imports is certainly not a matter on which India can congratulate herself.

SECTION 4.

Rise in prices and wages.

There is no doubt that both prices and wages have been rising. But have wages been rising in the same proportion as prices? This is a question for a satisfactory answer of which we have not got the necessary materials. The compiler of the latest Parliamentary Decennial Statement of the Moral and Material condition of India observes under the head of "Prices and Wages" (p. 368):

"The statistical data available do not enable an accurate comparison to be made between the rates of wages prevailing in India at the beginning and end of the decade. The return of Prices and Wages in India gives figures going back to 1873, purporting to show year by year for each province the average rates of wages for certain classes of workers, but the figures are admittedly very defective, and the returns on which they are based have now been discontinued."

Such as they are, the statistics published by the Government of India show that prices have gone up proportionately more than wages. In 1896, I wrote in my "History of Hindu." (Vol. III pp. 125-127)

"The average monthly wages in rupees of unskilled labour in certain selected stations roughly representing the provinces in which they are situated, between 1876 and 1890, was as follows:

	Bengar Page Bengar				mish	bay	tral	dras
					ınjab	Bombay Presidency Central Provinces		Madras
	Bakhergunj R	Patna R	Cawnpore R	Delbi B	Amritsar R	Ahmedabad R	Raipur R	Salem R
Triennial 1873 to 1875	7.5	3 to 4	3.57	5.41	5.95	5.9	3.7	2.5
Quin- quennial average 1880	7.5	3 to 4	3.85	5	6.	6.9	4	2-6
Do. 1881 to 1885	7.5	3.75	3.8	5.12	G	7.39	4.1	2.3
Do. 1886 1890	77	4.55	4.09	5.79	6 62	7.5	4.5	3.53

Compiled from the tenth issue of "Prices and Wages in India," (Calcutta, 1893).

[†] Wages previous to 1873 are not given in the publication to which have had access.

The average annual prices of staple food grains at these stations' between 1871 and 1890 is shown by the following table (in seers per rupee):

		Bengal Punj		ijab	Bombay Presidency	Central Provinces	Madras Presidency	
	Bakhergunj Rice	Patna Rice.	Cawnpore Wheat	Delhi Wheat	Amritsar Wheat	Ahmedabad Wheat.	Raipur Rice.	Salem Jawar.
Quin- quennial average 1875	21.71	20.45	20.12	27:1	23 86	13.44	24 33	32.1
Quin- quennial to average 1880	15.87	16-83	17.5	17•78	19.46	11 04	25.58	14.78
Do. 1881 1885	21.99	18·76	20.48	19 89	24.25	14.66	31.61	26 87
Da. 1886 1890	16.23	18:44	16.88	16 43	18.56	12 02	18:07	25.55

It will be seen from the figures given above, that the rise in wages has not kept pace with the rise in the prices of the.

^{*} Compiled from the tenth issue of "Prices and Wages in India," (Calcutta, 1893).

staple articles of food, so that generally the condition of the labourer in 1890 was worse than in 1890. At Raipur his monthly wages would, during the period 1886 to 1890, buy him only 81 seers of rice instead of 127 seers as in the period 1873 to 1875; at Delhi it would buy him 95 seers of wheat instead of 146; at Amritsar 122 instead of 141; and at Bakhergunj 124 seers of rice instead of 162."

Later figures compiled from the twenty-sixth issue of "Prices and Wages in India" confirm the conclusion arrived at twenty-two years ago. The localities given in the following tables have been chosen at random to represent the different parts of India.

Average Annual Retail Prices (in rupees per maund) of certain food grains.

	Madras Rice.	Rangpur Rice.	Calcutta Rice.	Patna Rice.	Cawapore Wheat.	Amritsar Wheat.	Bombay Jawar.	Raipur Riee.
1886	 2.878	2.091	2 809	2.15	2.036	1.959	2-229	1.505
1891	 3 82	3.13	2.99	2.275	2.742	2.766	2.364	2.358
1896	 3.731	3.469	3.653	2.618	3.457	3.125	2.714	2.909
1901	 4.944	4.348	4.264	3.012	3.26	2.527	3.077	3.506
1908	 5.908	6.07	6-309	5.369	4.819	4.219	4-044	4-802

[24]

Average Monthly Wages (in Rupees) of ablebodied agricultural labour.

