal. Sometimes they dine off milk and bread. This class of cultivators wash and change their clothing every fourth or fifth day.

In ordinary years the middle class of cultivators also eat thrice a day, but instead of always getting a dish of dâl or vegetables, they have often to be contented with the more humble fare of onions or chutney and bread. This class of cultivators are also tolerably clean in their habits.

In years of plenty the poorest class of cultivators take three meals a day, but in seasons of scarcity they have to restrict themselves to two. These meals consist of coarse bread of bajra or joár, and often of kulthi or mutt, and this is eaten with chutney or onions, and, very seldom, with a dish of herbs or vegetables.

It may be mentioned here that in talukas where kharif crops are chiefly grown, the cultivators live on bajra all the year round; but where both kharif and rabi crops are raised, they subsist on bajra from the beginning of Kartik (November) to the end of Mâgh (March). From Phalgun (March) to Ashwin (October) joár is eaten. From the end of Paoosh (February) to the beginning of Phalgun (March) the cultivators in the rabi talukas roast and eat the tender succulent joari and wheat in the ear. From the time that the tender grain is ripening in the ear till it is harvested, the families of the poorer classes of cultivators mainly subsist on the húldas, as the tender grain is called.

The Kunbi's Dress.—It will thus be seen that the cultivators of the better and middle classes live com-

fortably, while the diet of the poorest class is tolerably good and sufficient in quantity. The former are well fed and well clad; the latter have sufficient to eat and are fairly clad. The ordinary dress of a cultivator of the first or second class generally consists of a heavy turban of good stuff, an angurkha or long coat, and a dhoti, of good material. He also generally wears some ornaments of silver, and occasionally of gold, about his person. The ordinary dress of a cultivator of the third class is much the same as above, excepting that it is of very coarse material, and instead of wearing a jacket or angurkha, he very often wraps a cumblí or dhoti round him. It is seldom that he wears ornaments. The women of the first and second classes are clad in sadis (long entire robe) and cholis (bodices), of tolerably good material; those of the third class wear coarser materials. They also wear silver ornaments. But the cultivators of the fourth class are miserably clad. A piece of cloth round his loins; a dirty turban, often in shreds, over his head; a coarse blanket to protect him from the wind and rain; and a tattered jacket, reserved for festive occasions, generally comprise the sole wardrobe of a cultivator of this class. A couple of coarse sadis and the same number of bodices, form the only dresses which this class of Kunbi women can boast of. But, poor as this class of cultivators are, they are contented with their lot, and in prosperous seasons, when plenty smiles over the land, a more happy and cheerful set of people can seldom be met with.

Estimated Income and Expenditure of an Agriculturist of the Middle Class.—The proportion borne by the registered occupants to the agricultural population in the assigned districts is 1 to 4. The average holding of each cultivator is about 50 acres, and the average number of bullocks about four. I will now calculate the average annual income and expenditure, in ordinary years, of a Kunbi cultivator of the middle class, with his wife and three children, aged 10, 12, and 14 respectively, and holding 50 acres of land, which he tills with two pair of bullocks. It must be presumed that he is a hard-working, thrifty farmer, and that he grows joár (rabi) on 40 acres, and bajra (kharif) on 10 acres of his holding. His income from the land, and his total expenditure, will then stand much as follows:—

Income.	Seers of Grain and Bundles of Kurbi.	Aggregate Value.	Total.
		RS. A. P.	RS. A. P.
12,000 seers of joár and bajra, estimated produce of 50 acres of land at 6 maunds (480 lbs.) per acre, and valued at 25 seers (50 lbs.) per rupee.	12,000	480 0 0	
12,000 bundles of kurbi (joár stalks), estimated at 300 bundles per acre, and valued at 8 annas per 100 bundles.	12,000	60 0 0	
5,000 bundles of surrum (bajra stalks), estimated at 500 bundles per acre, and valued at 4 annas per 100 bundles.	5,000	12 8 0	
Total out-turn in Rs.	—	—	552 8 0
<i>Deductions made.</i>			
Seed-grain to be reserved for sowing purposes, estimated at 5 seers of joár per acre, and valued at 25 seers per rupee.	125	5 0 0	
Baluta payments, estimated at about 4½ per cent. of the produce	500	20 0 0	
Grain to be stored for home consumption for the year for five persons, estimated at the rate of ¾ seer (1½ lbs.) per head per diem.	1,350	54 0 0	
Wastage, estimated at the rate of 5 per cent. on the total produce	600	24 0 0	
Kurbi reserved for two pairs of bullocks for four months, estimated at about 25 bundles per two pairs per diem, and valued at the rate of annas 8 per 100 bundles.	3,000	15 0 0	118 0 0
Estimated balance in hand { Grain	9,425	377 0 0	—
{ Kurbi and surrum	14,000	57 8 0	434 8 0

Expenditure.	Seers.	Total.	Grand Total.
<i>Expenses of Cultivation.</i>			
Two pairs of bullocks, valued at Rs. 60, at Rs. 30 per pair, estimated to last six years.	—	RS. A. P. 10 0 0	RS. A. P.
Oil-cake, &c., two pairs of bullocks during four months of the hot season, estimated to cost about Rs. 3 per pair per mensem.	—	12 0 0	
Cost of agricultural implements spread over the number of years they last, including cost of ropes required to be renewed annually.	—	10 0 0	
Government assessment at the average rate of Re. 1 per acre - - -	—	50 0 0	82 0 0
<i>Expenses for Food, &c., excluding Grain.</i>			
Oil, at 2 seers per mensem - - - - -	24	5 0 0	
Salt, at 2 seers per month - - - - -	24	2 8 0	
Red pepper, at 2 seers per month - - - - -	24	5 0 0	
Spices, at 4 annas per month - - - - -	—	3 0 0	
Vegetables and pot-herbs - - - - -	—	4 0 0	
Festivals - - - - -	—	10 0 0	
Average annual expenditure for births, marriages, and deaths - - -	—	25 0 0	
Extraordinary expenses, including amount of interest, &c. paid to Saucar on rare occasions.	—	50 0 0	104 8 0
<i>Dress.</i>			
2 country blankets, at Rs. 1 4 0 each - - - - -	—	2 8 0	
8 dhoturs, for four male members of the family, one to be used as waist-cloth, and the other for covering the body.	—	5 0 0	
4 khadi (home-spun) jackets for cold weather wear - - - - -	—	4 0 0	
4 common turbans - - - - -	—	4 0 0	
4 pairs of shoes - - - - -	—	2 0 0	
2 sadis and 2 bodices for the cultivator's wife - - - - -	—	4 8 0	22 0 0
Total estimated expenditure, Rs. - - - - -	—	—	208 8 0
Estimated balance to be saved to meet bad seasons - - - - -	—	—	226 0 0
			434 8 0

Out-turn of Grain per Acre.—In justification of the foregoing, as being within the average production, it may be mentioned that given a good season, the best black soil and good tillage, the out-turn of joár sometimes amounts to as much as 14 maunds (1,120 lbs.) per acre. At the village of Nevurgaon, situate on the banks of the Godavari, in the Vaijapur taluka, one of our survey classers holds some lands. He states that this year, notwithstanding the injury caused by excess of rain, the produce of his field, on which he had raised joár, was estimated at 12 maunds per acre. Mr. Rustomji Nusserwanji, the talukdar of the district, personally conducted several experiments in the Aurungabad taluka with a view to ascertain the out-turn per acre of the different kinds of rabi grain. His experiments were made this year, when, as has been stated above, the whole of the crops were more or less damaged by excess of rain, not to mention the depredations committed by rats. With all these drawbacks, the results arrived at were not unsatisfactory. Of 25 fields of joár experimented upon, the average out-turn per bigha amounted to 5 maunds 9½ seers, or 7 maunds 1 seer per acre. In the same way, the average out-turn of 45 fields of wheat experimented upon amounted to 4 maunds 11 seers per bigha, or 5 maunds 28 seers per acre. Of 10 fields of grain examined, the average out-turn came to 5 maunds 7 seers per bigha, or 6 maunds 36 seers per acre. Taking all these circumstances into consideration, I have adopted 6 maunds per acre as a fair average for valuation of a ryot's income.

It may be observed that the above statement does not include the cost of weeding, harvesting, threshing, &c. With a family of four, a cultivator is seldom obliged to employ hired labour for these purposes, as much work of this kind is performed by mutual help. One family will help a neighbouring family in reaping their harvest, and they, in return, will assist them likewise, and so on. Where this is not the case, the boys, when their services are not required on their father's farm, go out to work as labourers, and their earnings—not included in the above estimate of income

—go towards the payment of hired labour, when it is required to assist in reaping, threshing, &c.

With a holding of 50 acres, 40 of which he devotes to joár, and 10 to bajra, the cultivator, with his family, will work pretty much in the following order of time:—

Field Operations for the Year.—In the middle of Vaisák he will prepare his land for joár with the vukkhur; this will take him eight days with two vukkhurs, at five acres per day. Another day will be occupied by himself and his family in removing the scrub and thorns from the land so prepared. In the month of Jayste he will work his previously ploughed land on which he had raised bajra last year with a magdá (harrow). He will take seven days to do this with one harrow, at about 1½ acre per day. He will now prepare 10 acres of land for bajra with the vukkhur; with two of these implements he will do this in two days, at five acres per day. In Ashad he will level his land for joár with the vukkhur: this will occupy him a week. Then, for the third time, he will level his kharif lands with the vukkhur, which will occupy him two days. He will now take two days in which to sow his kharif lands. In Shravan he will, for the third time, level his rabi lands, an operation which, with two vukkhurs, will take him eight days. He will now weed his kharif lands with a bullock hoe, which he will do in a day. In Bhadrapud and Ashwin he will enclose his fields with a hedge of thorns; this work will take him and his family about four days. He will then sow his rabi crops; this will take about 16 days. His youngest boy will now watch the ripening bajra crop for 15 days—the latter half of Ashwin. In Kartik and Margayswur one of his sons will watch the kharif crop during the first week, while he weeds his rabi crops with a bullock hoe. He now cuts his bajra, and this, with the help of his wife and two elder sons, he will accomplish in a week. He then requires about four days to bind the sheaves and to stack them. After that he will begin ploughing that portion of his field from which he has just removed the crop: this will take him about 27

CHAP. I. QN 9.
HYDERABAD.
Montvic Mahdi
Ali.

days, or nearly a month. He will now separate the bajra heads from the stalks, which, with his family assisting, will occupy about seven days. In Paoosh he will thresh and winnow his bajra crop, which, with the assistance of his wife and one of his sons, he will do in about four days. He must now crossplough his kharif lands, and this will occupy him about 26 days. Now Māgh has arrived, and the joār has to be watched. Crops growing on high land where the roots cannot readily reach the sub-soil moisture, have now to be harvested, otherwise they wither. In this way about five acres will be harvested. Before the month Phalgun the Kunbi has to reap 35 acres of his jowar crop. With his wife, two of his elder sons, and four labourers, he will execute this work in about a fortnight. With the help of his family, he must then bind the sheaves and stack them: this will take him about four days. Afterwards carting the harvest yield to the threshing-floor will occupy about 10 days. While he is so engaged his wife and children will prepare the threshing-floor, plaster and smooth it with cattle-dung, and enclose it with thorns. In Chaitur and Vaisāk the family break the joār heads from the stalks, which occupies them about 20 days. The threshing can be done in about six days, and the winnowing will take as many more. Giving out balutā (village servants' shares) will occupy the cultivator about two days.

According to the above distribution of his time, the ryot and his family will be engaged in field work for the following number of days:—

Ploughing	-	-	-	53 days.
Harrowing with magada	-	-	-	7 "
Levelling with vukkhur	-	-	-	28 "
Sowing	-	-	-	18 "
Weeding with bullock hoe	-	-	-	5 "
Enclosing fields with thorns	-	-	-	4 "
Watching the ripening crops	-	-	-	30 "

Reaping	-	-	-	31 days.
Carting	-	-	-	10 "
Separating heads of corn from the stalks	-	-	-	27 "
Giving out balutā	-	-	-	2 "
Threshing and winnowing	-	-	-	16 "
Total	-	-	-	231 "

It will thus be seen that, out of the 365 days in the year, the field work will occupy the cultivator and his family 231 days, leaving 134 days to be otherwise occupied. Some of these must be counted for holidays, illness in the family, executing repairs at the homestead and for various other duties. Yet, allowing for all these, the Kunbi has a few weeks left, which can be profitably employed by himself or members of his family, in labouring for hire in other than his own fields, in carting or on public works, when there are any going on in his neighbourhood."

The majority of the cultivators in the Telingana province are involved in debt. Those that employ their own capital to meet the expenses of cultivation and pay the Government demand are few in number, probably not exceeding 20 per cent. The rest are all involved in debt, and of these as many as 40 per cent. have to depend upon the money lender even for the pettiest loan. They draw on him for ordinary household expenses, for the purchase of agricultural implements or bullocks, and for meeting the Government demand.

Whenever they stand in need of money, they resort to the Saucar for assistance, and in return they place at the Saucar's disposal the entire produce of their land. Some of the talukdars in the Telingana districts have instituted minute inquiries into the state of indebtedness of several cultivators in certain villages of their districts, the result of which may be tabulated as follows:—

STATEMENT A., showing the Number of Cultivators in debt and not in debt in the districts of Telingana for the year 1287 Fusi.

No.	Name of District.	Number of Talooks.	Number of Villages.	Number of Cultivators			Per-centage	
				In Debt.	Not in Debt.	Total.	In Debt.	Not in Debt.
1	Khumnum	3	20	1,051	520	1,571	66·90	33·10
2	Nalgunda	5	25	815	294	1,109	73·49	26·51
3	Yelgundel	4	13	798	255	1,053	75·79	24·21
4	Sirpur Tandur	3	—	9,621	4,534	14,155	67·97	32·03
	Total Telingana	15	58	12,285	5,603	17,888	68·68	31·32

It may be mentioned here that some of the talukdars have instituted inquiries as regards the proportion the indebtedness of the agriculturists bears to their yearly income.

From the result of these inquiries it may be assumed that, generally speaking, the amount of indebtedness of most of the cultivators does not exceed their income for two years.

The number of those in debt for sums below Rs. 50 is 38·34 per cent. These cultivators are the most indigent and poverty-stricken, and may virtually be regarded as depending upon the saucar even for the bare necessities of life. They are not able to pay their revenue instalments, nor purchase bullocks and other agricultural implements unassisted. It is the saucar who must help them in this respect. They do not strive to find a market where they could sell the produce of their fields with advantage to themselves, but they must needs make over the whole to the saucar at a rate considerably less than the market value of the commodities thus made over. These transactions entail double loss upon the cultivator. In the first place the saucar charges an exorbitant rate of interest, often as much as 24 per cent. per annum, on the loans that he advances.

Secondly, he demands higher prices than what prevail in the market for all commodities that he supplies to the cultivator, and in addition to this he charges interest on these loans. Then again, he purchases from the debtor the produce of his land at considerably lower rates than what rule in the market. It may fairly be said that in this way the saucar can in the course of three years or so double the amount of his principal, and this he can easily do, without in any way attempting to cheat the cultivator, by the simple process of charging high prices for the commodities he supplies, and accepting at a low valuation all that his debtor makes over to him in repayment of his debt, add to this his high rates of interest and compound interest, and the whole secret of his success is easily understood. Should the saucar, however, be inclined to defraud the cultivator, he has every facility for doing so, and could in the short period of a year double the amount of the loan he advances. Mr. Shapurjee Jevanjee, first talukdar of the Nagur-Kurnul district, in a report submitted by him on the subject, states:—

In their transactions with the money-lender, the cultivators of this district suffer heavy losses. The usual rate of interest charged on sums advanced to well-to-do

cultivators is Rs. 2 per cent. per mensem, and at compound interest this amounts to Rs. 29 or even 3 per cent. per mensem. When borrowing grain and other commodities from the saucar, the cultivator has to pay 25 per cent. more than the market value of the commodity. This loan is not repaid in coin, but is returned in kind. If the cultivator borrows paddy seed for sowing his fields during the rains, he has, in repayment, to make over at next harvest double the quantity borrowed. If the seed is required for sowing during the hot season he has to return it at 50 per cent. above the quantity lent. As the saucar generally gets his loans of grain returned to him in about six months' time it may be said that in so short a time he realises a profit of from 50 to 100 per cent. With cultivators who do not enjoy good credit the saucar is still more exorbitant. When he advances loans of grain for consumption he stipulates that the loan will be repaid in grain of a much superior description to that lent. To give an instance in point. In the Devurgarh taluka the staple grain produced is joar or ragi, the area under wheat or rice being very limited. Now when a cultivator borrows a maund of joar or ragi he has to repay this loan by a maund and a half and sometimes two maunds of paddy. In this manner he has in the course of a single year to pay considerably more than double the amount of his original debt. Should the cultivator fail to discharge his debt within one year the grain is valued at a higher rate than what prevails in the market, and interest charged on the sum. When the cultivator borrows money to pay the wages of the labourers he employs he is subjected to extra losses in addition to the interest he has to pay. For instance, when getting his fields weeded the cultivator has to pay his labourers in cash. This money he gets from the saucar. As the cultivator requires copper for distribution the saucar makes advances to him in that coin. The amount of copper that he counts as equivalent to a rupee is less by far than the current rate, and the sum of rupees arrived at according to this calculation is debited to the cultivator's account; the interest of rupees 2 per cent. per mensem is charged on this amount, and when at the commencement of the ensuing season accounts are adjusted grain is accepted in return for the money loan. This grain is again estimated at a lower valuation than the rates obtaining in the market, and settlement of the account is thus finally arrived at. Interest is charged on the amount thus arrived at from the date on which the final adjustment is made.

Instances have been found in which the amount of interest has actually doubled the amount of principal in a single year.

Moulavi Nazir Ahmed, Sader talukdar of the Northern Division, in his report on the indebtedness of the cultivating population, states:—

Taking a general view of the indebtedness of the ryot no satisfactory explanation can be given. The chief incentive to borrowing money is in some cases need, in others habit, and in the rest the ruling desire to hide their prosperity. I know a number of tenants in Telingana who cultivate 10, 15, or even 20 bighas of sugar-cane, a circumstance in itself a criterion of the cultivator's wealth. Notwithstanding this they persistently pretended to have dealings with the saucar, and whenever rent is demanded they refer the matter to the saucar and transfer their liabilities to him. Where the habit of having dealings with the money-lender has become so general and so persistent as almost to constitute one of the conditions of tenancy it is extremely difficult to understand the cause. My own experience goes to show that the number of cultivators indebted as a matter of habit is greater than that of cultivators who have to borrow out of necessity. It might be that the custom of borrowing money had its origin in poverty and want, but has now become a fixed habit of which the cultivators have not the power to divest themselves. Even when they are in a position to employ their own capital they cannot resist the temptation of inviting outside help, just as men of lazy and slothful habits are always loath to use their

own limbs and get others to help them in their needs. Those that enter into transactions with money-lenders in order to hide their own opulence are not impelled to adopt this expedient from a sense of insecurity, their motive generally is an habitual aversion to hear their wealth made a subject of general remark.

It cannot be denied that the liabilities of the cultivator have increased since the days when the payment in kind system of rent prevailed, and this may be an additional cause of his indebtedness. It often happens that when Government revenue is due, the cultivator cannot conveniently dispose of his produce or there is a tendency in the rates to rise, and he is naturally inclined to hold over his stock in the hope of making larger profits. Under such circumstances he is obliged to have recourse to the money lender. But the thread of debt once woven cannot soon be unwoven again. On the other hand it can be arithmetically proved that the cultivator has gained considerably by the abolition of the batai (payment in kind) system, and there is no reason why he should always remain involved in debt. Suppose, for instance, that a tenant has a bigha of wet land under his tillage. The lowest quantity of rice that might be raised on this land is not less than a khandi and a half, the price of which at the ordinary bazaar rate is Rs. 75. Under the Batai system the Government was entitled to a moiety of the total produce and the cultivator to the other half. Under the existing payment in cash system, the average share of the Government per bigha is Rs. 13, while the balance, Rs. 62, represents the cultivator's share in the produce of his field. In other words, under the latter system the amount of the cultivator's receipts is Rs. 62 instead of Rs. 37 8 under the former. It is now clear that the idea that the existing high rate of assessment is the chief cause of the cultivator's indebtedness, and that leniency in these rates will tend to free him from the saucar's grasp, is utterly unfounded. On the other hand, it is my impression that even if the Government demand were entirely remitted, the saucar would ever be flourishing at the expense of the cultivator, who would never rise much above his present wretched position.

Although the condition of the cultivators of the Mahratta districts is much better than what prevails in the Telingana districts, and although they are not necessitated to borrow to the extent their brethren in the Telingana province are compelled to do, yet on account of their profuse expenditure, they are no better off than their brethren in Telingana, as is forcibly shown by the following quotations from Mr. Furdoonjee's report:—

As has been stated above, the Kunbi cultivator does not rightly appreciate the value of money, and the better his credit the more profuse he is in his expenditure. In prosperous seasons he does not lay by money for years of scarcity. What he gets he generally spends, and leaves the future to take care of itself. During the American war, when the Berar cultivators enriched themselves by growing cotton, a few of the Kunbis made silver ploughshares to till their fields. Most of them spent extravagant sums in the purchase of silk dresses for the women of their families. The acute saucar knows the weak points of the Kunbis, and by freely lending money to the well-to-do, he encourages them in extravagant habits, knowing that he will profit thereby. The saucar understands his own interests.

From these and other considerations, it became evident to his Highness's Government that if the cultivator were not in some measure protected by his landlord the State, he would, by rushing headlong into debt, be completely ruined. It was decided by Government that this protection could be secured by diminishing, not destroying, the credit enjoyed by the cultivators. It was at first feared that by interfering with the freedom of contract the Kunbi would not be able to raise money for the purpose of improving his land, for purchasing cattle and seed, and paying the Government demand. But, on the other hand, it was thought by diminishing the facilities for borrowing,

CHAP. I. QN. 3.
HYDERABAD.
Moulvi Mahdi
Ali.

CHAP. I. QN. 9:
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 HYDERABAD.
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Montvie Mahdi
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the cultivators would be saved from sinking into irretrievable embarrassment, as they are prone to do when they have unlimited credit. Under well-understood regulations, the saucar would himself exercise great caution in advancing loans for marriages, feasts, and other luxuries. And yet if the Kunbi requires a loan to effect any improvements on his land, or to pay the Government demand, or for any other obviously productive or necessary purposes, it would be to the interest of the saucar to make the advance, knowing that in such cases the investment would be safe under certain restrictions. Thus, while the cultivator would find it difficult to raise a loan to squander recklessly, he would always be able to get money for useful and productive works connected with his land. Next came the question as to how the cultivator's credit was to be judiciously restricted. This was effected by the adoption of the following measures, which were embodied in circular orders, and were from time to time issued by the judicial department—

1. No ex-parte decree was to be passed by a civil court against any debtor, until the creditor should have proved, by his books or otherwise, to the satisfaction of the court, that the bond was executed for veritable and fair consideration.

2. If a usurious rate of interest had been charged, it was to be reduced to a reasonable rate. When the amount of interest did not exceed the amount of the principal, the rate of interest entered in the bond could be adhered to, but when the amount of interest did exceed the principal, the Hindu law of *Dâm dupat* was to be enforced. Of however long standing the debt might be, the amount of interest given by decree was never to exceed the amount of principal.

3. When the cultivator was unable to pay at once the amount of the decree passed against him, the court could order it to be paid by reasonable instalments. If the circumstances of the case warranted interest being allowed to run on the decree, 1 per cent. per annum only was to be allowed, until the debt was liquidated.

4. When attachment was issued against a cultivator's property, his house, his agricultural implements, his cattle, and a supply of grain, enough to support him and his family till next harvest, were to be exempted from execution.

5. No judgment-debtor was to be imprisoned for debt, unless suspected of having concealed his property to evade payment.

So far as can be ascertained, these measures are judicious, and seem to work satisfactorily. We shall now give a brief account of the different terms on which a cultivator may borrow money from a money-lender.

Where a cultivator is well off, he does not take petty loans, but borrows a lump sum from the saucar, for the payment of Government assessment, or for any other purpose, and the interest to a borrower enjoying good credit does not usually exceed one per cent. per mensem. The cultivator agrees to repay the loan at the next rabi or kharif harvest, but the agreement is generally verbal, and not written. If, at the time of harvest, the cultivator sees that the prevailing prices of grain are low, and if he thinks that there is a prospect of obtaining better prices further on, he reserves his stock of grain until such time, and asks the saucar to let the loan stand over till then. Where the cultivator's credit does not stand very high, he has generally to pay more interest, say about Rs. 1.8.0 per cent. per mensem. When one of this class resorts to a saucar, he has, in the first instance, to pass a bond, but when he becomes known to the money-lender this formality is no longer necessary. Very frequently the saucar takes payment in grain, which is sold to him at the market rate, the only difference being that, in weighing, about four or five seers (8 or 10 lbs.) is added to a pulla (240 lbs.) as kussur. Cultivators of this class do not generally borrow anything under Rs. 10; nor do they, as a rule, borrow seed grain or grain for consumption from the saucar.

If a cultivator does not enjoy good credit, the saucar lends him money on any of the four following terms:—

1. *On interest and compound interest.*—The borrower passes a bond to the saucar, say, for Rs. 100. For this he receives Rs. 98 in cash, Rs. 2 being deducted as munnoti by the saucar. The cultivator agrees to pay interest at a rate which varies from Rs. 1.8 to Rs. 2 per mensem, and to repay the advance at the next kharif or rabi harvest. If he fails to do this and defers payment till the subsequent harvest, compound interest is charged. The saucar, after getting the bond executed, does not pay down the amount in a lump sum, but lets the cultivator have it in sums sufficient to pay the Government assessment, or to buy cattle, &c. The saucar frequently pays the Government assessment direct to the patel and padwadi in Halli Sicca rupees, but he recovers the amount from the cultivator in British rupees, making a profit of one or two per cent. in the rate of exchange.

2. *Batta Mubadla.**—The saucar pays the Government assessment direct to the patel and padwadi in Halli Sicca rupees, and recovers from the cultivator at harvest time the same amount in British rupees. The profit he makes in the difference between the value of Halli Sicca and British rupees is not inconsiderable, because the rate of exchange varies from Rs. 14 to Rs. 22, and the period of the loan seldom or never exceeds three months. If the loan is not repaid at harvest time, interest at one or one and a half per cent. is allowed to run on the sum till it is repaid at next harvest.

Râgwaddâ or Lâoni.—The cultivator raises a loan, passing a written agreement to repay it from the produce of his fields. The saucar forms an estimate of what would be the probable ruling prices at harvest time, and, leaving a margin of 10 or 15 per cent. profit, agrees to purchase the crops at certain prices fixed between them. This contract is generally entered into four or five months before harvest time. If prices fluctuate meanwhile, either the saucar or the cultivator loses, but the former is generally the gainer by this transaction. If the cultivator fails to make over the grain at the allotted time, according to one of the terms of the contract, he has to give the saucar, in the year following, 25 or 50 per cent. over and above the quantity of grain originally agreed upon.

Survâi.—The cultivator raises a loan, promising to repay it within a year by two instalments, the first falling due on the kharif, and the second on the rabi harvest. The bond is executed for a sum of 25 per cent. over and above the amount actually paid; this is equivalent to a rate of about two per cent. interest per mensem. Besides this, when paying the cash down, the saucar deducts two per cent. as munnoti.

One of the terms of the agreement is that, if the amount of the bond is not repaid within the times specified, interest at the rate of about one or two per cent. per mensem is to run on until such time as the loan is repaid.

It may be mentioned here that in bonds of this sort the cultivator mortgages to the saucar the produce of his fields, his cattle and house. Sometimes the fields themselves are mortgaged. It need not be stated that the property so mortgaged remains in possession of the owner, the saucar merely keeping an eye on him to see that he does not dispose of it in any way.

Besides loans in cash, some of the cultivators take loans in seed-grain, on condition that it is to be returned at harvest with 50 per cent. over and above the quantity lent; but if the loan is made at a time when the prices are high, the quantity is doubled. In transactions of this nature, written agreements are seldom entered into, the cultivator considering it a religious debt, which he is anxious to pay at the first opportunity. Hence, suits for transactions of this nature seldom or never come into civil courts.

* Under transactions with this designation, the conditions are similar to those given above.

When a cultivator raises a loan in grain for home consumption, he has it on condition of returning the loan at 25 or 50, and in seasons of scarcity at 100 per cent. over and above the quantity lent. A bond is generally passed for this loan. The borrower does not carry away from the saucar the whole amount of the grain at once, but receives it in such quantities as may be required. If unable to return the loan at the time agreed upon, the debtor is allowed to repay it at next harvest, with 50 per cent. over and above the total quantity due.

When a cultivator breaks down, and is unable for a period of four or five years to repay his saucar's debts, his accounts are made up, and a settlement is generally effected in this way. The cultivator enters into an agreement, by which he binds himself to till, for a certain number of years, a certain portion of his holding, and after sowing it at his own cost to make over the field to the saucar, who takes charge of it, and reaps the crops when it is ready. And so, at a little cost, the saucar gets a part of the produce of the cultivator's fields, and is thus enabled to recover what would have been a bad debt.

CHAP. I. QN. 9

HYDERABAD.

Moulvi Mahdi Ali.

Note by Mahadeo Wasudeo Barve, one of the members of the Famine Commission, on the experience acquired by him during a tour in Central India.

CENTRAL
INDIA AND
HYDERABAD.Mahadeo
Wasudeo
Barve.

From my inquiries into the condition of the ryots in four Native States, viz., Jaipur, Oojein, Indore, and Hyderabad, which may be taken fairly to represent their class, it appears that the rate of assessment is invariably higher than in British territory; that the cultivators there are as deeply involved in debt as here, if not more so; that the living and the status of the cultivator is in no way better in the Native States; and that, in short, it can by no means be said that a cultivator living under a native rule fares better than his compeer in British dominion. The glowing colours in which the fate of the British tiller of land is sometimes bemoaned, and that of the cultivator in the Native States extolled, by many, vanish before the observation of actual facts. The paucity of reliable information available on the subject has afforded those visionaries an opportunity to palm on the public, without a fear of contradiction, certain products of their imagination as undisputed facts. My own observation has led me to believe that our cultivator enjoys certain advantages over one under native rule; and that an exposure in its nakedness of condition of the latter will not fail to open the eyes of the former to the superiority of his lot.

As observed above, there is an essential difference between the systems of realising assessment obtaining in the Bombay Presidency and in the Native States. In the ryotwari system that prevails to a very great extent with us, the ryot is directly responsible to Government for the assessment due from him. There is in Native States, on the other hand, always a middleman in the farmer of the revenue of the village. So far as the pressure of the assessment on the ryot is concerned, the above-mentioned difference in the mode of the realisation of revenue is of no consequence; inasmuch as it is immaterial whether a certain demand is made by the Government direct or through the medium of another individual, so long as that demand remains unaltered. It is indeed said that the Government mode of realising revenue, viz., that of distress and sale, is stringent and not accommodating to the different mishaps to which a cultivator's calculations are frequently liable. But there appears to me no ground to expect greater leniency from a private farmer, who has only a temporary interest in the prosperity of the peasantry, than from Government, whose interests are indissolubly wound up with those of the subjects. The respite in payment that he occasionally allows to disabled ryots is deemed by those ignorant people a great boon; but they hardly know at what price that is purchased in the shape of interest paid for arrears.

The absence of anything like alienable interest in the land operates in the case of the cultivators in a Native State to make their condition much worse than that of their brethren in British India. The social status of a man varies directly as his credit; and all circumstances combine to reduce this credit to a minimum when a peasant can neither sell, mortgage, nor otherwise alienate his holding. The necessary result of such absence of credit is the difficulty of obtaining loans without stringent terms. The British ryot, on the other hand, has a tangible interest in his holding, which can serve as good security to the creditor, and which therefore helps him to borrow on compara-

tively moderate terms. The estate of the ryot in the land is indeed of an inferior kind, and terminable at the end of a certain period; but this interest, limited as it is, satisfies the requirements of a wary money-lender, because it is certain. The British ryot thus enjoys a privilege which is denied even to inamdars in Native States. The practice in Native States of annually farming revenue is again detrimental to the investment of capital in land on the part of the cultivators, while there is a direct incentive thereto in British territory, owing to the 30 years' tenure guaranteed by the Revenue Survey settlement, being long enough to secure to the cultivating capitalist a fair return for his outlay. It is indeed true that the assessment is not practically subject to frequent revisions in Native States; but this circumstance does not count for much in the calculations of the cultivator because the freedom from revision is not guaranteed, and cannot be depended on.

It cannot be, however, denied that the Native States hold out one advantage which the British cultivator does not enjoy. While the ryot here is made to pay his fixed assessment due on his registered holding, irrespectively of the actual cultivation, the Native States levy assessment only on the land actually cultivated. This appears to be fair, for land will never be thrown up until it ceases to yield a fair crop; and it is harsh if, owing to the diminished productive capacity of the land, or the absence of capital, a cultivator should have to leave his holding fallow, that he should have his difficulties enhanced by having to pay assessment without reaping any harvest in compensation.

A word here about the origin of the indebtedness of ryots will not be out of place. Anything like an exhaustive inquiry of this matter is impossible within the short limits of a minute of this kind. But it may be said, in brief, that I believe those who have searched for the poverty and indebtedness in the different revenue administrations have busied themselves only with the surface, and have left the interior unexplored. Experience shows that, among all the multifarious tenures obtaining in different parts of India, not one can be named which pre-eminently guards against the ryot's indebtedness. The conclusion follows that the source of that mischief does not lie in the nature of the tenures. It is my idea that the present revenue system, viewed as a whole, is fair both to Government and the ryots, and that therefore the origin of the existing evils must be sought elsewhere. It appears to me that it is the wide gulf in point of intelligence which separates the Indian cultivator from the other classes of the society that is the source of the vast disparity in their status. The same law by which the whole lower creation is made subservient to the will of man operates in the case of transactions between man and man; and it cannot be but that one more intelligent must prey on another less gifted. The absorption of the gains of the cultivators by the higher classes in this country, therefore, is no strange phenomenon, and is only an illustration of the said law. If this notion of mine is correct, it follows that the remedy to be applied must be such as raises the cultivator in the scale of intelligence, so as to enable him to utilise the powers of nature, and guard against

CHAP. I. QN. 9.
HYDERABAD.

Mahadeo
Wasudeo
Barve.

the rapacity of his neighbour. This done, I am sanguine the ryot will prosper, even under the present much traduced revenue system.

Some suitable remedy for ameliorating the condition of the Indian peasantry, by means of fresh legislation or otherwise, is being devised by the statesmen of the

day; and I hope their benevolent efforts will end in such a way as would afford a suitable relief to the poverty-stricken and heavily indebted land cultivating ryots, without interfering much with the class of money-lenders, who form no doubt a necessary element of the society.

CHAP. I. QN. 10.

PUNJAB.

Major Wace.

CHAPTER I.—QUESTION 10.

Describe the tenures of land (proprietary and occupancy) which are most common, and as nearly as you can the area of cultivated land held by each kind of tenure. How far does the character of the tenure appear to affect the economic condition of the person holding it? Are there any conditions of tenure (such, for instance, as unrestricted freedom of transfer) which might be changed with advantage to the holder and without injury to other parties?

PUNJAB.

I append the latest statistics of land tenures in the Punjab. They are the returns on the subject furnished with the annual Revenue Report for 1875-76, and consist of two statements. The first shows the tenures held direct from Government, that is to say, the proprietary tenures, and also leases of Government lands; the second shows the tenures not held direct from Government, that is to say, tenancies of all descriptions held under proprietors.

Proprietary tenures.—Of the proprietary tenures, I extract the following description from the Punjab Administration Report for 1872-73, a description of which Mr. G. D. Barkley, one of the senior members of the Punjab civil service, is the author:—

Taking the Province as a whole, it may be estimated that between one-fifth and one-sixth of the area is the property of Government; while upwards of four fifths belongs to private owners.* The greater part of the area belonging to Government is, however, little better than a desert, and could not profitably be brought under cultivation without the aid of extensive works of irrigation. Some of the more favourably situated portions are preserved as forest or grazing lands, and others are held under lease from Government for purposes of cultivation; but almost the entire cultivated area of the Province is included in the lands of private owners.

These lands are held subject to the payment of land revenue to the State, or grantees holding from the State; and this revenue at present exceeds Rs. 2,20,00,000 per annum, of which more than Rs. 32,00,000 are received by assignees who had, on various grounds, claims to consideration from Government. In some cases these assignments are of the nature of the release of the revenue of lands belonging to the assignees, but they have no necessary connexion with proprietary right, and in the majority of instances the grantees are merely entitled to receive the revenue payable to Government, the amount of which is limited in the same way as if it were paid direct to Government.

The great mass of the landed property in the Punjab is held by small proprietors, who cultivate their own land in whole or in part. The chief characteristic of the tenure generally is that these proprietors are associated together in village communities, having to a greater or less extent joint interests, and, under

our system of cash payments, limited so as to secure a certain profit to the proprietors, jointly responsible for the payment of the revenue assessed upon the village lands. It is almost an invariable incident of the tenure, that if any of the proprietors wishes to sell his rights, or is obliged to part with them in order to satisfy demands upon him, the other members of the same community have a preferential right to purchase them at the same price as could be obtained from outsiders.

In some cases (technically known as Zamindári tenures) all the proprietors have an undivided interest in all the land belonging to the proprietary community,—in other words, all the land is in common; and what the proprietors themselves cultivate is held by them as tenants of the community. Their rights are regulated by their shares in the estate, both as regards the extent of the holdings they are entitled to cultivate, and as regards the distribution of profits; and if the profits from land held by non-proprietary cultivators are not sufficient to pay the revenue and other charges, the balance would ordinarily be collected from the proprietors according to the same shares.

It is, however, much more common for the proprietors to have their own separate holdings in the estate, and this separation may extend so far that there is no land susceptible of separate appropriation which is not the separate property of an individual or family. In an extreme case like this, the right of pre-emption and the joint responsibility for the revenue, in case any of the individual proprietors should fail to meet the demand upon him, are almost the only ties which bind the community together. The separation, however, generally does not go so far. Often all the cultivated land is held in separate ownership, while the pasture, ponds or tanks, &c., remain in common; in other cases the land cultivated by tenants is the common property of the community; and it frequently happens that the village contains several well-known sub-divisions, each with its own separate land, the whole of which may be held in common by the proprietors of the sub-division, or the whole may be held in severalty, or part in separate ownership and part in common.

In those communities (technically known as bhyá-chára and pattidári) with partial or entire separation of proprietary title the measure of the rights and liabilities of the proprietors varies very much. It sometimes depends solely upon original acquisition and the operation of the laws of inheritance; in other cases definite shares in the land of a village or sub-division different from those which would result from the law of inheritance have been established by cus-

* It is necessary to observe that the number of holders or shareholders shown in the returns is rather the number of separate holdings and shares in such holdings than of proprietors,—a person who has two distinct holdings, or shares in such holdings, being counted twice over. Thus in Kangra, with a total population of 743,882, of whom 527,086 are agriculturists, 276,245 proprietors and 34,898 tenants are returned.

tom; in other cases reference is made not to shares in the land, but to shares in a well or other source of irrigation; and there are many cases in which no specified shares are acknowledged, but the area in the separate possession of each proprietor is the sole measure of his interest. It is sometimes the case, however, that while the separate holdings do not correspond with any recognised shares, such shares will be regarded in dividing the profits of common land, or in the partition of such land; and wells are generally held according to shares, even where the title to the land depends exclusively on undisturbed possession.

In some cases the separate holdings are not permanent in their character, a custom existing by which the lands separately held can be redistributed in order to redress inequalities which have grown up since the original division. Between the Indus and the Jumna this custom is rare, and is probably almost entirely confined to river villages, which are liable to suffer greatly from diluvion, and have little common land available for proprietors whose separate holdings are swept away. Even in river villages, it is often the rule that the proprietor whose lands are swept away can claim nothing but to be relieved of his share of the liabilities of the village for revenue and other charges.

Trans-Indus, however, in the tracts of country inhabited chiefly by a Pathán population, periodical redistribution of holdings was by no means uncommon, and the same is stated to have been formerly the case in some of the villages of the Pathán ilāka of Chach, Cis-Indus, in the Rawalpindi district. The remarkable feature in the redistributions Trans-Indus was that they were no mere adjustments of possession according to shares, but complete exchanges of property between one group of proprietors and another, followed by division among the proprietors of each group. Nor were they always confined to the proprietors of a single village. The tribe, and not the village, was in many cases the true proprietary unit, and the exchange was effected at intervals of 3, 5, 7, 10, 15, or 30 years between the proprietors residing in one village and those of a neighbouring village. In some cases the land only was exchanged; in others the exchange extended to the houses as well as the land. Since the country came under British rule, every opportunity has been taken to get rid of these periodical exchanges on a large scale by substituting final partitions, or adjusting the revenue demand according to the value of the lands actually held by each village; but the custom is in a few cases still acted upon amongst the proprietors of the same village, though probably no cases remain in which it would be enforced between the proprietors of distinct villages.

Throughout the greater part of the Province the organisation of the proprietors of land into village communities has existed from time immemorial, and is the work of the people themselves, and not the result of measures adopted either by our own or by previous Governments. Indeed these communities have sometimes been strong enough to resist the payment of revenue to the Government of the day, and before our rule nothing was more common than for them to decide their disputes by petty wars against each other, instead of having recourse to any superior authority to settle them. But in some localities the present communities have been constituted from motives of convenience in the application of our system of settlement. Thus in the Simla hills and in the more mountainous portions of the Kángra district the present village communities consist of numerous small hamlets, each with its own group of fields and separate lands, and which had no bond of union until they were united for administrative purposes at the time of the Land Revenue Settlement. In the Mooltan division, again, while regular village communities were frequently found in the fertile lands fringing the rivers, all trace of these disappeared where the culti-

vation was dependent on scattered wells beyond the influence of the river. Here the well was the true unit of property; but where the proprietors of several wells lived together for mutual protection, or their wells were sufficiently near to be conveniently included within one village boundary, the opportunity was taken to group them into village communities. The same course has been followed in some parts of the Deraját division, where small separate properties readily admitting of union were found. These arrangements were made possible by the circumstance that the village community system admits of any amount of separation of the property of the individual proprietors, and by care being taken that in the internal distribution of the revenue demand it should be duly adjusted with reference to the resources of the separate holdings. They also in general involved making over in joint ownership to the proprietors the separate holdings of waste land situate within the new boundary, in which no private property had previously existed.

In some cases the village communities, while holding and managing the land as proprietors, are bound to pay a quit-rent to superior proprietors under whom they hold. The settlement is made according to circumstances, either with the superior proprietor who collects the Government revenue as well as his quit-rent from the communities, or with the communities in actual possession of the land, who pay the land revenue to Government, and the quit-rent to the superior proprietor. In either case, the amount which the superior proprietor is entitled to collect is determined at settlement as well as the amount of the land revenue demand.

There are sometimes also proprietors holding lands within the estates of village communities, but who are not members of the communities, and are not entitled to share in the common profit, nor liable for anything more than the revenue of their own lands, the village charges ordinarily paid by proprietors, and the quit-rent, if any, payable to the proprietary body of the village. The most common examples of this class are the holders of plots at present or formerly revenue free, in which the assignees were allowed to get proprietary possession in consequence of having planted gardens or made other improvements, or because they had other claims to consideration on the part of the village community. In the Rawalpindi division also it was thought proper to record old-established tenants, who had never paid anything for the land they held but their proportion of the land revenue and village expenses, and had long paid direct to the collectors of the revenue, but were not descended from the original proprietary body, as owners of their own holdings, while not participating in the common rights and liabilities of the proprietary community. Except in the Jhelum and Rawalpindi districts, where a small quit-rent was imposed, these inferior proprietors were not required to pay anything in excess of their proportion of the Government revenue and other village charges. In Gujrát, at the time of the first regular settlement, this class held no less than 10 per cent. of the total cultivated area, and in Rawalpindi it paid nine per cent. of the revenue. In Rawalpindi the persons recorded as proprietors of their own holdings only were in some cases the representatives of the original proprietary body, *jágírdárs* having established proprietary rights over what were formerly the common lands of the village.

In Mooltan and Muzaffargarh, and perhaps in some other districts in the south of the Punjab, a class of proprietors distinct from the owners of the land is found under the name of *Chakdárs*, *Sillílandárs*, or *Kasúrkhwárs*. These are the owners of wells, or occasionally of irrigation channels, constructed at their expense in land belonging to others. They possess hereditary and transferable rights, both in the well or irrigation channel and in the cultivation of the land irrigated from it, but may be bought out by the proprietor repaying the capital they have expended.

CHAP. I. QN. 10.

PUNJAB.

Major Wace.

CHAP. I QN. 10.

PUNJAB.

Major Wace.

They are generally entitled to arrange for the cultivation, paying a small fixed proportion of the produce to the proprietor, and being responsible for the Government revenue. Sometimes, however, the management of the property has been made over to the proprietor, who pays the Government revenue, and the Chakdār receives from him a fixed proportion of the produce called *hak kasūr*. Or a third party may manage the property, paying the Government revenue and the *hak kasūr*, out of which the Chakdār pays the proprietor's allowance.

In Rawalpindi also there is a small class of well-proprietors in the position of middle men, paying cash rent to the owner of the land and receiving a grain rent from the cultivator.

Thus far Mr. Barkley's description of the tenures. In proceeding to summarise the statistics of the extent of each tenure, contained in the returns appended, I shall endeavour to avoid repeating the remarks with which they are prefaced.

Unassigned Government Waste.—The area thus returned is 15,964 square miles; but there are two large errors. The portion of the hill waste of the Rawalpindi district belonging to Government is over-estimated by about 1,500 square miles; and that which belongs to Government in the Jhelum district, some 555 square miles, is wrongly returned as held by lessees, instead of being shown under this head. Allowing for these corrections, the result still is, that the right to the soil in nearly one-sixth of the Province, or about 14,900 square miles, vests solely in Government. Of this, the Hazāra hill forests contribute 240 square miles; the hill wastes of the Rawalpindi district 800 (I fear this is still an over-estimate); those of the Jhelum and Shahpur hill wastes 700. The rest, some 13,000 square miles, consists of the waste Bār lands between the Sutlej and the Indus, and are situate almost entirely in the Mooltan and Derajāt divisions, and in the districts of Shahpur and Gujranwāla. This area in its present state is sparsely covered with stunted trees and bushes, and in ordinary years large tracts in it bear a good deal of nutritious grass during the autumn rains. Large numbers of camels and kine are consequently grazed on these waste lands. But it is in truth little better than a desert, and must remain so till irrigated by canals. For such extension these wastes offer great facilities; the soil is fertile, there are no engineering difficulties to contend with; and the Indus, Jhelum, and Chenab rivers contain an exhaustless supply of water fed from the snows of the Himalayas. In short these extensive wastes are of limited present value, but probably of great prospective value.

Grantees and lessees of the British Government.—These tenures are over-stated in the returns. For instance, in the Jhelum district, as above noticed, all the hill preserves (*rakhs*) seem to have been so returned, because the grazing was leased out annually; and it is probable that similar errors have occurred in other districts. But at the outside these tenures, enjoyed by 24,000 persons, cover only 1,400,000 acres, or less than 3 per cent. of the total agricultural holdings. Of these, the area held by lessees (*i.e.*, persons to whom the right of ownership has not yet been alienated) is at least three-fourths of the whole. For in making grants of waste land, it is usual to give in the first instance only a lease for a term of years (usually 20); and at the expiration of the lease, if the lessee has used the land well, it is granted to him in proprietary right or sold to him at a fair valuation. This course is followed to prevent speculative purchases of waste land by persons who lack the capital or enterprise to put them to a profitable use. Lands so leased and sold are subject to the same revenue and police responsibilities as apply to the older settled lands.

Landholders who have redeemed the revenue.—These number 595 with 51,001 acres. No such redemption is now permitted.

Zamindari Estates.—These, it will be observed, cover but a small portion of the area of the Province. The return draws a distinction between the larger estates in which the owners are mainly rent receivers, tenants cultivating under them; and those in which the owners are also for the most part the cultivators. Omitting the latter, and also the great estate (776,960 acres) of the Khattak chief in the Kohāt district, there remain of the total agricultural tenures only 1,914,034 acres, or $3\frac{1}{2}$ per cent., in which the coparcenary owners of the villages are not also the principal cultivators.

Proprietary cultivating communities.—These in one or other of the several forms noted in the return (*i.e.* holding and paying revenue on an undivided tenure, or having their holdings divided) make up the great majority of the tenures. The various methods, by which the relations of the members of these communities to each other are regulated, are of little importance for the purposes of the present inquiry. Thus, where a cultivating community is said to hold its lands in common, this only means that the right of ownership is joint, and as a matter of fact the extent of land cultivated by each member is not usually very disproportionate to his proprietary share in the estate. Or, to take the much more numerous instances, in which the majority of the holdings which make up the community are separate, the economic condition of the holders depends principally on the size of the holding. Whether its relations to the rest of the community can be described in a stated share, or merely by the proportion which its area happens to bear to the whole, is an accident of the tenure which possesses an important bearing on the revenue assessment of the holding, and on its share in the village common and village management; but what really makes the holder well off, or the contrary, is the size of the holding and the relation which its profits bear to his expenses. So, neglecting all details of tenure, we can confine our attention to the total area owned by these cultivating communities. The total area is about 92 per cent. of the entire agricultural tenures.

The area per holder or shareholder is according to these returns 20 acres; but this requires explanation and modification. It includes both cultivated and waste land. Also, as stated above in a foot-note, where a man holds two distinct holdings or shares in two holdings, he has been counted twice over. It is consequently not possible to give from these returns the average area held by each agriculturist, nor to state how much thereof is cultivated. This point belongs rather to question 9; and I trust that it has been sufficiently answered therein.

Tenancies.—When I spoke above of 92 per cent. of the agricultural tenures being owned by cultivating communities, I did not mean that none of their lands are tilled by tenants, but only that the greater part were cultivated by the proprietors themselves. I now proceed to show the proportion cultivated by owners and by tenants respectively in the whole Province.

The second of the statements appended gives the area of the tenancies. This area may include a small amount of waste; but tenants usually have the use of the common waste, and their holdings consequently include little except cultivated land. The total area held by tenants is returned as 10,108,745 acres; which is 44 per cent. of the total cultivated area of the year in which the returns were prepared. But before arriving at the true area cultivated by the tenant class, some deduction has to be made from this figure. A proprietor who cultivates a portion of his neighbour's holding in the capacity of the tenant is necessarily so returned; and similarly, if he cultivates part of the common lands, he does so as a tenant. Consequently the true area of the cultivation of the tenant class, strictly so defined, is less than 44 per cent. On the whole I think it may be asserted with safety that proprietors cultivate 60 per cent., and tenants 40 per cent. of the total area under the plough.