	Madras.*	Rangpur.	Calcutta.º	Patna.	Cawnpore.	Amritsar.	Bombay.	Raipur.
1886		7.5		4 to 5	4	6.56	11-17	4
1891		6 to 7.5		Do.	4 to 5	7	11	Do.
1896		7.5		Do.	3.28 to 3.75	8	Do.	5
1901		7.5		Do.	3.59 to 5	Do.	Do.	4
1908		12		5 62	3.94 to 7.5†	Do.	13-12	5

It will be seen from the preceding tables, that between 1886 and 1908, at Rangpur while the price of rice was nearly trebled wages rose only about 71 per cent.; at Patna the increase in the price of rice was nearly 150 per cent., but that of wages barely 37 per cent.; at Cawnpore, the increase in the price of wheat was more than 100 per cent., but that of wages not more than 40 per cent; at Amritsar while the price of wheat was more than doubled, wages rose only about 23 per cent.; at Bombay the increase in the price of Jawar

^{*} Statistics of Wages of ablebodied agricultural labourer for these places are not available.

[†] These figures are for 1906 those for 1908 not being available.

was about 81 per cent., but that in wages less than 19 per cent.; and at Raipur the price of rice was trebled, but the monthly wage of an able-bodied agricultural labourer rose only from 4 to 5 rupees!

One comes upon occasional admissions by Government of the fact that wages have not kept pace with prices in their publications. For instance, the Government of Bengal in their annual resolution on the administration report of the Patna division for 1893 observe:—

"Though price of food-grains has owing to the opening out of railways and roads and other causes, risen greatly in this division in the past twenty years, there yet appears to be no corresponding rise in the wages of unskilled agricultural labourer. The wage of a common cooly is said to be now as it was eighty years ago $1\frac{1}{2}$ to $2\frac{1}{2}$ annas a day."

The compiler of the last decennial "Statement exhibiting the moral and material progress and condition of India," 1911-12 p. 377 remarks:

"The middle classes who subsist by professional or clerical' employment were hard hit by the rise of prices. Being dependent on fixed salaries, the dearness of food either entailed a reduction in their standard of comfort or reduced the margin between sufficiency and privation. The pressure of high prices on these classes was indeed so real as to oblige Government to institute a system of "grain compensation allowances" for clerks and other employees on low pay, in order to counteract, to some extent, the diminution of their assets which was its immediate result. This section of the

community so far shows no very clear sign of any marked improvement in material condition."

Prices may, I think, be safely taken to have advanced more, often considerably more, than wages. The conclusion thus becomes inevitable that the great majority of the landless wage-earning classes, whose number will probably not fall far short of some eighty millions, are comparatively much poorer now than before. This impoverishment is intensified by the fact, that their wants have increased to some extent on account of their advance on the path of Western civilization. Well might Sir Bampfylde Fuller say "that it is not so easy to demonstrate that the poorer classes of villagers are better off than before."

Two or three centuries ago, wages were extremely low. But prices were also comparatively so very low, that people who had to depend for their subsistence upon wages could live much more comfortably than they do now.

The following table gives the wages of some labourers during the reign of Akbar.

		Rs. As. Ps. Rs. As. Ps.
Carpenters	•••	0 2 9% to 0 0 9%
Bricklayers	•••	0 1 44 to 0 1 23
Bamboo cutters	•••	0 0 93
Thatchers		0 1 23
Water carriers	•••	0 1 23 to

Ain-i-Akbari Blochmann's Translation p. 225.

The following are the average prices of some of the commonest articles of consumption during the same reign.