The proportions in each division reckoned without any such rectification strictly on the figures of the return appended, compared with the cultivation returns of the same year, are:—

Division.	Per cent. of cultivated area cultivated by	
	Owners.	Tenants.
Delhi - - -	66	34
Hissar - - -	45	55
Umballa - - -	77	23
Jullundur - - -	69	31
Amritsar - - -	59	41
Lahore - - -	61	39
Rawalpindi - - -	60	40
Mooltan* - - -	34	66
Derajat - - -	54	46
Peshawar - - -	52	48

It remains to indicate the character of the tenancies. A third of the whole tenant cultivation is held by 512,070 holdings with right of occupancy. On two thirds of this area the rents are paid in cash; on the rest the rents are fixed at a share of the produce, which varies, according to locality, from a fifth to a half. The average size of these tenancies with right of occupancy is $6\frac{1}{2}$ acres; the holdings paying cash rents average nearly 6 acres, those paying rent by a share in the produce average 8 acres.

Only 1 per cent. of the whole tenancies are held on written leases.

Tenants-at-will, whose holdings number 1,096,595, cultivate of the whole tenancies a fraction less than two-thirds, viz., 6,488,313 acres. Of this area 43 per cent. pay cash rents, the holdings averaging 5 acres; 27 per cent. pay rents of half produce, the holdings averaging 6 acres; and 30 per cent. pay produce rents pitched at a smaller share than half, the holdings averaging $8\frac{1}{2}$ acres.

The figures of the return give 6 acres as the average size of tenancies of all descriptions. This is not of itself equivalent to saying that a tenant on the average cultivates 6 acres. For in the return one man who holds tenancies under two separate owners would necessarily be counted twice, for he has two distinct tenancies; and, on the other hand, two brothers jointly holding one tenancy, are shown as only one holding. Setting off these two elements of error against each other, we may, I think, accept the result shown in the return, and say that on the average of all classes of tenants the holding is usually 6 acres.

The tenant with right of occupancy cannot be ousted, except by decree of the civil court passed consequent on the failure of the tenant to satisfy promptly a decree for arrears of rent. But if he himself voluntarily deserts his holding, his right of occupancy at once fails.

The tenant-at-will cannot be ousted except at the close of the agricultural year. He is in fact a tenant from year to year; and if he is not served with notice of ouster in due time before the commencement of the agricultural year, he is entitled to hold on for another year.

No useful purpose would be served by my detailing the grounds on which the occupancy rights of tenants have been awarded in the settlement and civil courts. They have not been created by us on abstract grounds of policy, but are the judicial and legislative interpretation of the privileges, which the older tenants possessed in the times immediately antecedent to our rule; an interpretation no doubt open to argument, but none the less the one arrived at by the majority of our revenue officers and judges whose duty it was to decide the matter, who had the best opportunities for doing

so, and whose decision has been finally accepted by the Legislature. CHAP. I. QN. 19.

The possession of such a right of occupancy has two principal results:—(1) it protects the tenant from ouster; and (2) it protects him from excessive enhancement of rent. A tenant cannot claim a reduction of rent on the ground of his occupancy; but if the owner sues to enhance his rent, the tenant's occupancy right prevents its enhancement to the level paid by tenants-at-will, according to a scale laid down in the Punjab Tenancy Act. The protection thus afforded varies from 50 to 15 per cent. of the full rent, but is only 15 per cent. in the great majority of cases.

How far does the character of the tenure appear to affect the economic condition of the person holding it?

This amounts to an inquiry how far the occupancy tenants are worse off than the owners, and the tenants-at-will than the occupancy tenants. It has to a considerable extent been answered in the replies to question 9. It is obvious and easy to reply that the size of the holdings being equal, in the long run the tenant-at-will must be worse off than the tenant with an occupancy right, and the owner better off than either. But, as a matter of fact, the differences are frequently not so great as we should *primâ facie* expect.

For instance, the appended tenure returns show that of 3,382,598 acres cultivated by occupancy tenants, 1,364,674 acres pay no higher rent than the revenue demand, or that demand plus a small cash seignorage (Malikâna—generally 2 or 3 annas per rupee of revenue).

Again, among these tenants are some of the best and most industrious of the agriculturists.

The truth is, that the character of the tenure, though clearly the most important influence, is not the only effective influence in determining the condition of the tenure holder. Besides the influences of industry and character, a very strong influence is attributable to the past history of the country under previous native governments. Revenue and rent were identical terms; the Government usually, and so far as was practicable, levied the whole rent, and dealt directly with every cultivator, ignoring proprietary privileges. These governments have passed away, but the conceptions which they created in the minds of the agriculturists are of very old standing, and change more slowly. We thus constantly find that where the tenants are a settled body of some standing, whether possessing an occupancy right or not, there is not that sharply defined difference between their welfare and that of the village proprietary which the difference of tenure would lead us to expect. No doubt the owners are rapidly realising the power which our law gives them over their tenants, especially that of enhancing rents. Besides this, our rule has greatly enhanced the power of the owner to borrow money on the security of his holding (a power which existed only to a much more limited extent under native rule); and though the tenant also can now get a larger credit than in former days, still, as compared with the owner, he stands at a great disadvantage in this respect.

Perhaps the incident which of all others gives the strongest effect to the difference between the owner's and tenant's status is the payment of rent by a share of the produce. Such produce rents are usually confined to the division of the grain, but extend occasionally even to the division of the straw. And they almost invariably reduce the tenants who pay them to an economic condition very much below that of adjacent owners with holdings of a similar size, and also distinctly below that of similar tenants paying cash rents. On fertile lands the liability to such rents is often contested by the tenants with periodically recurring bitterness. On dry lands, with uncertain crops, produce rents are not unfrequently preferred. The relative prevalence of cash and kind rents in each division is:—

* Excluding the Jhang district, of which the figures seem to be wrong.

CHAP. I. QN. 10.

PUNJAB.

Major Wace.

Division.	Land cultivated by tenants who pay rents.		Land held by tenants on lease or on other special terms.	Total land cultivated by tenants.
	In kind by a share of the produce.	In Cash.		
Delhi -	79,764	6,19,841	38,218	7,37,823
Hissar -	1,97,883	15,49,086	41,428	17,88,397
Umballa -	1,96,527	1,88,695	5,668	3,93,890
Jullundur -	2,55,831	3,37,656	34,255	6,27,742
Amritsar -	4,23,749	5,77,989	19,247	10,20,985
Lahore -	3,87,439	7,04,250	39,662	11,31,342
Rawalpindi -	6,92,462	4,78,676	4,735	11,75,873
Mooltan* -	8,26,201	92,034	33,589	9,51,824
Pershat -	8,47,267	69,608	8,208	9,24,983
Peshawar -	2,59,397	3,26,121	1,12,818	6,98,336
Total -	4,169,511	4,943,856	337,828	9,451,195

Are there any conditions of tenure (such, for instance, as unrestricted freedom of transfer) which might be changed with advantage to the holder and without injury to other parties?

In the Punjab there are not. The freedom of transfer which the landowner possesses is materially restricted both (1) by law, and (2) by social feeling.

(1.) Testamentary dispositions of property are almost unknown; and property devolves almost universally by equal division among sons. In respect of transfers *inter vivos*, the law of pre-emption is a powerful obstacle to careless alienations. In the vast majority of transfers this right is not asserted; and a man selling under sufficient necessity and for just purposes is practically little troubled with the claims of pre-emptors. But a spendthrift, or a man acting in opposition to the feeling of the proprietary community of which he is a member, is nearly certain to find an ill-considered sale met by assertions of the right of pre-emption on the part of his village coparceners; the result being that he may succeed in parting with his land, but he will part with it not to strangers, but to other members of the same community. Occupancy tenants of the most privileged classes are permitted by the Tenancy Act (sec. 34) to sell their right of occupancy, provided local custom (sec. 2 of the Act) does not distinctly deny them this power; but they must in every case first offer their right at a fair price to the landowner. The landowner's feelings are usually strongly opposed to such sales; which are consequently few in number.

(2.) The influence of social feeling in restricting transfers is even stronger than the laws above described. It is universally esteemed utter disgrace to a man to part with his ancestral land; and, constituted as their society is, such a man has little or no chance of substituting any respectable calling for his ancestral livelihood. So that landholders throughout the Province will endure all possible straits before finally parting with their heritage.

Some further remarks on this subject will be found in the reply to question 14 of this chapter.

* The figures of the Jhang district have been omitted, as they seem to be wrong.

Statistics of Land Tenures in the Punjab.

The following is a summary of the tenures:—

Superior Tenures.	Number.	Area in acres.
Zamindari estates held by individuals or families -	1,695	26,90,994
Village communities paying in common -	3,392	27,78,920
Village communities divided upon ancestral or customary shares subject to the law of inheritance -	4,088	46,00,559
Village communities in which possession is the measure of the right in all lands -	8,568	1,50,36,578
Village communities in which the lands are held partly in severalty and partly in common -	16,972	2,58,61,787
Grantees or lessees of British Government -	1,584	17,72,342
Landholders who have redeemed the revenue -	63	51,001
Purchasers of Government waste land -	64	17,078
Government waste unassigned -	—	1,02,16,879
Total -	37,659	63,026,125

Inferior Tenures.	Number.	Average area of holding.
		A. R. P.
With right of occupancy paying rent in cash at different amounts (a detail of which will be found in the statement)	3,69,849	5 3 13
Ditto ditto, paying rent in kind	1,42,221	8 1 4
Tenants holding conditionally -	28,417	6 2 17
Tenants-at-will { Paying in cash -	5,70,352	5 4 10
{ Paying in kind -	5,26,238	7 0 5
Holders of service grants cultivating the land so held -	40,409	1 3 2
Total -	1,677,486	6 0 4

The following general facts may be deduced from this statement. Of the total area of the Province, 16 per cent., and of the cultivated area, 44 per cent., is held by tenants. This fully bears out the statement which has often been made that the land is held largely by cultivating proprietors. This is a point which greatly affects all questions of revenue administration, and cannot be too prominently noticed. The number of tenants with right of occupancy amount to 30 per cent. of the total number. The majority (about 72 per cent.) of tenants with right of occupancy pay rent in cash; 52 per cent. of tenants-at-will pay cash rents. The average area of holdings of tenants who pay in cash is a little more than 5 acres; that of tenants paying rent in kind is larger.

STATEMENT of TENURES not held direct from Government.

1.	2.	3.	4.	5.	6.	7.
Nature of Tenure.	Number of holdings.	Area of land held.	Average area of holding.	Average cash rent of each holding.	Average rent per acre.	REMARKS.
Grand Total.						
I.—Tenants with right of occupancy.						
Paying cash rates.			A. R. P.	RS. A. P.	RS. A. P.	
(1.) Paying only the amount of the Government revenue to the proprietors -	88,001	4,47,701	5 0 14	5 4 3	1 0 7	The figures in columns 2 to 6 are for 31 districts only, i.e., excluding Muzaffargarh, for which no details have been given.
(2.) Paying such amount, plus a cash <i>Málíkána</i> -	1,88,281	9,16,973	5 0 13	5 15 1	1 2 8	
(3.) Paying at stated cash rates per acre -	38,149	4,11,206	10 3 5	5 3 4	0 7 9	
(4.) Paying lump sums (cash) for their holdings -	49,077	3,14,299	6 1 25	6 8 2	1 0 3	
Total paying rent in cash -	3,69,849	21,57,111	5 3 13	5 13 10	1 0 1	For entire Province, including Muzaffargarh.

THE SYSTEMS OF LAND TENURE.

1.		2.	3.	4.	5.		
Nature of Tenure.		Number of holdings.	Area of land held.	Average area of holding.	Average cash rent of each holding.	Average rent per acre.	
		Grand Total.					
Paying in kind.	(1.) Paying by a stated share of the produce in kind.	A.	(a.) $\frac{1}{2}$ produce and more	41,248	2,03,966	A. R. P. 4 3 31	RS. A. P. — —
			(b.) $\frac{1}{3}$ Produce and less than $\frac{1}{2}$ produce	47,588	397,586	8 1 17	— —
			(c.) $\frac{1}{4}$ Produce and less than $\frac{1}{3}$ produce	25,408	2,21,825	8 2 37	— —
			(d.) $\frac{1}{5}$ Produce and less than $\frac{1}{4}$ produce	9,286	2,04,554	22 0 5	— —
	(2.) Paying by a stated share of the produce, plus a further cash contribution.	B.	(a.) When the share of produce paid is $\frac{1}{2}$ and more	8,836	64,679	7 1 11	6 3 5 0 13 7
			(b.) When the share of produce paid is less than $\frac{1}{2}$	3,033	32,232	10 2 23	4 6 9 0 6 8
	(3.) Paying a fixed amount of grain for their holdings with or without a further cash contribution.	C.	- - - - -	826	3,988	4 3 12	13 3 10 3 9 9
			- - - - -	- - - - -	- - - - -	- - - - -	
	Total paying rent in kind - - -		- - -	1,42,221	12,25,487	8 1 4	— —
	Grand total of tenants with right of occupancy - - -		- - -	5,12,070	33,82,598	6 2 17	— —
II.—Tenants holding conditionally.		- - -	537	2,858	5 1 4	6 1 10 1 2 7	
(1.) For life - - - - -		- - -	14,289	1,05,834	7 1 25	9 7 10 1 4 6	
(2.) For period on lease { (a.) Written - - - - -		- - -	10,141	33,795	3 1 13	7 9 8 2 4 6	
(b.) Not written - - - - -		- - -	- - -	- - -	- - -	- - -	
(3.) Subject to village service and payment of rent - - - - -		- - -	3,450	15,757	4 2 11	6 13 5 1 7 9	
III.—Tenants at will.		- - -	5,70,352	27,88,089	4 3 22	5 4 10 1 1 4	
(a.) Paying in cash - - - - -		- - -	2,95,273	17,45,436	5 3 26	— —	
(b.) Paying in kind { $\frac{1}{2}$ produce and more		- - -	2,30,965	19,54,788	8 1 34	— —	
{ Less than $\frac{1}{2}$ produce		- - -	- - -	- - -	- - -	- - -	
IV.—Holders of service grants cultivating the lands held (i.e., parties enjoying freeholds from proprietors being excused all revenue).		- - -	22,332	50,107	2 0 39	— —	
(1.) Sankalap or Dharmarth - - - - -		- - -	18,077	29,483	1 2 21	— —	
(2.) Conditional on service - - - - -		- - -	- - -	- - -	- - -	- - -	
Total - - - - -		- - -	16,77,486	101,08,745	6 0 4	— —	

The figures in columns 2 to 6 are for 31 districts only, i.e., excluding Muzaffargarh, for which no details have been given.

For entire Province, including Muzaffargarh.

NORTH-WESTERN PROVINCES AND OUDH.

The oldest form of proprietary tenure found among the village communities of the North-Western Provinces is the bhaiachara. The essence of this tenure is, that the division of the land is based not according to ancestral right, by which each member or cluster of members owns a share resting on his relation to the common forefather and his position on the genealogical tree, but it is based on actual facts, each member of the brotherhood taking that portion which at the moment of crystallisation he actually holds; so that the stronger members got a larger, the weaker a smaller share. Where the division is minute, as it generally is (since such communities have always been on the land for many generations), a certain number of representatives called lambardars are elected, who collect from each

sharer his quota of the land-revenue and pay it into Government. All are mutually responsible for the revenue; that is, if any sharer falls into arrears, the rest are liable to have it collected from them, and must take their own measures to recover from the defaulter.

All other tenures are more recent in their origin, the mode of division indicating that the proprietary body have not yet forgotten their common ancestor or lost their family feeling, but divide their estate according to ancestral shares. There are two forms of such division—complete and incomplete, or, as they are called, perfect and imperfect.

3. When such a body of proprietors cannot any longer agree to act together or to accept the common headship of one representative, they generally proceed

NORTH-WESTERN PROVINCES AND OUDH.
Mr. Elliott and Mr. Bue

At former times they usually divided the land and only, leaving the fallow waste in common; this is called an "imperfect partition." The holder, or each set of shareholders who hold in common, pays a share of the revenue proportionate to the share of cultivated land which has fallen to him or it. By degrees the fallow is broken up and cultivated, and the rent received from it is generally taken in the first place to pay the revenue, the remainder only being distributed among the owners of the separate shares.

4. This, however, implies some remnant of communal action; and when party-feuds are bitter, the shareholders cannot agree as to the management of the undivided land, and the collection of rents from those who cultivate it. In this case they proceed to a "perfect partition," the whole of the village lands being divided, whether cultivated or waste. Each share or patti bears its portion of the revenue; and if the owner or owners of one patti fall into arrears, the other pattis are not responsible, and their owners can only be called on to pay up if they agree to take over the management of the defaulting patti for a term of years.

5. As all communal life leads to quarrels and feuds (especially in peaceful times, when the village community no longer have to maintain their existence by the sword), the undivided village tenure is necessarily the most recent in its origin, and is ordinarily not more than three or four generations old. This is known as the "zamindari tenure," in which there is no division of land, profits being divided among the owners according to the arithmetical fraction ($\frac{1}{2}$, $\frac{1}{3}$, &c.) of the share which each holds, after payment of revenue and common expenses. Ordinarily speaking, one man acts as the representative of the proprietors, collects all the rents from the tenants, pays the Government revenue and other charges, and distributes the profits. If the proprietors themselves cultivate land, a light nominal rental is written against it; and when the accounts are made up, it is assumed that each has already received that sum towards his share of profits.

6. These tenures, as will be easily understood, melt imperceptibly into each other. In bhaiachara estates there was sometimes at the time of partition a portion of land left undivided, so that they might be classified as perfect and imperfect bhaiacharas. In such cases the division of the common land is fraught with many difficulties; and if new land is taken into cultivation there is sometimes a new arrangement of rates, leaving possession of the new land to the proprietor who has taken it instead of new distribution of land. In all kinds of divided tenures the owners of any share or patti may hold it among themselves undivided on the zamindari tenure, or may subdivide it completely or incompletely. It would be easy to conceive that every kind of tenure might co-exist in a large bhaiachara village.

7. As time goes on, the shareholders multiply and crowd on the original soil; feuds and quarrels spring up; new purchasers get in who have no interest in common with the old owners; common land is broken up and rented; and from all these causes a process of differentiation goes on, and partition is called for. This takes the form of—

- (1.) Conversion of zamindari estates into imperfect pattidari estates;
- (2.) Conversion of zamindari or imperfect pattidari into pattidari estates; or
- (3.) Complete separation of all rights and interests, and conversion of the share or patti into a new and distinct estate.

8. This right of partition carries with it undoubted advantages. It enables a shareholder to escape from the frauds and oppressions of an astute or overbearing lambardar, or the encroachments of a money-lending purchaser. It limits his liabilities, and defines his rights. It is in harmony with the general process of individualisation which is going on, and which civilisation and law encourage. But that very process entails social and administrative evils of the gravest character.

The unlimited right of partition encourages the multiplication of numbers which may tread too closely on the productive power of the soil. There is no stimulus to instigate the younger son to go out into the world, to adopt a profession, or to emigrate, if he can always claim to divide off his inherited share in the paternal acres and to enjoy them as his sole property. From an administrative point of view, the multiplication of numerous properties from which the revenue has to be collected separately is a great evil. If they are distinct estates, the task of collection falls on the Government establishment, which must be strengthened. If they are only distinct shares in an estate, the task falls on the lambardar; and Mr. Alexander (Moradabad) has pointed out how great an evil this intricate subdivision is; and he mentions that in some parts to appoint a man lambardar is considered equal to fining him Rs. 200. He proposes, as a remedy, to limit the number of zamindars, i.e., that Government should refuse to recognise any subdivision of land, or of rights in land, below a certain minimum area. It is likely that, as the Deputy Commissioner of Kheri notices, the smaller the proprietor becomes, the harder he presses on his tenants. There is no doubt that the cost of collection to Government will become seriously greater as the process continues; and such has been found to be the case in some of the permanently settled tracts where subdivisions have been excessive.

9. It is an evil from an agricultural point of view that the land of each holder should be broken up and separated (for, even if the proprietor does not cultivate himself he has to give his tenants broken holdings), and it would be a great advantage to distribute cultivators' holdings as far as possible by blocks. It has been advocated that the rules under the partition law should make it understood that inability to divide an estate into compact blocks will bar partition, and that the power which is given by the law to the highest revenue court of appeal to disallow partition on this ground should be more strictly exercised by the lower courts except in special cases. The number of partition cases before the revenue courts in 1876-77 was between 4,000 and 5,000.

10. Other proprietary tenures may now be noticed, which arise from difference of circumstances as to the payment of revenue.

Revenue-free estates are held by possessors of valid grants made under native rule. A large number of grants were assessed some years ago as invalid, and the estimated revenue of those still free of all revenue demand is Rs. 1,08,727.

Nazarana estates, in which a fixed sum (nazarana) is paid "representing the tribute which revenue-free holders paid to the amils (Muhammadan revenue-collectors or governors) to secure their favour" (Moradabad reply). These estates are found only in the Meerut and Rohilkhand divisions.

Quit-rent holdings are few, having an estimated revenue of Rs. 7,697 only.

Udari estates are those estates in the Jhansi division of which a fixed portion of the revenue is remitted.

Fee simple estates are those in which grantees have been allowed, under a law now obsolete, to buy up or redeem land-revenue; they occur in the Sub-Himalayan and hill tracts.

The following is an abstract of the remitted revenue (i.e., of the revenue estimated as lost to Government):—

	Nazarana holdings.	Quit-rent holdings.	Udari tenures.	Lands wholly revenue-free.	Fee-simple estates.
	Rs.	Rs.	Rs.	Rs.	Rs.
1876-77	25,623	7,270	5,524	1,08,727	1,147
1875-76	26,719	3,646	5,149	1,07,465	1,141

11. The above tenures belong to the North-Western Provinces. Circumstances are somewhat different in Oudh, because a different evolution has followed a different history. At the beginning of the century the conditions of the two Provinces were similar. There were in the North-Western Provinces (when ceded) two classes of large revenue-payers both known as "talukdars." Of these, one class were the heads or the representative men of clans or large brotherhoods; the others were court-favourites, revenue-collectors or contractors. They were treated in various ways by the British Government. Generally they were allowed *malikána* (or seigniorage); occasionally they were vested with full proprietary rights, to the exclusion of all subordinate rights; and sometimes were not acknowledged at all, but ousted as usurpers, the subordinate proprietors being alone recognised. The result at the present date is, that in a few cases only the existence of a *malikána* payment (limited to 10 per cent. on the old revenue) still gives evidence of the former existence of a dual right.

12. The talukdars of Oudh have, on the contrary, been allowed to retain their superior rights, although in 1800 they probably were on the same level as the large revenue-payers of the North-Western Provinces. But before Oudh came into our hands the claims of the sub-proprietors were better understood, so that the superior revenue-payers did not in Oudh, as they did so often in the North-Western Provinces, obscure the position and take the place of the inferior holders, while at the same time their own claim to a superior right was admitted.

13. The manner in which the Oudh talukdars have acquired their position, and the nature of the subordinate rights which the law has recognised as existing under the talukdar, are described in the following remarks of Mr. Woodburn, Deputy Commissioner of Faizabad:—

"The history of these estates (talukdars' estates), their origin and growth, is a familiar debating ground in Indian politics. The district illustrates every variety of them. In one of its talukas the landlord is even now a merely nominal chieftain, *primus inter pares*, the nucleus to an agglomeration of clansmen. In another he is the hereditary head of an ancient *sept*, supreme in his family dignity, and almost unfettered in his proprietary privileges. A third estate has slowly been accumulated by the successive members of a careful and respectable family. The largest of all was founded by a brilliant adventurer, and built up with the aid of official influence by a far-seeing and unscrupulous successor.

"In the lands of every talukdar there exist, in more or less degree, sub-proprietary rights. They are of various kinds, both in origin and in value.

"The strongest and most valuable of these is known as a 'sub-settlement.' The lands of a sub-settlement are ordinarily one or more entire villages, the property, as a rule, of one of those peasant communities which elsewhere hold an independent position. The owners, whether for the protection of their lands or to secure a lighter revenue demand, sometimes at their own instance, sometimes under pressure, had included their estate in the revenue engagement of a powerful neighbour; or their lands had always recognised the feudal superiority of the chief of the clan, or grants to cadets of the leading-house had been divided to the growing generations in continuous subordination to the parent race. The feudal relationship we found at annexation has been maintained. The owners are under-proprietors of their estates. They pay to the baron the revenue assessed upon their lands, with a per-centage, which varies according to the amount of their former rents from 10 to 50 per cent. More than a third of the taluka villages are held on this tenure.

"In taluka villages which have been purchased from the old proprietors, or in which their rights have been depressed to a lower tenure than sub-settlement, the former owners have received almost everywhere provision of some sort in the assignment of an under-proprietary right in the fields of their cultivating

occupancy, rent free or at a privileged rate of rent. The latest returns report the number of sir-holders to be 3,290, with an occupancy of 21,878 acres, at a decreed rent of Rs. 47,585.

"In some instances the privileges and perquisites of the original owner had been so pressed out, that in the maintenance of the *status quo* which was the principle of the Oudh settlement there was found for them no place for favour. Cases of this sort were to a certain extent arranged for by the provisions of section 5 of the Rent Act. Owners of the soil who held their lands in independent tenure down to 30 years before the annexation are confirmed in the occupancy of the fields they held at the close of native rule at a rent $12\frac{1}{2}$ per cent. below the rents ruling for similar lands. Two thousand five hundred and six persons have received decrees for occupancy rights in an area of 7,032 acres.

"These may be called 'hereditary rights.' There are, besides these, acquired subordinate rights of great extent common to both talukas and the estates of zamindari communities.

"Grants of *birt* and *shankalap* (rent-free grants) are everywhere common. These are sometimes purely religious grants. They are more commonly secular assignments thinly veiled in a religious form. It is almost invariably the form in which a landlord gives a plot of waste to a small capitalist to bring under cultivation. The district is peculiar for the remarkable number of small hamlets which break the stretches of plain between the regular villages, each hamlet a fresh centre of cultivation and verdure. They are almost always the settlements of *shankalapdars*. Sometimes they paid money for the allotment; but they invariably got a formal conveyance, fixing the rent to be paid on the cleared lands.

"In the south of this district there is another common sub-tenure known as *biswi*. It is a mortgage of cultivated lands at a rent which is as much lower than the full rent as the yearly interest of the mortgage money. In many cases the transactions are of very old date, and the relationship has become confirmed under the rules of limitation.

"Under these conveyances nearly 6,000 tenures have been settled by decree. They cover an area of 39,547 acres.

"The holders of these acquired subordinate tenures seem to inherit the prudence under which they were farmed. They are rarely in difficulties. The owners of the ancestral sub-tenures, on the other hand, are very commonly embarrassed, sometimes very gravely so. In the case of sub-settlements this is not surprising. They are held and managed by the same classes as in independent villages. In the latter the owners are not supposed by Government to be able to pay more than half the net assets. In the sub-settlements they have often to pay three-fourths. It is only a rigidly methodical and punctual system that can save them from difficulty. This they have but seldom had the courage to give themselves. It is only within the last two years that the law has furnished any effectual means of ensuring the punctual payment of sub-settlement rents; and the earlier period in which they were left almost to their own wishes has loaded them with a rent debt which must be in unfortunately numerous cases ruinous.

"It would have been happier probably for all parties if these sub-settlement holders, owners of the soil, but, in fact, in the course of events now middlemen, had been reduced at once to the position of sir-holders, giving them exceptionally favourable terms of occupancy. It would have broken certainly the principle of the *status quo*; but it would have been a step quite familiar to the rough practices of the *nawabi*, and, taken at the first, would have been quietly accepted. It is the point to which they are now gradually drifting."

14. The agricultural statistics of the Province are not yet in a sufficiently forward condition to return the total number of proprietors in each class, but the following statement shows approximately how the cul-

CHAP. I. QN. 10.

NORTH-
WESTERN
PROVINCES
AND OUDH.

Mr. Elliott
and Mr. Buck.

CHAP. I. QN. 10.

NORTH-
WESTERN
PROVINCES
AND OUDH.Mr. Elliott
and Mr. Buck.

tivated area is distributed between the different classes. It is an abridgement of Statement No. I., which will be found at the end of this reply :—

Holder of Superior Tenures.	N. W. P.	Oudh.
Talukdars - - -	3 per cent.	59 per cent.
Undivided communities - -	39 "	16 "
Divided " - - -	51 "	20 "
Revenue free estates - -	4 "	2 "
Others - - -	3 "	3 "

15. Land subject to different cultivating rights may be classed as follows :—

- (1) land held as sir :
- (2) land held by zamindars as tenants other than sir :
- (3) land held by tenants at fixed rates :
- (4) land held by privileged tenants :
- (5) land held by occupancy tenants :
- (6) land held by tenants at will :
- (7) rent free land held—
 - (a) as a grant by the landlord ;
 - (b) in lieu of wages.

(1.) *Sir* is defined in Act XIX. of 1873 to be the land recognised by village custom as the special holding of a co-sharer, and corresponds (to compare small things with large) to the home farm of an English proprietor. In this land no occupancy rights can accrue to any one to whom it is let for purposes of cultivation. It is generally valued in the village accounts at a very low rate of nominal rent ; and, on account of the privileges thus attaching to it, a shareholder in a divided village is not allowed to include more land in his *sir* than a certain quantity fixed in former years.

(2.) *Land held by zemindars as tenants other than Sir*.—There is nothing to prevent any proprietor from cultivating any area in excess of his *sir* that may be available, but he must then take it on the same terms as any other tenant. Resident proprietary families of which the members are numerous occasionally are found to cultivate a good deal of land in this way as ordinary tenants, and, until the late revision of settlement occurred, there was not a little difficulty in separating it from *sir* land proper.

(3.) *Tenants at fixed rates*.—In the permanently settled districts cultivators who have held their land continuously for more than 20 years are presumed, in default of proof to the contrary, to have held it since

the permanent settlement was made (in 1790), and to be entitled to the same benefits as were then conferred on the landlords ; i.e., they have a right to sit at fixed rates, and cannot have their rental enhanced. This is the only cultivating tenure which is legally transferable.

(4.) *Privileged tenants* are "ex-proprietors," who, after their proprietary rights have been sold, are, under the present law, allowed to hold what was their *sir* land on favourable terms, viz., at a rent of 25 per cent. less than ordinary tenants.

(5.) *Occupancy tenants*—those who have cultivated continuously for twelve years.

They cannot be ousted, except by order of a court on account of non-payment of rent, and cannot have their rents enhanced, except by decree of a rent court ; and then only up to the prevailing rate paid by similar land in the neighbourhood.

(6.) *Tenants at will* can be ousted at the end of the agricultural year, and can be rack-rented at the pleasure of the landlord.

(7.) "*Holders of grants*" are either relatives of the proprietors or religious members of the community who have been given a plot of land, free of rent, by the proprietors. They include the *shankalapdars* or *birtdars* of Oudh mentioned by Mr. Woodburn.

Those who hold "in lieu of wages" are village servants, e.g., watchmen, sweepers, &c.

16. The agricultural statistics are not yet compiled with sufficient fullness to be able to state the number of the different classes of cultivators, or the area they hold, nor does any record at all exist regarding the tenants at fixed rates in the permanently settled districts, the privileged tenants, nor the holders of rent free land ; the numbers of these classes however are small. The following information has been supplied to show approximately in the North-Western Provinces the per-centage of cultivated area held by the three main classes of cultivators. The statement from which it is abridged (No. II.) will be found at the end of this reply.

Cultivated by the zamindars - -	26.5 per cent.
" tenants with occupancy and other rights - -	41.7 "
" tenants at will - -	31.8 "

17. The following further statistics have been collected from settlement reports to show as far as possible the numbers of persons belonging to these classes, and the area they cultivate :—

NORTH-WESTERN PROVINCES.

DISTRICTS.	Cultivating Proprietors.		Tenants with Occupancy Right.		Tenants-at-will.		TOTAL.		Average Area.
	Number.	Area.	Number.	Area.	Number.	Area.	Number.	Area.	
		Acres.		Acres.		Acres.		Acres.	Acres.
Saharanpur - - -	37,762	357,789	20,526	147,694	36,320	212,349	94,608	717,832	7.5
Bulandshahr - - -	14,206	166,541	22,717	220,662	56,596	412,542	93,519	799,745	8.5
Aligarh - - -	15,193	204,938	28,380	258,749	43,752	433,485	87,325	897,172	10.2
Bijnor - - -	20,916	102,517	36,851	278,331	46,030	209,958	104,797	590,805	5.8
Budaon - - -	—	—	102,226	501,212	64,064	190,871	166,290	692,083	4.1
Bareilly - - -	10,968	66,514	132,103	610,759	79,155	190,441	222,230	867,714	3.8
Shahjehanpur - - -	5,078	26,391	33,168	70,647	18,704	30,501	51,872	101,148	2.9
Mainpuri - - -	15,602	88,582	80,641	369,693	28,535	129,821	124,778	605,121	4.2
Farukhabad - - -	20,603	107,335	102,703	417,600	47,239	127,456	170,595	545,056	3.8
Etah - - -	13,531	99,184	71,459	379,651	32,859	129,732	117,849	619,329	4.9
Cawnpore - - -	—	—	—	—	—	—	199,857	799,428	4.
Fatehpur - - -	13,745	66,563	85,225	352,605	42,869	113,135	141,839	532,203	3.7
Jhansi - - -	—	—	3,697	31,736	2,699	13,495	6,396	45,231	7.
Azamgarh - - -	64,057	324,209	109,860	357,742	64,955	85,110	238,872	767,061	3.2

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CHAP. I. QN. 1
NORTH-
WESTERN
PROVINCES
AND OUDH.
—
Mr. Elliott
and Mr. Buc

DISTRICTS.	Numbers.			TOTAL No.	Area held by			TOTAL AREA.	Average Area per Head.
	Proprie- tors.	Resident Tenants.	Non- resident Tenants.		Proprie- tors.	Resident Tenants.	Non- resident Tenants.		
Lucknow - - -	16,452	87,801	26,627	130,880	Acres. 58,995	Acres. 347,566	Acres. 73,713	Acres. 480,274	Acres. 3·67
Bara Banki - - -	6,751	99,496	35,783	142,030	89,296	375,286	69,711	534,293	3·76
Rai Bareilly - - -	10,530	87,631	23,624	121,785	65,387	290,037	72,930	428,354	3·51
Sultanpur - - -	19,734	171,072	57,305	248,111	83,935	333,236	88,349	505,520	2·04
Pertabgarh - - -	12,658	105,206	28,391	146,255	76,760	342,243	75,050	492,053	3·36
Gonda - - -	16,320	136,176	36,644	189,140	36,878	284,198	56,089	377,165	1·99
Baraich - - -	—	173,674	45,363	219,037	26,023	658,420	151,754	836,197	3·81
Sitapur - - -	—	104,760	53,705	158,465	—	585,562	193,434	778,996	4·91
Total -	82,445	965,816	307,442	1,355,703	437,274	3,214,548	781,030	4,432,852	3·27

18. Hardly any suggestions have been made by the district officers as to any alterations that can be made with advantage in the conditions of tenures; and very few officers have paid any attention at all to this subject. Mr. Alexander's proposal for restricting subdivisions has already been referred to. Mr. Dale (Mirzapur) points out that, when a transferable cultivating tenure is sold to a money-lender or other non-agriculturist, the purchaser becomes a middleman who pockets and lives on the difference between the pro-

tected rent he pays and the rack-rent he extorts, and he desires to make such sales impossible by declaring a cultivating tenure forfeited if the holder does not cultivate. A proposal has been made by Messrs. Elliott and Buck (but it is disapproved by the Board of Revenue) to curtail the frequency of enhancement suits, and to enable tenants at will to secure the rights of a higher class of cultivator by purchase. All these topics will be more fully discussed under the head of Chapter III. of the Report.

CHAP. I. QN. 10.

I.—STATEMENT showing PER-CENTAGES of LAND and REVENUE under each kind of Proprietary Tenure.

NORTH-
WESTERN
PROVINCES
AND OUDH.Mr. Elliott
and Mr. Buck.

	Per-centage of Cultivated Area under each Tenure.							Per-centage of Revenue under each Tenure.							Remarks.
	Talukdari.	Zamindari.	Pattidari.		Bhaisachara.	Revenue-free.	Others.	Talukdari.	Zamindari.	Pattidari.		Bhaisachara.	Revenue-free.	Others.	
			Perfect.	Imperfect.						Perfect.	Imperfect.				
Dehra Dún	—	50	—	23	11	6	10	—	41	—	27	15	—	17	
Saharanpur	—	17	1	48	31	3	—	—	16	1	48	35	—	—	
Muzaffarnagar	—	25	18	18	37	2	—	—	25	19	19	37	—	—	
Meerut	—	6	7	44	42	1	—	—	6	6	46	42	—	—	
Bulandshahr	—	69	3	7	20	1	—	—	69	3	8	19	1	—	
Aligarh	20	28	17	29	5	1	—	18	26	19	30	5	2	—	
Bijnor	—	67	9	10	10	4	—	—	69	9	10	12	—	—	
Moradabad	—	59	4	21	—	16	—	—	72	4	24	—	—	—	
Bareilly	—	57	23	13	3	3	1	—	59	24	14	3	—	—	
Budaun	—	38	41	16	2	3	—	—	40	42	17	1	—	—	
Shahjahanpur	8	51	23	18	—	—	—	8	55	21	16	—	—	—	
Muttra	3	27	3	—	59	8	—	4	29	3	—	64	—	—	
Agra	1	18	5	72	—	4	—	—	40	4	56	—	—	—	
Mainpuri	—	36	62	—	2	—	—	—	40	58	—	2	—	—	
Farukhabad	—	53	15	25	2	5	—	—	52	15	25	2	6	—	
Etawah	—	63	9	18	7	3	—	—	66	10	20	4	—	—	
Etah	15	32	24	20	8	1	—	18	35	23	23	1	—	—	
Jalaun	—	30	—	55	7	1	7	—	31	—	60	7	1	1	
Jhansi	13	14	1	63	4	5	—	6	18	1	71	4	—	—	
Lalitpur	—	49	4	10	—	23	14	—	61	3	26	—	—	10	
Cawnpore	—	51	23	24	2	—	—	—	49	24	26	1	—	—	
Fatehpur	—	66	12	19	3	—	—	—	64	13	20	3	—	—	
Banda	—	50	2	42	2	4	—	—	48	2	46	2	2	—	
Allahabad	12	50	8	24	4	1	1	5	55	9	26	5	—	—	
Hamirpur	—	37	3	39	20	1	—	—	35	4	39	22	—	—	
Jaunpur	2	46	10	41	1	—	—	—	49	10	40	1	—	—	
Azamgarh	—	21	6	63	9	—	1	—	22	4	64	9	—	1	
Mirzapur	21	12	1	32	—	34	—	31	27	2	40	—	—	—	
Benares	—	40	19	39	—	2	—	—	45	18	37	—	—	—	
Gorakhpur	—	No return received.						—	No return received.						
Basti	—	22	3	63	1	3	8	—	24	3	68	1	1	3	
Ghazipur	—	46	11	35	7	1	—	—	46	13	35	6	—	—	
Kumaun	—	Statistics incomplete.						1	—	—	—	92	7	—	
Garhwal	—	Statistics incomplete.						—	Statistics incomplete.						
Tarai	—	22	9	3	—	2	64	—	37	18	6	—	—	39	
Lucknow	—	Details of cultivated area not furnished.						29	25	2	32	1	10	1	
Barabanki	—	50	11	1	35	1	2	—	52	10	2	34	1	1	—
Unao	—	29	33	4	28	3	1	2	27	31	4	31	4	1	2
Fyzabad	—	75	10	—	11	1	2	1	74	10	—	11	1	2	2
Bahraich	—	91	4	—	3	—	2	—	90	4	—	4	—	2	—
Gonda	—	73	12	2	5	—	3	5	75	13	2	6	—	4	—
Sitapur	—	51	15	2	12	6	1	13	51	14	2	11	7	1	14
Hardoi	—	24	29	8	35	1	3	—	26	27	9	34	1	3	—
Kheri	—	67	23	1	1	—	3	5	67	23	1	3	4	1	1
Rai Bareilly	—	62	12	1	17	—	4	4	62	12	1	16	—	5	4
Sultanpur	—	52	11	1	23	8	2	3	51	11	1	24	8	1	4
Partabgarh	—	79	13	1	3	2	1	1	36	60	1	1	1	—	1

STATEMENT II.

STATEMENT showing PER-CENTAGES of AREA under different Holdings in the Districts of the North-Western Provinces to the Cultivated Area.

	Of Land occupied by Zamindars.	Of Land occupied by Occupancy Tenants.	Of Land occupied by others.	Remarks.		Of Land occupied by Zamindars.	Of Land occupied by Occupancy Tenants.	Of Land occupied by others.	Remarks.
Dehra Dún -	30	70	—		Jhānsi -	42	28	30	
Sahāranpur -	49	21	30		Lalitpur -	19	32	49	
Muzaffarnagar -	39	27	34		Cawnpore -	16	62	22	
Meerut -	49	24	27		Fatehpur -	12	55	33	
Bulandshahr -	21	28	51		Bānda -	27	34	39	
Aligarh -	23	29	48		Allahabad -	6	67	27	
Rijnor -	14	36	50		Hamirpur -	33	32	35	
Mor dabād -	10	58	32		Jaunpur -	17	37	46	
Bareilly -	7	52	41		Azamgarh -	42	34	24	
Budaun -	17	60	23		Mirzapur -	—	—	—	Return not received.
Shāhjahanpur -	14	61	25		Benares -	22	28	50	
Muttra -	33	33	34		Gorakhpur -	25	29	46	
Agra -	22	52	26		Basti -	27	23	50	
Mainpuri -	18	61	21		Ghāzipur -	32	52	16	
Farukhabad -	19	61	20		Kumaun -	69	19	12	
Etāwah -	13	59	28		Garhwal -	74	20	6	
Etah -	17	61	22		Tarāi -	9	54	37	
Jalaun -	34	18	48						

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Land Tenures, &c.—The following account of the land tenures of Bengal, taken almost *verbatim* from a memorandum by the late Mr. McNeile, C.S., will explain generally the state of affairs existing in the Lower Provinces.

The decennial settlement of Bengal and Behar, commenced in 1789, and completed in 1790–91, was declared to be permanent in 1793. The zamindars, with whom the settlement was originally made, were powerful chiefs, holding vast tracts of country, of which by the settlement they were constituted *proprietors*. Owing to the unbending character of the Government demand, which could not be enforced against tenants with equal rigour, these large estates were speedily broken up and subdivided into a large number of smaller ones, the purchasers of which succeeded to the proprietary rights of the original holders. The only condition of continuance of this proprietary right was the punctual payment of the Government demand. The zamindars, as the proprietors are called, seeing how the Government had escaped all the labour and risks attendant on detailed mofussil management, were not slow to follow the example set them. They disposed of their estates in a similar manner by creating permanent under-tenures called *patni* tenures, extensive tracts being leased out in this way on long terms. By the year 1819 these alienations had become so common that they were formally recognised by Regulation VIII. of that year. The practice of creating these under-tenures was steadily continued until the present day, when but a small proportion of the whole permanently settled area of Bengal remains in the direct possession of the zamindars. In making these alienations, or in letting their lands out in farm, the zamindars exact a bonus and obtain far better terms than the Government originally got from them.

The process of sub-infeudation described above has not terminated with the *patnidars* and *ijaradars*. *Darpatnis* and *darijaras*, and even further subordinate tenures, have been created in great numbers (*vide annexure*). These tenures and under-tenures often comprise defined tracts of land; but the more common practice has been to sublet certain aliquot shares of the whole superior tenure, the consequence of which is, that the tenants in any particular village of an estate now very usually pay their rents to two, or many more than two, different masters so many annas

in the rupee to each. Some few similar under-tenures which existed before the permanent settlement were then recognised as such, or have been since confirmed by lapse of time. In addition to these tenures, the country is dotted over with small plots of land held revenue-free, the large majority of them having been granted by former Governments, or zamindars under those Governments, as religious endowments—grants which have since been recognised and confirmed by the English Government.

Of the ryots who actually till the soil there are three classes—

- 1.—Those having permanent holdings at fixed rents;
- 2.—Those having rights of occupancy but liable to have their rents raised on certain grounds laid down by law; and
- 3.—Tenants-at-will.

The tendency of the proprietors and tenure-holders of Bengal has been to reduce as far as possible the area held by ryots of the first two classes, and to convert them into those of the third. In Eastern Bengal the process of sub-infeudation has created a large class of petty cultivating proprietors, and as a rule the ryots of those parts are well able to hold their own. But in Northern Bengal, and especially in Behar, the system of creating under-tenures, and giving out estates to farm on short lease, has had the effect of reducing the peasantry to a state of hand-to-mouth existence, which has long called for legislative interference.

The economic effect of the various processes above described has been this. As stated in the answer to question 12, the road cess returns show that the gross rental of the land in Lower Bengal is now nearly four times as large as the Government revenue due from it. Since the time of the permanent settlement of Bengal, two concurrent processes have been at work to produce their joint effect, viz., the extension of cultivation and the fall in the value of money. As to the latter, this value being a relative quantity, it is difficult to gauge its fluctuations with accuracy, but, on the whole, there can be no doubt that less than 50 per cent. will not adequately represent the amount of the fall during the last eighty years. It is an obvious reflection that this has halved the value of the Government revenue assessed on the Lower Provinces in 1793. Who has

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reaped the benefit of this increase? The zamindars have obtained a portion of the profits, perhaps a considerable portion; but they have excluded themselves by the creation of permanent under-tenures from a large share of the prospective augmentation of the rental of their estates. The same observation applies to under-tenants who have adopted the same course. The ryots, however, though there can be no doubt that their position has on the whole greatly improved and that the money value of the wages of labour and the profits of small proprietors have largely increased, are yet still, as a rule, in the position of living from hand to mouth, and have no accumulated resources to fall back upon in times of scarcity and distress, though in the eastern districts they are year by year becoming comparatively independent of money-lenders. The traders and money-lenders are beyond all question the classes who have secured the mass of the increased wealth of the country. It is not too much to say that they have amassed such riches and such influence as to become the most powerful class in the community. They very often invest their gains in landed property, and thus supply new blood to the old landholding classes. But while they bring fresh energy and intelligence to bear upon the development of the resources of their properties, they are harder on their tenants than the original proprietors were. The best available figured information bearing on the Commission's 10th question appears to be contained in the printed statistics compiled for each district from the records of the Road Cess Department. Even in these the area covered by each tenure, or class of tenures, is not given. It is probably in most cases quite unknown to the zamindar himself; so great has been the extent of the sub-infeudation and sub-division of tenures in some parts of Bengal during the last century. Without a cadastral survey, accompanied by such detailed field to field statistical inquiries as form a part of settlement proceedings, it is impossible to give for Bengal, with any degree of statistical accuracy, the information asked for in question 10. As some index and test of the comparative wealth and position of the various tenure-holders and ryots, the figures in the statement on the following page have been prepared from the road cess papers above referred to. It will be observed how large a proportion of the ryotee holdings pay a rental of between Rs. 5 and Rs. 20 per annum, and how much larger a proportion pay less than Rs. 5. The figures given under the head of ryotee holdings will not accurately represent the number of individual ryots, for many of them hold land in more than one estate, under more than one landlord, and would under such circumstances have been counted more than once in the returns. The returns which the Road Cess Law required only provided that

the number of ryots and the amount of rent paid by each should be shown in the returns due from each estate. There was no obligation on the landholder to state the area or the number of plots held by each ryot. Still, for comparative purposes, the figures are valuable and show in a remarkable manner how the increased pressure of the population on the soil tends more and more to create petty holdings and break up large ones. Columns 16 to 19 show the extent to which sub-infeudation has been carried on in Bengal.

It may be safely assumed that those ryots who pay less than Rs. 5 per annum for their holding, supplement their resources by service or by labour of some kind, whether at home, or in the fields, or on public and private works. They would in time of famine or scarcity be the next, after the purely landless classes, to resort to such works as were opened by the State. Ryots paying between Rs. 5 and Rs. 20 would, as a rule, be more or less dependent on State help according to the circumstances of the season, and the severity of the failure of crop. All those paying over Rs. 20 may be fairly said to be able to take care of themselves, but they, as will be seen from the figures, form but a very small part of the whole.

The only change in conditions of tenure, which it would apparently be feasible and advantageous to make at present, is that which has been recently proposed, viz., to make the occupancy ryots' tenure generally transferable *by law* to other cultivating ryots. As a matter of fact, the transferable character of these tenures has been affirmed by local custom in very many districts simply as an occupancy tenure, and the landlord has the same remedies against the new tenant, and the same powers of enhancement, that he had against the old. It is believed that the general recognition by law of the transferability of the occupancy tenure would have no injurious effect upon the position of the zamindars, while it would certainly tend to improve the condition of their tenantry, and to give them a greater interest in the improvement of their lands. Nothing could be better calculated to improve the system of cultivation, and the value of an estate, than permanency and security of the ryots' tenure. If after securing by law transferability of tenure to the occupancy ryot (a right which he already possesses by custom in many parts of the country) provision were made in the law to prevent him from converting himself into a mere middleman, or transferring to non-cultivating holders, and for strictly regulating the character of the subletting to which an occupancy ryot must limit himself, it would seem that a great improvement would be effected in the law of tenant right in Bengal, such as would tend to raise the value of property and increase the landlord's security for his rent.

STATEMENT showing the ECONOMIC CONDITION of BENGAL with regard to Estates, Tenures, and Holdings of different Values.

Q 3387.