					Rs.	As.	Ps.
Wheat	per maund	•••	•••		0	4	98
Lentils	,,	•••			0	4	98
Barley	••		•••	***	0	3	28
Millet	.,		•••	***	0	2	45
Sathi rice	٠,	***			0	8	0
Tirhi rice	*1			•••	1	0	0
Molh Dal	,,	•••	•••		0	4	93
Wheat Flou	ır ,,	•••		**	0	6	0
Course Mun	gDal,,	•••		***	0	7	23
Ghee	.,	***	•••	***	2	10	0
Oil	,,	••	•••		2	0	0
Milk	***	•••	•••		0	10	0
Brown suga	ır "		•••	•••	1	6	4
Salt	""			•••	0	6	45
Onions	**	•••	•••		0	2	48
Turmeric	,,		•••	•••	0	4	0
Silahate clo	th, per yard	l . . .	•••		0	1	71
Blankets, c			•••	•••	0	4	0

The monthly dietetic requirements of a flour-eating average adult labourer would be:—

			Price in Akbar's time-						
			Seers		Rs.	As.	P.		
Flour	•••	***	25		0	3	9		
Dal		***	5		0	0	71		
Ghee	•••	***	1		0	1	01		
Salt	•••	***	1	•••	0	0	24		
			Total		0	5	78		

[†] Ain-i-Akbari Blochmann's Translation pp. 62-63, 95-96.

Making allowance for condiments and other little things, an adult labourer could feed himself during the reign of Akbar for six annas or so per month. Taking his family to consist of five members (himself, his wife, and three children), he alone being the earning member, we may take one rupee and four annas to cover his monthly expenses on account of food for himself and his wife and family. An unskilled labourer, such as a water-carrier, in Akbar's time, would earn about one rupee and twelve annas per month. Thus he would have left a margin of eight annas to spend on clothing and luxuries,—a large amount considering the purchasing power of the rupee at the time; and with wages immensely lower, he was probably much more comfortable than his congener of the present day.

It is unquestionable that the rise in prices and the expansion of such industries as jute and cotton have benefited the peasantry so far as cash is concerned, especially in such parts as Eastern Bengal, and that the wages of skilled workmen and of high officials in Governmental and mercantile offices have gone up comparatively more than prices. But, as we shall presently see, though they have more money to spend, a good deal of it is drained away, and paradoxical as the statement may appear a very large number of them have been actually impoverished!

Section 5.

Elevation of the Standard of living.

Of all the signs of prosperity, there is none which, next to the accumulation of gold, is more commonly adduced by the optimists as the so called "elevation" of the standard of living, that is, its approximation to the European standard. The "elevation" is an undoubted fact and is noticeable more or less among nearly all classes of the community especially in the vicinity of railways. It consists of:—

- (1) The substitution of the finer and cheaper mill-made, especially imported, fabrics for the coarser and dearer, though much more substantial and durable hand-made clothes, and the more plentiful use of the former in the form of shirts, coats, etc.
- (2) The substitution of cigarette for hooka smoking, China glassware and enamelled ware for metallic crockery &c., fine shoes for coarse sandals, sugar for gur, buttled and tinned medicines and foods, for indigenous simples and fresh foods, and of strong liquor for home brewed ale, and its increased consumption.
- (3) The acquisition of such habits as tea-drinking and possibly also of a taste for expensive musical instruments, such as the harmonium, gramophone, etc., and for urban amusements, such as theatres, cinemas, etc.

The quantity of clothing now needed in a household is treble, quadruple or more of what would have been sufficient a generation or two ago. All the members of a family, male and female, infant and adult, must be draped in the various appendages of Western habiliment in conformity with Western fashion as far as possible. Bare legs and bare body would shock the current ideas of decency and æsthetics. The feet must be shod with boots and shoes of Western shape and style which are much more expensive and much less durable than those of indigenous make which were formerly in vogue. Cheap native toys no longer amuse our children. Our young men no longer find pleasure in native games and athletic exercises which cost nothing, but must have football, tennis, badminton, cricket, billiards &c. which cost a great deal. Indigenous entertainments and amusements for which the great majority had to pay nothing have been superseded by theatres, circuses, cinemas &c. which every body must pay for. House-keeping in the old style which utilised the resources of the country to the fullest possible advantage, recognised the tending of the cow as one of its most important duties, and turned out delicacies and artistic utilities out of inexpensive things is a vanishing art in new India. The auditory nerve of the Neo-Indian responds less and less to the notes of indigenous musical instruments, and they are being replaced by the harmonium.

and latterly also, to some extent at least, by the gramophone. His tongue is becoming more and more insensible to the taste of Indian dainties, and must have a variety of firmed and bottled foods, solid and liquid. His eyes refuse more and more to be satisfied unless his house is finished and decorated in the Western fashion, and his grounds laid out with exotic flowers. And his olfactory nerve is becoming more and more obtuse to any fragrance but that of perfumes either genuinely foreign or foreign in native guise. He is giving the go-by to simple indigenous remedies, and apothecary shops whose number in large cities is legion can hardly keep pace with his ailments and are making deplorable inroads into his purse-shops in regard to which an eminent medical authority has declared, that "the world would be better off if the contents were emptied into the sea though the consequence to the fishes would be lamentable," and that too in the West where the drugs are available in much fresher condition.

This approximation to the European style of living can hardly be called "elevation." In many, I may say most, respects, the change is decidedly for the worse. In a climate where minimum of clothing conformably to the indigenous standard of decency is conducive to health for the greater portion of the year, tovering one-self up from head to foot after the European style cannot but be projudicial to health. The

same remark applies generally to the change of taste in regard to eating, drinking and smoking, especially in regard to the alarming spread of tea-drinking and of cigarette smoking.

But whether "elevation" or not, whether for good or for bad, the approximation to the European standard presupposes more money. And it is indubitable, that a section of our community composed of a good number of the artisans, stateservants, lawyers &c. have more money than before. But they too are generally impoverished.

Impoverishment is a comparative term. If one having comparatively more money than before, has yet less for his wants, he is certainly poorer. I do not think I am exaggerating when I say that the great majority of our middle class have been impoverished in this sense. The candle burns at both ends. Their resources are exhausted on the one hand by the inordinate enhancement of the prices of indigenous necessaries, and on the other by the so called "elevation" of the standard of living which is enlarging their wants. Even incomes which formerly would have been regarded as opulence are now hardly deemed to be hare competence. While milk and the various preparations of milk which form our principal articles of nutrition suited to the climate have become so very dear that the great majority of our middle class cannot afford to get them in sufficient quantity for bare subsistence,

they have to spend comparatively large sums upon the gratification of the new tastes which have sprung up for clothing, shoes; socks &c. and for amusements and games, such as theatrical performances, circuses, cinemas, billiards, football, tennis &c. which have superseded the much less expensive indigenous amusements and games. For, the average man blindly follows the prevailing fashion; and with him show counts for more than substance, and the ornamental prevails over the useful.

The so called "rise" in the standard of living of the people we are talking of has had very far-reaching consequences of a most baneful character. Though frequently descanted upon as an indubitable index of prosperity, it has, in reality, proved a potent cause of the impoverishment not only, directly, of the great majority of the people who affect it, but also, indirectly, of the community as a whole. In the first place it runs away with resources which should be husbanded for improving agriculture and other industries. Secondly, it entails an enormous increase in the consumption of imported articles which accelerates the decadence of indigenous industry and swells the volume of economic drain from the country. The writer recently visited a village, among the weaving population of which the Ranchi Union (the central organisation for financing co-operative credit societies in the Ranchi district) has been making a highly praise-

worthy attempt to introduce the flyshuttle loom. One of the most serious objections which the weavers urged against the use of this improved loom was, that they could not find a good market even for the scanty produce of the primitive looms which they have been used to; what are they to, do with the increased outturn of the improved looms? Yet all the male villagers who congregated round us, including even the weavers themselves, were, almost without exception, well habited in mill-made clothes! It is only the females who still affect the coarse and durable wide-bordered saris. The special encouragement which is being given to female education will, no doubt, soon do away with even this small amount of patronage which indigenous industry still receives from them. For in towns they too, especially the literates among them, almost universally adopt the current fashion which favours the more showy, but much less lasting millmade fabrics.

SECTION 6.

Industrial Development.