DIVISION.	DISTRICT.	NUMBER OF ESTATES IN THE DISTRICT WITH AN ANNUAL RENTAL OF			NUMBER OF RYOTEE HOLDINGS IN THE DISTRICT PAYING AS RENTAL						NUMBER OF TENURES IN THE DISTRICT WITH AN ANNUAL RENTAL OF			OF THE TENURES IN COLUMN 14.					REMARKS.	
		Rs. 100 and over.	Less than Rs. 100.	Total.	More than Rs. 100.	Rs. 50 to Rs. 100.	Rs. 20 to Rs. 50.	Rs. 5 to Rs. 20.	Less than Rs. 5.	Total.	Rs. 100 and over.	Less than Rs. 100.	Total.	Held direct of the estate.	Sub-infeudated to Degree.					
															First.	Second.	Third.	Fourth.		
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	
BURDWAN	Burdwan	1,733	4,770	6,503	1,663	12,837	70,124	212,011	318,501	615,136	23,189	48,781	71,970	10,190	47,577	13,276	939	73		
	Bankoor	446	424	870	61	731	4,614	20,807	47,272	73,485	962	5,689	6,651	5,113	1,189	297	50	2		
	Beerbhoom	495	169	664	385	2,670	22,849	42,840	76,772	145,516	1,114	7,869	8,983	3,292	4,721	941	29			
	Midnapore† Hooghly with Howrah	— 916	— 2,637	— 3,573	— 701	— 5,312	— 26,209	— 97,344	— 298,717	— 338,983	— 1,338	— 13,705	— 15,043	— 8,094	— 6,559	— 373	— 15	— —	— —	
PRESIDENCY	24-Pergunnahs	1,327	876	2,203	559	9,301	42,009	123,607	207,690	383,166	4,463	11,338	15,801	11,228	4,119	337	54	29		
	Nudden	1,010	2,251	3,261	881	4,859	23,094	79,272	215,398	323,504	2,638	5,509	8,167	4,678	2,539	875	75			
	Jessore	1,035	1,969	3,005	66	3,966	22,671	103,190	191,124	323,037	5,542	44,239	49,781	23,926	18,729	5,691	1,296	125		
	Moorshedabad	1,500	1,543	3,043	681	3,347	23,689	112,126	285,917	425,760	2,122	13,148	15,270	6,702	5,659	2,318	521	10		
RAJSHAHYE	Dinagopore†	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—		
	Rajshahye	1,265	506	1,771	99	2,666	25,459	144,949	453,893	606,966	2,651	7,517	10,168	6,521	2,962	557	125	3		
	Rangpore†	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—		
	Boera	453	246	699	66	995	11,323	53,256	69,629	135,260	1,003	3,273	4,276	3,990	193	93	—	—		
	Pubna	749	514	1,263	31	690	7,201	48,252	110,587	166,671	697	3,140	3,837	3,041	725	69	2	—		
DACCA	Darjeeling† Julpigoree	— 1,013	— 3,186	— 4,199	— 266	— 1,429	— 5,085	— 12,941	— 8,548	— 28,089	— 3,082	— 5,985	— 9,067	— 5,000	— 2,513	— 486	— 8	— —	— —	
	Dacca	1,840	6,068	7,908	156	339	7,556	75,187	245,833	329,131	1,027	16,360	17,387	14,076	3,309	2	—	—		
	Furzedpore	569	1,777	2,346	33	176	2,255	21,104	129,107	143,675	369	11,042	11,411	10,449	966	5	—	—		
	Backergunge	1,467	1,968	3,435	385	4,303	29,948	118,753	508,617	692,096	16,791	245,186	261,887	69,779	150,578	46,611	11,712	2,463		
	Mymensingh	2,869	3,418	6,287	200	1,743	23,922	174,079	333,763	553,707	5,286	22,542	27,828	20,136	6,647	985	60	—	—	
CHITTAGONG	Tippurah	1,075	1,209	2,284	143	2,147	28,308	148,675	367,689	546,962	2,733	9,399	12,132	12,132	—	—	—	—		
	Chittagong†	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—		
	Nonkholy†	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—		
	Chittagong Hill Tracts*	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—		
	Patna	6,174	2,877	9,051	7,146	17,775	46,985	85,808	123,294	281,008	2,904	7,940	10,544	16,372	168	4	—	—		
PATNA	Gyat	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—		
	Shahabad†	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—		
	Durbhunga	5,467	2,339	7,806	1,841	8,278	47,450	173,733	254,189	485,491	2,740	8,112	10,852	9,531	1,232	89	—	—		
	Mosufferpore	5,267	3,653	8,920	1,297	5,890	36,335	145,008	254,110	442,700	2,365	9,626	11,991	9,309	1,143	34	4	—		
	Sarun	4,390	801	5,191	745	5,775	49,568	158,570	269,347	476,295	2,603	9,524	12,127	12,115	12	—	—	—		
BHAGULPORE	Chumparun	802	179	981	512	1,905	21,156	115,092	109,229	247,864	1,761	7,786	9,547	8,991	566	—	—	—		
	Monghyr	2,352	3,186	5,538	1,311	5,988	25,107	89,929	193,986	316,321	1,991	5,293	7,284	5,201	1,959	113	11	—		
	Bhagulpore	1,771	2,869	4,640	2,728	9,114	30,576	113,902	166,864	333,584	1,634	3,165	4,800	4,800	—	—	—	—		
	Purneah	924	899	1,823	2,461	4,675	15,422	60,259	198,664	281,481	2,526	9,091	11,617	10,171	1,380	63	3	—		
	Sonthal Pergunnahs*	822	368	1,190	281	569	4,685	42,807	157,175	205,517	357	1,969	2,317	2,017	263	36	1	—		
ORISSA	Cuttack	1,780	11,233	13,022	302	861	9,894	71,313	274,025	356,595	1,770	10,447	12,217	11,158	999	60	—	—		
	Pooree	391	5,146	5,537	13	169	3,190	28,374	149,496	181,122	1,580	33,572	35,452	28,179	7,941	232	—	—		
	Balasore	1,397	16,723	18,120	—	99	2,646	39,963	168,109	141,817	265	16,315	16,580	16,250	339	—	—	—		
CHOTA NAGPORE	Hazareebagh	290	296	586	35	352	4,738	36,945	42,671	84,721	3,030	13,832	17,762	7,802	7,928	1,964	248	17		
	Lohardugga†	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—		
	Singbhoom*	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—		
	Manbhoom	61	5	66	106	696	5,945	46,213	65,258	118,275	2,853	8,705	11,561	7,383	3,739	433	15	—		
Total		51,162	78,123	129,285	25,241	119,617	682,353	2,789,409	6,136,364	9,752,884	103,916	620,394	724,310	362,698	265,726	75,965	15,168	2,728		

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Note.—In the road cess valuations, estates with a revenue not exceeding Rs. 100 and revenue-free estates admitted of summary valuation. When thus valued, if the proprietors accepted the valuation no returns were received, and consequently no detailed information of the kind given above was obtained. Hence on a rough average the figures given in columns 6 to 11 only embrace about three-fourths of the entire area under cultivation. Similarly the figures in columns 12 to 19 will not be perfectly complete, though there is no reason to doubt the correctness of the proportions.

* The Road Cess Act is not in force in these districts.

† The returns from these districts have not yet been received.

In the following districts sub-infeudation goes beyond the fourth degree, viz., 24-Pergunnah and Jessore have each 14 sub-tenures of the fifth degree, Backergunge 572 of the fifth, 176 of the sixth, and eleven of the seventh. Hazareebagh has three of the fifth degree.

CHAP. I, Qs. 10.

CENTRAL
PROVINCES.

Mr. Nicholls.

CENTRAL PROVINCES.

I.—The proprietary tenures are those of—

- | | | |
|----|--|---|
| A. | { Zamindars, } Chieftains holding large, hilly, compact tracts. | |
| B. | { Talukdars, } More or less pensioners on the land. | |
| | { Superior proprietors, } | |
| C. | { Malguzars, } Owners and headmen of villages. | |
| | { Inferior proprietors, } | |
| | { Patels, } | |
| | { Gouteahs, } | |
| | { Maafidars, } | |
| D. | { Assignees of full Government revenue in mahals. } | General term used in the Nagpur Province. |
| | { Mokassadars, } | |
| | { Ubaridars, } | Saugor and Nerbudda term. |
| E. | { Assignees of part of the Government revenue in mahals, or quit-rent proprietors. } | Nagpur Province term. |
| | { Maktadars, } | |
| F. | Malik Makbuzas, proprietors of a division of a mauzah, or proprietors of their own holdings. | |

The maafidar of a field is the proprietor of his holding, and also the assignee of the Government revenue assessed on such field.

II.—The occupancy tenures are—

- G. Absolute occupancy ryots.
- H. Occupancy ryots.
- J. Tenants-at-will.
- K. Service holders.

The malguzari or proprietary rights were conferred on single individuals, or on the headman of undivided families, on the sharers of a divided family, or in pattidari estates, on representatives of the shareholding families, in the few Byachara villages, on the proprietary community.

The Zemindars and Jaghirdars are chieftains, holding large compact estates, formerly granted as feudal holdings. The revenue demand to be paid by them is fixed for their whole estate at easy rates, and not with reference to the amount of rent derived by them from each individual village. These are found mostly in the Chhattisgarh division, Chanda, Bhandara, and Balaghat, and the Jaghirdars in Chhindwara.

In some of their villages inferior proprietary rights have been bestowed on relatives of the chief or on headmen of villages on account of special grants, long possession, or for having brought the village into cultivation. Such inferior proprietors are in most respects equal to malguzars, paying their fixed quotas to the Zamindar instead of paying to Government.

Talukdars are in a position of less dignity, and their lands are often scattered; each individual village has been settled, and the total amount which they pay has been calculated on the assessments of separate villages.

In these estates the Talukdar is for some villages the sole proprietor, or malguzar, and is only called by the higher title out of compliment; but in many villages inferior proprietary rights have been conferred on the headmen, as in the case of Zamindari estates. The sub-settlement provides what amount is to be paid to the Talukdar, and this varies from 10 to 50 per cent. above the fixed Government demand payable by the Talukdar into the treasury. In a few cases the settlement was made direct with the sub-proprietors, who pay into the treasury the Government demand plus malikana, which last is paid from the treasury to the Talukdar, or, as he is sometimes called in Chhattisgarh, the Tahutdar. The superior proprietors are, for single villages, the persons with whom the settlement has been made, there being an inferior proprietor who pays to the superior proprietor the village jama plus malikana, the former of which the superior proprietor pays into the Government treasury. The superior proprietor is, in fact, for a single village, in the same position as the Talukdar

stands towards his villages in which inferior rights have also been acknowledged.

This superior proprietor is a pensioner on the land, the inferior proprietor being the village manager.

The superior proprietor of a Talukdari estate is something more than this, as Government has the security of his whole taluk or estate for the payment of the jama of each village.

Inferior proprietors have been described above. Generally they are in the same position as malguzars, but instead of paying to Government, where the settlement is not made direct with them, they pay to the Zamindar, Talukdar, or other superior proprietor the Government revenue demand, plus malikana. In other words, they divide the profits with the superior proprietor, but the amount the superior thus receives has been fixed at a certain sum under the terms of the settlement.

The introduction of the malguzari settlement, borrowed from the north-west, commenced in 1854. Proprietary rights were conferred on such person or persons or cultivating communities as appeared from ancestral right or long possession, or both, to possess the best claims. Such properties were made subject to all the incidents of real property, and could be sold for arrears of rent, for debt, at the pleasure of the owner, or could be mortgaged, or given away, or, under due safeguards, partitioned.

"Malik Makbuzas" are the owners of holdings less than a full village, that is, divisions of a village; they represent the Junadars, the Kadimi Kastkars, the Watandars, the descendants of ousted Patels of the original founders of the village and the holders of resumed rent-free plots, and the like. For convenience the revenue is not collected from them direct, but they pay their assessed revenue quota to the Malguzar of the village in which the holdings lie, plus cesses (if the holding be assessed at more than 10 rupees) plus Haq-ul-tahsil, that is, a per-centage enjoyed by the Malguzar for his trouble of collection and his responsibility to Government for this item of revenue. This is also supposed to cover the Malik Makbuza's share of the common village expenses.

A Maafidar is simply an assignee of the Government revenue, whether it be of a whole village or of a share of a village or of a rent-free plot, such as is above described as the property of a Malik Makbuza. He is often the proprietor of the whole village.

Properly speaking a Mukassadar (a Nagpur term) is a Maafidar.

A Maktadar (a Nagpur term corresponding to the Ubaridar of the Saugor and Nerbudda territory) pays a quit-rent. That is, he pays something less to Government than what is the full Malguzari assessment on the village, or in the case of Ubaridars, sometimes on the group of villages belonging to one owner. It is a privileged tenure. Generally on the death of an incumbent the estate is brought on to full rates or to a higher rate. He is the assignee of a portion of the Government revenue demand. These tenures have an historical and political basis.

In Nimar and Chanda the Patel is the substitute of the Malguzar, being the village headman, but his rights in respect of raising rents, in the management of the waste lands, and of obtaining partition are restricted for the term of settlement.

In Sambalpur, the Gaonteah is similar to the Malguzar; he retains for his trouble and responsibility, free of revenue, his bograh or sir lands, worth about one-fifth of what would be the full revenue on the full village cultivation. He annually distributes the fields and their respective revenue burdens among the ryots, if the custom of the village requires it, otherwise he merely re-apportions the revenue demands. If he cultivates more land than his bograh, he has to assess his excess equally with the lands of the cultivators. His position is clearly shown in the following extracts

from Lieutenant Birch's report in 1857, which form the basis of our present summary settlement:—

"The Gaoteahs or headmen of villages are a description of middlemen holding 814½ villages and 445 hamlets. Their duty is to attend to the improvement and cultivation of the village lands, to apportion the Government demand, and to collect the rents from the ryots. They are required to furnish information of all crimes committed within their boundaries, and to assist the police not only in apprehending but in conveying offenders to the Sadar station. They are also expected to apprehend all criminals discovered in the act of committing crime, and are bound to keep up all established roads, bunds, &c. They are permitted to hold a certain amount of land in each village, called bhogra land, rent-free, and they are held liable in person and property for the Government demand from the villages included in their leases.

"The lands held rent-free by the Gaoteahs are considered sufficient remuneration for the performance of the duties imposed on them. They are not permitted to exact from their ryots any more than the Government demand, nor can they oust any of them without showing good cause for doing so; but they are left to make their own arrangements with the ryots, and generally their settlements are made after either of the two following modes, either the lands are divided amongst the ryots in such a manner as that each portion shall contain the same relative proportion of the different qualities of land as is contained in the whole village, or else the ryoti lands are divided into equal parts; each part is assessed at the same amount; each ryot takes one, two, or more portions, according to his means, and the Gaoteah risks any loss that may befall him from the inferior lands not being taken. The former method is more general, but the latter principally prevails in pergannas Chunderpore and Booteeah, where the surface of the country is usually level and the difference in the quantity of land very slight."

The occupancy tenures are: first, those of absolute occupancy ryots. These are the ryots, (1) whose previous possession carried with it something of an hereditary character; (2) who had expended such capital on their fields as to give them some special title; (3) who are relations of present Malguzars or former Patels, and whose occupancy right might be considered to some extent as a substitute for a share in the proprietary right in the village; (4) ryots of new villages who had held their fields since the village was founded, or since their fields had been reclaimed from the jungle; (5) those who had held their fields from a date antecedent to this proprietor's connexion with the village as its landlord; (6) ryots cultivating lands which had descended to them by inheritance, provided that the possession, either by themselves and some other persons from whom they inherited, had lasted continuously for not less than 20 years; (7) ryots* of villages in which the Malguzar was an absentee, and had held under 20 years, and, in the Zamindaris, ryots who had held continuously for 12 years and upwards.

The chief features of the absolute occupancy tenure are:—

1. That all ryots recorded in the settlement misl as possessed of an absolute right of occupancy shall continue for the term of the present settlement to pay rent at the rates specified in the settlement record, and shall not during the currency of such settlement be liable to enhancement of rent or to payment of any cesses or fees, other than those leviable by common consent and village custom from all ryots.†

2. That fixity of rent for term of settlement liable only to revision at recurrence of regular settlements from time to time hereafter is to be a permanent incident and a perpetual characteristic of the tenure of the said ryots.

3. That the said ryots shall in future be known as absolute occupancy ryots, holding at fixed rents.

4. That the said tenure shall be regarded as entirely heritable, not only from father to son lineally, but collaterally also to nearest of kin.

5. That the said ryots shall have the power to sublet or otherwise temporarily provide by mortgage or any other like manner for the occupation and management of their land, and that our (the Malguzars') consent shall not be necessary to any such arrangement. Such manager or temporary occupant shall not be liable to pay us a higher rent than that leviable from the absolute occupancy tenant.

6. That the said ryots shall have the power to transfer by sale, gift, or will their occupancy right with all its privileges, on payment to us of a sum equal to one year's rent for such land, provided that in every such case the tenure shall be offered for sale in the first instance to us, at a sum amounting to five years' rent of such land, plus the full value without interest of all permanent improvements effected solely by the ryot, since the fixation of the rent, and shall not be sold to any other person unless we shall for the space of one month refuse or neglect to complete the purchase.

7. That the said ryots shall have power to improve their holdings, sink wells therein, and use canal water thereon, without paying us higher rent than may have been fixed as above.

8. That these conditions shall have force only in respect of the fields which the said ryots shall be recorded in the settlement papers as holding on an absolute occupancy tenure.

In Nimar and Chanda absolute occupancy ryots have restricted powers of transfer and mortgage, but any such tenant who has a right to receive compensation for improvements when he is ejected, has a right to transfer to any person so much of his holding as may be affected by, or cannot be properly separated from land affected by such improvements, together with his right to compensation on ejection. The person to whom land may be transferred under this rule will hold as a tenant-at-will, unless the tenant from whom he received such land held under an unexpired lease which he could transfer, or possessed a transferable right of occupancy, and shall have transferred the lease or occupancy also. Every absolute occupancy tenant will also be entitled to transfer his holding, or any part thereof, with all its privileges, without the consent of his landlord:—

- (1.) To any person who has become by inheritance a co-sharer with him in such holding;
- (2.) To any person to whom the holding would descend on his death under the provisions of the law for the time being in force.

Absolute occupancy tenants will continue for the term of the settlement to pay rent at the rates specified in the settlement record, and will not, during the currency of the settlement, be liable to enhancement of rent, or to payment of any cesses or fees other than those leviable by common consent and village custom from all cultivators and authorised by the Chief Commissioner.

In the next class the conditional occupancy ryot is one who has acquired rights under Act X. of 1859. Notice in due form and before the end of Cheit month must be served on such ryot, stating specifically on what grounds the Malguzar intends to enhance rent. The ryot can then contest, or he can wait till the Malguzar sues formally for enhancement or for arrears at enhanced rates. But enhancement is mostly effected by mutual consent.

In the Nimar and Chanda districts all tenants cultivating (save on sir lands) at the time of settlement became occupancy ryots with rent fixed for the time of settlement. During its currency, however, the Patel is allowed to bring one suit, and only one, for enhancement of rent.

All tenants on sir lands and those who have come in since the settlement, or who have, without special

CHAP. I. QN. 10.

CENTRAL
PROVINCES.

Mr. Nicholls.

* This is a special rule for Chanda.

† Supplementary village Wajib-ul-arz.

CHAP. I. QN. 10.

CENTRAL
PROVINCES.

Mr. Nicholls.

protection, brought in waste lands, as well as transferees of portions of absolute occupancy holdings are tenants-at-will in Nimar and Chanda.

Tenants-at-will in other districts are cultivators on sir lands, those who have fallen from the superior grades, recent settlers in the village, or those who were not at the settlement recorded as privileged holders and have not since acquired rights of occupancy under Act X. of 1859.

In Sambalpur no cultivator can be deprived of his

right to cultivate a portion of the ryoti land of the village, so long as he pays his quota of the Government revenue demand.

Service holdings are lands allotted to village servants for the time being for the services performed by them to the village community.

Area of cultivated land occupied under each kind of tenure :—

As to the areas cultivated by each class I find that the holdings are now as follows :—

	Holdings.	Area.	Average area.	Average rent.	Per acre.
			Acres.	Rs.	Rs. a. p.
Absolute occupancy tenures - - - -	149,715	2,994,300	19½	16½	0 13 6
Conditional occupancy tenures - - - -	121,807	1,948,912	15½	12½	0 13 0
Tenants-at-will - - - -	469,031	6,566,434	14	8½	0 10 0
Service tenures - - - -	51,073	204,292	4	*1½	0 6 0

* NOTE.—This is what the rental would be if the plots were not held on service tenures, free of rent. But no deduction would be made on this account from the total of the village assessment.

The balance of the cultivated land is cultivated by the proprietors,—in our few Byachara villages by the community, the sir, bograh, and other lands by the Malguzars, Patels, and Gaontehs, and by Malik Makbuzas and Maafidars.

The area is 3,930,763 acres, but I cannot give the number of holdings. The total number of the settled and maafi villages in the Provinces is 36,891. I am unable to give a complete account of the numbers and the holdings of the Malik Makbuzas at the present time.

At the settlement there were in :—

Jubbulpore - - - -	4,180
Saugor - - - -	2,936
Chanda - - - -	4,063
Bhandara - - - -	2,336
Mandla - - - -	62
Damoh - - - -	2,887
Chhindwara - - - -	456
Bilaspur - - - -	1,354
Seoni - - - -	360
Toshangabad - - - -	398

In Wardha their holdings aggregated 149,202 acres.

At the settlement there were 15,119 proprietors, assignees of the whole or of portions of the Government revenue demand. I cannot separate the holders of divisions of a village from the holders of whole villages. Since then some of the Malik Makbuza holdings have been purchased by Malguzars or relinquished, and some Maafi holdings have lapsed and become Malik Makbuza holdings.

As to character of the tenure affecting the economic condition of the person holding it :—

Apparently the character of the tenure is to scarcely any perceptible extent the cause of variations of this sort. Tenants-at-will can easily be found better off than the petty proprietors, although the tenants-at-will pay rent plus revenue, and the former pays only revenue.

I know of no conditions of tenure which might be changed with advantage; our settlements are of recent date; the assessments are moderate, the country is highly prosperous; we should now be watchful, but should not disturb men's minds by anticipating or mooted changes of tenure. I am sorry to see the joint proprietors of villages so often resort to partition.

BERAR.

Mr. Dunlop.

In Berar we have the Bombay ryotwari land tenure system. The following description of it by Mr. A. C. Lyall is taken from the "Berar Gazetteer" :—*

"The English Government has now (1869) placed the tenure of land in Berar on a stable foundation. After some hesitation (for a settlement on the North-west Provinces model was first actually ordered) the Bombay system of survey and settlement according to the fields has been adopted. The whole country is being surveyed, marked off into plots, and assessed at rates which hold good for thirty years. Subject to certain restrictions, the occupant is absolute proprietor of his holdings, may sell, let, or mortgage it, or any part of it, cultivate it or leave it waste, so long as he pays its assessment, which is fixed for the term of the settlement (usually thirty years), and may then be revised only on general principles, that is, the assessment of an entire district or village may be raised or lowered as may seem expedient, but the impost may not be altered to the detriment of any occupant on account of his own improvements.

Of the restrictions on this principle some are intended to guard the rights of Government, and to check the tendency to excessive subdivision of land, the chief defect of a peasant proprietary system, and the rest to protect the interests of persons other than the occupant who may have an interest in the holding.

BERAR.

First, if an occupant wishes to do anything which will destroy the value of his land, as to quarry in it, he must apply for permission to do so, and pay a fine to compensate Government for the prospective loss of assessment. Secondly, not less than the entire assessment of each field is to be levied. If, consequently, one share of a field is resigned, and the other sharers will not take it up themselves, nor get some one else to do so, the whole field must be resigned. Thirdly, a share field once resigned must be taken up again as a whole, and no further subdivision of shares, after the settlement is once made, is permitted.*

An occupant may always resign his holding (or any portion of it, being an entire field or distinct share in one) by simply giving a written notice of his intention before a certain date, which frees him of all liabilities from the current year. When the registered holder alienates his estate he does it by surrender and admittance, like an English copy-holder. Indeed, the Berar occupancy tenure has many features resembling the copyhold estate in the reservations of manorial rights.

Thus, in fifteen years, the Berar cultivator has passed from all the evils of rack-renting, personal insecurity, and uncertain ownership of land to a safe property and a fixed assessment. Yet we should remember

* Land tenures by cultivation occupancy.

* Part of this brief abstract of the Bombay system of settlement is taken from the "Indian Economist."

that this contrast between the two administrations, which cannot now fail to strike the generation which remembers the assignment of 1853, would not have much impressed the foregoing generation if the country had been transferred thirty years earlier. The Berar cultivator is lucky in that he came under British management at a time when our Government had sown its wild oats and reaped the fruits thereof; when we had drained the slough of fiscal blunders and blind carelessness in which our Collectors had been floundering, and had placed them on the firm and fertile ground of method and moderation. It would be dangerous to assert that the agriculturist under the rigid, irresistible, unconscious maladministration of the early English school was even so well off as under the conscious haphazard misrule of the native government, which was kept elastic by the possibility of evasion or revolt. This rigid irresistibility is probably the prime cause of our mismanaging (as we constantly do) the land revenue of a new Province during the first years of our administration. Even in 1853, when the Nizam's talukdars had in North Berar made over to us a squeezed orange, we began by attempting to collect the extraordinary rates to which the land revenue demand had been run up by our predecessors, whence it may be guessed that the agriculturists did not at once discover the blessings of British rule.

On the other hand, there are some reasons why cession to the British should have been more popular in Berar than it usually is found at first to be. Peaceful, cultivating communities, living on a dead level of humble equality under strong tax-collectors, got none of those compensations which indemnified the Rajput clansmen of Oude for chronic anarchy, and complete public insecurity. Rough independence, the ups and downs of a stirring life, a skirmish over each revenue instalment, faction fights for land affording a good working title to the survivor, all these consolations were unknown to the Berar Kunbi, nor would they have been to his taste had they been within his power. He had as much land as he wanted without quarrelling with any one; all that he desired was secure possession of the fruits of his labour, and a certain State demand. The classes which lost by the assignment of Berar to British administrators were those who had hitherto made their profit out of native administration, the talukdars, the farmers of any kind of revenue, and the hereditary pargana officials.

The existing occupancy tenures of Berar may be thus classified. Land is held—

- (1.) By proprietors who manage each his own plot in his own family.
- (2.) By proprietors working together on the joint stock or co-operative system.
- (3.) By the *metairie*—halving the gross produce.
- (4.) By the *metairie*—halving the net produce.
- (5.) By money rents.
- (6.) By proprietors employing hired labour.

Land is now very commonly held on the joint-stock principle. Certain persons agree to contribute shares of cultivating expenses, and to divide the profits in proportion to those shares, that proportion being usually determined by the number of plough-cattle employed by each partner. These shareholders have co-ordinate proprietary rights in the land. If you admit a partner without stipulation as to term, you cannot turn him out when you wish to get rid of him,

although you can dissolve the partnership by division of shares. CHAP. I. QN. 10.

It is not always easy to distinguish proprietary shareholders from sub-tenants; but the partner is he who has put in a share of capital and stock on loan from the proprietor, and after accounting for all advances, receives a stipulated share of the net profit and of cultivation. If the sub-tenant has subscribed any capital, that transaction is adjusted separately.

The *batai* sub-tenure (*metairie*) was formerly, and is still, very common in Berar. These are the ordinary terms of the *batai* contract; the registered occupant of the land pays the assessment on it, but makes it over entirely to the *metayer*, and receives as rent half the crop after it has been cleaned and made ready for market. The proportion of half is invariable, but the *metayer* sometimes deducts his seed before dividing the grain. He (the sub-tenant) finds seed, labour, oxen, and all cultivation expenses. The period of lease is usually fixed, but it depends on the state of the land. If it is bad, the period may be long; but no term of *metairie* holding gives any right of occupancy.

Metairies are going out of fashion. As the country gets richer, the prosperous cultivator will not agree to pay rent of half the produce, and demands admission to partnership.

Money rents are also coming into usage slowly, mainly, I think, because the land now occasionally falls into the hands of classes who do not cultivate, and who are thus obliged to let to others. The money-lenders can now sell up a cultivator living on his field, and give a lease for it; formerly they could hardly have found a tenant.

Many persons now hold substantial estates, particularly in the Berar valley. These are usually village or pargana officials, who have had good opportunities of getting hold of the best fields. Several could be named who are registered occupants of 300 and 400 acres, and a few have larger holdings rated at Rs. 1,000 or upwards of land revenue. It may be affirmed, however, that in almost all instances the land is really possessed by a family of shareholding kinsmen, who assist in the management and divide the profits, not, as in England, by a single proprietor. The large landowners farm most of their fields by hired labour, providing seed and plough-cattle, though, where the lands are scattered in different villages, they are often leased out. The rate of wages of farm labourers is as high as Rs. 8 monthly* in the centre of the vale along the railway; in the more backward tracts it falls to Rs. 25 or Rs. 40 yearly, with food and clothing beside. Further down south the labourer still gets a share of the produce only.

The British Government introduced in 1865 a system of leasing for 30 years uncultivated villages upon terms which fix a rental rising gradually with the spread of cultivation. At the expiry of this period, the lessee will be proprietor of the whole estate at the full assessment; or he may refuse to engage for the total area, when he will subside into an ordinary Patel.

Government deals only with the registered occupant or Khateedar, and we have no returns to show the area cultivated under each of the occupancy tenures referred to above.

* The rate has since fallen.

7. In judging of the replies submitted from this Province, the Famine Commission should remember that, compared with Provinces settled on the North-Western Provinces system, we labour under the disadvantage that we have not at our disposal the great store of information regarding the economic condition of the people which in such Provinces settlement officers accumulate.

To take, for instance, question 9, our survey officers do not, as a rule, prosecute the inquiries to

which this question points. The Berar settlement was fixed by officers who admit that they knew little or nothing—

- (a) of the rental of land, *i.e.*, of its letting value; or
- (b) of its produce.

The rates determined on were deduced chiefly from the history of past collections, and from the general circumstances of each tract. The minute and careful

CHAP. I. QN. 10.

BERAR.

Mr. Jones.

classification of soils required by the Bombay system* to some extent takes the place of inquiries regarding produce; and I am not at all sure that the Bombay officer does not, with his somewhat empirical methods, arrive at results quite as good as those which the Bengal settlement officer arrives at after difficult research. The one thinks of *fields*: the factors which enter into his calculation are few and simple, and, more than all, his calculations are subjected to an instantaneous self-acting test, viz., whether the cultivators keep in their fields or throw them up. The other thinks of *estates*: has to balance wide ranging probabilities, and his errors are often undiscoverable till years have passed. It is no wonder that the Bengal settlement officer is impelled to inquiries far more minute and intricate than those with which Bombay officers concern themselves. But what I would point to is that, whatever the direct result of such inquiries may be, their indirect value is very great; for a settlement on the Bengal principle leaves behind it a mass of information regarding the economic condition of the people which a Bombay settlement does not, and which in practice is never afterwards supplied. My object is not to show that our system is bad, and the other good. All I am concerned to notice is that the Bengal settlement officer is, by the nature of the case, impelled to make inquiries which the other is not, and that he leaves behind him information which makes the reports of Bombay settlement officers seem *jeune*† and barren.

Had our settlement reports been fuller, the reply to question 9 would have been much more complete than it actually is.

8. In a preceding paragraph I remarked that Berar presents opportunities, which are perhaps unique, for the prosecution of some of the inquiries which the Famine Commission have in hand, and I gave an instance.

I might have added that the Commission can here learn what the economic position of the ryot is, when he enjoys the whole produce of his labour (excepting of course the Government share), is perfectly unfettered, and has worked under favourable circumstances. There are, no doubt, parts of the Bombay Presidency where circumstances have been even more favourable than in Berar; but, then, those tracts are probably too unlike the rest of the country to be of the highest value as standards. Here, nothing has been exceptional, though everything has been favourable.

9. The example of Berar is of further interest as illustrating the recuperative powers of a tract which bad revenue administration and political unrest had brought into very bad case indeed.

In I think the latest of his well-known works Sir H. Maine throws out the suggestion that a revenue system such as ours is less capable of making energetic and successful efforts in extending cultivation than one in which large properties are the main feature. The theory may be true, but certainly the rapid advances which Berar has made since we took it over is a fact not undeserving of weight on the other side.

10. I should expect, too, that examination of the transactions of the Currency Office at Akola might be subjected to examination with much prospect of useful result. The fluctuations in its cash reserve are enormous, and, as they are produced by Berar trade only, are the reflex of monetary movements affecting the population at large.

11. Our cotton markets‡ again offer to us information of the greatest value; for we can learn there with

accuracy the dates on which the crop from the proceeds of which the land revenue is chiefly paid is turned into money; and if we only take the trouble to distinguish between cotton brought to market by cultivators themselves and that consigned by traders, may also obtain a measure, not very complete, but so far as it goes very accurate, of the steps by which the cultivating classes emancipate themselves from the hands of the Banya class.

12. The quite exceptional opportunities which I have had of becoming acquainted with, and comparing the settlement and revenue systems of the east and west of India may perhaps justify my adding a few further remarks regarding their relative merits and defects, so far as they affect the questions with which this note is concerned. To one weak point in the Bombay system of settlement I have already adverted. Another is, that it does not appear to leave behind it the same trained and experienced staff of officers which the Bengal system does. The point is one in which Berar may be peculiar; and I may therefore be mistaken. But so far as I know, there is in the Bombay survey nothing between the European superintendent and his assistants, and purely ministerial officers on low pay. The class of officers who, on the termination of settlement in the east of India, become tahsildars, extra assistant commissioners, or deputy collectors is entirely wanting. In Berar at this moment though the settlement terminated only a month or two ago, there is not a person, European or native, above the rank of a clerk on Rs. 24 or so who has had any settlement experience. And as far as appears this state of things will last for the next 20 or 30 years; and during all that time revenue administration will be in the hands of men who will lack the invaluable training which settlement work gives, and whose tendency will be to regard revenue work as something less important and less interesting than the decision of civil and criminal cases.

13. As an administrative instrument, the Bombay revenue system is, I consider, immensely superior to that of Bengal. The efficiency of the village officers here is marvellous. In the Central Provinces, a good district officer could do much on the occurrence of a crisis like a famine with the help of *malguzars*; but it is difficult to say what the same officer here in Berar could not do. So far as I can see almost anything might be accomplished. I was some years ago Deputy Commissioner of the Wurdah district of the Central Provinces, on the left bank of the Wurdah river; I am now in the Amraoti district in Berar, on the right bank. The very men who are *malguzars* in Wurdah are *patels* here. It was merely through an administrative accident that our *patels* were not also made *malguzars*. I have been immensely struck with the difference in the power of handling the two classes which the deputy commissioners of Wurdah and Amraoti possess. The Wurdah *malguzar* is, I believe, as well disposed and as amenable to advice and as willing to aid as any person of his class anywhere; but his good dispositions by no means make up for the absolute power which the Deputy Commissioner here has over his *patels*. These men, though often wretchedly paid, cling to their office with, as far as I can see, just as much tenacity as a *malguzar* clings to his estate; and the knowledge that the least supineness or neglect would in a crisis cause their watan to be transferred to another would excite them to the utmost exertions. How long this state of things will last I do not venture to predict. Under our rule, and in spite of all we can do, these grand old village officers may lose their prestige; but certainly, considering his resources and emoluments, the *patel* of Berar is at present a much more useful public servant than the village proprietor across the river, and would be a more trustworthy administrative agent in a crisis.

14. On the question whether cultivators here are better off than cultivators in the Central Provinces, I scarcely like to venture an opinion. I am inclined to think that they are decidedly better off than the

* I here speak of the mere machinery—the mechanism of settlements—not of the great principle on which our ryotwari system rests. The two things are of course utterly distinct, though often confused.

† Let any one compare the best settlement reports of the Central Provinces with the best Berar reports, and what I now state will be admitted.

‡ I refer here to the great markets of Khamgaon, Amraoti, Shewgaon, and Akola, where every cart that enters the market is registered.

average* cultivators in the Central Provinces, and that they are more independent and far less likely to go down in the world as cultivation advances and population augments. But it must be admitted, on the other hand, that the number of persons (I am speaking of agriculturists only) who live in what is for them some luxury, and whose example may perhaps tend to raise the standard of living among the whole population, is smaller here than there. It must be remembered also that one is apt in talking of Berar cultivators, to think of the khotidar only; and that information regarding the number of co-sharers and sub-tenants, and the condition of, and the rents paid by the latter is deficient. Hence I do not like to be confident. It is a curious fact that in the Central

* There would be little use in comparing the Berar cultivator with merely the privileged classes of cultivators in the Central Provinces.

Provinces, with its *malguzari* settlement, statistical information regarding the lowest classes of tenants is more complete than it is here. The Bengal system, justly apprehensive of oppression by landlords, insists on full information in the annual village papers regarding tenants of all kinds. The Bombay system, thinking that it has done enough when it has looked after the field owner, does not much attempt to penetrate to the considerable and possibly increasing class beneath him. Yet this is the very information which would be perhaps of most value to the Famine Commission; for it is on the lowest class of tenants and the class of agricultural labourers that the stress of famine first falls.

15. This leads me to remark that I trust that the Commission will recommend that, when the next census of India is taken, the class of agricultural labourers shall be carefully discriminated.

CHAP. I. QN. 10.

BERAR.

Mr. Jones.

BOMBAY.

BOMBAY.

Mr. Peile.

The tenures under Bombay may be divided into occupancy under the survey settlement, and proprietary, which includes political, service, and personal inams and religious endowments.

The only important variations from the ordinary occupancy tenure are the Khotes of the Concan, who are hereditary farmers, and the Narwadars of Kaira, who form village communities with joint rights, the Talukdars (Rajput proprietors) of Guzerat, and the Mulgars or superior holders in Canara. These as being all assessed to the Government land tax, are not included in inam, but they possess proprietary rights.

The number of Talukdari (Rajput proprietary) villages in Ahmedabad is 299. The area of similar estates in Broach is 47,017 acres (shares of villages). The Khotes hold 607 villages in Ratnagiri, and 166,181 acres in Colaba, and the Narwadars 70,750 acres in Kaira. All these are included as assessment-paying holdings.

The Collectors offer the following opinions on the latter part of the question.

Surat.—The Collector does not consider that the inhabitants in inam villages are better off than those in our own, except that in time of scarcity, the owners of the villages have time to inquire and means of knowing how far each man can be pressed to pay, and not press him when he cannot pay.

Khandesh (Mr. Propert).—Does not consider inam villages in Khandesh more prosperous than Government villages, and thinks intelligent Government ryots better off than inamdars. Does not think that any changes in the present survey tenure would benefit the holders of the land.

Ahmednagar.—The difference in tenure (occupancy or proprietary) does not affect the economic condition of the holder.

Sholapur.—Mr. Percival thinks the 30 years' leases too long, and that there should be a settlement every 10 years, with an engagement on the part of Government not to raise the rent of fields more than 35 per cent.

Katadgi.—As a general rule the holders of inam lands, and especially the larger ones, are persons of some position. Their economic position is therefore superior to that of occupants of Government lands. The holders of the smaller inams are in no better condition than the holders of like areas of Government land. The present tenure suits the people and no change is desirable.

Canara.—The *mul* tenure is proprietary, the holders being *Mulgars*. Their tenants are of two kinds. *Mulgenidars* who have a permanent transferable right, and *chulgenidars* who are tenants at will. No opinion offered.

Ratnagiri.—The Collector says—In this zillah there are 1,337 villages, of which 607 are held on the *khoti* tenure, 210 are *dharékari*, and 397 are *kitchri*, or partly *khoti* and partly *dharékari*. The rest are *khalsa* or *indm*.

The *khoti* tenure may be thus described. A superior holder, or a coparcenary of superior holders, possesses the hereditary right of settling with Government for the revenue in the gross. The *khote*, or the different members of a *khoti* coparcenary, usually hold and farm a small portion of the village lands themselves. The rest of the lands are sublet to tenants, most of whom are privileged tenants, or tenants by prescriptive right, who cannot be ousted so long as they pay the customary, or if agreed, a fixed proportion of the crops to the *khotes*. The standing crops are annually inspected and the out-turn appraised by the *khotes*. Only about five per cent. of the tenants are now tenants-at-will, and pay rack-rents, also in kind.

The *dharékari* tenure may be thus described. A *dharékari* holds his land hereditarily direct from the State, and pays his assessment in cash.

In a *kitchri* village, where both tenures prevail, the *dharékari* pays his cash assessment to the *khote*, who is bound to collect such assessment, and should a *dharékari* throw up his holding it lapses to the *khote*, who in any case has to pay the revenue. Inasmuch, however, as the area of cultivable land is now far less than is required for the population, *dhara* land is now never thrown up.

The *khotes* and *khoti* coparcenaries, therefore, have a direct hereditary interest in the prosperity and improvement of their villages, and by consequence in the welfare of their cultivators, most of whom, even if they fail to pay their rent, cannot be ousted except by a tedious civil suit.

The *khotes*, therefore, are the grain-dealers of their villages, and in a great measure occupy the position of the *sowkars* of the Dekkan villages, with the important restriction on rapacity that it is their interest to keep on good terms with, and to support, their old tenants.

In *kitchri* villages a *dharékari* is often also a privileged tenant of *khoti* land in the village.

CHAP. I. QN. 10.

BOMBAY.

Mr. Robertson.

The following are the chief tenures—inam, miras, survey occupancy. This latter is the chief or principal tenure. The holder has nearly all the rights of a mirasdar, excepting that the latter can after years of absence come back and reclaim his land.

No right can be more secure and more full than that of a survey occupant. It is so well known as scarcely to require description from me. Briefly it may be said that he holds the land so long as he pays the Government rental. His lease is a 30 years' lease. On the expiry of his lease he cannot be ousted, but can of right remain on if he consents to the revision settlement. The increase at the revision settlement is not settled independently for his land or holding, but is a per-centage on that of his village or of a circle of villages, and depends on the rise in value of produce, the opening up of the country by roads and railways, and such like causes. His improvements are not considered and made a ground of raising his rent. He can sell, mortgage, or sublet this land without requiring any consent from Government. In fact he is virtual proprietor subject to a quit-rent varying every 30 years. If Government requires any portion of his land for a road or other public purpose, he can claim compensation, and if he decline to part with his land, Government can only secure the land under the provisions of the Land Acquisition Act.

The full freedom of transfer has, in my opinion, been most injurious to Government, and has been the real cause of the present impoverished condition of the Deccan ryot.

In paragraph 4 of letter No. 2202, dated 6th April 1877, addressed by the Chief Secretary to the Government of Bombay to the Secretary to the Government of India, it is observed:—

"Formerly land in the Deccan was not the property of the ryot, and the ryot's credit was limited. The money-lender, therefore, advanced money with a stinted hand, and for some years after the conquest of the Deccan in 1818, seldom thought of having recourse to the civil courts to recover his debts, but was contented with taking all the ryot's produce, and leaving him only the bare necessities of life. This state of

things attracted attention as early as 1822, and from time to time the misery of the ryots and the danger of it to the State was represented to Government. From 1836-37, however, the land began to be settled on terms which gave the ryots a proprietary title in it. Soon finding the value of this, they began to borrow money upon it, thus to live on their capital. At first the power of selling the land for money debts, a power unknown to native governments, and foreign to the feelings of the people, was not exercised by the money-lenders. As soon, however, as the system of civil justice, introduced by the British, began to be better understood, and the ryots were getting to the end of their capital, suits became more frequent and the people became familiar with sale of land for debt."

This very great concession made to the ryot without urgent need or reason, has, in place of bringing prosperity, carried distress and disaster in its train. I consider if we care for the ryot, if we care that the cultivator, the stay and backbone of our rule, shall be happy and prosperous, we must retrace our steps, undo the evil we have done, and while still securing to him all his other rights, must deny to him the right of either subletting or mortgaging his land. In short, Government should only accept cultivating tenants.

I noticed, when the revision settlement of the Dharwar Collectorate was being made, that since the introduction of the survey upwards of 25 per cent. of the land had fallen into the hands of non-cultivating occupants, persons who held the land at the small Government rental, and sublet it at rates three or four times higher than the Government rate. Thus as regards lands held by non-cultivating occupants, all the benefits of the survey settlement are lost to the poor actual cultivator.

As the case stands, a class of grasping men who were never intended to reap the benefits of our low assessments, now secure those benefits; they rack-rent the ryots for whose benefit the low assessments were introduced, and when the ryot complains of his miserable condition, teach him that it is all due to the heavy assessments imposed by Government.

Col. Anderson.

All land in the south of the Bombay Presidency, in Bēṛar and in Mysore, is held on one of two tenures under Government by the survey settlement, "enam," or entirely or partially free from land tax, or "Government," that is, paying full land tax heritable and transferable and retainable undisturbed so long as the land tax for the time being is paid. This is subject to revision at 30 years' intervals. Enam lands are of two kinds, plots or fields of varying sizes in Government villages, and whole villages of which a considerable proportion exist throughout the southern half of Bombay, a full 20 per cent. of the total villages. The enamdar ordinarily exacts higher assessments than are paid on Government lands. In a large proportion of cases these villages have been, at the request of the enamdar, settled, but it is commonly necessary to impose rates higher than in adjacent Government villages to secure his consent to the settlement. The

ryots notwithstanding gain by obtaining a security of tenure which they did not possess before.

I do not think there is any material difference in the condition of the petty enamdar and that of the Government ryot. The ryots in enam villages and in jaghir territory are certainly in an inferior condition of prosperity to those in the Government villages.

As regards any change in relation to unrestricted freedom of transfer of land, it has during recent years become a question whether it would not have been better in the first instance had some check been placed upon entirely unrestricted transfer, but having once been granted by law, it is difficult to see how it can be now withdrawn. I doubt much if any checks which could have been imposed even in the first instance would not have been practically evaded, and whether on the whole they would not have done more harm than good.

Mr. Pedder.

With reference to this question, you will doubtless have very full information regarding tenures from the different Collectors, and I need not touch on them. But there is one point on which the inquiries I have lately been making in connexion with the license tax appear to throw some light.

It is very often argued that, whatever advantages the ryotwari system of tenure prevalent in this Presidency may have, it tends to keep the people at a dead-level of poverty, to confine them to agriculture for their means of living; and that, with another system of tenure, one under which the cultivators, instead of being proprietors paying assessment to the State,

should be tenants of private landlords, a larger proportion of the population would engage in commerce and manufactures, and the aggregate production and wealth of the community would be increased.

Now, there are two Bombay districts in which the khoti tenure prevails, in Ratnagiri, almost entirely; in Kolaba, to the extent of about half the district. Under this tenure, the actual cultivators are tenants (some customary, some at will) of the khotis, or village landlords.

For comparison with these districts as regards the proportionate numbers and wealth of the trading and manufacturing classes, I have selected the three

poorest Deccan districts. With the exception of the city of Poona, neither of the tracts under comparison contains any large cities. Neither raises any very large quantities of exportable produce. If anything, the advantage in this respect is with the Konkan, which exports by sea a good deal of rice and wood, while the part of the Deccan selected grows hardly any cotton. Neither tract is remarkable for fertility; but the Deccan soil and climate is very unproductive. The climate of the Konkan tract is favourable to production, and it contains a good deal of very fertile land. The Deccan tract is far inland, cut off from the sea by the Ghâts, and Sattara and Nagar are not traversed by a

railway; while the Konkan tract has numerous ports, affording easy and cheap water communication with the great mart of Western India, Bombay, and all trade between the Southern Deccan and the sea passes through it. The Deccan tract has recently suffered severely from famine, the effect of which must have been seriously to diminish the resources of its traders. For these reasons one would, I think, expect to find that the advantage as regards proportionate numbers and wealth of the manufacturing and commercial classes would be with the Konkan tract. The following table, however, shows that this is not the case:—

CHAP. I. QN. 10.

BOMBAY.

Mr. Pedder.

DISTRICT.	Total population by census of 1872.	Adult male trading, manufacturing, and artisan population by census of 1872, i.e., population assessable under the Act.	Number of those entered in column 3 who have been assessed to license-tax.	Assessment to license-tax.	Proportion of assessable (column 3) to total population; per cent.	Proportion assessed to assessable, i.e., proportion of column 3 having incomes of Rs. 100 a year and upwards.	Rate of tax per head of column 4, being 2 per cent. on the average assessed incomes
1	2	3	4	5	6	7	8
				Rs.			Rs.
Ratnagiri - -	1,019,136	53,323	8,241	43,388	5·2	15·4	5·16
Kolaba - -	350,405	15,289	5,929	34,250	4·3	38·8	5·97
Nagar - -	773,938	48,707	12,446	77,214	6·3	25·5	6·20
Sattara - -	1,061,002	61,137	19,823	1,11,755	5·8	32·4	5·64
Poona - -	907,235	64,175	22,268	1,33,245	7·1	34·6	5·98

These figures tend (I need not say that the inference from an induction so incomplete as this must be accepted with caution) to show that, on the whole, under the khoti tenure, as compared with the very poorest ryotwari or peasant proprietary districts, the trading, manufacturing, and artisan proportion of the population is smaller; that it is generally poorer, and that it comprises fewer well-to-do people; and that the difference in these respects is more marked in the district where the khoti tenure prevails most exclusively.

With regard to the latter portion of question 10, I would state briefly that with the Bombay settlement on peasant proprietary tenure, under which by far the greater part of the land of this Presidency is held, land can be transferred without any restriction, and more easily and cheaply than in any civilised country I know of. Unrestricted freedom of transfer is a product of British law and administration, since strict hereditary entail of landed property was the rule of Hindu law, and the practice till after the introduction of British rule. In my humble opinion we have erred in making the change; it has, in conjunction with our

system of administration of civil justice, greatly facilitated the loss of their patrimony by the land-owning and peasant classes; and this has caused grave discontent among those the most important, most valuable, and most peaceful orders of the community. It has tended to frustrate the efforts of Government to improve their condition by measures intended to give greater security of tenure, to limit and regulate equitably the State demand on the land, and the like. And, so far as I am aware, it has been attended by none of the social or economical advantages which were anticipated from it. In this, I think, we adopted principles recently established after long discussion in England, without duly considering how different are the circumstances of the two countries; that India is centuries behind England, and that it is very doubtful whether the abolition of all restrictions on the transfer of land would not have been a century or two ago a premature and mischievous measure in England.

But whether we can now retrace our steps with due regard to the interests we have created without doing more harm than by maintaining our present policy, is a question which requires very mature consideration.

SINDH.

SINDH.

Col. Haig.

The agricultural class in Sindh comprises holders of land, large zamindars, and peasant proprietors, all enjoying proprietary rights, and tenants-at-will. The proportion of land cultivated by tenants-at-will is perhaps three-fifths of the whole. As might be expected, such tenants are bad cultivators, and their condition is a poor one. With very rare exceptions the practice is for the tenant to pay a share of the produce, one-third to three-fifths. He has no inducement to increase exertion or improve his husbandry, and he seldom rises—or cares to rise—above a mere hand-to-

mouth existence. The class containing the greatest number of prosperous agriculturists is probably that of holders of 30 to 50 acres, who are themselves cultivators, though undoubtedly this could not be said if the large holders as a class possessed the virtues of thrift and industry. The few who are prudent and diligent managers of their property are in very comfortable circumstances, and some are reputed to be wealthy. I should hesitate to interfere in any way with the conditions of tenure.

CHAP. I. QN. 10.

MADRAS.

The Board of Revenue.

An exhaustive description of the tenures prevailing throughout the Presidency cannot be attempted in a set of replies of this kind, and the Board will confine themselves to briefly indicating the leading characteristics of the more important of the different tenures on which land is held under Government, and of the sub-tenures peculiar to the different districts as reported by Collectors.

The tenures on which land is held under Government may be divided into three great classes—

- (a.) Ryotwari;
- (b.) Zemindari;
- (c.) Inam.

The distinctive feature of the ryotwari system, which is the most common tenure in the Madras Presidency, is the direct contract between the Government and the ryot, who is usually the actual cultivator of the soil, and, under existing usage, to all intents and purposes the actual proprietor of the land entered in his pattah or extract from the Government register. A lien on the land is retained by Government till the assessment due thereon is paid; but the right of a ryot to sub-let, mortgage, or sell it, is subject to no other restriction. The ryot has the option annually of increasing or decreasing his holding or relinquishing it altogether; and this, together with the practice of adding extra charges for second crop when it is raised with the aid of Government water, and water-tax when lands classed as unirrigated are irrigated, and of allowing remissions for loss of crop from causes beyond the ryot's control, renders it necessary to have an annual settlement to determine the amount to be paid by each ryot. The rate of the regular assessment of the holding is never varied at these annual settlements. New assessments now made by the Settlement Department are fixed for a period of 30 years.

The holdings in Malabar and Canara are classed as ryotwari, but in the latter district the rent is fixed as a lump sum payable on the estate or holding, and not, as elsewhere, on each individual field, and in both districts the right of private property in the land, now practically accorded to every ryot in the Presidency, appears to have always existed without interruption.