There has unquestionably been considerable industrial development within the last three or four decades. But this development having been effected mainly with foreign capital and under foreign management, the gain to the country has been inconsiderable." The number of joint-stock com-

panies in British India and the Mysore state, in whose hands. lie nearly all our large industries, increased from 886 in 1886 to 2,304 in 1911, and the paid-up capital during that period rose from Rs. 21,38,04,420 to Rs. 64,04,96,826. I'doubt if even a quarter of this capital can be credited to Indian shareholders. With the exception of the cotton-industry of the Bombay Presidency and of the recently-started iron industry at Sakchi the growth of all the other large industries is due almost entirely to Western enterprise. Between 1881 and 1911, the output of coal rose from 1,015,210 tons to 6,635;727 tons, and that of petroleum between 1895 and 1911, from about thirteen million gallons to nearly two hundred twenty-six million gallons. Between 1880 and 1908, the number of jute mills rose from 22 to 50, of paper mills from 1 to 8, of sugar 'fractories' from 8 to 23 and of woollen mills from 2 to 6. Indigenous enterprise has had but little to do with this expansion of Indian industries.

The chief gain to the country is confined to the employment which the various industries afford to some of our labourers, artisans &c. It should be observed, however, first that the number so employed forms a very small fraction of the total population of the country. According to the Census of 1911, the number was only 2.1 million. Secondly, getting into close contact with modern "civilization," they are tempted—sometimes purposely by the authorities of the

industrial concerns -- to "raise" their standard of living; and consequently a very large number of them become impoverished in the sense explained in the last section. The following description of the mill-hands of Bombay-"Bombay's Slaves" as they have been aptly called-by an evewitness does not appear to be at all exaggerated. "Watch patiently the mill hands as they stream out of the mill-compound. You would fancy pigs were let loose from their sty-their clothes soiled and filthy, emitting such an offensive smell as to make you positively sick if you chanced to stand too near them; their eyes dim and red with a wild vacant look about them; their ears rendered well-nigh deaf with twelve hours' clanking and groaning..... But this is not all; follow them from the gate way on their way home. Hardly have they come out on the road, when Banias and Marwarees set upon them and feel their pockets and pass their hands all over the body. On inquiry you find it is the pay-day, and these human parasites have come to recover a part of what they have lent those 'Slaves.' After coming out of the clutches of their extortioners as best they could,

^{*} Sir Alexander Mc Robert, in his evidence before the Industries Commission in 1916, said "that the low standard of domestic comfort is responsible for the limitations of the labourer in India." The "elevation" of this standard, is, therefore, widely advocated to produce a class of people who would be dependent solely on mines and factories for their livelihood.

they have hardly walked a hundred yards when a place ablaze with Kitson burners most invitingly stands open to them. It is a liquor-shop. The invitation is too urgent to be refused, and so they step in and have a ... strong drink which takes away a sixth to even a quarter of their day's hard earnings."

Alas! that the increased consumption of spirituous liquors and the phenomenal growth of the excise revenue of the Government should be considered to be symptomatic of increasing prosperity, as it is by some purblind optimists, obsessed by Western prepossessions, is a sad commentary on their eloquent disquisitions on the supposed benefits of British Rule in India! A very large portion of the increased wages which our workmen get finds its way into the pockets of the increasing swarms of such social pests as liquor vendors and usurers.

 [&]quot;Reflections on the Problems of India" by A. S. N. Wadia pp. 102-103.

CHAPTER II.

Indications of impoverishment.

SECTION 1.

Increasing frequency of Famines.

Of all the facts which bespeak the impoverishment of India, perhaps the most telling is the increasing frequency of famines. There is no doubt that India has suffered from famines from ancient times. What information we possess, however, shows that they were few and far between. But, the following table prepared by Mr. Digby from the reports of the various Famine Commissions will show how appalling has been the increase in the number and destructive character of the famines since the establishment of British Rule on a firm basis.

"1803 to 1825.—Five famines with slight loss of life (1802-3, 1804, 1807, 1812-13, 1823-25). Some of these famines arose from wars, and none extended over a large area.

1826 to 1850.—Two famines: 1833, 1837.

^{*} We have accounts of only two famines in the eleventh century both local; one in the thirteenth around Delhi; three in the fourteenth all local; two in the fifteenth, both local; three in the sixteenth all local; three in the seventeenth, general; four in the eighteenth (up to the middle of the century), all local.

These were mainly local, and great suffering was caused in particular destricts, notably in Northern Madras. The 1833 famine led to the Great Godavari Irrigation works being begun.

By this time, practically all India, as we know it, had come under our swaye

1851 to 1875.—Six famines, with the loss of five millions of lives, spread ever the whole series of calamities. The worst famine was in Orissa.

1876 to 1900 — Eighteen famines, including the four most terrible famines ever known in India. In the first of these four, six and a quarter millions of lives were lost; in the last two during the ten years in which they occurred, according to the correspondent in India of the Lancet and the estimate of the Statesman and Friend of India, Calcutta, nineteen millions of lives were lost from famine and famine diseases."

"How completely famine has gained a hold on the Empire may be judged from this Summary :-

						Deaths.
1st p	eriod, 25	years,	five famines	•••	Perhaps	1,000,000
2nd	,,	,,	two famines		,,	500,000
3rd	.,		Six famines		Recorded	5,000,000
4th	,,	,,	Eighteen famines	•••	Estimated	26,000,000"

Since 1909, hardly a year passes without one's hearing of famine or serious scarcity in some part or other of India. The fact that famines have been becoming more frequent as railways have been extending shows that the recent famines are famines of money and not of food. If the people had

 [&]quot;Prosperous British India," pp. 130—131.

the means to keep all the food produced in India and prevent its export, famine would be a much rarer phenomenon than it is at present. The conclusion is irrestable, that the increased recurrence of famines is due to increased poverty.

"The increasing number of famines and the terrible mortality which results from them," says Sir H. J. S. Cotton, "in spite of all the exertions of the Government and the heroic effort of individual officers, are—if there were no other evidence—an overwhelming demonstration that the capacity of the people to maintain themselves is on the decline........The reason why famines are more frequent than formerly, and more severe, is that the resources of the people are less able to resist them."

The Government of Bengal in their Resolution on the Report on the recent famine in Bankura observes :---

"The severity of the distress in the recent famine, resulting from the failure of one monsoon, raises the question of the present economic condition of the district. Relief became necessary in August 1915, and by the time of the harvest of the winter rice crop 1 per cent. of the population was in receipt of relief, while in May, 1916, the percentage on relief of one kind or another rose to 4.2; in previous famines relief has not been found necessary until a later stage."

SECTION 2.

Increasing indebtedness of the people.

The indebtedness of the peasantry has been growing to such appalling dimension, that there are experienced men who despair of that excellent movement for the establishment of Co-operative Credit Societies ever being able to cope with it. Mr. S. S. Thorburn who made a special study of the condition of the peasantry in the Punjab, says that "there was no general indebtedness in any village before 1871." But about two decades later, of 474 villages examined by him he found only 138, slightly involved. Of the remainder he found 210 seriously, and 126 hopelessly indebted. The total indebtedness of these three groups of villages was found to amount to about Rs. 19,78,003. Mr. Thorburn's inquiry showed that the common idea that the indebtedness of the peasantry is largely due to their extravagance on marriages is not supported by evidence. In four circles, he found in one the indebtedness due to such extravagance to be only $6\frac{1}{2}$ per cent. of the total indebtedness; in another it was not more than 7 per cent.; in the third 8 per cent.; and in the fourth 11 per cent. "Of 742 families," remarks Mr. Thorburn, "only in 3 cases was marriage extravagance the cause of their serious indebtedness." The growth of indebtedness of the cultivating class in every part of India except Bengal is as formidable as in the Punjab. During the quinquennium, 1904-1909, the number of land transfers by order of the court increased from 25,153 to 25, 722, and by private contract or gift from 556,821 to 1,122,245.

In four Deccan districts with an aggregate population of some 4 million souls, Mr. Digby found the Ryots' annual borrowings to have increased from £ 306,667 in 1885 to £ 448,667 in 1892.

SECTION 3.