The village joint-rent system, which prevails to a small extent, is practically the same as ryotwari, though in theory the whole community are jointly and severally responsible for the revenue, the extent of each villager's individual liability being arranged amongst themselves.

The holding of a zamindar is usually a large tract of country, and the zamindar has a proprietary title as against Government, subject to the payment of the land dues or peshcush. In the case of the ancient zemindaries, the law of primogeniture prevails, and the zamindar cannot encumber or alienate the estate beyond his own lifetime if he has sons or son's sons entitled to inherit the property. He can, however, sell portions to save the entire estate, or to clear off family debts. The estates conferred under Regulation XXV. of 1802 follow the ordinary rules of Hindu property, and are described as zemindaries, proprietary estates, muttahi, &c. Poligar estates or polliems are ancient feudal estates, but in many cases permanent title-deeds were granted for them under the provisions of Regulation XXV. of 1802. This, however, does not prevent their following the law of primogeniture according to the ancient custom.

Inam lands (known as jaghires, shrotriems, manims, &c.) are those with reference to which the Government has waived its right to the assessment, or to a portion of it, as a reward for past services rendered, or as a remuneration for duties to be performed, or on account of religious services to be executed so long as the inam is held. A large number of these inams were granted by former Governments, subject to various conditions, but many have been enfranchised within the last 20 years; the right

of Government to prevent alienation, or to resume, or to demand service, having been commuted.

The area of the Presidency may be divided between the three classes as under, all Government waste being shown under ryotwari—

	Square Miles.
Ryotwari - - -	86,12
Zemindari - - -	33,185
Inam - - -	12,455
Total - - -	131,768

	Ryotwari.	Zamindari.	Inam.
Ganjam - - -	6,444	1,672	197
Vizagapatam - - -	5,224	24,278	441
Godavari - - -	2,153	2,243	707
Kistna - - -	5,358	1,425	1,030
Nellore - - -	3,665	2,772	1,118
Cuddapah - - -	7,009	-	1,041
Bellary - - -	8,784	145	2,232
Kurnool - - -	5,404	206	1,645
Chingleput - - -	1,889	337	417
Madras - - -	27	-	-
North Arcot - - -	3,630	2,699	357
South Arcot - - -	4,653	38	246
Tanjore - - -	2,456	299	984
Trichinopoly - - -	2,557	609	805
Madura - - -	2,083	3,431	537
Tinnevely - - -	2,987	1,432	409
Coimbatore - - -	5,739	147	492
Nilgiris - - -	746	-	2
Salem - - -	4,253	1,390	365
South Canara - - -	4,349	-	44
Malabar - - -	6,195	5	17
Total - - -	86,125	33,188	12,455

With regard to the bulk of the zemindari tracts the cultivated area is not known. Excluding the Maliahs of Ganjam, with an area of 5,715 square miles, the cultivated area under ryotwari and inam is as follows:—

	Square Miles.
Ryotwari - - -	28,671
Inam - - -	8,558

The most important and widely spread tenure not held direct from Government is that of a ryot or cultivator holding under a zamindar, shrotriend, jaghiredar, &c., who, in theory, is usually held to be in precisely the same position as a ryot holding direct from Government, but in practice is not so. The old controversy as to whether the ryot had any proprietary rights in the soil has long since ceased to have any practical interest in ryotwari tracts; the ryot's inviolable right to possession so long as he paid the assessment having been freely conceded and as freely acted upon, holdings being constantly bought and sold without any doubt being thrown on the purchaser's title. Some uncertainty has recently been revived with regard to the exact legal position of the ryot by recent decisions of the High Court; but there is no reason to believe that the general confidence in the well-established policy of Government has been in any degree shaken. In zemindari tracts, however, the ryot's position is far from being so secure, owing mainly to the effect of the decision of the Madras High Court in Special Appeal No. 9 of 1870.*

*The highest court of the land has declared that a zamindari ryot is a mere tenant-at-will, unless he can prove a specific contract or customary right of occupancy. As specific contracts bearing on the question of right of occupancy are but few, and as it is not easy for a poor ryot to prove customary right as against a zamindar, resistance to a suit of ejectment brought in a civil court is not infrequently unsuccessful. The Board of Revenue looked upon the decision at the time as one of serious importance to the community, and addressed Government on the subject in their proceedings, dated 1st September 1871, No. 3,876, in which, after expressing their opinion that the local Legislature in passing Act VIII. of 1865 (Rent Recovery Act) supposed it had secured the right of occupancy to the tenantry of "zamindars, jaghire-

"dars, shrotriendars," they strongly recommended that an enactment should be obtained affirming the right in unmistakeable terms. There seems to have been a difference of opinion amongst the members of Government, for nothing further was heard of the matter till 1876, when reports were called for from all Collectors as to the results which had ensued from the decision in question. The reports of the local officers are now under the Board's consideration.

The following remarks by Collectors have reference to this question. A hazy idea is sometimes evinced of what it was that the court actually decided, but all indicate that the decision tends to reduce zamindari ryots to the position of mere tenants-at-will, unless protected by a specific contract:—

Ganjam.—"A zamindari ryot is liable to be turned out at the will of the landlord under the High Court's recent construction of the law.

Vizagapatam.—"In zamindaries, rents have for many years been raised after a slight struggle, at the will of the zamindar. Since 1865 no one has ventured to struggle, Mr. Collett, then Civil Judge, having in that year decided that the law forbidding enhancements without cause shown was a dead letter."

Bellary.—"The law as to the status of tenants under zamindars, shrotriendars, &c. is in a most unsatisfactory state. Act VIII. of 1865 and the Acts upon which it is based were long considered to declare a right of occupancy in the tenant. That view has been declared to be unfounded by the highest judicial tribunal in the country."

Salem.—"The position of zamindari ryots has undergone a change under the High Court's ruling in Special Appeal No. 9 of 1870, according to which the zamindar is competent to oust the ryot at the end of each fasli, notwithstanding the punctual payments of the kists by the latter. This is, in effect, making him (ryot) a tenant-at-will. This decision is fortunately not very well known, or they (zamindars) would have probably used this as a powerful engine to carry out their own private piques, to the serious detriment of the interests of the ryots, who have sunk capital in improvements in the belief that the tenure was permanent so long as they paid their rents punctually."

The Sub-collector of Madura writes: "The zamindari tenure is a sub-tenure, but in this part of the country the economic condition of the tenants differs seldom from that of tenants under ryotwari. The Government rules are known and very much followed in the matter of giving leases and keeping accounts, but occasionally a zamindar takes advantage of the bad drafting of Act VIII. of 1865, to inflict some injury on troublesome ryots."

It may be said generally that the occupancy rights of tenants under zamindars and inamdars have been less questioned in the southern than in the northern districts. The Collectors of Tanjore and Trichinopoly write as if there were no doubt in the matter. With regard to many inamdars there can be no room for question that they are nothing more than assignees of public revenue.

Even when the occupancy rights of a zamindari ryot are unquestioned, there is another way in which he is worse off than a Government ryot. The assessment paid by the latter has been commuted for a long series of years into a fixed money-rent, the commutation having been made at rates much below the present ruling market price. The zamindari ryot has usually to pay a share of the produce, and even if this be commuted to a money payment, the rate of commutation is usually subject to frequent revision. In many cases, the payment is actually made in kind, and where this practice prevails, the cultivator is not allowed to harvest his crop until the landlord's share has been secured.

The tenants of Government or zamindari ryots are usually tenants-at-will, a common arrangement being that half the produce goes to the lessor and half to the cultivator, either in money or in kind. The shares

vary, however, in different localities, and frequently with reference to the amount of agricultural stock provided by each party. There are some exceptional sub-tenures carrying proprietary or occupancy rights, and these will now be briefly noticed so far as they are dealt with in the Collectors' reports.

From the Godavari district it is reported that there are sub-tenures with right of occupancy in the Bhadrachellam taluk, but no particulars are given. The Sub-collector of Madura writes: "The ordinary sub-tenures under lease run from one year to five years, and the ryot's share is generally by agreement from one year to five years and hardly ever more. The occupancy right ceases with the leases, and there is no claim for renewal."

In South Canara there are three distinct kinds of sub-tenures described as follows by the Collector: "Mulgeni (permanent lease), chalgeni (yearly or temporary lease), and waidageni (for a fixed period). The tenant holding under a permanent lease has full right over the land, including the right of transfer of his lease. Such permanent leases are sometimes given by the landlord on payment of a fine or premium, and the holder of the land under this lease is rather a subordinate proprietor than a tenant. Under the mulgeni tenure the tenant has to pay a fixed rent. The next is chalgeni or temporary lease. These are renewed every year, and the landlord possesses the right of raising the rent. Waidageni: under these the tenant holds the land for a fixed period, with the option of making improvements, the value of which will have to be paid by the landlord when the lease expires. This kind of lease is not very common. The mulgeni may be roughly taken at 14 per cent., chalgeni at 84 per cent., and waidageni at 2 per cent."

The Collector of Malabar writes: "The Malabar system of land tenures is almost perfect in theory. The highest title is that of an unencumbered jenmom (birth right), the absolute proprietary right or *plenum dominium*. Beneath it come great numbers and forms of usufructuary and other mortgages, and at the end of it comes the *verumpattam* or simple tenancy-at-will. The tahsildars estimate the cultivated lands under the different kind of holders in different parts of the district at from 20 to 60 per cent. of superior title-holders, and from 80 to 40 per cent. of simple tenants-at-will; but in the greater portion of the district 75 to 80 per cent. of the land seems to be in the hands of simple tenants-at-will. It is the custom of the country, however, to give the value of all improvements, ascertained by local usage, when a tenant, even if only a tenant-at-will, is ejected, provided, of course, the landlord knew of the improvements being carried out. The condition of a large proportion of tenants-at-will is very far from being satisfactory, owing to the grasping avarice of the landlords, who in many cases rack-rent their land. Even when the tenant holds the most common form of mortgage lease (*kanom*) the landlord when renewing the lease, which can be done every 12 years, exacts so large a fine from the mortgagee that he is little better off than a tenant-at-will."

In regard to the character of the tenure appearing to affect the economic condition of the person holding it, the general opinion seems to be that as the position of a Government ryot is in every way more secure than that of a zamindari ryot, and the terms on which he holds more favourable, his economic condition is more satisfactory. The hard and fast lines laid down by Government in respect to payment of dues, &c. sometimes seems to operate harshly when compared with the readiness of some zamindars to allow their tenants time to pay, but the ryot is seldom the gainer in the long run. With regard to assistance in time of distress, the Collector of Bellary remarks: "Recent experience has shown that shrotriend ryots could get little help from their landlords who were themselves in difficulties."

"The famine found the Sundar State least prepared

CHAP. I. QN. 10.

MADRAS.

The Board of Revenue.

CHAP. I. QN. 10.

MADRAS.

*The Board of
Revenue.*

"to meet it. That State felt it first, felt it most severely, and is last involved in it, in spite of excellent European supervision and Government funds."

"Are there any conditions of tenure (such, for instance, as unrestricted freedom of transfer) which might be changed with advantage to the holder and without injury to other parties?"

All Collectors who make any reference to the specific instance adduced in this question unite in deprecating any interference with freedom of transfer, and in this the Board concur. Many Collectors recommend legislation to secure occupancy right to the ryots in zamindari, shrotriems, &c. As already stated above,

this question is under the Board's consideration. It may now be remarked, however, that any recommendation the Board may make will be with the view of removing uncertainty with regard to existing rights rather than of introducing changes.

The practice of allowing compensation to temporary tenants for improvements effected with the knowledge of the landlord reported as prevailing in Malabar and to some extent in Canara is one which it might be well to secure by legislation to tenants throughout the Presidency, but the matter is one which calls for much consideration in detail, and the Board are not at present prepared to do more than offer a suggestion.

MYSORE.

The tenure of the district is ryotwari, which may be described as a sort of perpetual leasehold, with the further advantage that the ryot, when compelled to do so, can resign his lease without any penalty or loss. It has been objected to this system that it subdivides the land too much, encourages a class of petty ryots who almost live from hand to mouth, and the like. This is true in a limited sense, but on the other hand it has raised up, and is still raising up, a large body of independent and frugal men whose conduct throughout the famine has been marvellous. Uncomplaining, and, as a rule, law-respecting, they were reduced to fearful straits, and subsisting almost on nothing, they managed to keep themselves and cattle alive, and, with their carefully-hoarded small stocks of seed grain, were in a position again to till the ground as soon as seasonable rain fell, thereby assuring, it is trusted, not only comparative plenty to themselves, but a fair land revenue to their paramount

MYSORE.

landlord—the Government. This sturdy independence and self-denial are surely begotten of their quasi-proprietorship with all its binding traditions and religious observances, and thus true husbandry and its concomitants of frugality and perseverance have taken deep root and developed a class of ryots who, in an economic point of view, are probably not to be surpassed in India. There are probably individual classes elsewhere who may be noted for more intelligence or more industry, but as a mass the Mysore ryots are the backbone of the country, and be it noted that it is the tenure that has made the provident ryot, and not the ryot who has developed the tenure. Instinctively almost it occurs to the ryot to foster in every respect and to protect his rights and interests in matters of grazing, fuel, and wood, &c., for what benefits him benefits the Government, and he is not slow to acknowledge his obligation where he has the ability to discharge his Government dues to the last anna.

RAJPUTANA.

Dholpur.—Lieut.-Col. Dennehy.—The tenures in Dholpur are to a great extent similar to those which existed in the North-Western Provinces when British rule was first established.

The ownership of all the land is vested in the State, which claims the power to eject the zamindar, although practically this power is never exercised as long as the State demand is regularly paid.

The State also possesses a right to the waste land within the boundaries of each village, in excess of what may be required for the grazing of the village cattle.

The zamindar is looked upon as a cultivator with rights of general management, and a portion of the rental is allowed to him for the trouble of collection.

Under the new settlement the proportion thus allowed to zamindars averages 24 per cent. on the land revenue of the entire State.

Tenants have no acknowledged rights either of occupancy or of holding at fixed rates. Practically, however, they do hold at well-known and long established rates, and in a thinly populated State they are so much in demand that they are not subjected to much interference in their holdings.

Transfers of land to outsiders are not usual; shares which are sold, either on account of failure of the possessor to meet the Government demand, or from other causes, are generally taken up by some of the other sharers in the village community or by relatives in neighbouring villages.

Kotah.—Major Powlett.—Paragraphs 10 and 14.—In Tonk proprietary right seems to be recognised; for holders can sell their land, and ryots absent for years are allowed on their return to re-occupy their lands.

RAJPUTANA.

In Boondie, in Colonel Tod's time, the land was the property of the cultivator;* but now throughout Haraoti, as elsewhere in Rajputana, the land is State property. In Boondie, however, the position of the occupier is much better than in Kotah, where Zalim Singh's handiwork still remains. Thus in Kotah the cultivator cannot sell his land nor mortgage it; though practically such transactions occasionally take place.

A cultivator cannot resign a portion of his holding and retain the rest. He must either keep the whole or give up the whole; and he can claim no abatement of rent in consideration of a failure of crop. In Boondie, on the other hand, although a man cannot sell his land, he can mortgage it freely; and the mortgagee can sub-mortgage it without limit. In Boondie, too, a cultivator can not only give up a single field and keep the rest, but if the crop is not worth the rent, he may turn his cattle into it, and escape any State demand. There are other advantages in the Boondie system which I will not here dwell upon.

In Tonk many villages are given in contract, usually to outsiders; but both here and in Haraoti the tenure is ryotwari. Rents are generally paid in cash, not in kind; and rent-rates, once established, do not vary. Thus, in Kotah, Zalim Singh's rates, imposed 100 years ago, still prevail, though they have been rendered more burdensome by the imposition of heavy cesses in the shape of per-centages on rent, and equal extra charges on all land. However, if fairly distributed, the revenue in average years is not burdensome. The following shows the average mortgageable value of land in Tonk (city pargana) and in Boondie:—

* *Vide a very interesting foot note to be found in Chap. VIII. Annals of Haraoti.*

		Good well-land.	Unirrigated average land.
Tonk	- - - -	Rs. 10	Rs. 8
Boondee	- - - -	15	12

In Tonk, where land is sold, the saleable value is, I am told, about double the mortgageable.

In Boondee, judging from inquiries made in two localities far apart, from one-fourth to one-fifth of the land is mortgaged, chiefly to money-lenders.

CHAP. I. QN. 10.

RAJPUTANA

Major
Powlett.

CENTRAL INDIA.

CENTRAL
INDIA.

Mr. Wingate.

Bhopal.—Each village is in charge of a lumberdar appointed for 20 years, who distributes the land among the cultivators at a fixed Government rental on which he gets 10 per cent. commission from the State. Land cannot be transferred from one cultivator to another, so long as the occupier pays the Government rental.

Baghelkhand.—“As has been said before, there are no proprietary or occupancy rights in Baghelkhand, the sovereign of the State being the sole proprietor of such.

“In the Kothao or Khalsa villages, which form about one-third of the total number in the State, both in jumma and cultivated land, leases, as a rule, were given from year to year, in order to prevent any such rights being established. Nearly two-thirds of the whole of Rewah (and the same is applicable to the rest of the district generally) is held rent free under the following tenures:—

“1. Paipakhar, rent free grant to Brahmins and priests.

“2. Murwar, rent free grant for loss of life in battle.

“3. Birt, rent free grant for good service.

“4. Rajbhog, rent free grant for temple endowments.

“5. Jaghir, rent free grant in lieu of pay, but is liable to exchange and resumption.

“6. Muamla, grants to the brotherhood, subject to a payment of one-fourth of the jumma of the village.”—*Lieut.-Colonel Bannerman.*

Rutlam.—“The revenue settlement in this district is periodical. The existing settlement is for 15 years. The actual jumma of each cultivator is settled, and during the term of the lease no one can demand from him more than the stipulated sum, whatever may be his improvements. Every village is also given in

ejara to the patel of that village, allowing him a reduction from $7\frac{1}{2}$ to 10 per cent. from the gross jumma he is to collect from the cultivators of his village as a compensation for his responsibilities and supervision, besides a rent free plot of culturable ground varying according to the size of each village from 25 to 200 beegahs. He is responsible for the well-being of his village, as well as the full payment of the State revenue whatever may be his own receipts, but he is very seldom a loser. No one has power to make any alteration in the stipulated tenure without the consent of the State. The character of the tenure is favourable and the settlement mild, and therefore popular. The agriculturist having the right of enjoying the profit of his produce and improvements fully.”—*Mir Shahamat Ali. C.S.I.*

Manpur.—“In seven of the villages of the pargannah, cultivators, called malgozars, hold their estates under a twenty years' settlement, which was made in A.D. 1867. They are individually and collectively responsible for Government revenue, and enjoy the right of sub-letting the waste land in their possession on their authority or on rates they think fit to fix within the rates authorised by the settlement. They are thus free to enjoy all the profits which increased or improved cultivation in their villages may bring about. In the remaining unsettled villages the cultivators enjoy no rights, but that by usage they cannot be dispossessed of their holdings as long as they continue to pay Government revenue regularly. The malgozars of the settled villages are alone recognised to hold proprietary rights, but in no case has any cultivator in settled or unsettled villages ever attempted to exercise the right of transfer by either mortgaging or selling the fields held by him.”—*Pundit Suroop Narain.*

CHAPTER I.—QUESTION 11.

CHAP. I. QN. 11.

Are the holders of the above tenures in the habit of carrying out material improvements, such as digging wells or channels, necessary in order to use the water in a canal? Are their actions in this respect affected most by the security or insecurity of their tenure, or by their wealth or poverty? Or are there any other reasons which hinder such investments of their labour and capital? What have been the effects of recent Land Improvement Acts? Have they tended to enlarge or narrow the making of advances by Government? Does the condition of the country render it desirable that the operation of these Acts should be facilitated, or their scope enlarged, and are there any apparent difficulties in the way of doing this that could be removed? Is the demand for interest on Government advances obstructive or prohibitory?

PUNJAB.

PUNJAB.

Mr.

Gore Ouseley.

The owners of land, and in some places occupancy tenants, do carry out the material improvements enumerated in the question. Their actions in this respect are affected chiefly by their pecuniary means and by the degree in which they possess provident habits. Many wealthy landowners squander their means without bestowing a thought on improving their estates. The effect of the Land Improvement Acts has tended

to enlarge the making of advances by Government. The provisions of the Acts afford, I think, all due facilities, compatible with the safety of the advances made, for their being easily obtained. During the present year special advances to the amount of Rs. 1,80,000 have been made in seven districts only. The rate of interest is, I think, sufficiently moderate.

CHAP. I. QN. 11.

Col.
W. G. Davies.

First as regards proprietary tenures.—There can be no doubt whatever that village communities and individual proprietors are in the habit of making material improvements. This is well known to all who have had any revenue experience in this part of India. To obtain particular information as to what had been done in this way in Karnál and Gurgaon I addressed the Deputy Commissioners of those districts. Mr. Ibbetson regarding Karnál writes as follows:—

“During the 35 years since last settlement about 300 masonry wells have been built by them (the proprietors); moreover, almost the whole system of canal distributories, which up to within the last 3 years irrigated more than 1,00,000 acres, has been created by the people with such small assistance as the remains of old water channels afforded them.”

Mr. Roberts writes with regard to Gurgaon that the settlement operations have lately retarded the investment of money by the proprietary classes in improvements, but that since the announcement of the jamas applications for Takávi have commenced pouring in, so that between June 1877 (when the new jamas were given out) and 1st April 1878 applications to the amount of Rs. 17,325 had been received, of which Rs. 14,000 was paid and the rest would be provided for out of the current year's allotment.

There can be no doubt, I think, that security of tenure has most to do with the investment of capital in improvements in the case of tenants; for tenants-at-will never, I believe, incur expense in sinking wells

or other irrigation works, and tenants with rights of occupancy only to a very limited extent, though the law (sections 37 and 38 of the Punjab Tenancy Act) seems to recognise a right on their part to improve the land in their occupation. In the case of *proprietors*, their tenure being absolutely secure, their wealth or poverty has more to do with the decision of the question of whether they shall lay out money in improving the land, than the nature of their tenure.

It is difficult to say what have been the effects of the Land Improvement Act. Before a sound opinion on this point could be given a special inquiry would have to be made, including a collation of the statistics of the number and amount of the advances made under the old and new rules. My impression is that at first, notwithstanding the more liberal terms as to the repayment of advances under the Land Improvement Act, the number of applications for advances made after its promulgation fell off very considerably. This, however, was not due, in my opinion, to the demand for interest so much as to the cumbrous and rigid nature of the rules issued under it, which require so many forms to be gone through before the advance can be made, and compel repayment with such stern exactness. If we wish to encourage the taking of advances we must simplify the rules and render them more elastic by giving power to the local authorities to relax them where necessary.

It is unnecessary here to enter into any detailed explanation of how this should be done.

Mr.
J. B. Lyall.

I propose to write of the Mooltan and Derajat divisions, in which I have been serving as Commissioner of Settlements for the last six years, during which time settlements have been in progress in all seven districts of those divisions.

2. In the whole of this country (excepting parts of Bannu) the rain-fall is too small to admit of land being periodically cultivated with rain-water only; for all regular farming some other means of irrigation are necessary.

In the Trans-Indus country the torrents which flow after storms in the Súliman mountains flood the daman or high sloping plain along the edge of the hills; the low lands in the khadirs of the Indus, Sutlej, Jhelum, Chenab, and Ravi are moistened by the sailáb or floods from those rivers which occur between May and September.

These same floods fill the inundation canals which in Dera Gházi Khan, Muzaffargarh, Mooltan, and part of Montgomery, irrigate certain tracts which are out of the reach of the river floods, or which are artificially protected from such floods by embankments.

Wells are much used to supplement the sailáb in khadir lands; they are also almost always used to assist in the cultivation of land on inundation canals. Without wells such lands could only grow one kharif crop, and even that might fail if the canal ran dry for a time.

In the Bár or Thal upland tracts, which occupy the centres of the Doábs between the great rivers, and which are out of the reach of floods or canals, wells are the only means of regular cultivation. But the profits of such cultivation by well alone are always small, and when two or more years of unusually small rainfall succeed each other, many such wells are thrown out of cultivation, ordinarily ill better times come, but sometimes permanently. In some parts of these upland tracts the water is too far below the surface or too salt to be profitably used for irrigation.

3. The landowners in the country I am writing about are, of course, in the habit, so far as their means allow, of digging wells and canal watercourses. All the canals have, I should say, as many watercourses as they can properly supply, if they have not more. Wells are, as I have said, agricultural necessities in the upland and canal-irrigated tracts; in sailába or riverside lands they are not so very necessary, and the

serious risk of their destruction by floods or diluvion checks their construction. Except in these riverside lands, cultivation has followed the construction of the well or canal, not preceded it.

There is no law that I know of which checks the landowner's readiness to improve his land by digging wells, watercourses, &c. The expectation of having to pay increased revenue does check the making of such improvements to a considerable extent, when the term of a settlement is near its close. I have observed a decided suspension of such works during and immediately before settlement operations, and a sudden outburst of them when the new settlement was concluded. The fact that a new settlement is impending has a greater effect on such works than it ought to have, seeing that it is a rule of our revenue system that protective pattahs for terms of 20 years are granted by Government to constructors of new wells, and for 10 years to repairers of old wells and diggers of watercourses. As this rule becomes more thoroughly known, and as the confidence of the people in our really acting up to it increases, the effect of an impending settlement will greatly diminish.

4. Tenants are not in the habit of digging wells or canal watercourses; by the custom and feeling of the country it is the business of the landowner to sink a well or dig a new watercourse, and he also has to keep the well in repair, and in some places he does the annual clearance of the watercourse. As I said above, the making of the well or watercourse precedes the cultivation of the land, and therefore the occupancy of the tenant, except in the case of sailába lands, and a tenant of sailába land does not ordinarily hold enough land in one block to induce him to sink a well in it, and like the proprietors he is deterred by fear of diluvion.

Waste lands are often brought into cultivation by agreement between the landowner and other persons, whereby the latter bear the expense of sinking the well or digging the watercourse, and in return become owners of a half or smaller share in the land so cultivated. These contracts are locally known as *adhlap* or *taraddad-kári* agreements; they were formerly more common than at present, as the proprietary right has become more valuable, and the landowners are less and less willing to let it go out of their own hands.

It was also very common in former days for landowners to take a lump sum of cash called *jhuri* or *siropá* as a fine on institution, and in return for allowing a non-proprietor to sink a well and to hold the land attached as a sub-proprietor, subject to payment to the original landowner of nothing more than a small fixed quit-rent or proprietary fee. This is sometimes done even now, but the fine, which used to be light, is now heavy, in fact not much below the full market price of the land granted.

There is nothing in the law to prevent tenants from sinking wells or digging watercourses for the improvement of land in their occupancy; the Tenant Act allows them to make such improvements, and the Canal Act has clauses which facilitate the making of watercourses. But of course a tenant-at-will can practically do nothing without his landlord's consent, as the latter can stop his proceedings by serving notice of eviction, and in spite of provisions of the law the majority of occupancy tenants cannot afford to disregard their landlord's wishes.

But in this part of the country most landowners would be delighted to see their tenants make wells or dig watercourses in land not already provided therewith, if the tenants had the energy and capital to do it, and did not demand proprietary right or too great privileges in return. I do not think anything more can be properly done than has been done to facilitate the making of such improvements by tenants.

5. Where the State is the landowner, as it often is, of the waste lands in this part of the Punjab, I think that the present rules for the sale or lease of waste

lands are ill adapted to the country, if it is advisable to encourage the extension of cultivation and the digging of wells and canal watercourses in such lands. I have expressed my views on this subject in my review of the Montgomery Settlement Report, and in a letter forwarding to the Financial Commissioner Mr. Broadway's application for the lease of waste land in Jhang.

6. I have had nothing to do with the working of recent Land Improvement Acts, as I have been engaged in settlement work since 1864. In conversations which I have had from time to time with natives I have heard that few advances are taken. The mass of people are frightened by the prescribed formalities, and at the prospect of having to dance attendance at public offices; they also dread entering into agreements with so powerful a party as the Government. Under these circumstances the only men likely to apply for loans to Government instead of to the Saucars are, first, a few influential and intelligent men who feel that they need not be afraid of Government or its officials, and, secondly, unsafe men who cannot get credit elsewhere.

The difference between the rates of interest demanded by the Government and the Saucars will not tempt the mass of the people in the face of the other strong reasons which they have for preferring to deal with the Saucars. I think it would have a good effect in encouraging advances and in other ways if Government asked for no interest except upon arrears of instalments.

CHAP. I. QN. 11.

PUNJAB.

Mr.

J. B. Lyall.

NORTH-WESTERN PROVINCES AND OUDH.

The question deals with two main subjects—1st, the practice of proprietary and occupancy tenure-holders in respect of carrying out material improvements, and the effect on such practice of the nature of the tenure and the wealth and poverty of the holders; 2nd, the operation and effect of recent Land Improvement Acts, and the necessity or desirability of altering them, so as to enlarge their scope and facilitate their operations. The first subject may most conveniently be treated by divisions.

KUMAUN DIVISION.—In the Kumaun district proprietors and tenants of both classes frequently make irrigation channels from streams and rivulets at their own expense. Persons to be benefited often give large sums and also their own labour for the purpose. In Garhwál a similar practice prevails among occupancy tenants, but their action is affected by their poverty. In the Taráí district, where Government owns the proprietary right in most of the area, large sums are spent, such as advances for seed and cattle. The Superintendent makes no mention of expenditure for material improvements. The few proprietary zemindars do nothing whatever to improve.

JHÁNSI DIVISION.—In Jhānsi and Jalaun the zemindars are impoverished and apathetic as regards improvements, and Marwáris who are replacing them do not care to invest money in that way. In Jhānsi hereditary cultivators are also poor, but are more ready to improve the tract by making "bundhyas" in black soil and digging wells, though as regards the latter they are hampered by traditional custom. In Jalaun all the above tenure-holders dig wells when they can get advances, spending from their own purses a sum equal to the advance.

LUCKNOW DIVISION.—But little appears to be done here, either by tenants or cultivators, in the way of material improvements. In Bara Banki, what little is done is limited to masonry wells. In Unao, some few landlords—but very few—do make wells; no tenant may make a lasting well without permission from his landlord; and in Lucknow the Deputy Commissioner writes that talukdars from apathy, and under proprietors and tenants from poverty, do not carry out material improvements.

RAI BARELI DIVISION.—Wells and drains are made to a greater extent in Rai Bareli than in other districts, owing perhaps to greater pressure of population; they are made mostly by the representatives of village co-sharers and seldom by tenants. Over 100 wells were made in 1870 at an average cost slightly under Rs. 200 each. Mr. Blennerhassett considers that security of tenure and possession of means are both necessary or wells to be largely made.

Colonel Perkins, Deputy Commissioner of Partabgarh, shares in this opinion, and states that wells in his district are occasionally constructed by proprietors and well-to-do tenants of all classes, but most commonly by cultivators of the industrious classes, who, though they have no legal security of tenure, enjoy from their small numbers and great rent-paying power a considerable measure of fixity.

FYZABAD DIVISION.—In Bahraich irrigation is rarely resorted to, owing to moisture of the soil and sparse population; and in the adjoining district of Gonda improvements are more extensively made by ordinary lessees and tenants-at-will than by proprietors and sub-proprietors. Apathy and indifference on the part of the talukdar, and poverty on that of the sub-proprietors, are generally the causes assigned.

BENARES DIVISION.—In Gházipur—a permanently settled district—both proprietors and cultivators are said to carry out improvements in the way of digging wells.

In Mirzapur, with the exception of the Court of Wards' estates and the Mahārāja of Benares, non-cultivating proprietors do not carry out improvements. Cultivating proprietors in the ultramontane tracts, and occupancy tenants throughout the district, habitually endeavour, as far as their means will permit, to improve their holdings by the construction of wells, embankments, and tanks. The Collector states that he has found, as a matter of experience, that, without security of tenure, cultivators will not make improvements.

In Benares the consent of the zemindar is held to be necessary for digging wells by all tenants except tenants at fixed rates. Resident zemindars give such

NORTH-
WESTERN
PROVINCES
AND OUDH.

Mr. Quinton.

CHAP. I. QN. 11.

NORTH-
WESTERN
PROVINCES
AND OUDH.

Mr. Quinton.

consent readily, but non-resident zemindars of the baniya class do not easily consent to the construction of a well without a *quid pro quo*.

In Gorakhpur the number of tanks or other irrigation works completed annually from private capital is said to be small. "The Gorakhpur zemindar is not much of an improver."

MEERUT DIVISION.—The Collector of Muzaffarnagar writes that, as a rule, neither proprietors nor cultivators are very ready to spend money upon wells or other improvements, while the Collector of Meerut states that proprietors who are tolerably free from debt, and have a property of fair size, are always ready to make wells. Long and expensive channels for irrigation are very seldom attempted by proprietors from their own resources.

Petty co-parcenary proprietors in Meerut have no incentive to make improvements, and occupancy tenants are never allowed to dig a pukka well through the desire of the zemindars to drive them into difficulties and force them to abandon their tenures.

AGRA DIVISION.—In *Muttra and Farukhabad* proprietors and tenants are said to dig wells and irrigation channels, and similar improvements are made in Etawah by tenants with rights of occupancy, who form a large per-centage of the tenants throughout that district.

ROHILKHAND DIVISION. *Budaun*.—In most of the villages, except the bhur tract, tenants, with the consent of the landlords, are in the habit of digging kucha wells, the average depth of water from the surface being 20 feet, and the cost of digging such a well being Rs. 6. When water is deeper masonry wells are rarely made, owing partly to poverty of proprietors and partly to objection of tenants to pay enhanced rent, whether they use the water or not.

In *Moradabad*, Mr. Alexander, the settlement officer, writes that, as a general rule, neither the proprietors nor the tenants carry out material improvements, except the digging of pukka wells for the sugarcane field, which is done by the tenants. In Bijnor the same state of things exists. Mr. A. Colvin writes: "The habits of generations discourage enterprise; so does the coparcenary tenure and the prevailing absence of capital. Kucha wells can be so easily dug that the want of others is not felt."

ALLAHABAD DIVISION.—Cawnpore landlords and tenants do not care to waste capital in improvements unless driven to do so. Irrigation channels are constantly dug under the Northern Indian Canal Act, and the delay of the Irrigation Department in deciding how far canals are to be extended or modified discourages the construction of wells.

Banda.—In the Karwi subdivision Mr. Rose writes that improvements are seldom carried out by any class of tenants. Black soil and water 80 to 100 feet from the surface prohibit the construction of wells. The only mode in which improvements are carried out is by embankments, and the localities are limited in which these can be made. They are as a rule constructed by cultivating landlords or tenants with a right of occupancy.

District officers are unanimous that security of tenure and wealth, or, at least, easy circumstances are equally indispensable conditions for effecting material improvements. The Collectors of Cawnpore and Meerut give further special reasons, above stated, why wells are not more extensively dug in their districts; and Mr. H. Harington, Deputy Commissioner of Unao, suspects the greatest check to improvements to be the feeling that at the termination of the existing settlement the benefit of these would be shared with Government. Other officers, however, consider such a feeling to have no practical effect in deterring landlords from making improvements. Mr. H. Harington adds: "At present agriculture is a means of life rather than a profitable investment of capital. The intelligence of commerce has not yet permeated to

the depths of the bucolic mind." Mr. Watts of Farukhabad suggests as another reason which hinders such investments of labour and capital the proverbial apathy and ignorance, and the crass conservatism opposed to all innovation, of the agricultural class; and Mr. Alexander, in para. 31 of the answers from Moradabad, enumerates several other causes arising from the peculiar character of the population of that district.

As to the second branch of the question, district officers are also unanimous that the Land Improvement Acts have had little or no effect. No reply has been given to the question as to whether they have tended to enlarge or narrow the making of advances by Government. Most agree that the operation of the Acts should be facilitated, and point out difficulties for removal.

The difficulties which at present hinder the working of the Acts are—(1) the minuteness and expense of the initial procedure before an application can be acceded to. For instance, the delay and vexation of the preliminary local inquiry, the execution and registration of a bond, the cost of the stamp, and the worry of dancing attendance at courts and offices till these operations have been completed, when the mahajan is ready to advance money, doubtless at higher interest, which does not much concern the borrower, without any of these inquisitive formalities.

(2.) *The demand for security*.—This is a great obstacle. Persons with good credit have no difficulty in getting money from the village banker without trouble; so that the only customers left for Government are those whose credit is shaken, who have difficulty in giving security, and without security Government will not lend.

(3.) *The rigidity of the rules for repayment by instalments on fixed dates*.—The mahajan will allow the amount to run on and take sums on account when the debtor can give them; but no such leniency can be shown by the tahsildar, whose efficiency is estimated by his success in punctually realising the Government demand. It not unfrequently happens that a well has failed from some imperfection in the site or defect in construction, and for such cause no allowances are made.

(4.) Another cause assigned is that in coparcenary communities, shareholders cannot agree as to the proportion in which the water is to be divided.

On the question of the demand for interest being obstructive opinions are divided. The majority of officers hold that it has no obstructive effect. The Collector of Benares (Mr. Church) is of a contrary opinion. Mr. Sandys, of Budaun, would reduce the rate to 4 per cent.

The officiating collector of Meerut states that obstacles are too readily thrown in the way of applications by the native officials, from whom, in case of advances, incessant watchfulness is required to prevent the money being applied to other purposes. He thinks that a per-centage granted to the tahsildar might have a beneficial effect, and the settlement officer of Moradabad is of opinion that a successful working of the Act cannot be looked for until a special officer is deputed to superintend it, travelling about the districts the greater part of the year and finding out the persons who are fit to receive advances, and making generally known the terms on which they will be granted.

The Deputy Commissioner of Jalaun recommends that the scope of the Act should be enlarged by granting advances for the purchase of seed and plough bullocks; and Major de Montmorency (Bahraich) believes that "by the systematic apportionment of a district into groups of villages, by restricting advances for the construction of wells within each such group until its requirements were satisfied, and by employing at the rateable charge of the borrowers a few skilled well men to superintend the most difficult part of the operation of well sinking, something

"more effectual would result than from the existing desultory system of granting takāvi to scattered parts of the district where the revenue officials cannot maintain a continuous and effective supervision."

The Collector of Bareilly would make advances to landlords without interest for the purpose of sinking masonry wells, merely as a slight safeguard against drought, but considers it useless to attempt to induce tenants to sink capital in improvements, as the greater part of the profits will infallibly be taken by money-

lenders. The rainfall in his district is generally so ample that he doubts if it would pay to increase irrigation to any great extent.

Mr. Rose, from Karwi, is of opinion that the Act should allow advances to tenants as well as to landlords, and that thereby more land out of cultivation would be brought under the plough. The rate of interest should be lowered and the procedure simplified. Mr. J. Simson notes that the latter is a specially important point, and that the present rules are far too cumbrous and detailed.

CHAP. I. QN. 11.

NORTH-
WESTERN
PROVINCES
AND OUDH.

Mr. Quinton.

6. The Board consider (as they have always held) that the demand of a high rate of interest is the greatest deterrent to borrowers. They would make interest payable only on instalments which are in arrears, reducing the 12 per cent. of the Board's Circular IV. of 1841 (para. 29) to 6 per cent.

7. Perhaps an equally powerful deterrent is the provision in section 15, Act XXVI., 1871, to the effect that an arrear of takāvi shall be recoverable as if it were an arrear of revenue due on the land. Two or three bad seasons following the year in which takāvi repayments commence may make it impossible for the zamindar to pay up his instalment. He is told, if he fails to pay punctually, he may lose his land altogether.

8. The Board do not think it would be fair to attribute the "non-efficiency of the recent Act" either to want of activity on the part of Collectors or of their subordinates in urging such loans and informing the people thereof. The Collector, while he "urges such loans," must in common honesty inform the people that they will have to pay 6½ per cent. interest on the amount advanced, and that if they do not pay their

instalment, their land may be sold for recovery of the arrear. The Senior Member has been met, when urging zamindars to take advances, by the objection that they have to pay interest, and they had rather get the money at much higher interest from their mahajan than run the risk of being treated as land-revenue defaulters.

9. Nor does it seem fair to attribute the failure of the Act to the opposition of tahsildars when the reasons for its failure are shown to be contained in the Act itself.

10. The indebtedness of the people is not a new cause of hindrance, and is of course a great bar to any improvement to be effected by the people, either directly at their own cost or by loans from Government or others. This is one of the main arguments in favour of a compulsory system.

11. The records of their office do not enable the Board to get any satisfactory statement of takāvi advances to show the decrease due to the Act and rules thereunder. A statement is, however, enclosed which will show the sums advanced from 1857-58 to the end of the revenue year 1877-78.

The Board of
Revenue.

STATEMENT showing the Yearly Amount advanced as Takāvi in the North-West Provinces from 1857-58 to 1877-78 inclusive.

	Meerut.	Kumaon.	Rohilkund.	Agra.	Jhansi.	Allahabad.	Benares.	Total.
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
1857-58 - - -	—	—	—	—	—	—	—	—
1858-59 - - -	16,000	—	350	—	—	1,990	—	18,340
1859-60 - - -	1,813	—	2,400	350	—	7,100	—	11,663
1860-61 - - -	7,795	—	1,963	5,836	—	12,691	—	38,285
1861-62 - - -	68,203	—	2,995	20,218	—	6,869	—	98,285
1862-63 - - -	24,393	—	855	18,210	200	2,063	—	45,721
1863-64 - - -	4,300	—	1,350	8,195	1,310	1,287	—	16,442
1864-65 - - -	5,825	—	1,110	17,927	13,537	—	—	38,399
1865-66 - - -	1,588	—	580	17,080	10,940	40,732	—	70,926
1866-67 - - -	14,100	—	117	6,650	4,727	7,350	—	33,944
1867-68 - - -	2,375	10,000	600	6,100	6,654	1,300	—	17,029
1868-69 - - -	21,254	—	8,399	3,075	84,744	7,081	2,136	136,689
1869-70 - - -	39,544	—	53,521	52,547	1,35,095	85,372	6,535	422,614
1st April 1870 to 30th September 1870.	406	—	850	250	87,210	77,915	—	166,625
1870-71 - - -	1,627	—	600	1,899	1,100	52,793	—	58,019
1871-72 - - -	7,538	—	—	1,949	450	300	—	10,237
1872-73 - - -	22,470	—	—	1,050	19,876	1,150	—	44,546
1873-74 - - -	10,927	—	1,230	581	11,034	5,907	10,234	39,683
1874-75:								
Under Land Improvement Act.	7,172	—	120	2,250	1,526	5,615	—	16,683
Outside Land Improvement Act.	—	—	5,000	—	8,992	3,439	—	17,431
1875-76:								
Under the Act	1,775	—	800	2,800	1,707	2,704	—	9,786
Outside the Act	2,838	—	—	5,000	11,622	20,068	1,455	40,983
1876-77:								
Under the Act	1,775	—	500	1,085	2,318	3,115	—	8,793
Outside the Act	39	—	—	642	12,955	16,961	399	30,996
1877-78:								
Under the Act	12,975	—	3,540	15,925	10,571	23,757	1,775	68,543
Outside the Act	2,031	—	81,313	142,559	31,445	12,233	29,153	298,734

CHAP. I. QN. 11.

BENGAL.

Mr. Toynbee.

Holders of tenures in Bengal of the nature of those described in the previous paragraph have never been in the habit of carrying out improvements in the lands they hold. Their sole idea of any advance in this direction is the extension of cultivation to lands not hitherto cultivated, not the improvement of those already under cultivation. The former procedure is in accordance with their rigid and inflexible law of custom, the latter is not. The increasing pressure of the population on the soil works in the same direction. They are content to live and to cultivate as their ancestors did before them. The bulk of the cultivation in Bengal is that of rice-lands, and it is exceedingly difficult to say how, in the great low-lying, rice-bearing tracts, any such material improvement, such as is indicated in question 11, would be feasible. In most years the rains of heaven suffice for all the wants of the cultivators. Tanks and wells would only run dry in dry seasons. Even where they exist, they are never used for rice irrigation. In the purely rice-growing tracts of Bengal, therefore, improvements could only be effected in the shape of large projects of insurance by means of irrigation, which, even if feasible from an engineering, would certainly be impossible from a financial, point of view. In Behar and in parts of Chota Nagpore, where *bhadai* and *rabi* crops are grown, the improvements indicated in question 11 are, to some extent, carried out. In the Sonthal Pergunnahs and other hilly tracts, small streams are bunded up, and water is thus collected for the rice grown on lower-lying lands. In south Behar there is a system of collecting surplus rain and river water into reservoirs and using it when the rains fail. For dry cultivation, wells are dug when the nature of the soil permits. But whatever is done is done according to the custom of the country handed down from time immemorial. No new line is struck out. All the improvements mentioned above are on a small scale and generally limited to one village or one estate. There is no power of combination among either landlords or tenants either of the same or of different estates to work together for the common good. There is no energy or enterprise to act as an incentive to improvement; every cultivator is content to live as his fathers lived before him. Landlords and middlemen are merely rent-collectors; they take no interest in their estates or tenures. If any improvements were feasible, it would be necessary to look to the actual cultivator for them. Insecurity of tenure and fear of enhancement of rent act as a bar to the digging of wells, the only improvement within the means of the individual cultivator. But on the other hand it

BENGAL.

cannot be said that those whose tenures are protected by law are much more ready to improve their lands than others. Wealth and poverty hardly affect the question. Those who have wealth prefer to spend it on social and religious ceremonies. Those who have not, have no care beyond the daily provision of food for themselves and their families. Both classes move helplessly in the groove of custom; that custom is to take as much as possible out of the land and to give nothing back to it. It is possible that as the pressure of the population on the soil increases, and as the margin of cultivation advances, necessity will hereafter compel the people to adopt an improved system of agriculture, assuming for the sake of argument that the present system is not the best that the circumstances of the country render possible. Nothing but necessity can overcome their present indifference, and if in times of distress the people are to come on the hands of the State this indifference will tend rather to increase than to diminish.

The Land Improvement Act has been practically a dead-letter in these Provinces. In the year 1876-77 only Rs. 975 were advanced, and in 1877-78 only Rs. 459 in the whole of Bengal. In the famine of 1874 large advances were made under the Act, but neither its letter nor its spirit were complied with, and the money was devoted to purposes quite foreign to the improvement of the land, unless the saving of the lives of those who cultivate it can be so called. The advances are not wanted, or they would be taken. The procedure is somewhat elaborate, but, on the other hand, if it were not so, there would be the fear of advances not being applied to the objects for which they were ostensibly granted. The rate of interest charged by Government is far lower than that paid on loans from mahájans and others, and cannot in any way be said to be prohibitory. But there is this difference in the favour of borrowing from the latter, that he is not inflexible in his demand for punctual repayment in strict accordance with the agreement, and will, if necessary, accept payment in kind. The Government has all the machinery of the law at its back to enable it to recover the sum advanced; the costliness of the law for the private lender makes him prefer the customary mode of renewing the loan on payment of a consideration. Generally it may be said that the Land Improvement Act is not required for these Provinces, because the people have not the slightest desire to avail themselves of it, and because if they had, the objects on which the money could be expended so as to yield a fair return are either no known or do not exist.

CENTRAL
PROVINCES.

Mr. Nicholls.

CENTRAL PROVINCES.

The opinions of far more experienced and able officers of the Commission are happily available in discussing these questions, but I trust the deep interest I feel in the subject will be held to excuse my offering my views on them.

We have no canals from whence to draw water. Channels from rivers are, I may say, unknown.

Tanks are constructed just as often by non-agriculturists, men of wealth, for "dharm," as by agriculturists. Tanks would generally be beyond the means of ryots or villagers other than malguzars. Wells also are constructed without regard to agricultural prospects. Open fields would hardly be converted into embanked fields by others than those possessed of proprietary or occupancy rights or tenants-at-will holding long leases, with fair prospects of not being harassed, by reason of their possessing more valuable fields, into relinquishing their holdings.

Waste lands, again, are almost always brought into cultivation under "pagras" leases or special agreements. Permanency of high rates for produce and

pressure of population will determine the advance of the area of regular cultivation.

Question.—Are their actions in this respect affected most by the security or insecurity of their tenure or by their wealth or poverty?

The poor man, whatever tenure he may enjoy, cannot lay out the necessary capital. The wealthy man with a secure tenure is more likely to effect a permanent improvement by making a tank or sinking a well or embanking his fields; as he probably knows the value of wealth, he prefers an immediately reproductive outlay and benefit for his fields.

The wealthy man with an insecure title who wishes to perform an act of merit in his village is, I think, more likely to plant a tree, or clump of trees, or a grove.

Are there any other reasons which hinder such investments of their labour and capital?

For an answer to this question we must look to the past political and fiscal history of our country. The effects of the ravages of the Pindharis have lasted longer on the minds of the people than on the face of

the earth, and the oppressions of the later days of the Mahratta power, I think, still check to an appreciable extent the employment of capital, and tend to make it against the "custom of the country" to lay out money merely for the sake of improvements. To have done such a thing, not so very many years ago, would have been almost suicidal. The history of the Nerbudda valley shows this clearly.

I think that the custom and desire to keep wealth in a form in which it could be removed or hidden, and the great disinclination to tell even what had been the produce of their fields was rendered almost hereditary among the people by the wretchedness of those times, and to the present day they have not acquired sufficient confidence in the stability and long enough experience of the high principles of Government to counterbalance all these traditional and habitual restraining influences and induce them freely to lay out their own capital to any considerable extent in permanent improvements to the land, at least, on works of more permanence than field embankments. In this, I limit myself to cases where religious feelings have no share in influencing the cultivator's employment of his surplus cash.

To this inherent dislike to spend money openly and to lock up capital in unconvertible masonry or earth-work there are other considerations to be added. The great majority of the people have not the means, or, if they have the means, are too apathetic to take steps for increasing the yield of their fields, or like Mr. Elliott's true *kirsan* of Hoshangabad only look with pride to broad acres, and think permanent improvements and manuring and irrigation as little peddling matters. The expanse of our lands compared with the paucity of cultivators, coupled with low prices from want of outlets for our superfluous produce hitherto have not necessitated their looking out for new and expensive means for increasing the produce of their fields. A man with a surplus of cash will look out for more land, or will buy more cattle, rather than lock up his capital in permanent works.

In Chhattisgarh, in addition to all these deterrent influences, is to be superadded the insecurity for investments in land, where the custom of shifting tenures exists or might be revived. On the whole, I am inclined to think that it will take a long time before these causes cease to have effect, before the agricultural classes will lay out much capital on petty irrigation works, actuated thereto solely by a desire to increase the yield of their lands. Individual cases of more enterprising and more industrious men, especially of the Mali, Kachi, Ponwar, Bhori, and Kori (of Bhandara) castes will no doubt come to notice, and so will those in which tenants-at-will, having confidence in the generosity of their landholders, invest their savings in the irrigation of their fields.

But at present the incentives of permanent high rates with brisk markets for produce, and pressure of population, have not come into general operation.

Effect of recent Land Improvement Acts :-

I show the figures for many years past.