Increase in the number and virulence of diseases.

The increased ravages caused by fever, plague, tuberculosis &c. tell the same pathetic story as the closer visitations of famine and the enhanced indebtedness of the peasantry. The vital statistics published by the Government of India are admittedly far from accurate. But still, so far as they go, they show an increase in the death-rate between 1901 and 1911, as will be seen from the following figures of the ratio of deaths from all causes per 1,000 of the population of British India:—1901, 294; 1902, 317; 1903, 349; 1904, 33; 1905, 361; 1906, 347; 1907, 372; 1908, 382; 1909, 309; 1910, 315 (calculated on census figures for 1911); 1911, 32.

The following figures show the death-rate between 1880 and 1891; 1880, 20.98; 1881, 24.05; 1882, 23.93; 1883. 23.17; 1884, 26.44; 1885, 26.12; 1886, 25.34; 1887, 28.35; 1888, 25.74; 1889, 27.98; 1890, 29.99; 1891, 28.09. The increase is all the more significant as during the decade 1883—1892, there were no cases of widespread failure of crops. The rate per cent. of the real increase of population since 1872 has

^{* &}quot; Prosperous India " p. 349.

been very low: 1872-81, 1.5 per cent.; 1887-91, 9.6 per cent.; 1891-01, 1.4 per cent.; 1901-11, 6.4 per cent.; that is, about 19 per cent. in four decades.

The following extract from the Resolution of the Government reviewing the sanitary condition of Bengal during 1915 confirms the conclusion deducible from the statistics cited above:

"The outstanding feature of the returns of vital occurrences for the year 1915 is that, for the first time since 1892, the number of deaths in Bengal exceeded the recorded number of births. The excess amounted to 46.939 and was the result largely of widespread epidemics of cholera and small-pox, which caused altogether 163.464 deaths, and partly also of reduced vitality consequent on the adverse economic conditions and bad agricultural seasons of this and previous years. The year 1915 must be regarded as the worst of a cycle of bad years, for since 1911, the rate at which the people of Bengal have added to their number has gradually diminished, till the annual increase gave place to an actual decrease in the year under review."

The Census of 1911 showed that the districts of Western and Central Bengal are all nearly stationary. "The largest increase is less than 4 per cent., while two districts Nadia and Jessore show a decrease." This is a very significant fact in a country where early marriage is the rule, and where prudential checks for the growth of population are almost absolutely unknown.

Malaria has been the special scourge of Bengal during the

last five decades. It has, however, recently spread its ravages to the North-Western Provinces and the Punjab which were formerly noted for their salubrity and which have not the excessively damp soil and the exuberant vegetation of Bengal.

Plague was, I believe, unknown in India before 1896. But between that year and 1913, in eighteen years it accounted for some eight million deaths.

"Bombay which has lost between 1896 and 1913, 1,532,024 suffered most in the year 1903, and there has been a considerable diminution of the disease since that date; there was, however, a recrudescence in 1911, the mortality being one of 100,399; the number again fell to 25,288 in 1913. The year 1907 was a disastrons one for the Punjab the number of deaths recorded during that year having aggregated 608,685, against 91,712 in 1906. After a period of two years during which the incidence of plague was comparatively high, the province was again visited with an epedemic of considerable severity in 1910, and there was an equally severe visitation in 1911, the mortality in these two years being 135,483 and 175,345 respectively. During the year 1913 the number of deaths fell to 17,877. The United Provinces which suffered almost as severely as the Punjab from the same disease in 1907 had a better year in 1908; the mortality then rose steadily to 332, 301 in 1911. but in 1913, 107,683 deaths were recorded."o

Tuberculosis has been extending its ravages widely during the last two decades.