1865-66	-	-	26,530	
1866-67	-	-	34,675	
1867-68	-	-	21,550	
1868-69	-	-	77,380	} Famine years.
1869-70	-	-	146,213	
1870-71	-	-	14,375	
1871-72	-	-	6,775	} The law came into operation in 1871-72, Act XXVI. of 1871.
1872-73	-	-		
1873-74	-	-	21,875	
1874-75	-	-		
1875-76	-	-	3,120	
1876-77	-	-	2,940	
1877-78	-	-	7,515	

It would thus appear that the sums now advanced for the permanent improvement of lands have dwindled very greatly, and in the past year nearly all of the advances were made in Chanda, Saugor, and Balaghat.

When we had no intricate formalities to go through, no delays in giving out advances, and not so much trouble with stamps and registration, and especially when we had no summary method of realising arrears, we made no bad debts, and the intentions of Government were more adequately responded to. But the fact is that Government is thought to be a hard creditor, and in addition to the perhaps needless worry at Cutcherry before the money is advanced, and the minute inquiries in his village, the borrower is haunted by the anticipation that if he should not pay up on the exact day fixed, or the next day, he is liable practically to arrest in the most public and obnoxious way. A money lender on the other hand would give time, or at the worst would have to proceed by regular suit in the civil court, and this is the chief reason why the people are now positively reluctant to apply for loans from Government, except when they find the Deputy Commissioner for the time being is especially interested in this matter. The over ingenuity of the Act and the first set of rules strangled it. I think all that is necessary is a simple application coming from a cultivator or proprietor of good character, an assurance that the village proprietors and people have no objection, and reasonable security, such as the sanctioning authority might be satisfied with. In the ordinary course of events it would be found out if the loan had been misapplied. Should this be the case the refund should be required after two or three months' notice, and arrest or *quasi* arrest should not be resorted to. For the security bond, which should be made as simple as possible, I think the Government of India might specially exempt such deed from stamp duty and registration, and that Deputy Commissioners, subject to the rendition of proper reports, so long as the security continued satisfactory, should have a large discretion in allowing a period of grace or deferring the payment of an instalment, and that neither the person or property of the debtor should be touched till after the surety had received notice of not less than a month to arrange matters with the Deputy Commissioner, or if more convenient, at the Tahsili.

I think this would make such loans as popular as they now are unpopular.

It is to provide for times of famine that many cultivators and Malguzars, perfectly solvent, like to keep their names on the debtor's side in the books of Mahajans who are known to hold stocks. I am inclined to think that a distinction might be well made in cases where we lend money to purchase seed, grain, and cattle in famine and in panic times. We have always required very prompt payment. Where there are prior liabilities and existing liens this must be insisted on, but, when the time of payment comes, famine and panic having passed away, and mutual trust and interests having again re-established the debtor's credit, then if the debtor can give good security, I see no reason why the debt should not be made repayable over some two or more years.

I think the scope of the Act is wide enough, but that the rules are troublesome and impede its utility.

I think as a provision against famine and as a material improvement to the country at large, it is highly desirable that the operation of these Acts should be facilitated.—*First*, there would be the direct return from the capital thus laid out. *Secondly*, the example of Government proving its confidence in its own stability and progress and in the wisdom of such undertakings would bring private capital into the same field. *Thirdly*, there would result a general tendency to a lowering of the traditional and customary rates of interest charged to agriculturalists.

The foregoing answers indicate my opinion that the law does not check the permanent improvement of the land nor expectations of future enhancement of the revenue assessment. There may be, and probably is, some slight check more in individual cases than as a general condition of the country, owing to apprehensions of indirect pressure and of enhancement of rents, but the determining cause is the ability or inability to command and apply capital.

CHAP. I. QN. II

CENTRAL PROVINCES.

Mr. Nicholls.

CHAP. I. QN. 11.

CENTRAL
PROVINCES.

Mr. Nicholls.

The digging of a well and the planting of a tree rank only as meritorious actions, after the begetting of a son, with a view to future life. It follows that many wells are dug without regard to the improvement of the adjacent lands and of rent and the incidents of tenures.

For purely agricultural wells uncertainty of tenure may act as a check.

The Saharanpur settlement rules regarding the digging of wells are embodied in the *Wajib-ul-arz*, or village administration paper.

For example, in the Hoshangabad district, the clause runs thus:—

Rights to wells, "All vested rights in wells now existing shall be maintained and preserved. If any person now owning a well shall give up his land or shall be ousted in default of payment of rent, or shall die without heirs, the wells shall become the property of us, the Zamindars. In future any cultivator may without our permission dig wells in his own land, but he shall have no interest in the wells as soon as he loses his interest in the land in which it is dug. Since no irrigation is now carried out, we will advise and persuade the cultivators to adopt the system of irrigating their fields."

When a landholder elects to purchase, under his right of pre-emption, the holding of an absolute occupancy ryot by giving him the equivalent of five years' rental, the ryot is entitled also to receive full value without interest of all permanent improvements effected solely by the ryot subsequent to the fixation of rent.

The occupancy ryot is protected against enhancement of rent on account of his lands having been permanently improved by him, under the provisions of Act X. of 1859.

If he or the absolute occupancy ryot suffers himself to be ousted for arrears of rent, he gets no compensation. In Nimar and Chanda the recorded absolute occupancy tenant cannot transfer or mortgage, but has a right to receive a compensation for improvements, when ejected, and may transfer to any person so much of his holding as may be affected by or cannot be properly separated from land affected by such improvements, together with his right to compensation on ejection. The person to whom land may be

transferred under this rule will hold as a tenant-at-will, unless the tenant from whom he received such land held under an unexpired lease which he could transfer, or possessed a transferable right of occupancy, and shall have transferred the lease or occupancy right also.

An absolute occupancy ryot can also transfer to a co-sharer by inheritance, or to a person who at the tenant's death would inherit the land.

In Chhattisgarh much good has been effected within the last 14 years by grants by Government of rent-free plots to persons who construct roadside and village drinking wells or establish roadside groves of specified dimensions. But these measures have been adopted for the convenience of travellers, and on sanitary, not agricultural grounds.

As for anticipations of increase of the revenue demands, in the first place, our settlements as yet have a long term to run; secondly, the people have faith in the moderation of Government. Therefore I think that there is no limiting of the execution of permanent improvements on this score.

As for increase of rent, *Malguzars* for their *sir* lands, and proprietors of holdings (*Malik Makbuzas*) and *Maafidars*, and generally service holders, pay none; absolute occupancy ryots are not liable to increase of rent for the term of settlement; conditional occupancy tenants are, I think, in this respect, fairly protected by law. Only in case of a repetition of the story of Naboth's vineyard are they in danger. Improvements to their lands might tend to increase their danger of losing their rights, not by legal process, but by indirect ways. The *Malguzar*, if powerful, can make it very uncomfortable for any villager, to retain what he considers adverse rights, and practically, the only things to support the ryot exposed to indirect pressure are such public opinion as exists, the discountenance of Government officials, and the support of a money lender. Reckoning on his own solvency, on a long lease, or such supports, and the personal character of the *Malguzar*, of the *Malguzar's* family, or of some of the co-sharers in the *malguzari*, a tenant-at-will may exceptionally undertake a work of permanent improvement, but generally he will be influenced by other considerations than hopes of enjoying adequate returns for his outlay.

Mr.
Charles Grant.

The official returns, quoted by Mr. Nicholls, show what is notoriously the fact, that little recourse is had to the Government for loans under the Land Improvement Acts. The cause assigned for the indifference of the people to the advantages held out to them is that, though the terms on which the Government lends money are far more moderate than those obtainable in the open market, they are in some respects more onerous; for the main object of the private money-lender being to attract customers, and keep them in his books, everything is made easy for them till the time comes to sell them up; whilst, as the Government, on the other hand, lends money solely for the purpose of improving the economical condition of the people, it is bound to see that its advances are legitimately applied and regularly repaid, even at the cost of some friction. Further, even if the poorer cultivators had sufficient regard for their own interests to prefer immediate trouble to the risk of future ruin, they would often fear to lose the support of local capitalists, on which they now count in times of difficulty, by seeking loans from other sources. The substitution of some less injurious agency for private bankers who now "finance" agricultural operations throughout the greater part of the country opens out questions too large to be discussed here, and is beset, moreover, by serious political, as well as economical, difficulties. But something might, no doubt, be done to simplify the distribution of loans for actual improvements. The initial difficulty is, of course, to guard against the risk of advances, taken ostensibly for these purposes, being applied to other uses; as, for instance,

a sum of money borrowed for a well being spent on a marriage. In order to prevent funds intended to aid improvements from being used to foster waste, the Government is obliged to hedge round its advances with checks and precautions; and as the machinery by which effect is given to the necessary formalities, is over-taxed and sometimes over-centralised, a Government loan is attended by so much delay at first, and so many restrictions subsequently, as to make it little desired. In this, as in other "non-regulation" Provinces, the principle of administration is to combine executive and judicial functions in the same official; and probably no one who understands the condition of the country and of the people, will dispute the advantages of the existing system. But as time has gone on, the work of the courts has enormously increased, and many of those entrusted with the administrative management of the country, are little better than slaves to the Bench. The Administration is doing what it can by savings and re-arrangement to relieve the pressure where it is greatest; but we shall very soon have reached the limits of economical re-adjustment; and must either increase our establishments or content ourselves with a rougher and simpler standard of work.

In the case now under discussion the alternative would, I think, be between entrusting the distribution of agricultural loans to a special agency, or making up our minds to submit to occasional loss and malversation. So long as advances are only available through *Tahsildars*, who, however much we may try to relieve them, will always be very fully occupied,

and who, living far as they do from any supervising authority, often conduct public business loosely and irregularly, it is impossible to hope that the local inquiries necessary to satisfy the Government of the good faith and solvency of the applicant will be promptly and smoothly made, and that there may not be instances of unreasoning pressure in exacting repayment. Both the preliminary inquiry, and the subsequent dealings with the borrower, require time and judgment, which an already overworked Tahsildar is often not in a position to give. Possibly the duty of superintending agricultural advances might be undertaken by the special officers, whom there has been a question of appointing in this Province (and who have, I believe, been appointed in Oudh), for the management of estates belonging to minors or embarrassed landholders, and for the time being under the charge of the Collector. One great difficulty in creating these appointments has hitherto been that the cost of maintaining them would diminish the chance of redeeming encumbrances on estates taken over simply to free them from debt. But if part of these charges were debited to management of an agricultural advance fund, both objects, viz., the free diffusion of agricultural loans and the efficient management, at a comparatively low rate, of encumbered estates, would be to some extent attained.

The only other alternative would be to provide that officers of all grades, down to that of Tahsildar, should keep the subject of agricultural loans prominently in view on their periodical tours, and should be supplied with funds, and otherwise empowered to make imme-

diately advances to approved applicants. Any such system would be open to many obvious risks, as, for instance, that there would be a diversity of practice, and that loans would be therefore irregularly distributed, that they would not be available throughout the year, but only when chance or the exigencies of the service brought an official in the direction of the applicant's village, and that, if loans are to be more easily made than at present, unpractised officials might sometimes be taken in. But I think the last of these dangers would be also the least. There is probably still enough respect in the country districts for the central power to prevent general or even frequent attempts to impose on an officer of Government, brought face to face with the applicant. Under such circumstances it is probable that loans would rarely be taken without a more or less unreserved intention to apply the whole or part of them to their ostensible purposes; and in most cases there would probably be little subsequent deviation from original intentions. There would perhaps be more danger of repayments falling into arrear, or even altogether failing, if present safeguards were relaxed, though they might be partly replaced by increased personal supervision both in granting and in recovering loans. But this again implies heavier calls on the time of the supervising officials, and leads back to the conclusion that a system of Government advances to agriculturists can never be successful or popular until it is worked by separate officials, having time enough to dispense with paper checks, and to treat directly with borrowers.

CHAP. I. QN. 1

CENTRAL
PROVINCES.Mr.
Charles Grant

BERAR.

Lieut.-Col. Menzies.—Amraoti.—"Those who hold garden lands improve their holding. In addition to clearing out old wells, I estimate that from 75 to 100 new wells are annually sunk."

Major Mackenzie.—Ellichpur.—"Very few holders of land carry out improvements, such as digging wells, &c., it being asserted that on a revision of assessments such improvements would be overlooked, and the ryots charged with the higher or garden rates."

Major Szczepanski.—Wun.—"Hitherto it has only been rarely that holders of land have attempted to improve their land by digging wells and channels, but since the introduction of the new rules prescribed by the Resident under the provisions of the Land Improvement Act, there is more inclination to do so."

It is well known that a great many new wells have been made in the Akola District during the last ten years, but statistics on this point are not available.

In the Jalgaon Taluka, at the time of the settlement in 1865, there were 1,860 wells in excellent order. The area of the taluka is 419 square miles, which gives an average of more than four wells to every square mile.

It would appear from Major Mackenzie's reply that the conditions of the settlement are not properly understood in the Ellichpur District. Rule I. of the settlement rules, which refers to the point in question, runs thus:—

"With a view to the improvement of the country and people, the assessment now introduced by the Superintendent, Revenue Survey, has been fixed by Government for a period of 30 years, during which period the full benefit of every improvement, such as the conversion of dry into irrigated land, by the digging or repairing of wells or tanks, the planting of fruit trees, &c., will be secured to the incumbent of the land, and no extra assessment levied on that account. A revised assessment may be made at any time after the expiry of the present settlement. Such revised assessment shall be fixed, *not with reference to improvements made by the owners or occupants from private capital and resources during the currency of any settlement, but with reference to general considerations*

of the value of land whether as to soil or climate, prices of produce or facilities of communication."

The words in italics show that due provision has been made to secure hereafter to landholders the benefits of all improvements effected by the expenditure of their private capital, and my own experience in the Akola and Amraoti districts is, that these conditions are generally understood by the people.

I agree with Major Mackenzie in holding that one great reason why more improvements are not made is that cotton and jowari do not require irrigation. There is no inducement to landholders generally to convert their cotton fields into garden-lands. Garden produce requires much labour and attention, and *the demand for it is limited*; while, on the other hand, cotton is easily cultivated, and can be sold in the established markets on any day and to any extent.

In his report on the Mekhar district, Major Elphinstone mentions the following reason against irrigation in that district from the Penganga river:—

"The natives look upon this (the Penganga) as a holy river, and venerate it almost as much as they do its namesake the 'holy Ganges,' in Bengal. The idea of damming it up, or creating any works that could in any way interfere with its flow, seemed to them almost sacrilegious. There are many spots at which a small dam could be advantageously created, and but for some religious prejudices on the part of the natives, it would be difficult to account for their not having done so themselves. The expense would have been but trifling. At the town of Mekhar a dam could be easily thrown across this river, and a good deal of land brought under cultivation. Even at the end of January there was a good flow of water in the river."

Lieut.-Colonel Menzies.—Amraoti.—"Taccavi advances are rarely asked for, and the formalities to be gone through before they are obtained rather discourage applications for them. They are chiefly needed to improve the water supply, and the villagers prefer carrying out works badly, at a great waste of money, to permitting the employment of professional engineers. Schemes for works get so bandied about, that much time is lost and interest in them cools down,

BERAR.

Mr. Dunlop

CHAP. I. QN. 11. budget allotments lapse, and files of correspondence accumulate, while no results follow."

BERAR.

Major Szczepanski.—Wun.—"The people are deterred from availing themselves of advances under the Land Improvement Act; 1st, by the difficulty, owing to their impoverished condition, of furnishing securities; 2nd, by the intricate, tedious, and unintelligible procedure which has to be gone through before the advance can be obtained; 3rd, being indebted to and in the power of the sowcars, they are not allowed to become debtors elsewhere."

Major Mackenzie.—Ellichpur.—"The object of the Act has been widely made known to the people, but the applications have been almost *nil*."

BOMBAY.

BOMBAY.

Mr. J. B. Peile.

The following is a summary of the opinions of the officers consulted:—

Kaira.—The holders in question dig wells, but attempt no other works. They believe in the security of their tenure, but are prevented from doing more by want of means. They have not sufficient energy or education to avail themselves of the advantages of the Land Improvement Acts. The demand for interest on Government advances is not obstructive or prohibitory.

Thana.—No special improvements under any tenure. Action is not impeded by insecurity of tenure. Some men of capital have lately invested it in reclaiming lands from the salt marshes. The Land Improvement Acts have not been taken advantage of. Tuccavi advances of small sums without interest are allowed only to certain wild tribes, but should be extended, as the cultivators are driven to the Saucar for small loans. The Land Improvement Acts are suitable for men of position, but the ordinary cultivator wants a small advance at nominal interest without trouble.

Khandesh.—Holders who are well off or energetic do improve their lands. Poverty rather than insecurity of tenure prevents cultivators from sinking wells and other improvements. The number of applications for loans under the Land Improvement Act is increasing. The conditions of the Act are not too stringent if the borrower is solvent and hard working. The interest is a little obstructive and might be reduced from 6½ to 5 per cent.

Nassick.—The holders are alive to the benefits of irrigation, and dig wells yearly and feed irrigation channels by dams built by themselves. Their efforts are limited by poverty, not by the tenure, which is secure in all cases. The Land Improvement Acts have not been much used, owing to the number of formalities and difficulty about security. The interest is low compared to that charged by money-lenders, but the ryot dislikes the punctual repayment enforced.

Sholapur.—Wells are dug and fields banked and levelled. The tenure would be considered quite

Before the introduction of the Land Improvement Act we never gave any advances to the people, so that the Act has not in any way tended to narrow such transactions.

Another reason why Government advances are not more generally applied for is, I think, that agriculturists dislike, and are afraid of, the fixity of our rules for repayment by instalments. Instalments must be repaid on the specified dates, any failure to do so rendering the defaulter liable to be sold up. But in dealing with the Marwadi money-lender the agriculturist knows that a little more interest, a fresh bond, or a small payment to account, will enable him to tide over his difficulty for a time.

secure if there were a recognised limit to the increase of rent at the end of the settlements. Advances under the Land Improvement Acts are increasing. The interest is not too high.

Kaladgi.—Holders of all kinds dig wells, make channels, and embank fields as their means permit. No holders are deterred by insecurity of tenure. The Land Improvement Act is seldom taken advantage of. The interest is not prohibitive, being below the current rate.

Canara.—The mulgars do little in the way of improvements, and their tenants no more. The Land Improvement Acts are not used. The interest is less than the current rate, but the punctual repayment deters, and the Saucar, who will wait, is preferred.

Satara.—Wells are dug and the people seem alive to their utility. There are very few canals. Where they exist, the people use their water freely. Where wells and channels are not dug, the cause is poverty rather than the insecurity of tenure, which is secure enough. The machinery of the Land Improvement Act is too intricate to be popular. The rate of interest is not prohibitory, but the nature of the security is obstructive. The Mamlutdar should personally inquire who want loans, and the security of the village officers should be accepted.

Ratnagiri.—Combined with peaceful times, the khoti tenure has certainly benefited the Concan. *Vast areas of cultivable land have actually been made by the khotes or their tenants aided by them.* Hundreds of acres of salt swamps have been converted into valuable rice lands, and thousands more await capital. The Land Improvement Act has been hitherto inoperative in Ratnagiri. If it is not to remain a dead letter, the rules for granting loans under it must be considerably relaxed. The boon offered is surrounded by a fence of harassing, irksome, and tedious formalities. The prospect of having to pay an enhanced rent for improvements, does not deter the superior holder in this district.

Col. W. C. Anderson.

The holders of all lands in the Bombay Presidency are in the habit of digging wells for irrigation in all localities where it is practicable. Every day sees the digging of new wells going on. The tenure of land afforded by Bombay Act I. of 1865 affords the fullest security from additional taxation for all improvements on his own land effected at the ryot's own

cost, so long as he does not apply them to interference with the property of others or of Government. Regarding the working of the Land Improvement Act I have no personal experience. But I believe that the people recoil from the idea of involving themselves in money transactions with Government, which is no more than what I should expect.

Mr. W. G. Pedder.

Details regarding the working of the Land Improvement Act will, doubtless, be supplied by the Collectors. Speaking generally, I believe that Government advances are taken advantage of to a very small extent to effect improvements, and this certainly not on account of the rate of interest charged, which, compared with that commonly paid for similar loans to saucars, is almost nominal. It is very difficult to say why the people do not more largely avail themselves of the facilities Government offer for making perma-

nent improvements on reasonable terms. Some officers think that this arises from fear of the landowner to offend the money-lenders by borrowing from Government; some from reluctance to place himself under an obligation to Government or its subordinate officers; some from a feeling, certainly common among the Hindu peasantry, which leads them to prefer, to much more favourable terms which they know they must fulfil punctually, far harder ones which they think there may be some chance of partially evading or of

postponing the fulfilment of. All of these causes may have some influence, but I am disposed to think that a cause already referred to has most to do with it: that the people do not care to take the trouble and risk of making improvements for the benefit of their creditors.

With regard to the construction of irrigation wells (certainly valuable as a safeguard against famine, though not an absolute protection, wells being apt to fail when most wanted, and also as increasing the productive power of the land), a plan has often struck me which it might be worth while to try.

The dry-crop assessment of land in the Deccan suitable for well irrigation may be taken at about one rupee an acre. If irrigated by a well, it would certainly fetch on the average Rs. 8 an acre rent, and this is what a saucar who advances the money for a well calculates on at least getting. Now, a two-kos well will irrigate about 7 acres (on the average of crops wanting more or less water); and the rent due to the well, extra to assessment, is thus Rs. 49 a year,

or 5 per cent. on Rs. 980. The cost of a well, of course, varies very much with the nature of the rock, the depth of water, &c. But I have usually found builders willing to take a contract for the construction of a two-kos well for Rs. 500 to Rs. 750. Taking the higher figure, it is evident that Government might construct wells and get 5 per cent. on the outlay, even allowing that 25 per cent. of the wells (a large proportion) turn out useless. Now, it seems to me that Government might very well construct a well for a peasant on his agreeing to pay the required rent in addition to his assessment, on the condition that he might at any time buy the well off Government at cost price, plus a per-centage to cover cost of failures. It would, of course, be necessary that he should execute a transfer of his land to Government on these terms, so as to bar the lien of any other creditor on it. I understand that this system has been tried with remarkable success in the Bhaunagar State; and it might be worth the while of the Commission to obtain details from Mr. Percival or from the Durbar.

CHAP. I. QN. 11.

BOMBAY.

Mr. W. G.
Pedder.

SINDH.

Landholders in Sindh are, of course, constantly cutting new irrigational channels of the smaller class. Canals of any size are undertaken by Government only. Wells are constructed by private individuals to the number of about 90 annually on the average. The cost of constructing a well for irrigational purposes varies from Rs. 250 to Rs. 500. The area in which wells can be profitably made is limited, consisting of a strip of land bordering on the river. Here water is near the surface and abundant. Farther from the

river the well has to be sunk deeper, and the water is, of course, less abundant, and is raised at greater expense. These facts, coupled with the question of capital, limit the construction of wells. The tenure being absolutely secure, and the entire returns arising from improvements effected at private expense being guaranteed to all landholders by law, there is every inducement to the agriculturist to invest capital in such improvements as wells and canals.

SINDH.

Col. Haig.

MADRAS.

In Ganjam the ryots of either Government or Zemindari lands are not in the habit of carrying out any improvements beyond making shallow tanks by throwing dams across watercourses.

In Vizagapatam much activity is reported to have been shown of late by the ryots in Government taluks in sinking private wells, which are roughly dug at a small cost, water being found near the surface; but owing to the insecurity of their tenure the ryots in Zemindari and Inam lands hesitate to sink their capital on agricultural improvements.

From the Kistna district it is reported that between 1871-72 and 1876-77 no less than 1,000 wells have been sunk by private capital by ryots holding direct from Government, but the Zemindari ryot is deterred by the insecurity of his tenure from carrying out material improvements himself.

In Nellore the ryots and the tenants of Zemindars are said to be in the habit of carrying out material improvements, such as the digging of wells; but sub-tenants are not.

The Collector of Cuddapah says:—"The holders of the tenures directly under Government (that is, Ryotwari, Inam, Shrotriem, and Jaghir) do make material improvements to their lands by digging wells and channels, &c., as their tenure is secure. In cases of sub-tenures the reverse is the case."

In Kurnool numerous wells are reported to have been sunk, and the ryots are said to be in the habit of digging wells in their lands wherever possible.

In the same way, from North Arcot the Collector writes that the great mass of the Government ryots are poor and cannot afford to dig wells at their own expense; but well-to-do ryots are in the habit of improving their lands by constructing wells and small tanks. Ryots in the Kalahasti Zemindari seldom attempt to lay out capital on any permanent improvement of their holdings, their tenure being so precarious.

The Collector of South Arcot reports that the Tahsildars of the district estimates that Rs. 3,39,027 were spent between 1871-72 and 1876-77 by Govern-

ment ryots in the improvement of their private sources of irrigation. He considers that the security of the tenure under Government induces many a poor, hard-working ryot to dig a well in his land. With regard to Zemindari and similar lands he reports that there is no information on record to show what outlay has been made on improvements.

With regard to Tanjore, the Collector reports that the chief estates are lands watered by the Cauvery, and therefore supposed by their owners not to require improvements at any great cost. He also remarks, apparently of the district generally:—"Most of the ryots are poor, and barely get enough to live from 'hand to mouth.'" The Board read with much surprise this statement regarding the wealthiest district of the Presidency; but as ryots in Tanjore are usually called Mirassidars, the explanation seems to be that the Collector is referring to the large class of labouring tenants, of whom he elsewhere writes:—"The ryot-wari tenants are generally Poracudies, having no occupancy right and cultivating on behalf of the Mirassidars. They get from twenty-five to thirty per cent. of the gross produce as waram."

In his reply to this question, the Collector of Trichinopoly deals with sub-tenures only, and remarks that tenants of Inam and Zemindari lands scarcely ever improve their land, as they are not permitted to enjoy the benefit of such improvement without their assessment being raised.

The Collector of Madura states:—"The holders of land in this district make improvements whenever they have money to spare, but unfortunately such cases are very few. The tenures prevailing in the district are not obstructive to such investments, but poverty is in their way." The Sub-Collector says:—"The holders under proprietary tenures are constantly extending wells in all directions. We have no canals, but where channel irrigation is possible, such holders are only too active to take advantage of it, whether with or without regard to others' rights."

MADRAS.

The Board of
Revenue.

CHAP. I. QN. 11.
MADRAS.
*The Board of
Revenue.*

"Security of tenure is the great affecting cause, for a man will expend his whole capital to provide himself with a well in ryotwari or otherwise secure land." He also considers the want of a proper method of examining for springs to be a great obstacle in the way of well-sinking, causing much loss of money and many disheartening failures.

The only improvement ever carried out in Coimbatore is the digging of wells. The district being chiefly ryotwari, there is no insecurity of tenure, but poverty stands in the way, as more than half the ryots pay less than Rs. 10 annual assessment, and are probably in debt far beyond the value of their lands. As many as 1330 new wells were dug, however, between 1871-72 and 1876-77 without advances under the Land Improvement Act.

The Collector of South Canara considers that in that district, with its copious and regular rain-fall, there is no scope for improvements of land on an extensive scale; proprietors and mulgeni tenants, however, carry out material improvement within the limits of their own resources, loans being seldom contracted for the purpose. More would be done if the farm-stock could be improved by the introduction of a superior breed of cattle.

The Collector of Malabar states that not much money is laid out on improvements "owing partly to ignorance and partly to the habit of the majority of the proprietors of rack-renting their tenants and rejecting them without sufficient cause. In consequence of the insecurity of the tenure and the inadequacy of the rates allowed for improvements, arising from the present state of things, the mortgagee finds it his interest to get out of the landholder during the time of his lease as much as he can, giving back to it in the shape of manure, &c., as little as possible."

From the above it is clear that, as might have been expected, insecurity of tenure forms an almost absolute bar to improvement, though the Collectors of Vizagapatam and Nellore report that in Zemindaris in which tanks are neglected, the ryots are driven to supplement their ruined irrigation works with wells. The extent to which insecurity of tenure prevails is indicated in the reply to the preceding question. With regard to Government ryots and others whose tenure is secure, poverty is frequently reported as limiting improvement. This is, of course, true; a man cannot carry out improvements when he has not the means to do so, but it would be a mistake to infer from this that improvements in any way keep pace with means. The contrary seems rather to be the case. Neither in the replies to this question, nor in those to question 4 is there any testimony to a desire to effect improvements being a characteristic of the Zemindars and

large proprietors, and in the list given below of districts in which there are a large number of private wells in Government and Inam holdings, it will be observed that the per centage of holdings with an assessment of less than Rs. 10 to total holdings, is almost invariably above the average for the Presidency, viz., 64.29; in other words, wells are most abundant where small holdings are most common:—

	Number of private wells.	Per centage of small holdings.
North Arcot	52,490	73.63
South Arcot	51,468	66.79
Coimbatore	47,591	70.94
Salem	33,237	73.61
Tinnevely	28,429	62.64
Cuddapah	27,538	70.73
Madura	24,174	72.97

Of course the number of wells is primarily due to the low average rain-fall and other climatic conditions, and not to the number of small holdings; but the table is instructive, as tending to show that there is truth in the general impression, that the average South Indian cultivator will give both money and labour even under adverse circumstances, when he finds it absolutely necessary to do so to gain a livelihood, but not otherwise.

Prior to the recent famine the effect of the Land Improvement Act may be said to have been practically nil. During the famine the following advances were made under the Land Improvement Act of 1871:—

	Ordinary. Rs.	Famine. Rs.
1876-77	4,435	44,538
1877-78	1,56,367	13,67,520
Total	1,60,802	14,12,058

But the Board have no doubt that it is desirable that the operation of the Land Improvement Act should be facilitated as much as possible, but the rules under which advances are to be made have recently been revised after much consideration, and until they have had a fair trial, the Board are not prepared to submit any further proposals for facilitating the working of the Act or enlarging its scope.

The interest charged on advance under the Land Improvement Act is 6½ per cent., and compares so favourably with the ordinary market-rate of interest on transactions of the kind that the Board have no hesitation in stating that no ryot otherwise desirous of obtaining an advance would be deterred by a consideration of the rate of interest charged.

MYSORE.

MYSORE.
Mr. Ricketts.

As a broad rule landholders are not in the habit of carrying out material improvements, though in the natural course of prosperity many wells have been dug here and there. Under the native rule there were no inducements to sink wells, and the watered land was charged with water-rate, which often worked a hardship, for though the wells might subsequently have fallen or otherwise got into disuse, it was most difficult for the owner to get his land again charged as dry. It was only after the advent of Mr. Bowring, that special, or rather it should be said the usual concessions were made in the case of new wells. The survey and settlement have, however, put all this on a proper footing, and wells and the natural result, gardens, are springing up in many directions in settled taluks.

Mr. Bowring further offered inducements to private capitalists to expend money on the repairs of ruined or disused tanks. Apparently the scheme prospered at first, but it has terminated in failure owing to the glaring manner, in some cases, in which the holders

tried to evade their responsibilities. In fact, though monied men, the wrong class took up the tanks. The ryots themselves held back. They were fearful of incurring heavy obligations to the Sarkar and were content to let the Sarkar take the initiative and share profits with them.

I am not in favour of making advances under the Land Improvement Act, i.e., as a rule. Those that go in for improvements with borrowed money are generally of a sanguine or flighty nature, and are likely, as not, to throw up in disgust or despair even when success by perseverance and skill is almost within reach. Easily-gotten money is easily spent. The character of Indian agriculture with its cheap prices of produce is such that profits can only be made by the skilful and industrious. The maturing of these qualities will generally end in seeing the possessor with quite enough wherewith to enlarge his operations. Thus progress is gradual and healthy. The sons begin where their fathers left off, and there is none of that inherited wealth which proves oftener

a curse than a blessing. I would not, of course, check improvement, for I see improvement all around me, but I would not artificially aid it. The ryots' wants are simple, and he is sufficiently happy, which after all is the great desideratum. Gradually his wants go on increasing, and his efforts in improved

agriculture, industry, &c. must go on increasing in the like proportion. This result, though gradual, is general; not so the ephemeral acquisition of wealth, when the son generally ends where the father ended, and it is a question whether the acquired wealth will make the possessor happy or not.

CHAP. I. QN. II.
MYSORE.
Mr. Ricketts.

The tenures of land in this district are:—

I. Kandayam, under which fixed assessment is paid in money to the Government, whether the land is cultivated or not, the assessment being subject to revision.

II. Batai, under which the Government gets a share in the produce instead of money assessment, only when the land is cultivated.

III. Kayamgutta, under which whole villages are rented out on a fixed lease, not subject to any revision.

IV. Jodi, or grants of whole villages or lands with partial remission of Government demand, not subject to revision; and,

V. Survamoniya, or grants of villages or lands entirely free from rent.

Number 1 is the main tenure on which lands are commonly held everywhere in this country.

Number 2 now prevails only in unsurveyed and unsettled taluks, and this too with regard to irrigated lands alone.

Number 3 exists to some extent in a portion of the Province; and

Numbers 4 and 5 are to be found in every part of it to a less or more extent. With the exception of lands held under tenure number 2, and those falling under tenures numbers 4 and 5, for which no special alienation is given in the title deed, all others are transferable.

Up to the year 1863 the occupants of lands held under tenure number 1 were to a great extent hindered from carrying out any material improvement to their lands by digging wells or channels, as they had up to that time to pay enhanced assessment when they raised irrigated crops, though at their own outlay. The rates of assessment levied on lands irrigated by such private wells were so many as 68, the maximum being Rs. 23 per acre. This was found to be so ruinous to the ryots that Mr. Bowring, after making a tour in my district, authorised me to reduce the number of rates to five, and limit the maximum rate of assessment to Rs. 10 per acre. This has relieved the ryots to a great extent, but I would yet make further reductions, as I find that the income does not still bear a fair proportion to the outlay, and consequently the ryots are driven to contract debts for the purchase of bullocks, which they have so often to change when employed in lifting water from deep wells. Since Mr. Bowring's order of 1863, which allowed the ryots to sink wells freely in their holdings and enjoy the full benefit of their labour and outlay without extra impost on that account, 967 wells have been sunk in my district, but considering the large extent of lands where wells could be dug yet remaining without them, I think the number is too small, and this I attribute partly to the revision of assessment to which these Kandayam lands are subject after the expiration of the guaranteed term, and partly to the poverty of the people. It therefore appears to be desirable to give further encouragement to the ryots to sink wells in their holdings, and this can only be done by removing the present popular impression, that after the expiration of the term guaranteed by the Survey Department additional tax would be imposed according to the con-

dition in which the land will be found at the time, without reference to the expense incurred in its improvement, and by providing sufficient money annually for making advances to the poor ryots under the Land Improvement Act. Although this Act has been extended to Mysore only two months ago, and I am therefore unable to say now what have been the effects of it, I have not the least doubt of its proving a great boon to the country. The provisions of the Act are, in my opinion, liberal enough in every respect, and I am sure that the benefit of it will be freely availed of by the poor ryots, as the person seeking the advance can obtain it on the security of his own land, when it is sufficient; the interest charged by the Government is very much lighter than that demanded by the Saucars, and the instalments are easy. The Act may therefore stand as it is. I would, however, adopt every measure to encourage the people of the country to spend their own capital on the improvement of their holdings without looking to Government help, and in view to this great discretion should be exercised in making advances under this Act. Much encouragement might be given to the ryots in this respect by doing away with the distinction of "Baghayat" or garden rate, which is higher than the other two rates, viz., dry and wet. Either the dry or wet land may be converted into garden, but it cannot always continue to be so. It depends more upon outlay and labour than upon soil, and what was once a garden may cease to be so when the holder is unable to bear the extra cost and labour required for the purpose. It is only just that those who spend extra money and labour should be allowed to reap the extra benefit, and I would therefore only have two distinctions, namely, dry and wet, and assess the lands according to the quality of the soil and the quantity of water supplied, without reference to the crops raised, whether paddy, ragi, sugarcane, cocoa, or areca nut, &c.

The improvement of land has been checked to a great extent by the orders issued by the Local Government in 1871, modifying those passed by Mr. Bowring in 1863. Copies of those orders are appended to this report. The extent to which the improvement of land is hindered by the order of 1871 which is now in force, can be observed from the fact that between 1864 and 1871, 562 petty ruined tanks were repaired by ryots and others of the country wholly at their own cost, amounting in round figures to Rs. 2,40,000, adding an annual revenue of 14,200 rupees to rupees 3,000 previously derived from lands below them, and 870 wells were sunk; while since 1871 no more than six ruined tanks were taken up by the ryots, and only 97 wells sunk; and this is, in my opinion, undoubtedly due to the restrictions laid down in the order of 1871. It may also be observed here that out of the 568 tanks thus repaired by private enterprise in my district, 90, which were either breached by accident or only partially repaired, have been resigned, the owners being unwilling to incur any further expenditure in consequence of the Irrigation Department having breached or otherwise rendered useless some of these tanks in carrying out the serial system introduced in this country in the year 1872.

Mr.
Krishnengar.

CHAP. I. QN. 11.

CENTRAL
INDIA.

Mr. Wingate.

Bhopal.—Cultivators who break up new land are exempted from rent for three years.

Ruttam.—“Every holder of the above tenure is at full liberty to make any improvements within his own holding, such as digging a well, damming a nullah, or providing any other source of irrigation. He is entitled to enjoy the full out-turn of his field beyond the settled jamma. Moreover he has the assurance of being allowed rent free one-fifth of his improved land in perpetuity after the expiry of the existing term and the renewal of the lease. As an encouragement to increase the means of irrigation, every ‘Asamee’ is privileged to borrow from the State treasury a sum without interest for digging a well, and to repay the same by easy instalments.

“This system has led to many new wells being dug through the district, and the result is favourable both to the State and to the cultivator.”—*Mir Shahamat Ali, C.S.I.*

Manpur.—“The Land Improvement Act is not in force in Manpore. On the contrary, the terms of the settlement in the settled villages debar the making of any advances to the cultivators. An annual grant of Rs. 1,700 has been passed in the Pargannah budget by Government for some years, to be spent in sinking and improving Government wells in the pargannah, and additional water rates are paid by the cultivators of settled villages on fields irrigated by them from such newly-made wells.”—*Pundit Suroop Nurain.*

CENTRAL INDIA.

HYDERABAD.

Moulvie Mahdi
Ali.

1. Are the holders of the above tenures in the habit of carrying out material improvements, such as digging wells, or channels necessary in order to use the water in a canal?

Yes, they are, and specially so during the last four years, because of Government having directed that every encouragement should be afforded to the cultivators to sink wells in their holdings, and that if any cultivator offered to construct a well, the Talukdar should grant him a written *hawl* to the effect that Government would not levy any water rate for irrigating his fields for a period of 30 years. During the

HYDERABAD.

years 1285–86 no less than 2,389 wells were constructed, and 570 were under construction.

2. Are their actions in this respect affected most by the security of their tenure, or by their wealth or poverty?

Hitherto it may be said to have been effected mostly by the insecurity of their tenure, as is proved by the fact of their constructing nearly 3,000 new wells during the four years that encouragement has been offered to them to construct them. In times past the cultivators never appear to have constructed as many wells in so short a period.

CHAP. I. QN. 12.

CHAPTER I.—QUESTION 12.

How far is the landowner's or the cultivator's readiness to improve the land checked by any operation of the law? Is the digging of wells checked in any such way? How far does the expectation of having to pay increased revenue or rent in consequence of any improvement check the execution of improvements?

PUNJAB.

Mr. Gore
Ouseley.

I am not aware of anything in the state of the law which unduly checks an owner's or occupancy tenant's readiness to effect material improvements on his land. The digging of wells is certainly not checked by any existing law. As to how far the expectation of having to pay increased revenue or rent in consequence of effecting improvements may check the

PUNJAB.

execution of those improvements, this depends on a variety of circumstances, such as the original cost, the length of time the settlement or lease has to run, the probable annual profit, the disposition of the individual owner or tenant, his age, circumstances, &c., &c.

Col. Davies.

I am not aware that there is any provision of the law which checks improvements. The Punjab Tenancy Act sufficiently protects the rights respectively of the landlord and of the tenant. But ignorance of the provisions of the law in the case of the latter undoubtedly has the effect of checking improvements, for tenants with rights of occupancy are not as a rule aware that they have any right to make permanent improvements, and the prevailing idea is that a person of this class who sinks a well thereby acquires a proprietary right in the land in his occupancy, or in so much of it as is irrigable by the well, and proprietors therefore will not permit their tenants to make such improvements. The best way to remove this ignorance would be to embody the provision of the law on the subject in the administration paper of villages, but unfortunately we are forbidden to enter in these papers any matter expressly provided for by law.

In the case of proprietors there can be no doubt that the fear of having to pay an enhanced assessment (notwithstanding the promulgation of the rules relating to pattas) operates in checking improvements towards the close of the period for which a settlement has been made. But this cannot be said to have any permanent effect in restraining the investment of capital in improvements. The case of tenants is different; besides ignorance of their rights, there is always before them the knowledge that they may have to pay a higher rent if they sink a well or otherwise increase the productive capacity of their land, and this knowledge must have the effect of permanently checking any disposition on their part to lay out money in improvements.

ORTH-WESTERN PROVINCES AND OUDH.—See under Question 11.

BENGAL.

As regards landowners and tenure holders as distinguished from actual cultivators, all their rights are secured to them by law, and the demand of Government revenue is fixed and unalterable. There is nothing, therefore, in the state of the law to prevent their making such improvements on their estates as they consider feasible. But, as a class, they are too many of them merely rent collectors, taking no interest in the material welfare of their lands, or in the prosperity of those who cultivate them. They look no further than to exact the uttermost farthing from those who till the soil. If they dig wells, as they do in Behar, it is that the rent of the lands watered from them may be increased.

The insecurity of the cultivator's tenure, his poverty, and the fear of enhancement together, may prevent him from digging wells and making improvements where they are feasible, but where it has been the custom from time immemorial to resort to artificial irrigation, he will contrive to do so. But of the great body of the ryots of the country, except in Eastern Bengal, it may be said that they have no ambition, no wish to improve their lands, or to do more than to live as their forefathers lived before them. Nothing short of force could stir their apathetic nature to move out of the established groove in which agriculture runs.

CHAP. I. QN. 12.

BENGAL.

Mr. Toynbee.

CENTRAL PROVINCES.—See under Question 11.

BOMBAY.

The opinions of the officers consulted on this question are epitomised below :—

Kaira.—There is nothing in the law to check improvements. The conditions of proprietary tenures are all fixed and their liabilities settled by legislation. Those of the survey tenure and the 30 years' settlement do not act as a check. Towards the end of the term of settlement they may temporarily.

Thana.—No provision of the law checks improvements. But a landlord is checked by the rule that if he charge an increased rent as interest on improvements, he cannot get the assistance of the revenue authority* to recover the increment above the survey assessment, and must go to the Court.

Kaladgi.—No such operation of the law is known. Possibly the expectation of a revision at the end of a term of settlement may temporarily deter from improvements.

Dharwar.—The strict provisions regarding loans under the Land Improvement Act check improve-

ments by means of advances. The approach of a revision defers improvements temporarily.

The digging of wells is in no way checked by law. The people are now well aware that they will not be required to pay increased assessment on account of improvements. So far as newly sunk wells were concerned, this point was not definitely settled till some 10 years ago. Notwithstanding, and though before that the people had no reason to expect that they would be exempt from additional assessment on revision, well sinking went on actively. The very low rate of extra assessments on well irrigated land above that on unirrigated land fixed at the first settlement, compared with that commonly before in force, induced the people to have no fear of what might occur on revision at the expiration of the current settlement, up to which time they had an express guarantee of no increase of assessment.

BOMBAY.

Mr. Peile.

* Nairne's Handbook, p. 177.

MADRAS.

From the replies to questions 10 and 11 it will have been seen that the uncertainty of the legal position of a Zemindari ryot tends to check the execution of improvements, as does also his liability to have his rent enhanced by his landlord for improvements carried out by means of private outlay.

In the case of a Government ryot there is no insecurity of tenure tending to check the execution of improvements, nor is there any law in force in the Madras Presidency having any such effect. The most distinct assurances have been given to Government ryots that the tax on lands cultivated by means of wells constructed at their own cost will never be

enhanced, unless on a general revision of the district rates; and that in such revision any modification in the assessment of lands so improved will be irrespective of the increased value conferred upon them by their holders.

It has hitherto been considered equitable to charge a water-rate when a well has been sunk on irrigated land or within 10 yards of a tank, river, or channel on unirrigated land; but the Government have lately directed that even these are to be treated like other private wells, and the constructor given the full benefit of his improvement.

MADRAS.

The Board of Revenue.

MYSORE.

Tumkur.—Four of the taluks in this district have been surveyed and settled, and in the others survey operations are being rapidly completed. By the Mysore Government Guarantee, for 30 years after the settlement, dry crop land which may be converted into wet crops solely at the cost of occupiers or cultivators will not be subjected to any extra assessment whatever, nor will any extra tax or cess be imposed on account of

fruit or other trees planted hereafter by occupiers or cultivators on account of superior crops being grown. If a well is dug by the cultivator, or a watercourse (*kūlē*) made from a stream, the water of which is not the produce of a work constructed at the expense of Government, no additional assessment will be imposed again.

MYSORE.

Mr. Meiklejohn.

RAJPUTANA.

Ajmir.—There is a premium on the digging of new wells. A man who digs a new well can get a *pottah* from the district officer, which will protect his land

from increase of assessment at next settlement, and for the term of that next settlement.

RAJPUTANA.

Mr. L. S. Saunders.

CHAP. I. QN. 12.

CENTRAL
INDIA.

Mr. Wingate.

Bhopal.—The payment of increased revenue prospectively does not discourage wells and tanks, the leases being always for long periods.

Rutlam.—"During the term of the lease every landholder is entitled to enjoy the full income of his improvements. In this case no expectation of having to pay increased rent in consequence of any improve-

ment will check the execution of improvements, because before the expiry of the lease the owner is much more than repaid for any expenses he may have incurred on this account; or if the lease for digging a well is taken from the outset, he will enjoy a reduction of one-third or one-fifth of the revenue, as may be the condition, in perpetuity."—*Mir Shahamat Ali.*

CENTRAL INDIA.

CHAP. I. QN. 13.

CHAPTER I.—QUESTION 13.

What is the general incidence of land revenue on the cultivated area, both for the arable land as a whole and for the different classes of such land (irrigated, dry, &c.)? What proportion does such revenue bear to the value of the gross produce? Is the incidence on the various classes of land fairly distributed, or would you propose any re-adjustment of it? When was the assessment fixed? Has there been any practical difficulty in realizing the land revenue as now assessed? At what dates are the instalments of revenue payable, and what relation do these bear to the ordinary periods of harvest or of realization of rents, as the case may be? Do the several instalments bear a fair proportion to the value of the several harvests from which the revenue or rent has to be made good? What rate of interest, if any, is charged on land revenue in arrear?

PUNJAB.

Major Wace.

What is the general incidence of land revenue on the cultivated area, both for the arable land as a whole and for the different classes of such land (irrigated, dry, &c.)? What proportion does such revenue bear to the value of the gross produce?

In a country such as the Punjab, the major portion of which passed from native to British rule only 30 years ago, the incidence of the land revenue can be stated from three different points of view,—its present incidence as compared with the revenue levied before British rule, the actual cash rates per acre now levied, and the share of the produce which they may be assumed to absorb. Of these three methods of viewing the subject, the first is probably the one entitled to most weight; it is certainly the point of view from which the subject must most commonly be regarded by the agriculturists themselves; and it will readily be admitted that the relation of the State's present demand from the land to the standard sanctioned by the immemorial usage of the country up to British annexation is of at least equal importance to that of its actual present incidence viewed by itself.

On the question of the incidence of the land revenue under the Native Governments, the best testimony is that of those officers who controlled the Sikh Government from 1846 to 1848, during the three last years of its existence. Similarly we can refer to the testimony of those officers, to whose lot it fell in the first years of our administration in the Punjab to reduce the standard of the Sikh Government to such a demand, as they judged necessary for the prosperity of the agricultural classes.

Of such testimony selections are appended to this reply. It is impossible to read these selections and to doubt the substantial accuracy of the following statement, which I quote from the Punjab Administration Report for 1875-76:—

"The Sikh system of assessment was that the State as proprietor-in-chief took all that it could get, and it did take often as much as one-half the gross produce of an estate, besides a multitude of cesses under the names of *rasum*, *nazrana*, &c., and exorbitant fines on succession."

Looking at the evidence before us, it is safe to assert that the Sikh land revenue collections were usually not less than from two-fifths to one-third of the gross produce, independently of the irregular cesses just referred to.

The usual method by which the land revenue was brought into the State's coffers was by lease of large tracts to local governors, or small tracts and villages to local headmen or petty farmers. These men were

PUNJAB.

virtually renters, not collectors. The principle they followed was to collect as much and pay as little as possible. In a bad year they would collect not less than the amount of their lease, and in a good year much more. Thus, though much less than the value of what the agriculturists paid reached the Government's chest, the local managers and farmers took the full value of that share, and a practically unlimited number of additional exactions. I need not here repeat the details contained in the papers appended. But as we read the accounts of such a system written by those who were eye-witnesses of it, we can scarcely understand how the people tolerated it.

The object of our summary settlement was, 1st, to fix the amount of the State's demand; 2ndly, to define the quota thereof payable by each contributor; and 3rdly, to give a small immediate relief in its amount—a relief which was required by the severity of the previous collections and by the depressed state of the country, consequent on misrule.

The object of the first regular settlements was of a similar character. But made as they were some five or six years after the previous ones, our officers possessed a better experience of the amount of revenue that could be demanded consistently with the prospects of each tract. Reductions of 20 and 30 per cent. on the last Sikh collections, and even on our summary settlement, were commonly found to be necessary; a state of affairs which it is now-a-days difficult to conceive. It is true that the instructions under which our revenue officers worked, impressed on them the necessity of moderate assessments, and that the accepted theories required them to make all assessments not exceeding two-thirds of the net assets or rent. But their reports show that there then existed no means of applying such a standard; that, difficult as it now is to ascertain the average produce of land, it was then far more difficult; and that practically their assessments depended on their personal judgment of what it was fair and wise to demand, a judgment mainly based on the collections of the years preceeding the settlement. There is seldom any indication in the reports that revenue reductions were lightly given, but complaints that they had been delayed too long were not uncommon.

During the last 20 years other influences have operated to lighten the incidence of the revenue; viz., higher prices and well established increase in cultivation and irrigation. It is believed that on the revised settlements the new assessments usually fairly appreciate increased irrigation; though a serious shortcoming in this respect undoubtedly took place in the re-assessment of the Amritsar and Lahore Divisions between 1862 and 1868. It is more difficult to

make the assessments follow increased cultivation. The system of assessment, unlike that of Southern India where each field is separately leased, gives a lease to each village; which lease usually covers all the village land, cultivated and uncultivated. Large increases of cultivation occur during the currency of the lease; and experience shows that at the lease's expiry much caution is required in increasing the State's demand proportionately. Subject to such caution the increase of the land revenue demand proportionately to the increase in cultivation is insisted on at the expiry of each lease; but the value of the increased cultivation, consisting as it not uncommonly does of the poorer soils, is usually less than the ratio it bears to the old; and it would consequently usually be wrong to argue that a revised assessment is lighter than the preceding one, merely because the average rate of its incidence on the whole cultivation is lighter. The influence of prices is in their present unsettled state still more difficult to follow. I have given an account of this subject in my reply to question 16, which it is not necessary here to repeat. But it is pertinent to point out that the position of a revenue officer charged with fixing the revenue lease of a village for a term of years is wholly different from that of his successor, who towards the close of that term will perhaps inquire what proportion of the produce the lease has actually absorbed. It is impossible to make a cash assessment of the revenue, except on the basis of prices which have usually prevailed in past years; but owing to the steady and continued rise in values which has prevailed for 20 years past, the actual value of the produce has nearly always been greater than was assumed as the basis of our assessments.

It is only by bearing in mind these considerations that we can understand the great difference which now exists between the share of the produce which the Punjab agriculturist paid to the State, or rather to the State's farmer up to 1846, and that which he now pays to the British Government. Commencing in 1849 with a standard of one-third of the produce, a period of low prices, combined with other considerations affecting the welfare of a newly-conquered and previously much-oppressed country, compelled us to reduce that standard successively to a fourth and a sixth; and after having done this from the year 1860, a period of high prices has set in under which undoubtedly our assessments absorb very much less than the standard share of the produce on which they were framed.*

The standard share, which was aimed at in the settlement of each district, so far as it can be given, will be found in the appended statements of the average incidence of the revenue in each district. But in estimating its value and its meaning some additional data need to be borne in mind, over and above those already stated.

The preamble to the Punjab Land Revenue Act (33 of 1871) asserts that "the Government is by law entitled to a proportion of the produce of the land of the Punjab to be from time to time fixed by itself." Arbitrary as such an assertion may sound, it is a strictly correct historical statement, as this reply and the papers appended abundantly show. Nor was it inserted in the Act on theoretical grounds; it merely stated the case as we found it at annexation and as the people continue to regard it. But when a revenue officer speaks of the State's demand as being equivalent to a certain share of the produce, the statement is slightly misleading, harmlessly and imperceptibly perhaps to himself, but materially so to economists and to persons unacquainted with the country. In the depressed condition of the

country which preceded our rule, little of the produce of land had any marketable value, except grain and butter. This remark does not apply of course to market garden cultivation near towns, nor to such crops as sugarcane, cotton, spices, and the like. But the great mass of the cultivation in a depressed condition of the country is confined to cereals; and nine-tenths (or more) of the marketable produce consists of their grain, wood, grass, straw, milk and other items which add much to the rent of the land in more prosperous conditions of agriculture have no marketable value. It is of the yield of grain that both our former and present officers for the most part speak, when they describe the State's demand as a given share of the produce.

The complete predominance of cereals in the agriculture of the country remains to this day; but the tracts are now few and exceptional in which their grain is the only marketable product; straw, fodder, and butter have now usually a well-established value; and the number of petty items which contribute to an agriculturist's income is increasing. Whatever may be the abstract claim of the State to share in such new sources of profit, and however much our assessing officers may desire to see that a State more moderate than any of its predecessors succeeds in realising the full standard so moderately fixed, in practice it is very difficult to make our assessments keep pace with prosperity of this nature. There are no competitive rents, which might bring to account such accretions to the annual value of land; our assessments are in the form of long leases, and deal directly with petty proprietors cultivating their own lands; and the customary system whereby the State's demand is based on a stated share of the produce does not lend itself easily to the extension of that demand to items of produce not previously reckoned. I do not urge that we are in any way bound to yield the State's claim to share in all marketable produce; I merely assert from personal experience that it is practically difficult to make the assessments follow such new sources of profit; and that, as the agricultural prosperity of the country rises, there is in fact a practical increasing divergence between on the one hand the share of the produce which the State claims and which its officers endeavour to levy by their cash assessments, and on the other hand the proportion which those assessments really bear to the whole value of the produce.

If I have succeeded in describing intelligibly these influences, the reader will not be entirely unprepared for the conclusions arrived at by Mr. T. H. Thornton in an interesting paper appended to this reply (though not prepared in connection with the inquiries of the famine commission), as to the real value of the agricultural produce of the Punjab, the profits of the cultivator and the share absorbed by our land revenue assessments. He finds that the land revenue is one-sixth of the profits, and one-sixteenth of the gross produce of the whole Province.

Such an assertion, when compared with the efforts of our settlement officers to assess a revenue which shall nearly represent one-sixth of the produce in all the more fertile districts of the province, undoubtedly opens a considerable field for discussion. But if all the influences which I have above described be duly weighed, especially the effect of increased cultivation and of rising prices towards lightening the incidence of leases fixed for 20 or 30 years, we shall find reason to admit that the assessment in most years probably now absorbs only one-tenth of the whole produce of the land which pays it (the term produce being understood in its fullest sense).

To proceed to the question of the incidence of the revenue expressed in money, a statement appended shows the average incidence in each district reckoned on the whole cultivated area; and three other statements show the rates paid by irrigated lands in each district, by moist alluvial lands, and by the ordinary dry lands dependent on rain. These rates are so various, that an attempt to summarise them in narrative form would be of questionable utility.

* The Financial Commissioner desires to observe that though the Lahore and Amritsar Divisions and one or two other districts were assessed between 1860 and 1872 on a standard of $\frac{1}{3}$ produce, the standard now observed (*e.g.*, in the late assessments of the Mooltan, Derajat and Delhi divisions and Jhelum districts) is $\frac{1}{2}$ assets, *i.e.*, $\frac{1}{2}$ the customary rents, which as a matter of fact are usually produce rents.

CHAP. I. QN. 13.

PUNJAB.

Major Wace.

The question how far the incidence of the revenue varies from year to year is one of great difficulty. There are no data from which such a question could be answered. But whenever the annual variation in the area of cultivation, or in the area of irrigation are such as to cause great variations in the incidence of the assessment, it is the accepted policy of Government to modify the ordinary fixed character of its settlements. Thus on the Bári Doáb Canal irrigated revenue is levied not by fixed lump assessments on each village, but by acreage rates on the area actually irrigated each year. The same system is in force on the Upper Sutlej irrigation canals in the Lahore and Montgomery Districts. In the inundation canals of the Mooltan division and Dera Gházi Khan district, though the revenue payable by each village is assessed at a fixed amount, the assessment books show how much of this is charged for canal irrigation; and that share is not leviable in any year in which the irrigation has failed. In the same way in the Mooltan, Muzaffargarh, Dera Ismail Khan, and Bannu districts, where the annual variations of cultivation in the riverain lands situate in and on the banks of the Sutlej, Chenab, and Indus rivers are of a serious character, the assessment payable by each village for such lands is not fixed, but is charged at the settlement acreage rates on the area actually cultivated each year. The same system is also applied to the cultivation of the Dera Ismail Khan district, which depends on the capricious and uncertain torrents that run down from the Sulaiman Range. These fluctuating assessments have been in force about 10 years on the Bári Doáb Canal, and five on the Upper Sutlej Canals. In the other instances they have only lately been introduced.

It only remains to notice one point connected with

the incidence of the land revenue, which has often provoked remark. It frequently occurs that heavier rates are paid by the more industrious villages and lighter rates by their less skilful neighbours occupying lands of similar natural advantages. It is practically impossible to adjust inequalities of this nature; and it is politically inexpedient to attempt to do so. The more skilful agriculturists pay the higher rates with more ease than their less able neighbours pay the lower rates; and also after paying the higher rates have a much larger margin of profit left to them. The less skilful agriculturists on the other hand are absolutely unable to pay the higher rates. In dealing with these matters it is impossible to be guided solely by theories of equality of assessment. When differences of this nature are inquired into, they are found to have their origin in the different antecedent circumstances of each class, and not to be merely due to present differences of agricultural skill. So long as the more industrious class is treated with real moderation, they have no just claim to hold their land at rents far lighter than any ever before paid by them. On the other hand, agriculturists, from whom our predecessors have uniformly levied comparatively low rates, have a substantial ground of objection against the enhancement of old established standards of rent merely on theoretical grounds. Every man's right in the soil, and no less that of the State, is to be decided primarily by what he has in fact enjoyed during past years. Any attempt to ignore this principle in our assessments in favour of theoretical equality would not only be financially injurious, but it would be distinctly opposed to the common feeling of the country, which is built up on and permeated by class distinctions to a degree unsurpassed in any other.

AVERAGE INCIDENCE of the LAND REVENUE ASSESSMENT in the PUNJAB per acre cultivated.

[Note.—Column 7 of this Statement is copied from Statement No. 8, appended to the Punjab Administration Report for 1876-77.]

Division.	District.	Average rain-fall per annum in inches.		Per cent. of cultivation irrigated.	Land Revenue demand for 1877-78, including fluctuating items.	Average incidence of land revenue per acre cultivated.	Share of the Gross Produce which the Assessment, when made, was intended to cover, so far as can be stated.
		Of recording station with highest average.	Of recording station, with lowest average.				
Delhi	Delhi	30.6	25.5	37	8,89,461	1 12 3	} $\frac{1}{4}$.
	Gurgaon	33.6	28.6	19	11,99,255	1 2 3	
Hissar	Karnal	30.4	18.0	39	6,78,695	1 4 9	} Not stated.
	Hissar	17.1	14.7	5	4,24,158	0 4 9	
	Rohtak	20.2	18.8	13	8,83,291	0 15 10	
Umballa	Sirsa	14.3	12.7	3	1,79,297	0 3 1	} Not stated.
	Umballa	43.6	25.5	18	7,79,413	1 6 5	
	Ludhiána	25.3	24.0	17	7,91,331	1 5 3	
Jullundur	Simla	72.6	65.1	6	14,705	1 9 6	} $\frac{1}{4}$.
	Jullundur	29.8	25.5	33	12,18,040	1 15 3	
	Hoshiárpur	37.9	33.7	17	12,93,802	1 12 7	
Amritsar	Kángra	125.6	40.1	27	6,14,567	1 5 3	} Not stated.
	Amritsar	24.9	23.1	39	8,35,762	1 5 1	
	Siálkot	39.0	24.2	50	11,09,873	1 6 10	
Lahore	Gurdáspur	54.1	27.0	16	10,77,221	1 7 9	} $\frac{1}{4}$.
	Lahore	21.8	18.5	37*	5,94,693	0 9 7	
	Ferozepore	26.6	13.3	14	5,06,096	0 8 3	
Rawalpindi	Gujránwála	26.3	20.3	70	4,63,661	1 1 3	} Not stated.
	Ráwalpindi	62.0	31.5	2	6,89,029	0 12 0	
	Jhelum	18.6	12.4	3	5,88,918	0 12 2	
Mooltan	Gujrat	30.8	26.1	13	5,72,129	0 13 2	} Not stated.
	Shahpur	15.7	11.8	64	3,89,336	0 15 10	
	Mooltan	7.3	5.1	79	5,46,003	0 13 10	
Derajat	Jhang	13.0	10.3	69	2,97,594	1 1 9	} $\frac{1}{4}$.
	Montgomery	8.7	6.3	62	4,08,867	0 12 2	
	Muzaffargarh	13.1	6.1	63	5,27,558	1 5 2	
Peshawar	Dera Ismail Khan	8.4	7.9	32	3,97,381	0 12 10	} Varies generally from $\frac{1}{4}$ to $\frac{1}{10}$.
	Dera Ghazi Khan	9.6	1.2	57	3,49,139	0 5 2	
	Bannu	12.0	9.5	15	4,35,280	0 15 3	
Peshawar	Pesháwar	27.1	12.9	25	6,75,693	0 13 11	} Irrigated land, $\frac{1}{4}$. Unirrigated land, $\frac{1}{10}$.
	Kohat	20.2	20.2	38	95,646	0 10 4	
	Hazára	46.3	35.9	10	2,22,191	0 13 0	

* It is believed that this is understated. The revised Settlement Report (of 1865-9) says that 43 per cent. is irrigated, viz., by wells 35 and, by canals 8. The latter has increased since settlement. 7 per cent. also is sailab.

(A.)—SUMMARY of the REVENUE RATES assessed on IRRIGATED LANDS.

[Rates per acre, except where otherwise stated.]

Division.	District.	Source of Irrigation.	SETTLEMENTS MADE BEFORE 1862.			SETTLEMENT MADE SINCE 1862.		
			Year.	Highest.	Lowest.	Year.	Highest.	Lowest.
				Rs. A. P.	Rs. A. P.		Rs. A. P.	Rs. A. P.
Delhi	Delhi	Wells -	—	—	—	1878	4 0 0	2 4 0
	Gurgaon	Canals -	1838	3 2 0	2 6 0	1878	3 0 0	2 12 0
	Karnal	Wells and canals	1849	4 0 0	1 8 0	1876	3 8 0	1 8 0
Hissar	Hissar	Do.	1847	2 12 0	2 6 0	1873	2 14 0	1 14 0
	Rohtak	Canals -	1864	1 4 0	0 12 0	—	—	—
	Sirsa	Wells and canals	—	—	—	1878	2 12 0	2 0 0
Umballa	Umballa	Wells -	1856	1 0 0	1 0 0	—	—	—
	Ludhiana	Wells -	1855	5 8 0	1 0 0	—	—	—
	Simla	—	Cannot be given.			—	—	—
Jullundur	Jullundur	Wells -	1851	6 0 0	2 8 0	—	—	—
	Hoshiarpur	Do.	1851	5 4 0	2 0 0	—	—	—
	Kangra	—	No rates framed.			—	—	—
Amritsar	Amritsar	Wells and canals	1854	4 5 3	0 14 6	1865	Not reported.	
	Siālkot	Wells -	1854	3 4 0	1 1 0	1865	Do.	Do.
	Gurdāspur	Wells and canals	1854	4 7 0	1 2 11	1865	Do.	Do.
Lahore	Lahore	Wells -	1854	2 0 0	0 9 0	1868	Per well.	Per well.
	Ferozepore	Do.	1856	1 6 0	1 3 0	1872	14 0 0	6 0 0
	Gujranwala	Do.	1854	2 0 0	1 0 0	1866	Per well.	Per well.
Rawalpindi	Rawalpindi	Wells -	1864	7 0 0	1 8 0	—	Per well.	Per well.
	Jhelum	Do.	1857	5 4 0	2 5 0	1878	12 0 0	8 0 0
	Gujrat	Do.	1858	2 6 0	1 2 0	1868	8 0 0	8 0 0
Mooltan	Shahpur	Do.	1854-66	2 8 0	1 0 0	—	(Muktsar and Mamdot only).	Per well.
	Mooltan	Wells and canals	1855-59	2 8 0	0 12 0	1878	Per well.	Per well.
	Jhang	Wells -	1856	2 4 0	1 2 0	1878	20 0 0	8 0 0
	Montgomery	Do.	1856	1 12 0	1 0 0	1872	5 0 0	2 4 0
				Per well.			Not stated.	
			1856	50 0 0	2 0 0	—	—	—
Derajat	Muzaffargarh	Canals -	1856	3 0 0	0 12 0	1872	3 0 0	0 12 0
	Dera Ismail Khan	Wells and canals	—	—	—	1878	1 3 3	0 14 0
	Dera Ghāzi Khan	Wells and perennial streams.	—	—	—	1878	2 8 0	0 4 0
Peshawar	Bannu	Wells and canals	—	—	—	1874	5 0 0	0 11 0
	Peshawar	Do.	—	—	—	1878	10 0 0	0 8 0
	Kohāt	Wells -	—	—	—	1878	10 0 0	0 8 0
		Streams and channels and the Toi.	—	—	—	1878	12 0 0	2 0 0
		Wells, &c.	—	—	—	1878	6 0 0	1 14 0
	Hazāra	Wells, &c.	1861-62	8 0 0	1 0 0	1872	6 8 0	1 12 0
				Per well.			Per well, Rs. 30	Per well, Rs. 10
			1856	50 0 0	2 0 0	—	—	—
			1856	3 0 0	0 12 0	1872	3 0 0	0 12 0

(B.)—SUMMARY of the REVENUE RATES assessed on SAILAB LANDS, i.e., MOIST ALLUVIAL LANDS in the VICINITY of or ANNUALLY INUNDATED by RIVERS.

[Rates per acre.]

Division.	District.	SETTLEMENTS MADE BEFORE 1862.			SETTLEMENTS MADE SINCE 1862.			Remarks.
		Year.	Highest.	Lowest.	Year.	Highest.	Lowest.	
			Rs. A. P.	Rs. A. P.		Rs. A. P.	Rs. A. P.	
Delhi	Delhi	1838	3 2 0	2 6 0	1878	3 0 0	2 0 0	
	Gurgaon	1849	3 3 3	1 8 0	1878	3 0 0	1 8 0	
	Karnal	No such rates.			—	—	—	
Hissar	Hissar	—	—	—	1864	0 10 0	0 8 0	
	Rohtak	—	—	—	1878	3 0 0	2 12 0	
	Sirsa	1856	0 13 0	0 13 0	—	—	—	
Umballa	Umballa	Not stated.			—	—	—	
	Ludhiana	Cannot be given.			—	—	—	
	Simla	—	—	—	—	—	—	
Jullundur	Jullundur	Cannot be stated.			—	—	—	
	Hoshiarpur	—			—	—	—	
	Kangra	No rates framed.			—	—	—	
Amritsar	Amritsar	1854	3 4 0	1 8 3	1865	Not reported.		
	Siālkot	1854-59	2 4 0	0 8 0	1865	Not reported.		
	Gurdāspur	1854	4 1 3	2 1 2	1865	Not reported.		
Lahore	Lahore	1854	1 2 0	0 9 0	1868	1 0 0	1 0 0	
	Ferozepore	1856	0 14 0	0 14 0	1872	0 13 0	0 6 0	
	Gujranwala	1854	1 8 0	1 0 0	1866	1 8 0	1 4 0	

CHAP. LXX. 13. (B.)—SUMMARY of REVENUE RATES assessed on SAILAR LANDS, *i.e.*, MOIST ALLUVIAL LANDS in the VICINITY of or ANNUALLY INUNDATED by RIVERS—*cont.*

PUNJAB.

Major Wace.

DIVISION.	District.	SETTLEMENTS MADE BEFORE 1862.			SETTLEMENTS MADE SINCE 1862.			Remarks.
		Year.	Highest.	Lowest.	Year.	Highest.	Lowest.	
			Rs. A. P.	Rs. A. P.		Rs. A. P.	Rs. A. P.	
Rawalpindi	Rawalpindi	1864	3 8 0	0 4 0	—	—	—	
	Jhelum	1857	2 12 5	1 9 8	1878	1 8 0	1 4 0	
	Gujrat	1858	2 0 0	0 14 0	1868	2 0 0	0 14 0	
	Shahpur	1854-66	1 12 0	1 4 0	—	—	—	
Mooltan	Mooltan	1855	1 2 0	0 4 0	1878	1 4 0	0 12 0	
	Jhang	1856	1 8 0	0 10 0	1878	1 0 0	0 8 0	
	Montgomery	1856	1 6 0	0 12 0	1873	Not stated.		
	Muzaffargarh	—	—	—	1878	1 2 0	0 12 0	
Derajat	Dera Ismail Khan	—	—	—	1878	1 6 0	0 11 0	
	Dera Ghazi Khan	—	—	—	1874	0 15 2	0 5 0	
	Bannu	—	—	—	Not stated separately.			
Peshawar	Peshawar	—	—	—	1876	2 0 0	0 12 0	
	Kohat	—	—	—	1878	0 12 0	0 8 0	
	Hazara	—	—	—	Not stated separately.			

(C.)—SUMMARY of the REVENUE RATES assessed on ORDINARY DRY LANDS, *i.e.*, LANDS entirely dependent on RAIN.

[Rates per acre.]

Division.	District.	SETTLEMENTS MADE BEFORE 1862.			SETTLEMENTS MADE SINCE 1862.			Remarks.
		Year.	Highest.	Lowest.	Year.	Highest.	Lowest.	
			Rs. A. P.	Rs. A. P.		Rs. A. P.	Rs. A. P.	
Delhi	Delhi	—	1 10 0	0 12 0	1878	1 12 0	0 10 0	
	Gurgaon	1849	2 0 0	0 7 0	1878	1 8 0	0 9 0	
	Karnal	1847	1 8 0	0 8 0	1878	1 8 0	0 8 0	
Hissar	Hissar	1864	0 6 0	0 3 0	—	—	—	
	Rohtak	—	—	—	1878	1 6 0	0 6 0	
	Sirsa	1856	0 4 0	0 3 0	—	—	—	
Umballa	Umballa	1855	3 10 0	0 7 0	—	—	—	
	Ludhiana	—	—	—	Cannot be given.			
	Simla	—	—	—	Ditto.			
Jullundur	Jullundur	1851	3 0 0	1 0 0	—	—	—	
	Hoshiarpur	1851	3 4 0	0 4 0	—	—	—	
	Kangra	—	—	—	No rates framed.			
Amritsar	Amritsar	1854	2 6 2	0 7 5	1865	Not reported.		
	Sialkot	1854-59	2 10 0	0 8 0	1865	Ditto.		
	Gurdaspur	1864	2 11 6	0 14 0	1865	Ditto.		
Lahore	Lahore	1854	1 0 0	0 3 0	1868	1 0 0	0 5 0	
	Ferozepore	1856	0 9 0	0 6 0	1872	0 13 0	0 6 0	
	Gujranwala	1854	1 0 0	0 4 0	1866	0 14 0	0 7 0	
Rawalpindi	Rawalpindi	1864	3 8 0	0 8 0	—	—	—	
	Jhelum	1857	2 1 0	0 6 0	1878	2 8 0	0 6 0	
	Gujrat	1858	1 8 0	0 6 0	1868	1 8 0	0 6 0	
Mooltan	Shahpur	1854-66	0 8 0	0 8 0	—	—	—	
	Mooltan	1855-59	0 4 0	0 4 0	1878	0 4 0	0 4 0	
	Jhang	1856	0 8 0	0 8 0	1878	0 8 0	0 8 0	
	Montgomery	1856	0 10 0	0 6 0	1873	0 13 0	0 6 0	
Derajat	Muzaffargarh	No Barani cultivation possible, owing to scant rain-fall.						
	Dera Ismail Khan	—	—	—	—	0 8 0	0 1 0	
	Dera Ghazi Khan	—	—	—	—	0 6 1	0 1 0	
	Bannu	—	—	—	—	2 0 0	0 1 0	
Peshawar	Peshawar	—	—	—	—	0 12 0	0 2 6	
	Kohat	—	—	—	—	0 6 0	0 3 0	
	Hazara	1861-62	2 0 0	0 8 0	1872	4 0 0	0 2 0	

Is the incidence on the various classes of land fairly distributed, or would you propose any re-adjustment of it?

The incidence of the revenue on the various classes of land is fairly distributed. The land revenue system of the province provides material securities for this. The settlement of each district being made for 20 or 30 years, as described in reply to the next clause of this question, at the expiration of that term

the district comes under re-settlement. The Settlement Officer is required to report in detail the new assessment which he proposes to impose. A separate report is required for each tahsil. To this end he estimates the value of the gross produce, and the share thereof to which Government is customarily entitled in each tract composing the tahsil under report; he then explains the proportion of this which each soil ought to contribute, stating the result in the form of average rates on each main class of soils. In doing

this he is expected to show that he has observed a just mean between an over minute and arbitrary classification of soil on the one hand, and on the other hand a classification so broad as not to neglect substantial diversities of fertility, natural or artificial, locally recognized by the owners in their dealings with each other, or with their tenants. It is necessary to pay attention to this subject, because the assessment of each tahsil being first estimated in the lump, the power of distributing it justly over each village depends on a just appraisal of the relative value of the principal soils. The proportion of different soils held by each village is never the same. The Settlement Officer's preliminary report having been approved by the Financial Commissioner, the next step is to divide the gross assessment sanctioned for the tahsil, or for each principal tract contained therein, over the villages of which it is made up. This is done by applying to the areas of each village the average rates which the Financial Commissioner has sanctioned. The Settlement Officer, however, is not required to apply the rates blindly, but to consider how far the circumstances of each village agree with the average condition of the tract. If the soils or any one soil of a village is better or worse than the average of the tract, or if there are any other circumstances affecting the prosperity or productiveness of the village and its rent-paying power, he is required to adjust the assessment correspondingly thereto. Having thus assessed each village, he again reports the result. This report is in the form of a tabular statement; in this statement each village is entered separately; and in cases in which the assessment proposed for a village differs from that indicated by the general rates before sanctioned, the Settlement Officer is required to record his reasons for the divergence. These proposals being sanctioned, each village is informed of the total sum assessed on it. At this point a new check comes into play for insuring the fair distribution of the revenue. The Settlement Officer cannot dictate to a village the manner in which it should divide the assessment over the holdings of which it is composed, nor impose on the owners his own average rates as their guide in the division of the assessment among themselves; he can, and does, no doubt, influence them materially; but this influence could not be successfully extended to the forcing on them of arbitrary or unfair relative assessment of soils. The form of the assessment will, in some cases, decide the question partially; and this occurs usually in the assessment of canal irrigated villages, where so much of the assessment as is due to irrigation profits is levied by fixed rates on the various descriptions on crops cultivated each year; the amount assessed in each year thus depending partly on the extent of irrigation and the manner in which it is applied. Omitting this and a few other similar instances, the manner in which the gross assessment of a village shall be divided over the holdings is decided by the village owners themselves. In the great majority of cases, especially where the gross assessment has been fairly made, the village owners succeed in doing this amicably. They are practical agriculturists; they have been paying similar assessments for years past; and if in Sikh rule they paid the revenue by a share of the produce, that share usually varied according to the value of the main soils. Moreover, if a Settlement Officer commands the confidence of the people among whom he is employed, the owners of most villages as a matter of fact will not attempt to overreach each other in matters of this sort. Of course in a certain number of cases disputes do arise, though they are rarely very complicated or difficult. When a complaint is filed before the Settlement Officer (the jurisdiction of the civil courts in such matters is barred), it is heard as a revenue case, and there is an appeal from the decision to the controlling revenue authorities. The complaint may be, that the method of distributing the revenue, which the other side desire to enforce, is opposed to the tenure on which

the village is held; as where a village is owned on shares, and it is attempted to distribute the revenue on a different principle, or on different shares than the shares of ownership;—or where the village is not owned on shares, the petitioner may complain that the relative value of the soils has been unfairly appraised, or that his own fields have been wrongly classed. The principal basis of decision in these cases is the past practice of the village concerned, and the common practice of adjacent villages similarly situated. No doubt such practice is not an infallible guide; and no doubt also there is a steady action in our settlement whereby inequalities previously existing are corrected under the influence of the views held by the settlement authorities. But we have never attempted to introduce any arbitrary soil classification of our own, and have mainly confined our action to assisting the people to settle such questions voluntarily among themselves; and when they have failed to do so, we have decided such disputes, as far as possible, on the lines already laid down by the agricultural practice of the neighbourhood.

In short, while it is believed on the one hand that the incidence of the revenue on the various classes of soils is fairly distributed, being based on distinctions locally recognized, and on the voluntary action of the land-owners in dividing the gross assessment of each village over their holdings; on the other hand no attempt has been made to make the existing distribution permanent. As the revenue leases of each district expire, and a new settlement is made, the existing system of assessment compels the revenue authorities to reconsider the matter thoroughly; and independently of this action, the landowners have it in their own power on such occasions, either to maintain the former distribution, or to remedy any inequalities which they may consider to exist—a power with which the revenue authorities will not interfere, except upon proof by dissentients that the former system or proposed innovations are inequitable.

When was the assessment fixed?—The whole of the Delhi division, with one exception, has been under re-settlement since 1872, when the assessments (made 30 years before) expired. The exception is a portion of the Karnal district of which the existing leases will expire in 1880, having been made 30 years previously.

In the Hissar division the Rohtak district has been under re-settlement since 1873, its previous 30-year lease having then expired. The Hissar district was settled on a 20-year lease in 1863, and the Sirsa district at various dates about 20 years ago, which expired in 1876. The Sirsa District is about to be placed under re-settlement.

In the Umballa division the existing assessments were nearly all made about 30 years ago. The Ludhiana district has been placed under re-settlement, and the Umballa district will shortly be so treated; the leases in both districts having expired or being on the eve of expiring.

The Jullundur division is in the same position as the Umballa division.

The Amritsar and Lahore divisions, except the Ferozepore district, were settled from 10 to 13 years ago on 20 year leases, which will expire between 1885 and 1888. The greater part of the Ferozepore district was settled on a 30 year lease 24 years ago; the assessment will expire in 1884; and that of the rest of the district, settled later, in 1892.

In the Rawalpindi division, the district of that name and the Shahpur district were settled 20 years ago, and the Gujrat district 10 years ago. The leases of these three districts run for 20 years from completion of the assessment, expiring respectively in 1880, 1881, and 1888. The Jhelum district's leases expired in 1874, and the district has since been under re-assessment.

In the Mooltan division the Montgomery district was settled on a 20 year lease about 1870-73. The rest of the division has been under re-settlement for the last five years.

CHAF. I. QN. 13.

PUNJAB.

Major Wace.

In the Derajat division the district of Dera Ghazi Khan was assessed on a 20 year lease in 1873. The rest of the divisions also has lately been re-assessed, the operations being just completed.

In the Peshawar division the Kohat district is under settlement; the Peshawar district has a 20-year lease, and the Hazara district a 30-year lease, dating from 1874.*

It is necessary to explain the principle on which the dates and duration of each district lease is fixed. It is the fixed policy of Government to give usually leases of 30 years' duration, but for sufficient reason the term is restricted to 20 years or even a shorter period. Such reason may be that the assessment is apparently inadequate, and that important changes, such as the extension of canal irrigation, are impending.

In the next place, it has lately been decided to restrict the number of districts under settlement at one and the same time. It has been found by experience very embarrassing to subject a large number of districts to settlement operations simultaneously; the revenue establishments in all grades become abnormally enlarged; the difficulty of supervising extensive assessment operations is very great; and if important issues are raised, they are presented in a form affecting such large areas that their decision involves great responsibility and very wide-spread results. Moreover, after a few years of these extensive operations no more districts remain to be re-settled; and the Government is consequently compelled to dismiss valuable establishments, and to absorb the covenanted Settlement Officers in the regular line of administration. Subsequently, a few years later, when the leases of other districts have fallen in, these establishments have to be formed anew with great difficulty, and much of the experience before gained has been lost by the hiatus which has occurred in the operations. Under the system lately adopted, by only undertaking the re-settlement of a small number of districts at a time, these evils are avoided. The re-settlement of a district ordinarily takes from four to five years; it follows that six districts can be settled in 30 years; and therefore that with five settlement establishments working in the Punjab† all the leases would have been revised in the same period; and the leases of those first settled would have by that time expired; so that the five settlement establishments will have continuous employment. The number of settlement establishments is at present in excess of five, but will shortly be reduced to that number. The application of a system of this sort no doubt needs some care, to prevent loss of revenue to Government during its introduction; but it has been ascertained that there are no insuperable, or even very serious, difficulties of this nature; and the system admits of some elasticity of application, as it would be comparatively easy to increase five settlement establishments on occasion to six, or to reduce them temporarily to four. But perhaps the value of the system to the people of the province is even greater than its value to Government, for it ensures that the establishments employed on settlement work shall be carefully trained, and possess steadily accumulating experience; and also that the controlling authorities shall have leisure to consider fully the important issues raised in the course of their operations.

Has there been any practical difficulty in realizing the land revenue as now assessed? At what dates are the instalments of revenue payable, and what relation do these bear to the ordinary periods of

harvest or of realization of rents, as the case may be? Do the several instalments bear a fair proportion to the value of the several harvests from which the revenue or rent has to be made good? What rate of interest, if any, is charged on land revenue in arrear?

The land revenue has been realised with ease in the whole province for years past. In the few years immediately following annexation (A. D. 1849), our assessments were necessarily based on the heavier collections of Sikh rule; we had little knowledge of the country at our command; the prices of grain were much depressed, and the peaceful influences of our rule had scarcely begun to tell on the community at large. Under such circumstances it was not to be expected that the land revenue would always be realised with ease. But from the first the use of the severer measures of coercion known to the Land Revenue Law of India was discountenanced. Attempts to sell, transfer, or farm the lands of defaulters were avoided wherever possible; in fact, almost entirely. This action was partly based on a sense of the great difficulties involved in the consolidation of our rule in those earliest days of the Punjab administration; and partly prompted by the personal experience of the principal civil officers first entrusted with its Government, officers who had seen with their own eyes in our older provinces the evil wrought by the use of severe measures to realise a revenue evidently paid with difficulty. We knew that, if we would secure the prosperity and contentment of the country, we could not expect to realise a revenue pitched at the same heavy incidence as that levied by the Sikh rulers. We also knew that the mere striking off a per-centage of what our predecessors had levied was in all cases a very rough measure of relief, and in not a few cases probably an insufficient one. Any attempt to realise balances with severity was consequently avoided from the first. New settlements of a complete or summary character were rapidly pushed on, and the growth of the cultivated area gave whatever additional relief was required. It followed that ten years after the Punjab was annexed the difficulties of over-assessment which the Sikh Government had bequeathed to us had disappeared; higher prices set in; and from that time to the present the cases of difficulty in realising the assessment have been few and exceptional.* Further information on the subject is given in the reply to question 14.

As regards the instalments in which the land revenue demand is paid, over the greater part of the province, they are four in number, payable at the following dates:—

RABI	{	1st Instalment	-	15th June.
		2nd. Instalment	-	15th July.
KHARIF	{	1st Instalment	-	1st December.
		2nd Instalment	-	1st February.

There are local differences of practice, which have been allowed to suit specialities of season and crop; but no object would be served by detailing minor differences of this nature. The principle on which the above instalments were fixed, and variations from them are allowed, is that the agriculturists should be allowed full time for harvesting their crops, and land-owners for collecting their rents, before they are required to pay the revenue demand. If the reply to question 5 be referred to, it will be seen that the harvesting of the Rabi crop is completed by May, and that of the Kharif by November (except sugar-cane, which is later); so that the above dates for paying the revenue amply meet the principle on which they were fixed. There is indeed in the Financial Commissioner's opinion reason to fear that the liberality of Government in thus delaying its demand has in some cases been carried too far. The Patwari (revenue accountant) of each village is bound to have ready a month

* In the foregoing remarks I have abbreviated details as much as possible, the object, I presume, being rather to give a summary of the subject than unimportant details concerning each district. The dates are taken from statement 23 appended to the Annual Revenue Report for 1876-77, the last issued.

† The number of districts is 32; of which one, Simla, is very small.

* The total number of warrants issued for revenue over-due in the year 1876-77 was 47,850; and only in 142 cases was it necessary to enforce them by personal imprisonment, and in 217 cases by distraint of chattels.

before the revenue of each harvest falls due a statement showing the demand payable by each owner.

As regards the proportion that each instalment bears to the value of the harvest for which it is paid, there is no reason to suppose that it is otherwise than fair. These proportions were originally established at a time when much of the revenue was levied in kind, or if levied in cash was assessed at each harvest by appraisement of the standing crop; and they were presumably based on the accounts of what was actually levied under such systems. The agriculturists, moreover, do not view with favour innovations in matters of this kind until a substantial necessity arises for them, or unless the changes to be introduced carry with them some obvious advantage.

Both this subject and also that of the dates and number of instalments are open to re-adjustment at each settlement of a district; and any changes which are desired, or for which a substantial reason can be shown, are then sanctioned by the Local Government. Several proposals of this nature have been sanctioned in the late settlement of the Mooltan, Derajat, and Peshawar divisions.

The following table shows the proportion of the land revenue of each division paid at each harvest, and roughly the manner in which that compares with the produce of each harvest:—

Division.	Per-centage of the annual demand paid.		Of the average annual area cultivated with crops, what per-centage is cultivated with		REMARKS.
	At the Rabi harvest.	At the Kharif harvest.	Rabbi crops.	Kharif crops.	
Delhi - - -	51	40	40	60	The last two columns only show the area of the crops of each harvest. It would not be possible to show the value without entering into a complicated calculation.
Hissar - - -	35	65	21	79	
Umballa - - -	47	53	55	45	
Jullundur - - -	43	57	55	45	
Amritsar - - -	50	50	61	39	
Lahore - - -	55	45	38	62	
Rawalpindi - - -	54½	45½	59	41	
Mooltan - - -	57	43	69	31	
Derajat - - -	58	42	59	41	
Peshawar - - -	41	40	63	37	
Total - - -	40	51	51	40	

It should be added that so much of the land revenue as may be assumed to be contributed by grazing and milch produce is by the old customs of the country a kharif demand. It is only in autumn that the grasses of the hills and waste plains attain any nutritious growth, and the dues levied by owners on cattle grazing are very generally known by the name of *sawani*, or the dues of sawani (15th July to 15th August), the month when the grass grows. The richer crops, sugar-cane, rice, cotton, indigo, &c., also belong to the kharif season.

No interest is charged on land revenue in arrears.

NOTE by MR. T. H. THORNTON on an Article by MR. HYNDMAN in the "Nineteenth Century," entitled the "*Bankruptcy of India*," considered with reference to the Province of the Punjab.

Mr. Thornton.

I.

A full and complete criticism of Mr. Hyndman's paper must necessarily be a work of time and of more minds than one, for it involves acquaintance—and more than superficial acquaintance—with the state and circumstances of a population of 200,000,000, a population divided into races widely differing from each other in habits and in language, spread over an area 12 times the size of the United Kingdom, and living under distinct physical and administrative conditions. But, meanwhile, an examination of his statements, as applied to one out of the nine provinces of British India, will not, perhaps, be valueless.

If his conclusions are shown, so far as that province is concerned, to be erroneous, this, of itself, will be a point gained; the area of alleged insolvency will be sensibly contracted and an instalment of relief afforded to the public creditor, while, should the process of investigation reveal, as I believe it will reveal, errors or misconceptions affecting the principles of Mr. Hyndman's calculation, fair ground will be given for questioning the correctness of his conclusions generally. I propose then to examine Mr. Hyndman's statements with special reference to the province of the Punjab, a province with an area larger than Great Britain, and a population—allowing for increase since the census of 1868—of 20,000,000 souls. I select this province simply because it is the part of India in which I have been employed for many years, and I propose on this occasion to restrict my inquiry to its agricultural population of 11,000,000, leaving the non-agricultural population to be dealt with, if necessary, in a future paper.

Before proceeding further, let me briefly recapitulate the main points of Mr. Hyndman's arguments. The annual value of the agricultural produce of British India, Mr. Hyndman says, is 300,000,000*l*. This sum divided amongst a population of 190,000,000, gives an average yearly income per head of 31*s*. 6*d*. But, judging from the cost of dieting a prisoner in the Bengal gaols, viz., Rs. 28 or 2*l*. 16*s*. per annum, the cost of food alone (irrespective of clothing, repairs, feed of bullocks and other contingencies) must amount, all round, to Rs. 23, or 46*s*. per head of population.

Ergo, the people have not the means sufficient to procure even the necessities of life. Furthermore, supposing the produce to be divided, not amongst the entire population, but amongst the agricultural population only, still, as this population comprises 150,000,000 out of the 190,000,000, the same result will be obtained, namely, that the mass of the people have not the wherewithal to support a healthy existence. In these circumstances, the taxation (Imperial and local), though falling at the low rate of 5*s*. per head, is crushing; India is becoming more and more impoverished, whilst the soil, ill-farmed and over-cropped to meet immediate necessities, is year by year deteriorating.

The first criticism suggested by these statements is one of a somewhat fundamental character, but it will be endorsed, if I mistake not, by all who are familiar with the circumstances of peasant life in India; it is that Mr. Hyndman's method of gauging the financial condition of the agriculturist is an exceedingly fallacious one. It proceeds upon the supposition—a very natural one for Englishmen, but not the less erroneous—that the Indian peasant, like the English farmer, sells all his produce and buys all his supplies. Fortunately or otherwise for himself, but unfortunately for statist, the Indian peasant, as a rule, pursues a different course. He retains so much of his produce as he requires for seed and home consumption and disposes of the surplus only; and this surplus he does not ordinarily sell in open market, but makes over to the village *banyan* with whom he has an account current for cash advanced and goods supplied. To attempt to give a money value to these primitive transactions and formulate the financial condition of the peasantry in terms of cash receipts and payments must be, under such circumstances, a very hazardous undertaking. To do so, without local knowledge, is certain to result in error.

But the method, bad or good, has been used by Mr. Hyndman, and used, indeed, with startling effect. It will be well, therefore,—in the first instance, at all events—to follow the method he has employed, but test, with the aid of local knowledge, the correctness of his calculations.

CHAP. I. QN. 13.

PUNJAB.

Mr. Thornton.

Let us therefore examine Mr. Hyndman's statements with special reference to the agricultural population of the land of the Five Rivers.

In other words, let us estimate, so far as circumstances permit, the receipts and expenditure of the Punjab peasantry, inquire into the distribution of their profits and the pressure of their taxation, and see how far the situation corresponds with the gloomy picture given in the preceding paragraph.

II.

What then, are the annual receipts of the Punjab agriculturists?

They are estimated by Mr. Hyndman at 33,800,000*l*.

Crop.	Average Area under Crop in Acres.	Average Produce in Lbs.	Value, at average Market Rates, in <i>£</i> .	REMARKS.
Wheat - - - - -	6,000,000	5,280,000,000	13,200,000	I have taken the average produce per acre of wheat at 880 lbs.; barley at 1,040 lbs.; maize and millets from 425 to 610 lbs.; pulses at 400 lbs. all round; rice at 850 lbs.; oil-seeds at 420 lbs.; cotton (cleaned) at 100 lbs.; in accordance with the opinion of the Financial Commissioner based upon a series of experiments and returns of average yield obtained from all classes of soil in all parts of the province. Where the returns of average yield are less reliable, I have based the estimate of value chiefly on the selling price of the standing crop. Thus sugar-cane and poppy have been valued at 5 <i>l</i> . an acre, condiments and vegetables at 4 <i>l</i> ., tobacco and indigo at 3 <i>l</i> . The market values have been calculated on the average of seven years ending in 1877-78.
Barley, Maize, and Millets	7,500,000	4,900,000,000	8,900,000	
Pulses - - - - -	3,300,000	1,320,000,000	3,000,000	
Condiments, Pepper, Turmeric, Coriander, &c. - - -	200,000	100,000,000	800,000	
Rice - - - - -	735,000	624,000,000	3,400,000	
Vegetables - - - - -	200,000	1,200,000,000	800,000	
Oil-seeds - - - - -	720,000	300,000,000	1,000,000	
Cotton - - - - -	630,000	63,000,000	1,000,000	
Sugar-cane - - - - -	374,000	600,000,000	1,800,000	
Tobacco - - - - -	74,000	74,000,000	200,000	
Indigo - - - - -	100,000	4,000,000	300,000	
Poppy (heads, opium, and seed)	12,500	8,400,000	60,000	
Miscellaneous crops of food grains, fibres, dyes, fruits, &c., &c. - - - - -	804,500	- - - - -	1,540,000	
Total -	21,000,000	- - - - -	£36,000,000	
	The area given above does not include fallows amounting to 4,000,000 acres, more or less.	Deduct for seed - - -	2,200,000	
		Balance - - -	£33,800,000	

But here we encounter the first of Mr. Hyndman's "misconceptions." A statement of the annual value of the harvests, however accurately estimated, is not an exhaustive account, or anything like an exhaustive account, of the receipts of agriculturists. Such statement, besides leaving out of view a multitude of minor sources of profit, such as receipts from sale of straw and other fodder, the produce, other than fruit, of cultivated trees and shrubs,* and the gain, sometimes considerable, from the sale of fish, eggs, and poultry, takes no cognizance of three important items of a peasant's income, viz., the proceeds of *dairy*, *stock*, and *forest* produce.†

In the case of the province with which we are at present concerned, two out of the above three items, viz., *dairy* and *stock* produce, are specially remunerative; for, while the local demand for them is more

sterling, a result arrived at by taking the area under cultivation at 20,957,735 acres, or, in round numbers, 21,000,000 acres, the yearly value of the produce at 36,000,000*l*., and deducting from the latter the sum of 2,200,000*l*., as representing the value of seed grain.

In the above calculation the statement of area cultivated and the value of its produce may be accepted as approximately correct. It is taken, in fact, directly or indirectly, from the report of the Punjab census of 1868 and the statistical returns published annually by the Punjab Government; some further details, derived from the same source, are given in the subjoined table:—

than ordinarily great, the opportunities for production are exceptionally favourable. The local demand is more than ordinarily great, because the bulk of the population are (for India) large consumers of flesh, milk, and ghee, and require, for at least six months in the year, protection against the cold in the shape of blanketing and woollen wrappers. The opportunities for production are exceptionally favourable by reason of the large extent of land available for pasture. Many of the Punjab villages, especially in districts west of the river Satlaj, and south of the Salt Range, possess, in addition to the ordinary fallows, large areas of waste; while in the *Doabs* or stretches of low jungle between the beds of the large rivers, there are millions of acres of grazing land, the property of the State, where large numbers of buffalo, cattle, sheep, and goats are pastured on payment of a small fee.

With regard to *forest* or *jungle* produce, leaving out of view income derived from such items as barilla,* saltpetre, gum, lac, bamboos, catechu,† tamarisk galls,‡ dhak leaves,§ manna, wild honey, fruits|| and fibres;¶ no small returns are derived from the sale of two of the prime necessities of life—timber and firewood. The former source of profit is confined chiefly to villages of sub-montane, or hill districts, where the country is well wooded, but many village communities in the plains have, in their waste or jungle lands, large supplies of fuel, which they dispose of to the non-agricultural population at an average rate of 1*s*. per cwt.

* Made from the ashes of wild-growing *salsolas*, known locally as *lahna*.

† The coagulated extract from the *Acacia catechu*—the *Terra japonica* of commerce.

‡ Used in tanning and dyeing.

§ The leaves of the dhak (*Butea frondosa*) yield a yellow dye, and its bark is used for ropes.

|| e.g. the fruit of the pila (*Salvadora oleoides*), the wild caper, the jhand (*Prosopis spicigera*), and the wild plum largely consumed as food by the poor.

¶ Especially the grass known as munj (*Saccharum munja*) much used for well ropes, thatching, and furniture.

* The following are a few specimens:—

Kikar (*Acacia arabica*).—The commonest tree in the Punjab. Bark largely used in tanning and spirit distillation; seeds in dyeing.

Tún tree (*Cedrela toona*).—Flowers yield a yellow dye.

Plantain.—Leaf used for fibre.

Mauwa (*Bassia latifolia*).—Spirit distilled from the flower, and a valuable oil expressed from the seed.

Amaltas (*Cassia fistula*).—Seeds and flower used largely as medicine; bark in tanning.

Falsa (*Grewia asiatica*).—Bark used for fibre.

Haritha (*Sapindus acuminatus*).—Seeds largely used as a substitute for soap.

Bahera (*Terminalia, bellerica, and chebula*).—Common in the hills. Bark used in tanning; fruit valuable as a medicine; the produce of one tree sometimes selling for Rs. 2,000.

Add to which the flowers of the jessamine and willow, &c., common in many villages, are largely employed in the manufacture of perfumes.

† Under *dairy* produce I include milk and its products, viz., ghee or clarified butter, dahi or curds, butter-milk, and cheese; under produce of *stock* I include wool, hair, hides, and skins, meat and animals sold for draught or dairy purposes; under *forest* produce I include receipts from sale of timber and fuel, and the spontaneous produce of uncultivated lands.

No complete returns of either dairy, stock, or forest produce are available, and I cannot myself pretend to any practical acquaintance with farming or with forestry, but, with the help of official statistics and the information afforded by English and native experts, I venture, at the risk of being extremely tedious, to give the following rough estimates of the amount and value of these sources of income:—

(1). *Milk and its products.*—Of the milk of cows and buffaloes produced in the Punjab, the greater portion, say three-fourths, is converted into ghee, the butter-milk resulting from the process being retained, for the most part, by the peasantry for home consumption; of the remainder, some is consumed *au naturel*, and the rest in the form of curds, and occasionally cheese.* For estimating the value of this produce the following data are available:—

(a.) From the Punjab stock returns (which are believed, if anything, to understate the truth) it would appear that the number of milch cows and buffaloes in the Punjab cannot be less than 1,500,000, capable of yielding milk, ghee, and curds to the value of at least 4,000,000*l.* annually;

(b.) The amount of ghee allowed to adult prisoners in gaol, *i.e.*, the minimum considered sufficient for the maintenance of health, is 5 lbs. per head per annum;

(c.) The amount imported into towns (as shown in the octroi returns) gives an average annual consumption of 8 lbs. a head; but this does not include the ghee produced within octroi limits, the amount of which must be considerable;

(d.) The estimate of consumption of ghee in towns, made for the purpose of regulating octroi taxation, gives an average of 9 lbs. per head per annum.

Upon the whole we shall probably be not far wrong if we take 8 lbs. a head as the average yearly consumption of this item of dairy produce. On this assumption the value of ghee annually consumed by the Punjab population of 20,000,000 will amount (at 4 lbs. of ghee per rupee) to 4,000,000*l.*; but in calculating the value of the Punjab produce, the net value of imported ghee, *viz.*, 800,000*l.*, must be deducted, leaving 3,200,000*l.* as the value of the local produce. Taking one-fourth of this amount, or 800,000*l.*, to represent the value of unconverted milk, curds, and cheese, the total value of the dairy produce consumed or sold in the Punjab may be estimated at 4,000,000*l.* yearly.

(2). *Wool and Hair.*—Wool, the produce of the plains, is used in the manufacture of coarse blankets, rugs, and felt; the superior wool of the hill tracts of Kangra, Hazara, and the Salt Range, is woven into a broadcloth known locally as *pattu*, and into *lois*, or woollen wrappers. The soft hair of the camel furnishes material for *chogas* or outer vests, and that of goats is used locally for ropes, matting, and grain bags. Assuming each family of five to purchase but one new blanket annually, the yearly supply of coarse wool required for the mass of the population will amount, at 6 lbs. of wool per blanket, to 24,000,000 lbs. representing, at 3*d.* a lb., a money value of 300,000*l.* Adding to this amount 300,000*l.* as the value of the superior wool of the hill tracts, and of goats and camels' hair, and the sum of 200,000*l.* as the average value of our exports, we may estimate the total annual value of the wool produce of the Punjab at not less than 800,000*l.*

(3). *Hides and Skins.*—The hide of cows and bullocks is used for the upper leather of common shoes, for saddlery, harness, and accoutrements, for flour bags (*khallar*), and in some districts is made into flasks, hookah bowls, and other household utensils. That of the buffalo is used chiefly for shoe soles and for the leather thong connecting the yoke with the plough; that of the camel for large scale dishes and *kuppas*, or receptacles for oil. Sheep and goat skins are used for the upper leathers of superior kinds

of shoes, shoe linings, bookbinding, and water bags, and, in hill districts, are made into a kind of wash-leather used as an article of clothing, and into soft red leather known locally as *lakhi*. *Posteens*, or outer coats of sheepskin, are much used for winter wear on the north-western frontier. The leather manufactures of the province are inferior, but the local consumption is large, and the export not inconsiderable; shoes go in large numbers eastward, and the soft red leather of Nurpur and otter skins find a market in the north. The export of the raw material has been increasing greatly of late years and is now equal to nearly a third of the hide exports of Calcutta. The market value of the raw hides annually required for the manufacture of common shoes is estimated by experts at 400,000*l.* and of that used for the other purposes above enumerated may be taken roughly at 200,000*l.* The value of hides exported (as shown in the Punjab trade returns) averages 150,000*l.*,* and that of the raw material of leather exports may be taken at 50,000*l.* Altogether 800,000*l.* will not be an excessive estimate of this item of produce.

(4). *Meat.*—(a.) Assuming the adult population of the Punjab to consume meat to the extent it is allowed to prisoners in gaol, the value of the meat required for the province will amount, at 2*d.* a lb., to 3,300,000*l.* annually.

(b.) Assuming the population generally to consume meat to the extent to which the octroi returns and estimates show it to be consumed in towns, the annual value of the meat consumed in the Punjab will be 2,500,000*l.*, without taking into account the value of the better class of meat largely consumed by the troops† and English residents of the province. To be on the safe side we will take the smaller sum, 2,500,000*l.* per annum, as the value of the Punjab meat supply.‡

(5). *Animals sold for Draught or Dairy purposes.*—Of the value of animals thus disposed of annually it is impossible to form an estimate approaching accuracy; but the receipts under this head must be considerable. The number of cattle required yearly to replenish the stock employed in cultivation cannot be less than 500,000, and their value, at the lowest market rates, will amount to 1,000,000*l.* sterling;§ the number of milch cows and buffaloes being, as we have seen, about 1,500,000, the number required annually to keep up the stock cannot be less than 150,000, representing a money value of at least 300,000*l.* Then large numbers of buffaloes and bullocks are purchased from agriculturists for transport of grain and other merchandise, for turning mills and other purposes of draught not connected with agricultural operations. Altogether the value of cows, bullocks, and buffaloes annually sold by agriculturists may be safely estimated at not less than 1,500,000*l.*

Of receipts from the sale of sheep and goats (otherwise than for slaughter), poultry and game, I will not hazard a conjecture.

(6). *Timber and Fuel.*—Of the value of timber sold by villagers, it is impossible to make more than a very rough calculation.

The last octroi returns show an importation into

* According to the returns for 1877-78 just received, the value of hides exported in that year was 440,000*l.*

† The meat rations of the British troops in the Punjab, procured on very favourable terms, cost the Government upwards of 40,000*l.* per annum, or about 2*l.* 10*s.* per soldier.

‡ An amount sufficient to furnish the adult population with a little more than 1 lb. of meat a fortnight per head.

§ According to the latest return of cultivation, the area prepared for the spring crop exceeded 12,000,000 acres, requiring, for ploughing and irrigation, at 5 acres per yoke in well lands and 7 acres per yoke in the remainder, upwards of 4,000,000 cattle. Taking 4,000,000 as the number of cattle employed, and assuming each animal to last on an average 8 years, the yearly supply required will be 500,000. As to value, according to the latest yearly returns, the price of plough-bullocks in the Punjab ranged from 2*l.* to 5*l.* 10*s.* each, the average being 3*l.* 12*s.* I have assumed the average price to be the lowest of these quotations, *viz.*, 2*l.*

* Cheese is also made from the milk of ewes and goats, but is not an article of general consumption, except, perhaps, among the Patan races of the north-west frontier.

CHAP. I. QN. 13.

PUNJAB.

Mr. Thornton.

towns of 220,000*l.* worth of building materials for the use of 2,200,000 of the population, and these must have consisted almost entirely of timber, for bricks are ordinarily untaxed. Assuming then the agricultural population of the province to obtain their timber gratis, the value of the timber used annually by the non-agricultural population for buildings alone will amount to about 900,000*l.*, to which must be added the value of Punjab timber supplied by villagers for the construction and maintenance of railways and other public works, for boat-building, carts, furniture, and other purposes. Altogether 1,000,000*l.* will not, I think, be an excessive estimate for this item of receipt, after making due allowance for the value of timber supplied from Government lands and from the territories of Native States.

In regard to fuel it may be observed that the fuel consumed in cooking prisoners' food amounts to 266 lbs. per head per annum, costing at market rates 2*s.* 4½*d.* per prisoner. At this rate the value of the fuel used for cooking purposes by the non-agricultural population (I assume the agricultural population to obtain their fuel *gratis*) would exceed one million sterling annually; but the cooking of prisoners' food being done on a large scale requires a minimum of fuel; the amount allowed a sepoy for the same purpose is exactly four times as large; taking a mean between these two extremes, and reckoning the amount of fuel required per head of non-agricultural population for cooking and other domestic purposes at half the amount supplied to sepoys for cooking only, we shall probably be well within the mark. On this assumption the value of fuel supplied annually to the non-agricultural population for household purposes will amount, at market rates, to 2,000,000*l.*; but this amount does not include the value of fuel supplied for locomotives, steamers, manufactures, and other non-domestic purposes, which must amount to, at least, 300,000*l.* more.

According to the above estimates, the aggregate value of the dairy, stock, and forest produce of the province must amount on the average to at least 13,000,000*l.* This raises the value of the annual produce of the Punjab from 33,800,000*l.*, the amount estimated by Mr. Hyndman, to 46,800,000*l.*

But in estimating the value of this produce to the agriculturist some deduction must be made from its market value on account of cost of carriage, and the profits of the grain dealer or salesman. Allowing a deduction on these accounts of 10 per cent., the average money value of the Punjab produce to its producers, in other words, the receipts of the agricultural population, will amount to 42,120,000*l.*, or in round numbers, 42,000,000*l.* annually, giving an average income per head of about 76*s.* instead of 40*s.* as estimated by Mr. Hyndman.

III.

Having dealt with the receipts, let us proceed to the second stage of our inquiry, and endeavour to estimate the expenditure of the Punjab peasantry.

The subject may be conveniently considered under the following heads:—Cost of *food, clothing, repairs and miscellaneous household expenses*; cost of *seed grain, labour, feed of cattle, replenishment of stock, repair and renewal of agricultural implements, keeping well gear in order, manure and other farming contingencies*.

Of the above-enumerated items, Mr. Hyndman has furnished an estimate of one only,—the cost of *food*. His estimate in this case is based on the annual charge per head for feeding prisoners. Finding this charge to amount in Bengal gaols to Rs. 28, or 56*s.* per head, he has taken it to represent the yearly cost of the food of an adult, and, allowing a small reduction for children, assumes an average rate of Rs. 23, or 46*s.* per head per annum, as a fair estimate of the cost of living by the population generally on the Government standard.

Here we are introduced to more of Mr. Hyndman's "misconceptions." Objection might indeed be fairly taken to the adoption, under any circumstances, of Indian gaol dietary as the standard of healthy and sufficient food; for, applying, as it does, to persons subjected to labour, frequently harder and certainly more continuous than in ordinary life, and suffering from the depression resulting from confinement, it is notoriously in excess of the requirements of peasants living at their homes; but, waiving this objection, it is impossible to accept the cost of such dieting, reduced by less than one-fifth, as representing, even approximately, the cost of living by persons of both sexes and of all ages in all parts of India.

In the first place, the Bengal rate of charge for feeding prisoners (Rs. 28 per annum) is by no means universally applicable; it is certainly not applicable in the Punjab, where food is cheap, and prisoners are liberally dieted* at an average cost, in ordinary years, of less than Rs. 20 or 2*l.* per head. To be on the safe side, let us assume the average cost to be 2*l.*

In the second place, the cost of such diet to the population, and especially the agricultural population, is far less than it is in the case of prisoners, and for obvious reasons, for the price of all the constituents of gaol diet, except vegetables, which are grown in the gaol garden, is enhanced by cost of carriage, dealers' profits, agency charges, &c., until it exceeds the price of the same articles at the place of their production by as much, in some cases, as 15 or 20 per cent. To be on the safe side, let us assume the difference of cost to be 12½ per cent. only; this will reduce the cost of diet on the gaol standard in the case of the adult male agricultural population of the Punjab from 40*s.* to 35*s.* per head.

In the third place, in the calculation of his average rate, Mr. Hyndman has made a very inadequate reduction on account of the smaller consumption of food by women, youths, and children. In the Punjab gaols the diet allowed to women and youths between the ages of 12 and 16 is about one-fifth less in amount than that of male adults, that required for children between 12 years and infancy may be safely set down as not more, on the average, than half the amount necessary for working men.

Assuming then the entire agricultural population of the Punjab to live as well as the inmates of our gaols, the cost of their food will be as follows:—

	£
3,500,000 adult males at 35 <i>s.</i> per annum	6,125,000
3,000,000 adult females at 28 <i>s.</i> per annum	4,200,000
1,300,000 youths and girls between 16 and 12 years at 28 <i>s.</i> per annum	1,820,000
3,200,000 children at 17½ <i>s.</i> per annum	2,800,000
Total	14,945,000

Falling at the rate of less than 28*s.* per head of population, instead of 46*s.* per head as estimated by Mr. Hyndman.

As to *clothing*, the "full dress" of a Sikh cultivator consists of a small turban of coarse cotton cloth, a *khes* or wrapper, short drawers or a waist cloth of the same material, and a pair of stout shoes; in the cold season a cotton quilt or a coarse woollen blanket serves in the double capacity of greatcoat and coverlet. When at work, whether in summer or in winter, he usually dispenses with all save the turban and the waist cloth. Women wear a *lenga* or skirt, a *chadar* or wrapper, generally red and embroidered with rudely

* The diet of an adult male prisoner sentenced to labour consists in the Punjab of nearly one pound and a half of flour per diem, pulses four times a week, meat or curds and butter-milk with vegetables and ghee three times a week, condiments daily, and salt at the rate of 11½ lbs. per annum. This scale of diet was adopted by the Punjab Government, on medical advice, after years of practical experience of the food requirements of prisoners; it has proved sufficient to maintain even the hardest labouring prisoners in excellent health, so much so that in nine gaols out of ten the mortality is less than that of London, and far less than that of the town population of India.

executed flowers, and trowsers reaching to the ankle, all of Indian cotton, some wearing in addition a *choli* or small tight-fitting stomacher. The Mahomedan cultivators are, as a rule, more amply clothed, for, in deference to the injunctions of the Prophet, their drawers descend considerably below the knee, and the waist cloth assumes the dimensions of a skirt, reaching from the middle almost to the ankle.*

The cost of such costume, even in the case of Mahomedans, is not large; judging, indeed, from the clothing charge in gaols, and inquiries made from agriculturists, it must be easy for the Punjab peasant, with the help of homespun cotton, to provide himself and family with raiment and blanketing for 1*l.* a year while his shoemaker's bill for the whole household need not exceed 6*s.* These may appear small sums, but it is to be remembered that, in the Punjab, cotton cloth, well suited for the ordinary wear of the agriculturists, can be procured for 1*½d.* a yard, and coarse woollen cloth or blanketing for 4*½d.* a yard; that a change of raiment can be bought for 3*s.* 3*d.*, and a pair of full-sized shoes for 9*d.* At this rate the cost of clothing the agriculturists of the Punjab may be estimated, on a liberal basis, at 3,000,000*l.* per annum.

The next item is that of *repairs and miscellaneous household expenses*.—The following account of the dwellings and household furniture of the peasantry, taken from Colonel Davies' Report of the settlement of the Shahpore district, may be accepted as applicable to all plain districts in the province:—

"The dwellings," he says, "consist of one or more rooms called *kothas*, with a courtyard in front, often common to several houses. The rooms are built ordinarily of clay, gradually piled up in successive layers and then plastered. The roofs are invariably flat, and are used as sleeping places in the hot weather. In the courtyard is usually seen a manger and a house in which the cattle are sheltered from the cold in the winter months, which structures consist generally of four walls covered with a thatch. As a rule, the houses of the peasantry are built for them by the village carpenter or potter, who receive their food while the work is going on, and presents of clothes or money when the work is finished. The timber used for roofing is usually *kikar* (*Acacia arabica*) or *ber* (*zizyphus jujuba*) in the plains, and wild olive in the hills; the first two being usually the produce of the peasant's own fields."

Of furniture, he says:—

"First there are the receptacles for storing grain of various sizes. These are made by the woman of the house of fine clay mixed with chopped straw. Next are to be seen some spinning wheels, an apparatus for churning milk, an instrument for cleaning cotton, a number of circular baskets, with or without lids, made of reeds, in which are kept articles of clothing and odds and ends; trays of reeds used in cleaning grain; a goatskin water bag; a set of wooden measures for grain; a leather bag for carrying flour when away from home; a variety of cooking vessels, some of iron and others of a composition resembling bell-metal; a number of earthen pots and pans, in which are stored grain, condiments, and other articles of food; a coarse iron sieve; a pestle and mortar. These with a few stools and cots complete the list of fittings up to an interior."[†]

With wood procurable *gratis* on the farm, or from the common, clay in abundance, and straw on the

premises, repairs, whether of house or furniture, must, in households such as those described above, cost almost *nil*. The miscellaneous expenses consist chiefly of cost of oil, tobacco,* and occasional sweet meats, so that if we allow an aggregate sum of 2,000,000*l.* per annum on account of repairs and miscellaneous expenses combined, we shall have provided the Punjab agriculturists with all that is necessary for a very comfortable existence.

We have now to consider the several items making up the cost of *cultivation*.

Seed-grain has already been provided for, and so has the *cost of labour*; and the *replenishment of stock* has been already estimated to cost 1,000,000*l.* yearly. As for *feed of cattle*, plough bullocks are, for the most part, fed *gratis* with chopped straw and husks, stubble, crushed sugarcane, cotton seeds, and other refuse produce of the farm, with the leaves of certain trees, such as the *ber* (*zizyphus jujuba*), the mulberry, and, in hill districts, the *bahera* (*terminalia belerica*), and from the grazing on the common on the fallows; but their ordinary food has, at certain seasons of the year, to be supplemented by grown fodder, such as clover, trefoil, turnips, moth (*phaseolus aconitifolius*) and young green crops. The amount of grown fodder given varies in different districts according to the amount of rain-fall and the extent of pasture land available. In the case of the district of Syalkot, a district with a good rain-fall and a fair amount of grazing land, it is estimated by Mr. Prinsep, late Commissioner of Settlements, to amount for well cattle to 200 lbs. weight per annum, costing, at present rates, about 5*s.* Assuming plough cattle, not required for irrigation, to receive half the above amount, and all districts to be similarly situated to Syalkot, the cost of supplementary fodder for cattle used in husbandry would, for the province, be 700,000*l.* But in the drier parts of the Punjab the amount of grown fodder required for the cattle is naturally greater. As an extreme case we may take the district of Dera Ghazi Khan with a rain-fall of about six inches. Here, according to Mr. Fryer,† upwards of one acre in every ten cultivated has to be set apart for growing fodder. At this rate the value of the extra fodder required for the plough and well cattle of the Punjab would amount to 2,200,000*l.* per annum. The real cost for the province must lie somewhere between these two amounts. Bearing in mind the fact that (1) fodder crops are often omitted from the crop returns, and that (2) they are not unfrequently grown intermingled with, or in addition to other crops, we may, perhaps, estimate the amount to be charged in the Punjab cultivator's account for cost of extra fodder at 1,000,000*l.* annually.

The next two items, *repair and renewal of agricultural implements* and *keeping well gear in order*, can be conveniently taken together. With wood, clay, and material for ropes procurable *gratis* from the farm, or on the common, the cost is not heavy, and may be generally resolved into the making of certain customary grain payments to the potter, carpenter, and blacksmith, and the purchase of a little leather

* Tobacco can hardly be considered a necessary of life in the case of the Punjab cultivators, seeing that the most stalwart and healthy of our peasantry—the Jat Sikhs—do not smoke at all; but as they would appear to solace themselves for their deprivation by free indulgence in opium and spirits, it may be as well to admit a moderate amount of tobacco into the recognized dietary of the agriculturists. Judging from the amount of tobacco produced and imported, the value of the tobacco consumed in the Punjab per head of population, exclusive of the Sikhs, must amount to 9*d.* annually, or if divided amongst adult males, to 2*s.* 6*d.*; but to this must be added 1*s.* 3*d.* as the cost of the molasses with which tobacco for smoking is invariably mixed; but there is undoubtedly a good deal too much of the hookah amongst our cultivators, and if I allow to each adult male an annual expenditure of 8*s.* per head on smoking, I shall be allowing as much as is good for him. The cost of moderate smoking will thus amount in the aggregate to 400,000*l.* out of the 2,000,000*l.* allowed for miscellaneous expenses, leaving a margin of 1,600,000*l.* for oil and other household contingencies and little luxuries.

† Settlement Report of Dera Ghazi Khan, pp. 135-6.

* The above description applies to the ordinary peasant; some of the better class of villagers and headmen indulge in more expensive costume. In lieu of native cloth, they array themselves in calico from Manchester, with long tight drawers reaching to the ankle, using for turbans and for girdles fine-woven *lungis* or scarves with ornamental borders. In the cold season they wear outer robes of *pattu*, or of camels' hair, embroidered on the edge and sleeves, or wrappers of fine wool from Hazara, Kulu, or Kashmir; while their ladies, on festal occasions, adorn themselves with veils of spangled muslin, and vests, skirts and trowsers of silk from Bokhara or Khorassan.

† For further information, see Mr. Baden Powell's "Punjab Manufactures" (Lahore 1872), p. 323, *et seq.*

CHAP. I. QN. 13.

PUNJAB.

Mr. Thornton.

and iron. Judging from the reports of settlement officers, these charges will be covered, in the case of land irrigated by wells, by about 4s., and in the case of other cultivated land, by about 2s. 6d. per acre annually, the total cost for the province being for well lands 800,000*l.*, for other lands 2,200,000*l.*, or 3,000,000*l.* in all.

Manure is required for sugar-cane, cotton, Indian corn, poppies, turmeric, tobacco, and garden crops, and is applied to other products also in the vicinity of villages and wells; but, save in the neighbourhood of large towns, it is seldom bought or sold, and the expense of manuring is generally resolvable into cost of carriage and a small grain payment to the village sweeper. The area under crops for which manure is obligatory amounts in the Punjab to about 2,000,000 acres, and the area actually manured may be estimated at double that amount. A lump sum of 600,000*l.* may be allowed to cover this and other farming contingencies, including 180,000*l.* on account of water supplied for irrigation from Government canals.

The total cost of cultivation, exclusive of cost of seed grain, labour, and ordinary feed of cattle, will thus amount on the average to 5,600,000*l.* a year.

Another item remains to be considered, that of *taxes*. Reserving the general subject of taxation for a later stage of our inquiry, it may be here noted that the only indirect tax to be included in the *necessary* expenditure of the agriculturist is the salt tax, for he can exist comfortably without spirits or opium, or fine clothes from Manchester, and this tax has already been included in the cost of food; of direct taxes he has to pay (1), the Imperial land tax, falling at the average rate of 1s. 10½*d.* per cultivated acre, and (2), various rates and cesses for defraying the cost of district roads, education, village police, famine insurance, and other local charges, amounting, in the

aggregate, to 4½*d.* per acre, the total for the province being, in round numbers—

	£
Land tax - - - -	2,000,000
Local rates and cesses - -	400,000
Total - - - -	2,400,000

IV.

Such being the receipts and expenditure of the Punjab agriculturists, their account will stand as follows:—

	£
Value of produce - - - -	42,000,000
<i>Deduct—</i>	£
Cost of food - - - -	15,000,000
Clothing - - - -	3,000,000
Repairs, tobacco, and miscellaneous household expenses - - - -	2,000,000
Cost of cultivation other than cost of labour, seed grain, and ordinary feed of cattle - - - -	5,600,000
Land tax and local rates and cesses - -	2,400,000
Total - - - -	28,000,000
Balance in favour of agriculturists - -	14,000,000

Let us now test the correctness of this calculation by dealing with the matter somewhat more in accordance with reality. Instead of deducting a subsistence rate from the cost of feeding prisoners, let us allow from the produce of the land an amount sufficient for the comfortable subsistence of the peasant population, and see what is the value of the surplus. Again, taking our liberal gaol dietary as the standard of healthy subsistence,* we have the following result:—

	Average Amount produced (after Deduction for Seed) in Lbs. (000,000's omitted).	Required for Food of Agricultural Population (000,000's omitted).	Surplus for Sale in Round Numbers (000,000's omitted).	Value of Surplus at Average Market Rates.
Wheat - - - - -	4,960	1,100	3,860	£ 9,650,000
Inferior Grains, viz., Barley, Maize, and Millet - -	4,600	3,300	1,300	2,000,000
Pulses - - - - -	1,240	620	600	1,400,000
Meat - - - - -	300	165	135	1,200,000
Vegetables - - - - -	1,200	730	470	300,000
Condiments - - - - -	100	47	53	420,000
Ghee and Butter-milk - - - - -	†128	47	81	2,000,000
Milk and Curds - - - - -	256	160	96	300,000
Tobacco - - - - -	74	44	30	120,000
				17,390,000

To the value of the surplus produce shown in the above table, we must add—after like deduction for seed—

	£
Value of rice crop - - - -	3,200,000
“ oil seed - - - -	940,000
“ cotton - - - -	940,000
“ sugar-cane - - - -	1,692,000
“ indigo - - - -	180,000
“ poppy - - - -	50,000
“ miscellaneous - - - -	1,440,000
“ hides and skins - - - -	800,000
“ wool - - - -	800,000
“ of cattle sold - - - -	1,500,000
“ firewood and timber - - - -	3,500,000
	15,042,000
Making the total value of produce for sale - - - -	32,432,000
Or in round numbers - - - -	32,000,000

Deducting from this—

	£
(1.) Ten per cent. as the difference between market and village prices - -	3,200,000
(2.) Cost of clothing - - - -	3,000,000
(3.) Cost of salt, oil, and miscellaneous household expenses - - - -	2,000,000
(4.) Cost of cultivation other than cost of seed, labour, and ordinary feed of bullocks - - - -	5,600,000
(5.) Taxes (Imperial and local) - - - -	2,400,000
Total - - - -	16,200,000
We have a balance of - - - -	15,800,000

* Although I have taken the gaol dietary as the standard of healthy subsistence for the Punjab population, I do not wish it to be understood that it represents the dietary of the well-to-do classes in all parts of the Punjab; in some localities and by some castes more grain is consumed and less meat, and *vice versa*. Some few tribes, such as the *Bhabaraks*, wholly abstain from meat; others, especially the Mahomedan tribes on the frontier, consume it in large quantity.

† Exclusive of butter-milk.

Again, let us test our conclusions by another process. In the Punjab the proprietor frequently takes his rent, not in money, but in kind, leaving the tenant cultivator a share of the produce sufficient to support himself and family and cover all expenses of cultivation. If, therefore, we can ascertain the share of the produce left to the most favoured class of cultivating tenants, we shall have another means of gauging the cost of living and cultivation on admittedly comfortable terms. Fortunately this information is available, for among the Punjab Government's statistical returns for 1875-76 is one of great interest and value, entitled "Statement of Tenures not held direct from Government," which gives *inter alia* a return of the proportion of the crop taken by proprietors from all classes of cultivating tenants. From this statement it appears that in the case of the most privileged class of tenants (*viz.*, those with right of occupancy), the proportion left to the tenant is generally two-thirds of the crop, but very often less—in some cases less than half the crop.* We might, therefore, fairly assume the value of two-thirds of the crops of the Punjab as a very liberal provision for all the expenses of its peasantry; but for safety's sake let us go further; let us assume the cost of cultivation and comfortable living to be represented by the value of *three-fourths* † of every class of crop. The average market value of the crops of the Punjab being, as we have seen, 36,000,000*l.*, and their average value to the producer ten per cent. less, or 32,400,000*l.*, three-fourths of this latter sum, or 24,300,000*l.*, will accordingly represent the money value of the share we have assigned for cost of cultivation and subsistence; if to this amount we add the sum of 2,400,000*l.* for taxes (Imperial and local) and deduct the total (26,700,000*l.*) from 42,000,000*l.*, a balance remains of 15,300,000*l.*

We have thus arrived by three different processes at an estimate of the profits of the Punjab agriculturists; the calculation being made in each case on the principle of giving the agriculturists the benefit of every doubt, and avoiding everything approaching to exaggeration of receipts or under-estimating of charges. Of these three processes, one brings out an average profit of 14,000,000*l.*, another of 15,800,000*l.*, while the third, which is perhaps the most practical and reliable, an average profit of 15,300,000*l.* We are, therefore, in a position to assert with some confidence that, after liberal provision has been made for the necessary food, clothing, and household expenses of the entire agricultural population, the cost of cultivation and all taxes, Imperial and local, there will remain in ordinary years to the peasant proprietors of the Punjab a balance of profit from the land of at least 14,000,000*l.* sterling, a balance available for meeting losses in bad years, payment of interest on loans, and thereafter for expenditure at discretion on English calicoes and other luxuries, improved accommodation, extension of cultivation, and last, not least, upon gold and silver ornaments and marriage feasts.

V.

At this point an English reader may be tempted to remark, "It is all very well to talk about the

* The following are the details:

Of tenants paying rent in kind there are—

I. Tenants-at-will—

(1.) Paying $\frac{1}{2}$ produce and more	-	-	295,273
(2.) " less than $\frac{1}{2}$ produce	-	-	230,465

II. Tenants with right of occupancy—

(1.) Paying $\frac{1}{2}$ produce and more	-	-	41,248
(2.) " $\frac{1}{2}$ produce and less than $\frac{1}{2}$ produce	-	-	47,588
(3.) " " " "	-	-	25,408
(4.) " " " "	-	-	9,286

† The liberality of this assumption may be measured by the fact that in Italy, where the standard of living and cost of cultivation are, from climatic and other reasons, far higher than in the Punjab, the share of the produce left to the *metayer* tenant is usually *one-half*—in Tuscany as little as *one-third*. In Northern Russia, where the soil is far from rich, while the cost of living and cultivation is greatly enhanced by the rigours of the climate, the *metayer* tenant retains, according to Huxthausen, only half the produce. In the Native States of the Punjab the share of the produce left to the cultivator, is, as a rule, far less than in British territory.

Q 3387.

" agricultural community of the Punjab obtaining a net profit from the land of 14,000,000*l.* per annum; the sum appears large when stated in the lump, but if divided amongst the agricultural population, it amounts after all to little more than a profit of 6*l.* per family."

The criticism is a very natural one; but in estimating the value of this sum to its recipients it is necessary to remember that in a society where a pair of shoes can be bought for 9*d.*, a suit of clothes for 3*s.* 3*d.*, where meat costs 2*d.* and flour a halfpenny a pound, a plough 5*s.* and a harrow 10*d.*, and where other articles of ordinary use are proportionately cheap, a profit of 6*l.* is equivalent to a profit of at least 60*l.* in England. How many English peasants save 60*l.* a year?

Another point has to be borne in mind, namely, that our calculation of the profits of the agriculturist has been made on the supposition that grain is fairly cheap; but should it happen, as it has not unfrequently happened of late years, that the price of produce rises, not from failure of the local harvest, but in consequence of extensive exports, then the cultivator's profits increase rapidly. If grain produce rise in price by as little as one seer (2 lbs.) in the rupee, he gains, in the case of wheat, an additional profit of 1*s.* 3*d.* on every acre's produce sold, and in the event of a general rise to that amount the agricultural community of the Punjab is richer by 500,000*l.* Of course in a country like the Punjab, dependent for more than two-thirds of its agricultural produce upon a very uncertain rain-fall, the reverse process not unfrequently takes place; but owing, it may be presumed, to the steady improvement of our communications, the general tendency of prices for the last 20 years has been to rise.*

But we have not yet finished with the income of the agriculturists. Besides the profits realized from the land, the cultivating proprietor or tenant makes no inconsiderable gain from hiring out his cart in the slack season for transport of goods or merchandise, while agricultural labourers earn large sums by working on canals, railways, and other public works. At the present moment large numbers of the peasants are receiving as much as 9*d.* a day for earth-work.

Then many a peasant has a son or brother or other member of his family in the service of the Government as sepoy, policeman, or revenue official, or employed upon the railway, who contributes from his earnings to the common stock; some 200,000 hold the office of village headman, receiving a commission of five per cent. on all taxes they collect, while not a few of our peasant proprietors are the happy possessors of a plot of revenue free land.

Lastly, should any peasant proprietor desire to improve his holding, to increase his income by sinking a well, constructing an embankment, or other work of permanent utility, he can obtain a loan from Government at six per cent. per annum.

But here a political economist will perhaps offer a remark: "Granted that profits from the land in the Punjab may amount to a considerable sum, pray, how is the amount distributed? For it is possible to have a wealthy landed interest side by side with an impoverished agricultural population."

* Take, for instance, the price of wheat; from 1858 to 1861 it rose steadily from 41 lbs. a shilling to 18 lbs. a shilling; from 1861 to 1863 it fell, but only to 31 lbs.; from 1863 to 1869 it rose steadily to 14½ lbs.; between 1869 and 1876 it again fell, but only to 25 lbs.; in 1877 it again rose. But the tendency of prices to rise, irrespective of the effects of drought, is better exemplified in the case of crops usually requiring irrigation, and thus more or less independent of rain, such as rice, sugar, and cotton. The price of rice has risen with considerable fluctuations from 17½ lbs. a shilling in 1857 to 9 lbs. a shilling in 1877, or nearly 100 per cent.; of unrefined sugar from 14 lbs. a shilling to 11 lbs. a shilling, or by 20 per cent.; cotton steadily from 4 lbs. a shilling to 3 lbs., or 25 per cent., except during 1863-64, when it rose to 2½ lbs. a shilling. Meanwhile, be it remembered, the land tax has been almost stationary.

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CHAP. I. QN. 13.
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PUNJAB.
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Mr. Thornton.

CHAP. I. QN. 13.

PUNJAB.

Mr. Thornton.

To this very pertinent inquiry I can reply, on the authority of the tenure statement above referred to, that the profits are as widely distributed as they well can be with benefit to the community. In the Punjab there are no millionaire proprietors; indeed, there are but nine individuals in the whole province whose land tax exceeds 500*l.* per annum. Of the entire agricultural population—

2,000,000 are proprietors of land in common or in severalty, with an average holding of 13 acres of cultivated and fallow land, exclusive of rights in the uncultivated area, the proprietor, as a rule, cultivating seven acres himself, and letting the remainder to tenants on the *metayer* system;

500,000 are tenants with right of occupancy, with holdings averaging six acres;

1,200,000 are tenants-at-will, with holdings slightly smaller;

and the rest of the agricultural population is composed of the families of the above-mentioned classes, and a limited number of farm-labourers. As a rule, the produce of six acres will support an agricultural family in comfort. In a community so constituted the benefit of any general increase of wealth derived from land, whether owing to rise of price or the introduction of more valuable staples, is felt not by a few great capitalists only, but by almost every member of the agricultural population.

But here it may be urged, by some new critic, fresh from the pages of the *Nineteenth Century*: "Granted that your peasants may realise great profits, and that these profits are theoretically well distributed, is it not true that they are all pledged to the village banker? And is it not the case that the ancestral lands of the peasant population are passing with terrible rapidity from the possession of the hereditary owners into the hands of the money-lending class?"

To this important question a complete answer can fortunately be given. Those who require a reply in detail will find it in the published Administration Reports of the Punjab Government for the last four years. In this place it will suffice to mention the principal facts which those reports record. It is there shown that of the cultivated area of the province comprising, with fallows, 25,000,000 acres, less than one-fourteenth part is under mortgage—no less than 23,240,000 acres being unencumbered;* that the number of suits for debt against the agriculturists of the Punjab is far less in proportion to population than the number of debt-suits in England; for while in the Punjab one agriculturist out of 110 is annually sued for debt, in England one person out of 22 has yearly to undergo that unpleasant operation; that transfers of agricultural land, so far from being alarmingly frequent, are, in proportion to the extent of acreage, singularly few and unimportant; the sale of ancestral land by decree of court being, indeed, almost unknown, while, in spite of tempting prices, the amount transferred by private sale is less than one acre per annum per square mile of assessed area, of which by-the-by, the greater portion passes into the hands, not of money-lenders, but of agriculturists; that the average selling price of land has risen steadily from four years' purchase of the land revenue demand in 1859 to thirty years' purchase in 1876-77, and that nearly the same amount can be raised by mortgage as can be raised by sale.† It is shown, in short, by statistics procured from every district in the province, that the peasant proprietors of the Punjab, so far from being, as a body, insolvent or oppressed with

* Compare with this the situation in England, where, according to Mr. Laveleye, mortgages amount to 58 per cent. of the value of the land, and in Lombardy, where they amount to 25 per cent.; even in France, the paradise of peasant proprietors, one-tenth of the land is said to be under hypothecation.

† In Flanders, says Mr. Laveleye, the selling price of land has doubled since 1830. "These results," he adds, "are not equalled in any other part of Europe." In the Punjab the selling price of land has more than trebled in less than half the time. In 1864 it averaged 11*s.* an acre; it now averages nearly 40*s.*

debt, are eminently prosperous; being not only, as we have already seen, the recipients of an average surplus income of at least fourteen millions sterling, but blest with an available, but unused, credit at their bankers for nearly sixty millions more.

What, then, it may be asked, is the practical and visible result of this agreeable state of things? The result it may be answered, can be seen in the steady increase of cultivation which has taken place of late years in the Punjab; the extension of the irrigated area by means of private capital, the increased production of more valuable crops, the gradual substitution of masonry dwellings for mud huts, of brass for earthen vessels, in increased expenditure on silks and metals, in large consumption of goods from Manchester,* in decreasing applications for loans from Government, and in the general contentment, loyalty, and thriving aspect of the population. It is seen also in the fact that, notwithstanding a large export of grain in 1876, the markets were so overflowing that there was danger of a glut; that, in spite of a total failure of the autumn harvest of 1877, there was no general distress in the Punjab, and that, after an export of 400,000 tons of grain in 1877-78, wheat was selling at 15 *lbs.* a shilling.

A word regarding taxation. The Imperial and provincial revenues and receipts of the Punjab amounted in 1876-77 to 3,630,000*l.*; adding to this amount 200,000*l.* on account of sea customs duty collected at the ports on articles consumed or used by the people of the province, and deducting, on the other hand, the following items:—28,000*l.* paid as tribute by Native States; 80,000*l.*, sugar export duties, paid by foreign consumers, 130,000*l.* postal receipts, a reasonable charge for service immediately rendered; 160,000*l.* canal water rate, an optional payment for an article supplied; 90,000*l.* forest receipts, and 55,000*l.* gaol receipts, proceeds of goods sold or labour supplied, and 41,000*l.* fines for criminal offences, we have the following result, viz., that the sum taken by the State from the pockets of the people for general purposes of administration amounted, according to latest information, to 3,246,000*l.*, falling at the rate of 3*s.* 3½*d.* per head of population. If to this be added 400,000*l.* on account of local rates and cesses, the sum total of Imperial and local taxation combined will not exceed 3,646,000*l.*, falling at the rate per head of only 3*s.* 8½*d.*

After what has been said above, it is hardly necessary to observe that the weight of taxation in the Punjab, even in the case of the agricultural population, who pay the lion's share, is anything but "crushing." The indirect taxes, salt, excise, and customs, are included in the cost of living and paid insensibly; the land tax† which in Sikh times varied from one-half to one-third, is now nominally one-sixth, but practically about one-sixteenth of the value of the produce. Moreover, in Sikh times, stock and dairy produce was taxed, and sometimes heavily; it is now practically untaxed, for the assessment of grazing lands is nominal.‡ As for local rates and cesses I can perhaps best indicate their lightness by stating that the ordinary cultivator can defray them all, including Sir John Strachey's famine

* See Appendix.

† For brevity's sake I have used the word land tax to denote the Government revenue derived from land; but, as frequently pointed out, the land-revenue of India is not really a tax any more than the revenue of Crown lands in England is a tax. It is the portion of the rent taken by the State in virtue of its position as proprietor in chief of the soil—a position inherited by the British Government from its predecessors, the Moghul Emperors, and held by it in common with every Eastern potentate. But even if it be regarded as a tax, it is, in the Punjab, a very light one, as will be seen from the succeeding note.

‡ As some critic may complain of my going back to Sikh times for a standard of comparison, I venture to give a few examples of the rate of the land tax in civilized countries at the present time. In Italy, according to a writer in the *Spectator* for the 16th November 1878, the landowners have to pay a tax on their *prediali* amounting on the average to thirty per cent. of their incomes—the proportion being, in some cases, more than forty per cent. According to Mr. Zincke's article in the *Fortnightly* for November, the peasant proprietor

insurance rate,—and improve his constitution into the bargain,—by reducing his smoking to three pipes a day, or, if he be a Sikh cultivator who does not smoke, by a slight reduction in the amount of his potatoes or of his daily allowance of opium or post.* But while the pressure of the local taxes is thus hardly felt, the benefits derived from them are immense, though not always as much valued as they ought to be. From local taxation the cultivator is provided with roads to his market, which he thoroughly appreciates; postal communication with the headquarters of the district and the Imperial postal lines, which he is beginning to appreciate; and education for his children,—which I fear he does not as yet appreciate at all. He is provided, besides, with a hospital within reach, a watchman, and the services of a surveyor and accountant.

But another objector may arise and say, "It is all very well to prove statistically that the peasantry of the Punjab are lightly taxed and prosperous, but your statements are so *very* satisfactory that you must pardon me for doubting their correctness. Have you seen, with your own eyes, the prosperity you so logically describe?"

To this direct appeal, if made, I can reply as follows: "I know every district in the Punjab. I have watched its progress with deep interest for many years, and from many points of view—as a judicial, as an executive, as an administrative officer,—and I know that my story, though widely different from Mr. Hyndman's, is substantially correct. I do not, of course, claim for the Punjab the attributes of Paradise. There, as in more favoured regions, are to be found some cases of depression and distress; there, as elsewhere, the people have their grievances, and vast, indeed, is the room for progress and improvement; there are villages which suffer from over-population; there are villages which suffer from over-irrigation; some villages there may be, but very few, in which the land tax presses; there, as elsewhere in India, inundations, cattle disease, locusts do their work of destruction; and epidemic disease, in the shape of cholera and the *cohors febrilis*, is not unknown. Then as to grievances, there are grievances about forest conservancy (a form of civilization not appreciated by the people), grievances about canal water supply (especially in the matter of having to pay for it), grievances about grazing lands, grievances about sanitary laws; moreover, though, as a body, the peasantry are flourishing, there are, doubtless, individual cases of embarrassment; and, in the event of a failure of the harvests, there is a residuum of the agricultural population, possessing little or no land, which readily succumbs. But the cases of distress are exceptional, and the grievances are not serious, and, take it all in all, I venture to assert with confidence that Her Majesty has few subjects more well-to-do (in their small way), few more contented,

in the Lâmagne pays for house and lands comprising 6 *hectares* or 15 acres, taxes to the amount of 6*l.*, or 8*s.* an acre, yearly, besides 3*d.* on every bottle of home-made wine he sells. If comparison be made between the Punjab and Native States, the difference in favour of the Punjab cultivator is striking. In Cashmere the recent cash settlement was made on the principle of the State being entitled to the value of sixty-three per cent. of the gross produce. In Bhawalpore, which is being temporarily administered by British officers, the taxation, after being immensely reduced under our auspices, falls at the rate of 8*s.* per head of population. In Egypt, according to Mr. McCorn, the land tax falls, in the case of ordinary tenures, at the rate of 22*s.* per acre.

* An ordinary cultivator, with a holding of six acres, pays in local rates and cesses about 2*s.* 4*d.* annually; but, as we have already seen, he expends 3*s.* 9*d.* on his *hookah*, which he smokes, on an average, nine times a day. A Sikh cultivator will not unfrequently expend annually on spirits or opium, or both, a sum sufficient to pay, not only his local taxes, but a large portion of his land tax in addition. The superior sturdiness and vigour of the Sikh cultivator, who drinks freely, but does not smoke, as compared with the Mahomedan cultivator, who smokes freely, but does not drink, is certainly a "fact" for the Anti-tobacco Association. Post is a decoction from the poppy, much favoured by Sikhs, especially of the Cis-Sutlej districts.

"few more well affected, than the peasant cultivators of the Punjab."

"If specific instances of visible improvement are required, they can be given in abundance. In the year 1858 I visited the battle field of Chillianwallah. There was then but little cultivation, and the eye wandered for miles and miles over an expanse of dreary jungle. In the spring of 1870 I again visited the locality in the suite of the late Lord Mayo. The scene was completely changed. The dreary jungle had become a sheet of cultivation interspersed with groves of trees. So great, indeed, was the transformation that an officer on the staff, who had been present at the battle, failed to recognize a single feature in the landscape. Again, when marching through the Multan district a few years ago, I had the good fortune to be accompanied by an English officer who had been employed in that part of the Punjab since 1850. As we proceeded deputations of well-dressed villagers came out to welcome us, many of them mounted on excellent horses, with velvet-covered saddles and gold and silver trappings. 'How different was the scene,' observed my companion, 'when I went over this ground in 1850. In those days every village seemed in the last stage of poverty, even the headmen being scantily clothed in the coarsest cloth. As for horses, such a thing was not to be seen, and if, here and there, we met with a mounted headman, he was mounted, not on a caparisoned steed, but on the bare back of a half-starved pony, with a bit of old rope doing duty for a bridle.' Again, in Yusafzai, on the Peshawar border, I traversed during 1865 miles and miles of *mairā*, or uncultivated waste, all of which is now under the plough; indeed so far back as 1870, the officers of the Guide Corps were bitterly complaining of the disappearance of the florican, and the curtailment of the hunting grounds owing to the rapid increase of cultivation. Again, on the western frontier, I have frequently seen villages surrounded with waving crops, extending for miles up to the extreme limit of British territory, and have been assured that, 20 years ago, all beyond matchlock-range of the hamlet was uncultivated and desolate. Many are the other instances I could give of visible improvement in the circumstances of the Punjab cultivators during the last 20 years, but space and time, and respect for the patience of my readers prevent my pursuing this agreeable subject further."

So much for the past and present—one word as to the future of the province. Of land comprised within the surveyed boundaries of villages, there are upwards of ten millions of culturable acres as yet untitled; should these be brought under the plough or otherwise fully utilized, or should individual villages desire relief from over-population, there are nine millions of acres of culturable waste at the disposal of the State available for the formation of new settlements; and out of these nine million acres, more than two millions have water within irrigable distance from the surface of the soil. In addition, moreover, to these culturable acres, there are tens of millions of acres now unculturable, but destined to become of immense value when the waters of the Indus, the Jhelam, and the Chenab shall have been brought to fertilize the almost rainless tracts on the west and south of the Punjab. With a large area for extension of cultivation, a fairly fertile soil, great capabilities for irrigation, an increasing population, a growing trade, and a railway to its natural port, Kurrachee—the future of the Punjab is one of abundant promise.

VII.

Before concluding, I must notice another count in Mr. Hyndman's general indictment. He asserts that the productive power of the soil of India is and has been steadily deteriorating. This *may* be the case; indeed theorists contend that it *must* be the case; but I have seen no evidence worth a moment's consideration that it really is the case. Of course, it is possible to produce instances here and there of lands exhausted by over-cropping, or defertilized by over-irrigation, but

CHAP. I. QN. 13.

PUNJAB.

Mr. Thornton.

CHAP. I. QN. 13.

PUNJAB.

Mr. Thornton.

of general deterioration of the soil in the Punjab, there is, to the best of my knowledge and belief, no proof whatever deserving of the name. Meanwhile, I can mention, on the high authority of the present Lieutenant-Governor of the province, a fact which hardly favours such a supposition, namely, that the average yield of wheat in unmanured land in the Punjab, as ascertained by a series of experiments, is *greater* than the average yield of wheat in unmanured land in England—the former being 880 lbs. per acre, the latter 843 lbs. only.

VIII.

To sum up;—my answer to Mr. Hyndman's general indictment is, in the case of the agriculturists of the Punjab, that he has greatly under-estimated their income; that he has greatly over-estimated their cost of living; that he has assumed a general impoverishment that does not exist; and a general deterioration of the soil that is not proved; that the peasant population of the Punjab, so far from being on the road to bankruptcy and ruin, are on the high road to increased prosperity and wealth.

T. H. THORNTON.

Calcutta, January 1879.

APPENDIX.

In support of my statements made regarding the prosperous condition of the Punjab peasantry, I subjoin a few statistics taken from official reports and returns:—

1. *Increase of cultivation.*—Returns of cultivated area in the Punjab are prepared every five years, the first published being that for the year 1868–69.

The Return for 1868–69 gives the cultivated area of the province as 20,171,558 acres.

The Return for 1873–74 gives it as 22,640,889 acres.

	1868–69.	1869–70.	1870–71.	1871–72.	1872–73.	1873–74.	1874–75.	1875–76.	1876–77.
	Acre.	Acre.	Acre.	Acre.	Acre.	Acre.	Acre.	Acre.	Acre.
Wheat - -	5,577,005	5,659,637	5,402,473	5,366,977	5,716,867	5,820,861	6,025,771	6,282,687	6,609,497
Oil seeds - -	439,155	462,430	610,416	540,140	638,905	722,648	739,167	838,794	846,689
Sugar-cane - -	325,831	342,605	370,195	333,657	372,824	374,125	297,136	383,029	391,630
Indigo - -	32,444	82,039	61,439	67,736	72,674	89,959	118,815	84,333	129,465

Thus the cultivation of wheat and sugar-cane has increased in nine years by about 20 per cent., that of oil seeds has nearly doubled, and that of indigo quadrupled. It may be added that the area under tea has increased from 5,521 acres in 1868–69 to 10,046 acres at the present time.

4. *The gradual substitution of masonry dwellings for mud huts* cannot, unfortunately, be proved by statistics, but it is a matter of common observation; the substitution of *metal for earthen vessels*, and I may add of imported steel for native iron in the manufacture of plough shares, is not only a matter of observation, but is evidenced by the increase which has taken place of late years in the amount and value of metals, and metal manufactures imported. See next paragraph.

5. *Increased expenditure on silks and metals, and large consumption of goods from Manchester.*

The following statements compiled from the Punjab trade returns will be of interest. It is to be regretted that the information cannot be given from an earlier date, but, unfortunately, arrangements for registering the trade of the province were not completed until 1873–74.

Thus the cultivated area of the province was increased in five years by nearly two and a half millions of acres; or, to put the matter more familiarly, a new tract of country was brought under the plough equal to five counties of the size of Surrey.

2. *Extension of irrigation by means of private capital.*—The statistics of irrigated area are also prepared quinquennially. The Returns for 1868–69 and 1873–74 give the following information:—

	1868–69.	1873–74.	Increase.
	Acre.	Acre.	Acre.
AREA IRRIGATED.			
(1.) By Government canals -	1,372,987	1,618,854	245,867
(2.) By private works (i.e., by wells, watercourses, or canals constructed by or at the expense of agriculturists).	4,611,904	5,006,481	388,577
TOTAL -	5,984,891	6,619,335	634,444

Thus between 1868–69 and 1873–74 the irrigated area was increased by means of private capital to the extent of 388,577 acres, or 607 square miles. In other words, in the space of five years the peasant cultivators of the Punjab brought under irrigation, and thus secured from drought, at their own expense, a tract of country twice the size of Middlesex; or, to put the matter still more strikingly, they brought under irrigation in five years an area greater than that watered by the *Bari Doab* Canal; a work which has been upwards of twenty years under construction and has already cost nearly 1,500,000*l.* sterling.

3. *Increased cultivation of the more valuable crops.*—Returns of the principal crops of the Punjab are published annually; from these returns I have compiled the subjoined statement showing the development of the cultivation of the following staples, *wheat, oil seeds, sugar-cane, and indigo*, between 1868–69 and 1876–77.

(1.) *Metals and metal manufactures* (exclusive of railway material, machinery, and bullion).

YEAR.	IMPORTS.		EXPORTS.	
	Weight in Maunds of 80 lbs.	Value in £s.	Weight in Maunds of 80 lbs.	Value in £s.
1874–75 -	177,378	255,843	44,831	67,163
1876–77 -	265,939	355,661	52,265	85,073

(2.) *Silk and Silk goods.*

YEAR.	IMPORTS.		EXPORTS.	
	Weight in Maunds of 80 lbs.	Value in £s. at 50 <i>l.</i> a Maund.	Weight in Maunds of 80 lbs.	Value at 50 <i>l.</i> a Maund.
1874–75 -	10,311	515,550	Returns incorrect.	£ Returns incorrect.
1876–77 -	10,953	547,650	3,735	186,750

(3.) *Piece goods (European).*

YEAR.	IMPORTS.		EXPORTS.	
	Weight in Maunds 80 lbs.	Value at 12l. a Maund.	Weight in Maunds.	Value at 12l. a Maund.
1874-75 -	341,474	£ 4,097,688	61,711	£ 740,622
1876-77 -	353,964	4,247,568	78,212	938,544

From the third of the above tables it will be perceived that the value of the cotton goods from Europe,

imported into the Punjab for home consumption, amounts (at 12l. a maund, a rate of valuation fixed by the Punjab authorities after very careful inquiry) to about 3,300,000l. annually. Deducting from this sum 20 per cent. for cost of carriage and dealers' profits, the balance, 2,640,000l., will represent the seaport values of the goods consumed in the Punjab. But the total value of cotton goods imported into India amounts, after deduction of re-exports, to 18,000,000l. annually. It would therefore appear that, in spite of remoteness from the sea-board, the Punjab, with a population equal to about one-thirteenth of the population of India, consumes upwards of one-seventh of the cotton goods imported. The returns for 1877-78, just received, show a falling off in the piece goods trade, but this was to be expected in view of the almost total failure of the autumn rain crop of 1877, and the depressed state of trade with Cabul and adjacent countries.

CHAP. I. QN. 13.

PUNJAB.

Mr. Thornton.

Note on Mr. Thornton's criticism on Mr. Hyndman's Article.

Mr. Elliott.

1. *Mr. Thornton's method.*—Mr. Thornton has confined himself to the consideration of the economic condition of the agricultural population of the Punjab, leaving the non-agricultural population to be dealt with in another paper. He has calculated the produce raised by them, their necessary consumption, and the surplus remaining for comfort or luxury; and he has made this calculation in two ways: first, assuming that they sell everything which they raise and buy everything which they consume; second, assuming that they consume what they require of their home-raised crop, and sell the surplus.

2. *The census figure for "Agriculturists" questioned.*—The first datum required for such a calculation is the number of the agricultural population, and this figure Mr. Thornton has taken from the census report. I venture to think that the census statistics can hardly be trusted implicitly in such a matter as this. According to them, the agricultural population was 55 per cent. of the total, or 9,683,000 out of 17,611,000; and Mr. Thornton has assumed that since the census was taken in 1868 the population has increased to 20 millions (an increase of 13·5 per cent.), and the agricultural to 11 millions (an increase of 13·6 per cent.). This assumption is extremely doubtful; but it is not my present purpose to enter in that subject. The urban population of the Punjab was 1,972,000, leaving the rural population at 15,639,000, of whom only 9,683,000 are engaged in agricultural pursuits; so that if the census statistics may be trusted, there are 6 millions of people living in the Punjab villages who neither own land nor cultivate it, nor labour on it for wages. Surely the experience of those who have been long engaged in district work, and who know how few people there are in the villages who are unconnected with the land, would lead them to suspect that there must be some error here.

3. *Comparison with the statement of landed tenures.*—The suspicion is strengthened by an examination of the census figures. Those who are returned as agriculturists are divided among the following classes:—

Proprietors	-	-	-	5,876,067
Tenants	-	-	-	3,245,469
Labourers	-	-	-	318,845
Shepherds	-	-	-	109,585
Graziers	-	-	-	57,429
Herdsmen	-	-	-	76,169

To these, at any rate, should have been added the jaghirdars, 46,408 in number, who are only proprietors under another name.

But the statement of landed tenures for the Punjab, drawn up for the year 1875-76, gives the following figures:—

Proprietors or shareholders in estates	2,445,018
Tenants (number of holdings)	1,677,486

What do these figures represent? If the same procedure is followed in the Punjab as in the North-Western Provinces, in regard to the record of proprietors, the name of the head of the family only is entered while he is alive, but if he dies leaving a widow and children the names of all of these are entered; so that the 2,445,018 cannot stand for heads of families, but for some smaller figure, and should perhaps be multiplied by $2\frac{1}{2}$ to obtain the population it represents. On this hypothesis the proprietary population is 6,110,000, or say 6 millions. But the number of tenants' holdings represents in most cases an entire family: their average area is 6 cultivated acres, which can hardly be tilled by less than one adult male, assisted by his family, and thus the tenant population would be $4\frac{1}{2} \times 1,667,000$, or 7,127,000. Add to these the 562,000 labourers, shepherds, &c., of the census and we have an agricultural population of 13,800,000, or nearly 90 per cent. of the rural population. This is the same proportion as I have arrived at in a separate calculation as the true percentage in the North-Western Provinces.

4. *Numbers classified as non-agriculturists, but engaged in agricultural pursuits.*—There is another way of considering the question. Mr. Thornton has included, among articles raised by the agricultural population, milk and its products, wool and hair, hides and skins, meat, animals for draught or dairy purposes, and timber for building and fuel. Now it is obvious that many of these articles are raised by other classes than those enumerated in the census among the agricultural population. Among the non-agriculturists I find milkmen who must probably have something to do with raising as well as selling milk; butchers who breed cattle for slaughter as well as buy them; carpenters, woodsellers, and charcoal-sellers who cut as well as sell timber and fuel; tanners or chamars who strip the hides off dead cattle without any reference or remuneration to the late owner, the agriculturist. All these ought to be added to the agricultural classes, if the value of their wares is to be entered as an agricultural product; besides which it is well known that there is a vast number of people who combine agriculture with some other profession. Blacksmiths, masons, carpenters, potters, barbers, washermen, salt and saltpetre makers, oil pressers, grain-dealers, and grain-parchers, weavers, petty shopkeepers, priests and pandits—all these, besides their special hereditary profession, very often own or cultivate a little bit of land, and thus swell the list of tenants in the statement of landed tenures. But I have dwelt sufficiently on this subject in my note on the agricultural population of the North-Western Provinces, which I propose to submit to Mr. Thornton for his consideration, as an appendix to these remarks.

5. *Suggestion as to true figures for agricultural population.*—On the whole, then, I should be inclined

CHAP. I. QN. 18.

PUNJAB.

Mr. Elliott.

to suggest that the proper classification of the Punjab population of 1868 would be somewhat on this wise:—

Urban	-	1,972,000
Rural—engaged in agriculture only	-	10,000,000
engaged partly in agriculture and partly in trade	-	3,800,000
non-agricultural	-	1,800,000

If any such hypothetical allowance is to be made for the supposed increase of population since 1868, as Mr. Thornton has made, then the agricultural population (including those partly engaged in trade) should be raised to 15,600,000.

6. *Difficulty of separating agriculturists from non-agriculturists.*—But the very fact that there does undoubtedly exist in every province of India such a mixed class as I have described seems to me fatal to the possibility of arriving at the truth by the method Mr. Thornton has adopted. We cannot separate the agricultural population in any such distinct way as he has done from the non-agricultural so as to be able to say: this is the value of the articles produced by such a class, and, deducting their consumption, there is so much surplus. If we attempt this, we either fall into the error which I venture to think Mr. Thornton has fallen into, and attribute to 11 millions the products raised by the labour (at least the partial labour) of 15 millions; or we should fall into the opposite error, and assume that the 15 millions produced nothing but agricultural produce, whereas a certain number of them also earn part of their livelihood by their trade as weavers, carpenters, smiths, &c.

7. *Another method suggested. Classification into rural and urban.*—A truer hypothesis would perhaps be that all the rural population live off the products of the land, exchanging their wares among each other by a simple process of customary barter without any need of coin. The agriculturist does not, I submit, pay to the leather-worker 400,000*l.* a year for his shoes; he gives the chamar the hides of dead cattle free; he gets as many shoes from him as he wants, and he pays him by a fixed quantity of grain at harvest-time. The carpenter and smith are paid in the same way for making and repairing agricultural implements; the village weaver makes clothes, and the shepherd weaves blankets; the washerman and the potter work for the village in which they were born, and their fathers worked on the same terms, that is, payment of a fixed quantity of grain per plough, or per house, or per acre, or per well, as the custom may be. All these are fed off the land; they rarely save anything; their wage is practically the measure of their consumption. They are dependents and hangers-on of the agriculturist, and he on his part has no occasion to pay for clothes, for house repairs, for field implements, or house utensils, any more than if he grew them. The whole rural population may thus be taken as homogeneous, all its ordinary wants being supplied from the land. The only true class-distinction that can be drawn is, I conceive, that between the urban and the rural population. To the town goes the surplus food-grain and almost all the non-food-produce of the land, by the sale of which the agriculturist pays his rent or revenue and buys his luxuries—English cloth, refined sugar, spices and salt, and so forth. Of course this assumption is not absolutely correct any more than the other; the town population comprises a few who are actually agriculturists and till the lands surrounding the town, and still more who are the dependents of agriculturists, weaving and working for them in return, not for a price, but for a customary fee, just as the village artisans do. But, on the whole, it seems to me safe to say that the great majority of townspeople either live on their rents and private incomes, or else live by trades which mainly consist in exporting the surplus raw produce of the country, and in retailing to the rural population the finer articles of use and luxury which the villages cannot produce.

8. *Application of this method.*—I think, then, that a fairly correct estimate of produce, consumption, and surplus can be made on this assumption; and I propose to draw out the calculation accordingly, following as far as possible Mr. Thornton's method, except in a few details where I shall offer reasons for adopting a different conclusion from his. Accepting Mr. Thornton's hypothesis that the population has increased to 20 millions (though, as I have said, it appears to me a very doubtful one), the urban population will be 2 millions, the rural 18.

9. *Food crops.*—Mr. Thornton states the main agricultural products of an average year thus:—

	Acres.	Rate of production per acre.	Outturn in tons.	Value in rupees.
Food crops	17,535,000	691 lbs.	5,412,500	—
Non-food crops	3,465,000	Rs. 21-10	—	7,50,00,000

Major Wace, in the reply to the Famine Commission drawn up by him on the basis of the latest information and statistics possessed by the Financial Commissioner's office, gives the following figures:—

	Acres.	Rate per Acre.	Outturn in tons.
Food crops	18,500,000	644 lbs.	5,488,240
Non-food crops	2,600,000	—	—

With regard to the food crops, it is perhaps best to accept Major Wace's figures as being specially prepared by an expert, with an express view to the discussion of this subject; whereas Mr. Thornton's figures were apparently taken from Administration Reports and, though official, had been less carefully considered. Major Wace gives no estimate of the value of non-food crops. Mr. Thornton's estimate comes to Rs. 21-10 per acre, or Rs. 56,160,000 in all; and this seems to me low. I shall make some remarks on the details as they come under discussion in the course of this note.

10. The next point is, the quantity consumed for food. Mr. Thornton's estimate (derived apparently from the jail ration) of the annual quantity consumed per head on an average of the whole rural population is as follows:—

Dry grain, including pulses	-	465 lbs.
Meat	-	15 "
Vegetables	-	66 "
Spices and condiments	-	41 "
Ghi and buttermilk	-	41 "
Milk and curds	-	15 "
Tobacco	-	4 "

The estimate of 465 lbs. of dry grain seems to me rather low when it is considered—(1) that there is loss on all grains and much loss in the case of the smaller millets in converting them to flour; (2) that a great portion of the rural population are engaged in hard work in the open air, and are therefore always hungry, and are well enough off to satisfy their appetites; (3) that the Punjabi is generally a big man, and eats more than an average Hindustani; but it agrees closely with the calculation of Major Wace and the Punjab Government, which place the consumption at 20 oz. per head per diem; and I do not therefore propose to raise it. The quantity consumed by the 18 millions will at this rate be 3,736,000 tons. The seed-grain is calculated by Major Wace to be 402,000 tons. The loss by wastage and dryage is estimated at 5 per cent. on the total produce, or 274,400. The consumption by cattle is a point on which very little is known with exactitude. Major Wace remarks on it as follows:—

"The agriculturists do not usually feed their cattle with grain, but the townspeople do, to a certain extent, especially their cows. The drivers of bullock carts always feed their cattle with two or three seers

of grain, when working. Bullocks, ponies, and mules are similarly fed when carrying pack-loads. And there is a certain very limited consumption in feeding up cattle and sheep for slaughter. It is difficult to put the consumption, under these various heads, as less than 6,000,000 maunds per annum, of which two-thirds is consumed by draught and pack cattle."

This calculation must be accepted for want of a better; but as part of the cattle thus fed belong, as already mentioned, to townspeople, I roughly set down the consumption of the rural cattle at 5,000,000 maunds, or 183,800 tons. The account with the dry grain or food-crop produce will therefore stand thus:—

	Tons.
Total outturn	5,488,240
Deduct—	
Food of people	3,736,000
" of cattle	183,800
Seed-grain	402,000
Wastage	274,400
	4,596,200
Surplus	892,000

The value of this surplus, taken at Mr. Thornton's average market rate, or Rs. 58 per ton, is Rs. 5,17,36,000.

The surplus is accounted for thus:—

	Tons.
Food of the urban population at the same rate as the rural	415,000
Food of cattle belonging to them	36,700
Average exports	166,000
	617,700

leaving a difference of 275,000 tons unaccounted for. This is not a large quantity out of so vast a sum total as we are dealing with, being only 5 per cent. Moreover, the consumption of the townspeople has been reckoned as only equal to that of the villagers, whereas it is known to be considerably greater. In the North-Western Provinces it is estimated at 7 maunds a head, or 500,000 tons for the urban population. Allowing a margin for slight errors, the value of the surplus crops to the rural population may be set down as fifty millions of rupees.

11. *Meat*.—The next item in Mr. Thornton's list is meat. Under the conditions of the problem as now put, we need not enter into the value of the meat raised and consumed by the rural population; we have only to do with what they sell to the townspeople. Mr. Thornton calculates that these latter consume 15 lbs. a head per annum, and that it costs them 2d. per lb. Then, the 2 million townspeople consume 30 million lbs. of meat, most, though not quite all, of which they buy from the rural population, and they pay for it 2½ million rupees. But a large portion of this is the price paid for the butcher's labour. The actual price paid to the grower* is probably about two-thirds of the price of the meat; so that the rural population can only be credited with 1½ million of rupees as the money-proceeds of the cattle they sell for slaughter.

12. *Vegetables*.—Mr. Thornton's paper gives the area cultivated with garden vegetables as 200,000 acres; the average crop as 6,000 lbs. or 75 maunds per acre, and the value as Rs. 40. Major Wace gives the area as 250,000 acres, but he adds no estimate of produce. Mr. Thornton's estimate of produce seems to me rather large. In the North-Western Provinces,

where the cultivation is, generally speaking, higher than in the Punjab, Mr. Buck puts it at 50 maunds, except in the case of potatoes, for which he allows 100 maunds per acre. The total produce of 250,000 acres would be, at Mr. Thornton's rate, 1,500 million lbs.; 20 million people at 66 lbs. a year would consume 1,320 million lbs. As there is hardly any provincial export of such perishable articles, the crop produced must approximately equal the consumption; so the one ought to be raised to 75 lbs. per head per annum, or the other lowered to 5,300 lbs., or 66 maunds per acre. In either case, all that we have to deal with is the quantity sold by the rural to the urban population. At 66 lbs. per head, this would be 132 million lbs., valued at Rs. 8,80,000; in the other case, at 75 lbs. per head, it would be 150 million lbs., valued at Rs. 10,00,000. In such a calculation as the present one, the difference is not very important.

13. *Spices and condiments*.—Mr. Thornton's area under spices and condiments is 200,000 acres, the estimated produce 500 lbs. per acre, and the value Rs. 40 per acre, or 12½ lbs. per rupee. Major Wace's area agrees with the above. Of these articles, there appears to be no net export in ordinary years, and the provincial consumption should equal the production. Mr. Thornton's rate of 4½ lbs. per head per annum gives a total consumption of 85 million lbs. for the province, while the production is 100 million lbs. But there is good reason, from general knowledge of their habits, for thinking that the townspeople consume spices and drugs to a much greater extent than the country people. Moreover, the municipal statistics of the North-Western Provinces have led that Government to the conclusion that the annual urban consumption of these articles is in value from Re. 1 to Rs. 1-4 per head, so that it is a moderate estimate to put it at 12 lbs. per head. We should have then—

18 millions @ 4½ lbs.	- 76½ million lbs.
2 " " 12 " "	- 24 " "

which exactly accounts for the estimated production. The value of the 24 million lbs. sold by the rural to the urban population is 2 million of rupees.

14. *Ghi and milk*.—Mr. Thornton estimates the consumption of ghi to be 4½ lbs. a year for agriculturists, but he states that the town consumption is 8 lbs. as shown by the octroi returns, and this figure agrees almost exactly with that of the North-Western Provinces municipalities. The townspeople therefore require 16 million lbs., valued at 4 million rupees. Mr. Thornton states that the provincial net imports of ghi are worth 8 million of rupees. If so, the conclusion would be that the rural population not only do not sell any ghi to the town, but require to buy some for their own consumption; and this is hardly credible. The Annual Administration Report for 1877-78 (page 115) states the total value of ghi imported for the three previous years at Rs. 13,13,000, and the total value exported at Rs. 19,68,000, which gives an annual net export of Rs. 20,00,000 worth. Assuming that these figures are correct, and that Mr. Thornton has made a slip, the rural population make Rs. 40,00,000 from the townspeople and Rs. 200,000 from exports, total Rs. 42,00,000 by their ghi. Of milk, at Mr. Thornton's estimate of 15 lbs. a head, the town require 30 million lbs., worth a little less than one million of rupees.

15. *Tobacco*.—Mr. Thornton puts the area cultivated with tobacco at 74,000 acres, the average produce at 1,000 lbs. per acre, and the price at 37 lbs. per rupee, or less than Rs. 30 per acre. This is much below the North-Western Provinces' estimate. At the rate of 4 lbs. per head, the consumption of the province is 80 million lbs., while the out-turn is only 74 millions. The North-Western Provinces' estimate of urban consumption is 8 lbs. per head. Mr. Thornton states that some tobacco is imported (the Annual Report states it as 3,200,000 lbs. per

* The Punjab reply to the *Questionnaire* of the International Statistical Congress gave the average estimated weight of a sheep when slaughtered as 13½ seers. Now the price paid for a sheep varies probably from Re. 1 to Rs. 1-8, or say 1½ annas per seer, or 1½d. per lb.

CHAP. I. QN. 13.

PUNJAB.

Mr. Elliott.

annum), and that the Jat Sikhs do not smoke, but they are only 6·5 per cent. of the entire population.* Taking the North-Western Provinces' rate, the townspeople consume 16 million lbs., worth rather less than half a million of rupees. Deducting the import from this, we may put the amount sold by the rural population at 13 million lbs., value Rs. 3,50,000.

16. *Sugar*.—Sugar is an item of consumption hardly touched on by Mr. Thornton, who alludes only to "occasional sweetmeats," which he includes among the head of miscellaneous. The North-Western Provinces' estimate of consumption is 30 lbs. of coarse sugar, and 10 to 12 of fine sugar per head of town population. The rural population buy very little fine sugar, but they make their own coarse sugar. The area under sugar-cane is put by Major Wace at 350,000, by Mr. Thornton at 374,000 acres; and the latter estimates the production at 1,600 lbs. per acre (600 million lbs. in all), worth 33 lbs. per rupee, or Rs. 48 per acre. This is very much below the North-Western Provinces' estimate (in Shah-jahanpur over 4,000 lbs. of "rab" is produced per acre), and is undoubtedly too low. At 30 lbs. per head, the whole produce, 600 million lbs., would be required for the use of the province in coarse sugar alone, leaving none for refining or for export. Ten lbs. of fine sugar are made from 30 lbs. of coarse, so that, if each person consumed at the rate of the North-Western Provinces' municipal estimate, they would require 1,200 million lbs. They do not, however, consume as much in the villages, but enough has been said to lead to the conclusion that Mr. Thornton's estimate of production is too low. But we are now concerned only with the urban consumption and the export. The two millions in the towns consume 60 million lbs. of coarse, and 20 million of fine sugar, or 120 million lbs. of coarse sugar, reducing the two kinds to a common denominator. The average net imports during the last three years† have been 14 million lbs. of refined, and 20 million lbs. of coarse sugar, which is equal to 62 million lbs. of coarse sugar. The net sales by the rural to the urban population are therefore 58 million lbs. of coarse sugar, worth a little less than two million rupees.

17. *Oil. Oil for lighting*.—This subject also is hardly touched by Mr. Thornton. The North-Western Provinces' municipal estimate of consumption is $4\frac{1}{2}$ seers of oil; and, allowing that the village consumption is less, it may be put at four seers, or 8 lbs., of oil per head per annum, or 32 lbs. of oil-seeds, value about one rupee. The Punjab will therefore require 640 million lbs. of oil-seeds for its own use. It also exports this article largely, the average export* of the last three years being 970,000 maunds, or $77\frac{1}{2}$ million lbs. The total production must therefore be about 720 million lbs. Adding on for seed-grain and wastage, the production must be 770 million lbs. But Mr. Thornton only credits it with 300 million lbs. grown on 720,000 acres. The explanation of this discrepancy is no doubt (as pointed out by Mr. Buck in his paper on the North-Western Provinces' production) that, in the majority of cases, oil-seeds are not grown by themselves, but mixed in small quantities with wheat and barley and other such crops. However, the townspeople take 64 million lbs. of oil-seed, and the export trade take $77\frac{1}{2}$ million lbs.—total (say) 140 million lbs., worth $4\frac{1}{4}$ million rupees, or Rs. 42,50,000 to the rural population who raise them.

18. *Clothing materials. Clothing*.—Mr. Thornton estimates that the cost of cotton and woollen clothing, and of shoes, comes to Rs. 2·72 a head for the agriculturist. Of this, about Rs. 2 goes for cotton clothing, 4 annas for woollen clothing, and 8 annas for shoes. But while the country people mostly wear native-woven

cloths, townspeople mostly wear English-woven cloth, and it is difficult to make an estimate of what the value is of cotton supplied to the town either for woven wear or for wadded quilts. Raja Lachman Singh's estimate for the North-Western Provinces was 3 lbs. 10 oz. of cotton, worth about Rs. 1–12 per head; and this included the urban poor—say half the urban population. Considering how much cotton is used for wadded clothes in the colder climate of the Punjab, it would not be perhaps excessive to adhere to this estimate, or, for safety's sake, we may put the consumption of native cotton by the townspeople at three lbs., or, say, at present prices, 8 annas a head.

As to the shoes, which Mr. Thornton prices at 8 annas, the rural population will only receive the price of the leather, or, say 4 annas, the rest being chargeable to workmanship; thus, for cotton, wool, and leather they will receive from the urban population 1 rupee a head, or 2 million of rupees. Besides this, there is an annual export of about 2 million rupees' worth of cotton, and the same value in wool, and about 3 millions of rupees' worth of hides and leather, of which perhaps two-thirds would be the price of the raw material. The total receipts of the rural population, therefore, from cotton, wool, and leather will be about 8 millions of rupees.

19. *Timber and Fuel*.—Mr. Thornton reckons that the timber imported into town is worth Rs. 22,00,000; and the fuel required for 2 million of people is worth $4\frac{1}{2}$ million rupees. But this price includes the cost of labour in felling and splitting and of carriage, and a very small portion of it, I conceive, reaches the owner of the land on which the timber or wood grew. Adding in, as Mr. Thornton does, 4 million rupees for the price of timber used for public works and furniture, and fuel for locomotives, manufactories, &c., I should doubt if, out of the total 11 millions, 2 millions of rupees reached the producer.

20. *Indigo, Poppy, and Miscellaneous*.—There remain the three non-food crops, indigo, poppy, and "miscellaneous," which cover an area of 916,000 acres according to Mr. Thornton, 200,000 acres according to Major Wace; and the value of their produce is estimated at about Rs. 20 an acre. The rate is a fair one, and the value (adopting Major Wace's acreage) is 4 millions of rupees.

21. *Summary of Receipts*.—The receipts of the rural population from their surplus produce may then be summed up thus:—

	Rs.
Food crops - - -	5,00,00,000
Meat - - -	16,66,000
Vegetables - - -	10,00,000
Spices and condiments - -	20,00,000
Ghi and milk - - -	52,00,000
Tobacco - - -	3,50,000
Sugar - - -	20,00,000
Oil - - -	42,50,000
Clothing materials - - -	80,00,000
Timber and fuel - - -	20,00,000
Indigo, poppy, and miscellaneous - - -	40,00,000
	8,04,66,000

Deducting 10 per cent. for the difference between village and market prices, the surplus amounts to 72 millions of rupees. This comes to Rs. 4 a head, or about Rs. 20 a family, if spread over the whole rural population. These profits, however, will accrue not to the labourers, shepherds, carpenters, &c., but for the most part to those who possess rights and interests in the land, and who number, as calculated in paragraph 3, about $13\frac{1}{4}$ millions. Their profits will thus be about Rs. 5–8 a head, or Rs. 24 a family.

22. *Necessary Expenditure and common Luxuries*.—There are only two items of necessary expenditure that have to be set against this income. The first is revenue and local cesses, which Mr. Thornton states

* Census Report, paragraph 28.

† Administration Report for 1877–78, page 115.

amount to 24 millions of rupees. The next is salt, which, at the jail ration (calculated as in page), is consumed at the rate of 9 lbs. per head, or 162 million lbs. per annum. This will cost them about 9 million rupees. There are two other sources of expenditure, the purchase of refined sugar, and of English-woven cloth, neither of which is, strictly speaking, a necessity, though they are so universally bought that they deserve to be taken into account. The English piece-goods imported (net) into the province are worth 34 millions of rupees a year. The town consumption of these at Rs. 6 a head is 12 million rupees, leaving 22 million rupees' worth to be used by the 18 million of rural population or more than Re. 1 per head; which seems a high estimate, though I have no other data to check it by.* For refined sugar, again, I know of no statistics to show the amount consumed by the rural population; but, as a mere guess, putting it at half the amount with which the town residents have been credited, or 5 lbs. a head, it amounts to 90 million lbs., or about 13 million rupees.

23. *Summary of Expenditure.—Balance struck.—*

The expenditure on necessities not produced in the villages, and on common luxuries, and in taxes, is as follows :—

	Rs.
Land tax and cesses - - -	2,40,00,000
Salt - - - - -	90,00,000
Refined sugar - - - -	1,30,00,000
English cloth - - - -	2,20,00,000
	6,80,00,000

leaving only about four million rupees as surplus

profits from direct agricultural produce, available for savings, or for expenditure on other luxuries.

24. *Conclusion.*—I offer this estimate with the more diffidence because I have no local knowledge of the Punjab, and because I have ventured to differ in some respects from so distinguished an authority as Mr. Thornton. If my method is an unsound one, I have no doubt its error will be exposed by the criticism to which it will be subjected; if it is sound, I trust that those who have the local knowledge, which I do not possess, will assist me, by correction of any erroneous details, to work out a fairly accurate calculation of the economic condition of the rural population of the Punjab.

25. The difference between the outcome of our two calculations is this: Mr. Thornton takes the *agricultural* population at 11 millions, and attributes to them a profit of 140 million of rupees. I take the *rural* population at 18 millions, and attribute to them a profit (after paying for necessities and taxes) of 39 millions of rupees, derived solely from the land, over and above the profit derived from other occupations which a large portion of them pursue side by side with agriculture; and out of that 39 millions I reckon that 35 are spent on common luxuries, leaving only four for hoarding. The margin is no doubt a small one, but the estimate provides amply for all the necessities of life, and there must be a considerable profit for the larger landowners when the whole rural population can be shown to be well supplied with the means of living.

* Except an inquiry made by Mr. Moens in Bareilly, who found that 430 agricultural persons bought Rs. 243 worth of English cloth in the year. This is hardly 8 annas a-piece. (Settlement Report, page 50).

CHAP. I. QN. 13.

PUNJAB.

Mr. Elliott.

NORTH-WESTERN PROVINCES.

The land revenue of the North-Western Provinces and Oudh is assessed on each village, and is fixed for a period of 30 years. The fixing of the land revenue is called a settlement. The first 30 years' settlements were carried out generally between 1835 and 1840; and the revision of these settlements for a second period of 30 years began about 1860, and though finished in most districts, is still going on in four. In Oudh the settlement was taken in hand shortly after the Mutiny of 1857 had subsided, and it was concluded, with the exception of some revising operations, about 1877.

2. The principle of the first 30-year settlement in the North-Western Provinces was that Government was entitled to take as its share $\frac{1}{3}$ of the gross average rental of the land, leaving to the landowners $\frac{2}{3}$ of the rental, besides the ordinary profits of cultivation. But in 1854 the general standard of comfort had risen so much, and the opinion prevailed so widely that it was for the good of the country that a larger margin of profit should be left to the landowners, that the Government of the time decided to lower the land revenue at the next assessment to 50 per cent. of the gross rental. But still the increase in the cultivated area had been so large between 1840 and 1870, and the rise in rents due to higher prices and to increased competition so considerable, that in most districts the half of the rental of 1870 has proved to be more than two-thirds of that of 1840.

3. In estimating the gross average rental of a village, the main duty of the Settlement Officer is to ascertain the actual facts; that is, to find out what rents are really paid by cultivators to landlords, and, by applying similar rates to lands which are not rented but are held as home farms, let at low rates to relations, &c., to calculate what sum of money the whole estate would bring in if it were all rented. A good deal of land is rented below its real value, from reasons which belong to the past history of the village and the relations between landlord and tenant in

Q 3387.

former times. The Settlement Officer has to estimate what would be a fair rent on such lands, and he does this by classifying the soil according to its qualities and productive powers, and by ascertaining, over large tracts of homogeneous land, what rates of rent cultivators pay on an average on each class of soil where no special causes for leniency exist. In this way the full average rental of a village or an estate is calculated; and whether the landlord collects the whole of that sum as rent, or is pleased to remit any portion of it to the tenants or others, half of it is taken by the Government as land revenue.

4. The table below shows for the North-Western Provinces the difference between the old and new assessment, as far as the latter had been made on 30th September 1878, and for all districts the incidence of the land revenue on the cultivated area. The incidence on different classes of soils need not be stated here. It will be found in the settlement report for each district; and a large collection of the rates is given in pages 40–62 of the appendices to Mr. A. Colvin's "Memorandum on the revision of land revenue settlements in the North-Western Provinces" (1872). The classification of land is too various and complicated to convey any meaning, except to the mind of an expert. Speaking very roughly, however, the following figures may be mentioned as shewing the rates at which the land revenue falls on the more ordinary classes of the soil :—

	Rs. per acre.
Good land near the village site, highly manured and irrigated - - -	4 to 6
Good land at a little distance from the site manured occasionally and irrigated - -	2 to 4
Good outlying land, irrigated - - -	1½ to 3
Good unirrigated land, at a little distance from the site, occasionally manured - -	1 to 2
Good outlying land, unirrigated - - -	1
Sandy ditto ditto - - -	¼ to ½

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NORTH-WESTERN PROVINCES.

Mr. Elliott.

CHAP. I. QN. 13.

NORTH-
WESTERN
PROVINCES.

Mr. Elliott.

In the suburban lands of large towns, Rs. 10 or 12, and even Rs. 20, per acre would not be an excessive rate of assessment.

DISTRICTS.	Former assessment.	Present assessment.	Rate per cultivated acre.
NORTH-WESTERN PROVINCES.	Rs.	Rs.	Rs. A.
Dehra Dun - - -	40,200	63,422	0 15
Saharanpur - - -	10,22,531	11,74,161	1 9
Muzaffarnagar - - -	11,34,174	12,22,726	1 14
Meerut - - -	17,94,616	21,83,929	2 1
Bulandshahr - - -	11,07,796	12,38,363	1 11
Aligarh - - -	18,48,575	21,38,756	2 6
Kumaun - - -	1,26,886	2,35,146	1 4
Garhwal - - -	68,180	96,186	0 14
Bijnor - - -	11,82,005	11,83,453	2 0
Moradabad* - - -	9,13,213	14,33,409	1 13
Budaun - - -	9,28,475	10,36,465	1 3
Bareilly - - -	17,00,909	20,50,079	1 12
Shahjahanpur - - -	9,75,270	11,81,654	1 13
Muttra* - - -	11,18,655	15,95,409	2 8
Agra - - -	10,47,091	20,15,262	2 3
Farukhabad - - -	11,25,342	12,32,874	1 13
Mainpuri - - -	11,19,524	12,65,831	2 1
Etawah - - -	11,94,999	13,26,704	2 10
Etah - - -	7,32,460	9,22,245	1 8
Jalaun - - -	8,75,970	9,15,035	1 11
Jhansi - - -	5,89,097	4,48,507	1 2
Lalitpur - - -	1,66,255	1,49,055	0 12
Cawnpore - - -	21,30,405	21,58,240	2 8
Fatehpur - - -	14,05,815	13,07,505	2 7
Banda* - - -	—	13,01,295	1 10
Allahabad - - -	16,83,247	23,67,547	2 6
Hamirpur* - - -	—	10,80,532	1 8
Jaunpur - - -	—	12,48,119	2 2
Gorakhpur - - -	—	16,84,388	1 1
Basti - - -	20,65,305	13,19,470	1 2
Azamgarh* - - -	12,99,012	18,96,386	2 2
Mirzapur - - -	—	8,43,395	1 0
Benares - - -	—	8,96,290	1 15
Ghazipur - - -	—	15,15,672	1 8
Total for N.-W. P. -	—	4,28,94,255	1 12 2
ODDH.			
Lucknow - - -	—	7,82,578	2 5 9
Unao - - -	—	13,48,539	2 3 6
Bara Banki - - -	—	15,74,659	2 5 6
Sitapur - - -	—	13,23,452	1 6 10
Hardoi - - -	—	13,73,297	1 9 11
Kheri - - -	—	9,35,991	1 3 9
Fyzabad - - -	—	11,65,435	1 14 9
Bahraich - - -	—	9,67,575	1 2 2
Gonda - - -	—	15,38,805	1 7 0
Rae Bareli - - -	—	12,88,877	2 5 5
Sultanpur - - -	—	12,00,147	2 1 8
Partabgarh - - -	—	9,84,687	2 3 4
Total for Oudh -	—	1,44,84,042	1 12 3

N.B.—The districts marked * were still under assessment in 1878.

5. These settlements have been made with great care and elaboration by a picked set of officers selected as being the most capable of the younger members of the civil service; and there can be no doubt that on the whole the assessments fixed by them do accurately represent a fair half of the gross average rental. Some, no doubt, are lighter, and some heavier; the most questionable cases are either those where rent is taken in kind and an estimate of its average money-value has to be formed, or else where the crops vary so violently with the fluctuations of the seasons that the average is peculiarly hard to strike. But, on the whole, the incidence is acknowledged both by the collectors of the districts and by the best informed native gentlemen to be fair and equable, and the revenue is collected with ease and punctuality.

6. The proportion borne by the land revenue to the estimated value of the annual gross produce was shown in the discussion of question 3 to be about 13 per cent., or between $\frac{1}{4}$ and $\frac{1}{3}$.

7. The following principles have been prescribed for fixing the dates at which instalments of revenue are payable:—that the cultivator should not be bound to pay his rent until a little time has elapsed after his main crops have become ripe, so as to allow him to sell in an open and not a forced market a portion of that crop; and that a month after the landowner can demand rent from the cultivator, the revenue should become due from him to Government. If the date is fixed too early, i.e., before the crop is ripe or is harvested, the cultivator has no cash in his hands, and is forced to borrow. If it is fixed too late, an improvident cultivator may be tempted to dispose of his cash before the landowner comes to demand it. It is necessary to choose a judicious medium between these two errors.

8. Another consideration to be borne in mind is this,—that the rent ought to be paid as far as possible out of crops which the cultivator sells, not out of those which he would naturally keep for his own consumption. The rain-crops which ripen earliest, such as the light coarse millets, the coarser rices, and the Indian corn, are almost entirely grown for home-consumption, and, broadly speaking, all the rain-crops (except indigo and cotton) are grown for food rather than for sale, and a much smaller proportion of these than of the spring crops (wheat and barley) comes into the market at all.

9. The cultivator receives more cash, therefore, in the spring than in the autumn, besides which he has also to buy seed in the autumn at the rate of about 100 lbs. to the acre for the winter crops. It follows, therefore, that for the autumn rent the cultivator has more occasion to borrow than for the spring rent, unless due consideration has been made in fixing the instalment. When a proper arrangement has not been made, it generally occurs that the cultivator has to borrow not only money for rent, but grain for seed. Money is lent at half an anna per rupee per month, which is equivalent to $37\frac{1}{2}$ per cent. per annum. Seed is borrowed at different rates. Sometimes it has to be repaid in kind *plus* 50 per cent., so that if a cultivator borrows 10 maunds in October, he must return 15 in April; sometimes the *value* of the seed-grain has to be repaid with 50, or more commonly with 25 per cent. additional, at harvest, and the lowest rate of interest ever charged is half an anna per rupee per month. Grain at sowing time is always dearer than at harvest time; so that if 10 maunds are lent in October when grain fetches (say) Rs. 3 a maund and returned in April when grain fetches (say) Rs. 2 a maund, the cultivator has to pay 15 maunds, worth Rs. 30, *plus* interest, Rs. 5–10, to clear off his debt. Everything ought to be done, therefore, to prevent the cultivator being thus mulcted.

10. So far the question has been treated with regard only to cultivators' interests. But financial interests are also much concerned. If at one season a very large tract of country is called upon to supply the Government treasuries with hard cash, there is a sudden demand for silver coin which drains the market and affects circulation. The cash is meanwhile locked up and doled out month by month in payment of the various military and civil establishments of the country. It would therefore be convenient, from a financial view, that collections should be made at different dates in different parts of the same district, and this is what would occur if homogeneous tracts and villages were in practice treated as the settlement rules intended that they should be treated.

11. Mr. Buck gives the following examples to illustrate the way in which the instalments can be brought into relation with the crops:—"The crops of a village A being divided into crops eaten by cultivators and crops sold, it is found to sell on an average Rs. 800 of rice in August, and Rs. 1,200 of sugar in January, and to eat the rest. The most convenient arrangement would be to require rent to be paid in the following proportions:—

Charged against rice - - 40 per cent., 15th Sept.
Ditto sugar - 60 " " 15th Feb.

Suppose another village, B, is found to sell Rs. 1,000 worth of indigo and cotton in October and November, and Rs. 1,000 worth of wheat and oil seeds in March and April, the arrangement might be—

Charged against indigo - 20 per cent., 1st Nov.
Ditto cotton - 20 " " 1st Dec.
Ditto wheat and oilseeds - 60 " " 1st May.

12. It is evident, however, from the replies sent in from the different districts that as yet these principles have not been effectually carried out. This has been due, partly to the difficulty of ascertaining the individual necessities of each village, partly to the fact that the principle above enunciated was only laid down in 1874, when most of the settlements had been completed. The previous system had rather been in the direction of treating both landowners and cultivators as children, assuming that the money would burn a hole in their pockets, and that it must be collected from them almost before they had got it, certainly not a day after. The instalments have now, as a general rule, been put back, so as to give everyone a better opportunity of realising a fair market-price; but they are still too uniform, and instead of varying with every village, or at least every homogeneous tract of country, they are often fixed for identical dates throughout a whole district, although it may consist of very distinct tracts, growing different kinds of crops, which ripen at different seasons.

13. Another reason why collectors have made no objections to the existing arrangements is this, that the person with whom the collector has to deal being the landlord, the main difficulty does not present itself to him. Landlords, as a body, are only too glad to pay under a system which is inconvenient to the tenant and which gives them, the landlords, firstly, the opportunity of charging interest on arrears of rent, which interest never forms part of a recorded rental, and is, therefore, never charged with revenue; secondly, the opportunity of ejecting tenants who cannot pay, and of thus destroying their occupancy rights. Under these circumstances, it is natural that landlords should not object to the old system of fixing the instalments too early, and should not specially desire the introduction of the new system.

14. Mr. McConaghey, Collector of Banda, remarks that he "would certainly advocate that both the dates and the proportions of the instalments should be settled after consideration of the special and general circumstances of each village, and should not, except the circumstances are precisely the same, be uniform for considerable areas." This view embodies the principles laid down in the settlement rules. What is now necessary is that each collector should be required by the local rules under the Act to make such alterations in the dates and amounts of the instalments as now fixed as will meet the circumstances of each part of his district which requires different treatment from any other part.

BENGAL.

13. *Incidence of Land Revenue, &c.*—The general incidence of land revenue on the cultivated area, estimated as explained in the answer to question 3, is shown in Statement I. district by district. The incidence on different classes of land cannot be given; nor is the amount of their gross produce known with anything approaching to accuracy. The figures in columns 3 and 5 have been worked out in accordance with the general plan of this report; but it cannot be too often repeated that they possess *per se* no statistical value whatever. Bengal and Behar being permanently settled under the Regulations of 1793, no re-adjustment of the land revenue, however desirable it might be, is possible. The settlement of Orissa expires in 1879. Of late years there has never been any practical difficulty in realising the land revenue in Bengal, nor in Orissa, except during the years following the famine, when Rs. 15,84,391 were remitted, the condition of the remission being that the zamindars should give a corresponding remission of rent to their ryots. It would be strange, indeed, if it were not so, considering the difference between the amount of the Government demand on, and the gross rental of, the land in Lower Bengal. The following figures exhibit this difference in a very striking light. The figures for "rental" include the rental of revenue-free and of some of the rent-free lands which are not exhibited separately in the returns. Fuller details will be found in Statement II.

DIVISION.	Government Revenue (per Year of Valuation.)	Gross Rental.
	Rs.	Rs.
Burdwan - - -	79,74,891	1,85,40,026
Presidency - - -	51,16,523	1,42,35,364
Rajshahye - - -	48,65,840	1,59,30,574
Dacca - - -	39,71,399	1,91,25,288
Chittagong - - -	12,43,749	59,58,881
Patna - - -	80,26,164	3,73,48,552
Bhagulpore - - -	31,60,941	1,15,05,324
Orissa - - -	17,36,845	40,19,130
Chota Nagpore - - -	3,01,102	37,15,796
Total - - -	3,63,97,454	13,03,78,935

No stronger argument than the above figures could be brought forward to show that State expenditure in times of scarcity should be resorted to as seldom and as sparingly as possible. The difficulty lies in the attempt to place the burden on the right shoulders.

The instalments of revenue, which are *due* according to the original agreements made at the time of the permanent settlement, are now *payable* only on the following dates, without reference to the time of harvest:—

In Bengal, 12th January, 28th March, 28th June, and 28th September.

In Behar, 12th January, 28th March, 7th June, and 28th September.

In Orissa, 28th April, 8th November.

In the Chittagong district there are five kists, and in Darjeeling and all the districts of Chota Nagpore, where the sunset sale law (Act XI of 1859) is not in force, there are no fixed dates for payment, except such as are specified in the landlord's agreement. It is the above fixed dates of payment which now chiefly regulate the collections of rent by landlords.

No interest is charged on arrears of land revenue. The unrelenting nature of the Government revenue demand, without reference to the goodness or badness of season, although it does not now lead to wholesale transfers of landed property, yet may have the evil effect of making both the poorer land-owning and the cultivating classes to some extent dependent on the money-lending classes. The high interest charged by these latter renders it difficult for their debtors, even in a good season, to extricate themselves from the debts incurred in a bad one, and when two or more bad seasons follow one another they become involved.

CHAP. I. QN. 13.

NORTH-
WESTERN
PROVINCES.

Mr. Elliott.

BENGAL.

Mr. Toynbee.

CHAP. I. QN. 13.

BENGAL.

Mr. Toynbee.

STATEMENT I.

STATEMENT showing the INCIDENCE of LAND REVENUE on CULTIVATED AREA, SALES of ESTATES, PRICES of LAND and LABOUR, &c.

Division.	District.	Cultivated area in acres.	Land Revenue (current demand for 1876-77).	Incidence of Land Revenue on cultivated area.	Average Price of Land per Acre (as given by District Officers).	Land sold for Arrears of Revenue (Average of last Three Years).		Wages usually paid to Field Labourers.
						Number of estate.	Price.	
1.	2.	3.	4.	5.	6.	7.	8.	9.
			Rs.	Rs. A. P.	Rs.		Rs.	
Burdwan	Burdwan	2,009,680	33,54,440	1 10 8	150	28	37,681	Two and a half annas per day.
	Bankoora	423,000	2,08,708	0 7 11	—	3	752	Two annas per day.
	Beerbhoom	566,400	7,26,385	1 4 6	40	2	8,669	Four rupees a month for ordinary labourers.
Presidency	Midnapore	2,309,000	22,68,877	0 15 9	26	14	26,968	Two annas per diem.
	Hooghly and Howrah.	818,750	12,81,502	1 9 1	66 to 70	18	20,761	Four annas per diem <i>plus</i> a midday meal of parched rice.
	24-Pergunnahs.	1,036,485	17,18,031	1 10 6	30 to 150	11	19,024	Three annas per day.
	Nuddea	1,063,720	10,43,981	0 15 8	15	12	4,766	Three to four annas per diem.
	Jessore	1,784,300	10,79,728	0 9 8	30 to 40	11	2,207	Four annas per day.
Rajshahye	Moorshedabad.	989,000	14,14,501	1 6 10	40	21	10,246	Rs. 5 per month, paid partly in food.
	Dinapore	1,689,000	16,69,063	0 15 9	45	2	15,235	Rs. 2 per month with food, or Rs. 4-8 without food.
	Rajshahye	886,866	9,32,970	1 0 10	45 to 50	3	2,498	Two and a half annas per day.
	Rungpore	1,934,000	9,84,251	0 8 1	—	2	31,955	Two and a quarter annas per day.
	Bogra	964,040	4,02,630	0 6 8	60	1	645	Rs. 2-8 per month with board. Reapers at Rs. 7 per month with food.
	Pubn	439,842	3,84,014	0 14 0	15	7	3,170	Two and a quarter annas per day.
	Darjeeling	—	77,643	—	10 to 15	—	—	Two annas eight pies per day, together with food.
Dacca	Julpigoree	350,719	2,99,118	0 13 8	40	—	—	There are very few regular agricultural labourers here, but men can be obtained at three to four annas a day.
	Dacca	1,296,513	4,87,116	0 6 0	50 to 70	19	98,154	Rs. 5 to 6 per month for day labourers.
	Furreedpore	704,640	5,00,988	0 11 4	60	13	2,043	Four annas per day.
Chittagong	Backergunge	2,406,634	13,08,897	0 8 8	57	5	2,086	From four to eight annas a day. Reapers receive a share of the crop in return for their labour.
	Mymensingh	1,430,464	8,68,733	0 9 9	101	11	4,363	Rs. 6 a month.
	Tipperah	1,270,649	10,07,681	0 12 9	60 to 70	7	1,615	Three annas and six pies per diem.
Patna	Chittagong	544,640	6,71,031	1 3 8	49	274	1,19,690	Four annas a day.
	Noakholly	703,140	4,60,478	0 10 5	40 to 80	4	2,880	Four annas per day.
Bhagulpore	Patna	1,163,153	14,85,472	1 4 5	80	4	11,756	One anna or 3 seers of paddy or <i>khesari</i> per day.
	Gya	1,728,000	13,66,924	0 12 7	100	2	5,337	One anna per day, or 2½ seers of paddy or <i>janira</i> .
	Shahabad	1,690,000	17,47,619	1 0 6	60	10	68,502	Two and a half seers of grain per day.
	Durbhunga	2,049,009	4,98,371	0 3 10	100	24	96,594	One anna and one meal a day. During harvest from 5 to 6 per cent. of crop.
	Mozufferpore	1,816,000	12,14,867	0 10 8	60	—	—	Three to four seers of grain, and quarter seer of peas or gram per day.
	Sarun	2,320,000	12,24,242	0 8 5	100 to 120	4	6,191	One anna and two pies <i>plus</i> a meal a day. Reapers receive one out of every 16 bundles reaped.
	Chumparun	1,437,600	5,11,442	0 5 8	60 to 70	—	—	Two annas per day or two seers of grain.
	Monghyr	1,952,000	8,58,343	0 7 2	150	12	29,861	A day's food in kind.
	Bhagulpore	2,835,961	5,64,935	0 3 2	50 to 80	11	19,367	Three seers unhusked rice and one meal per day for six hours' work.
	Purneah	1,586,357	11,22,012	0 11 4	40	11	2,143	Two annas per day <i>plus</i> a midday meal or 4 bundles of paddy for every 20 bundles cut.
Orissa	Maldah	442,622	4,04,082	0 14 7	15 to 20	6	5,572	One and a half to two annas per diem, or three seers unhusked rice and one seer <i>chura</i> . Reapers receive one sheaf of grain in straw to every ten they cut.
	Sonthal Pergunnahs.	815,207	2,18,877	0 4 4	48	—	—	Six to 7½ seers of unhusked rice per day.
	Cuttack	1,350,000	8,65,509	0 10 3	75 to 85	4	18,614	Rs. 2 per month <i>plus</i> two suits of clothes in the year.
Chota Nagpore.	Pooree	664,320	4,75,564	0 11 10	46	2	2,608	Two and a half annas per day for ordinary day labourers, besides a dole of tobacco and an occasional meal.
	Balasore	583,259	4,11,531	0 11 4	35	4	387	An anna and a half a day.
	Hazareebagh	1,318,912	1,15,088	0 1 5	5 to 20	—	—	One and a quarter to one and a half annas per day.
Total	Lohardugga	2,823,738	1,10,376	0 0 8	40 to 60	—	—	From two to four seers paddy daily with a handful of coarse grain.
	Singbhoom	635,648	54,517	0 1 5	28	—	—	One a half annas per diem.
	Manbhoom	1,812,800	88,250	0 0 9	30 to 60	—	—	
Total		54,645,468	3,64,88,787			562	6,82,335	

STATEMENT II.

STATEMENT showing the AREA, POPULATION, LAND REVENUE, and ROAD CESS VALUATION of all ROAD CESS DISTRICTS.

CHAP. I. QN. 13.

BENGAL.

Mr. Townshend.

Division.	District.	Area in square miles.	Population.	Land Revenue of year of Valuation.	Rental as per Road Cess Valuation.
				Rs.	Rs.
Burdwan - -	Burdwan - - - - -	3,455	2,034,745	33,54,440	74,94,099
	Bankoora - - - - -	1,422	526,772	2,06,965	6,96,978
	Beerbhoom - - - - -	1,344	695,921	7,37,900	16,14,177
	Midnapore - - - - -	5,082	2,545,179	22,15,611	57,26,011
	Hooghly (with Howrah) - - - - -	1,467	1,488,556	14,59,975	30,08,761
	Total - - - - -	12,770	7,291,173	79,74,891	1,85,40,026
Presidency - - -	24-Pergunnahs - - - - -	2,788	2,210,047	16,73,989	43,76,798
	Nuddea - - - - -	3,421	1,812,795	10,41,852	27,50,647
	Jessore - - - - -	3,658	2,075,021	10,50,393	38,28,090
	Moorshedabad - - - - -	2,462	1,353,626	13,50,289	32,79,829
	Total - - - - -	12,329	7,451,489	51,16,523	1,42,35,364
Rajshahye and Cooch Behar.	Dinagopore - - - - -	4,126	1,501,924	17,12,844	33,01,980
	Rajshahye - - - - -	2,234	1,310,729	10,33,524	34,08,969
	Rungpore - - - - -	3,476	2,149,972	9,98,758	46,41,644
	Bogra - - - - -	1,501	689,467	4,05,159	12,57,981
	Pubna - - - - -	1,978	1,211,594	3,71,102	15,14,735
	Darjeeling - - - - -	1,234	94,712	71,008	5,29,163
	Julpigoree - - - - -	2,906	418,665	2,73,445	12,76,102
	Total - - - - -	17,455	7,377,063	48,65,840	1,59,30,574
Dacca - - - - -	Dacca - - - - -	2,796	1,852,993	4,92,775	22,49,524
	Furreedpore - - - - -	2,249	1,511,878	3,31,038	12,01,030
	Backergunge - - - - -	3,648	1,878,144	13,10,505	69,59,267
	Mymensingh - - - - -	6,299	2,349,917	8,33,869	51,55,085
	Tipperah - - - - -	2,460	1,533,931	10,03,212	35,60,382
	Total - - - - -	17,452	9,126,863	39,71,399	1,91,25,288
Chittagong - - -	Chittagong - - - - -	2,322	1,127,402	6,71,031	30,32,345
	Noakholly - - - - -	1,852	713,934	5,72,718	29,26,536
	Total - - - - -	4,174	1,841,336	12,43,749	59,58,881
Patna - - - - -	Patna - - - - -	2,101	1,559,638	14,02,982	57,90,154
	Gya - - - - -	4,716	1,949,750	13,72,070	70,44,015
	Shahabad - - - - -	4,385	1,723,974	17,48,202	56,52,208
	Durbhunga - - - - -	3,004	2,196,324	5,48,662	63,19,138
	Mozufferpore - - - - -	3,335	2,188,382	12,17,904	44,15,325
	Sarun - - - - -	2,654	2,063,860	12,20,679	55,06,769
	Chumparan - - - - -	3,531	1,440,815	5,15,065	26,20,943
	Total - - - - -	23,726	13,122,743	80,26,164	3,73,48,552
Bhagulpore - - -	Monghyr - - - - -	3,922	1,812,986	8,46,381	33,79,596
	Bhagulpore - - - - -	4,268	1,826,290	6,85,560	43,09,309
	Purneah - - - - -	4,957	1,714,795	12,29,335	28,59,695
	Maldah - - - - -	1,813	676,426	3,99,665	9,56,724
	Total - - - - -	14,960	6,030,497	31,60,941	1,15,05,324
Orissa - - - - -	Cuttack - - - - -	4,513	1,622,584	8,47,401	21,07,442
	Pooree - - - - -	2,472	769,674	4,85,345	10,41,445
	Balasore - - - - -	2,068	770,232	4,04,099	8,70,243
	Total - - - - -	9,053	3,162,490	17,36,845	40,19,130
Chota Nagpore - -	Hazareebagh - - - - -	7,021	771,875	1,10,343	10,47,847
	Lohardugga - - - - -	12,044	1,237,123	1,02,559	14,87,154
	Manbhoom - - - - -	4,921	295,570	88,200	11,80,795
	Total - - - - -	23,986	3,004,568	3,01,102	37,15,796
	GRAND TOTAL - - - - -	185,905	58,408,222	3,63,97,454	13,03,78,935

Note.—The figures in the last two columns are taken from the Board's valuation completion reports to Government.