"The impression one has gathered from the study of various sources and various parts of India is that the disease is more common

^{*} Statistical Abstract for British India Vol. III (1916) p ix.

at present in this country-especially in some of its principal citiesthan in England. 25 p.c. of the hodies' examined post mortem in Calcutta Medical Hospital showed signs of latent or active tuberculosis. It is one of the common fatal diseases in Calcutta. In fact the mortality in Indian cities like Bombay and Calcutta is considerably higher than in Glasgow, Birmingham and Manchester. Dr. C. A. Bentley found evidence that in certain rural areas a heavier ratio of mortality is occurring from phthisis than that at present recorded in Calcutta. It is much more common among the female than among the male population owing to insufficiency of air and light in the zenanas and therefore more common among the Mohamedan than the Hindu females. Owing to damp, poverty and insanitary conditions the disease prevails more among the dwellers. in huts than those who live in brick buildings. All parts of India-Bombay, steamy, but with more even temperature; Punjab where variation is most marked; Calcutta and Lower Bengal, low lying and with moist heat; Central Provinces, Madras, with great heat; high elevations like Cashmere, Nepal, Nilgiris, Burmah, Malabar, with big rainfall ;-all tell the same tale of widespread distribution of the desease throughout India.

The reports of the hospitals and dispensaries throughout the whole of British India go to show an increase from year to year both in the number of attendance by tuberculous patients and in phthisis mortality. The number of tuberculous persons treated in both indoor and outdoor, and private and state-nided hospitals and dispensaries was 89,212 in 1911, 92,412, in 1912 (an increase of 3.6 per cent.) and 96,350 in 1913 (an increase of 8½ p.c.). The annual reports of the Surgeon General, Madras, declare a steady increase year after year in the returns of tuberculosis since 1904. Taking from 1901 to 1905, the number of cases treated increased by 50 per cent. and from 1901 to 1910 by 100 per cent. The death-rate from tuberculosis in the Madras General Hospital has doubled in 1913 as compared with 1912. The Government of Bengal reports

that tuberculous patients increased from 4,278 in 1914 to 4,426 in 1915. The deaths in British India owing to respiratory diseases steadily rose from 156,720 in 1902 to 261,149 in 1914-5. While these figures give us an idea as to the increase in the incidence of tuberculosis, they cannot be trusted to give any information as to the real extent of the disease. From the reports of the Driental Insurance Company which has its policy-holders in all parts of India we gather that tuberculosis claimed a mortality of 9 per cent. in 1911, which steadily rose to 10 p.c. in 1912 and 11½ (1) 6 to be more accurate) in 1913, which means that the rate of mortality among the insured was about 1 in 11 in 1911, 1 in 9 in 1912, and 1 in 8 in 1913.

The health of a people is a good indication of their material condition. Its deterioration shows decreased vitality. There are various causes of this decrease, but that increasing impoverishment is one of the principal there can be hardly any doubt.

^{*} Dr. C. Muttu, Modern Review for April 1917, pp. 461-62.

⁺ For further details about the impoverishment of India, the reader is referred to R. C. Dutt's "India in the Victorian Age," and "India under Early British Rule," Dadabhai Naoroji's "Poverty and Un-British Rule in India," and W. Digby's "Prosperous - ritish India."

CHAPTER III.

The chief causes of the Impoverishment.

From what has been said in the preceding chapters, the following conclusions may, I think, be safely reached:

First. That the usually recognised signs of prosperity have either no foundation in facts, or are quite superficial.

Secondly. That the prosperity is chiefly confined to an extremely small and generally unproductive class of lawyers, state-servants, money-lenders &c.

Thirdly. That the indications of impoverishment are unmistakeable and are very widespread and general.

The impoverishment is an undoubted fact, and has been recognised from the very commencement of British Rule. As long ago as 1790 Lord Cornwallis spoke of "the great diminution of the current specie," and of the "languor which has thereby been thrown upon the cultivation and the general commerce of the country." Later on Mr. Frederick John Shore of the Bengal Civil Service declared more emphatically that "the English Government has effected the impoverishment of the people and country to an extent almost unparalleled," and Bishop Heber wrote that "the country is in a gradual state of impoverishment. The collectors do not make this avowal

officially.....In general all gloomy pictures are avoided by them as reflecting on themselves and as drawing on them censure from the secretaries at Madras or Calcutta." It may be stated parenthetically, how true mutatis mutandis this statement is even at the present day.

*The main cause of the impoverishment, the economic drain from India, has also been well recognised from the very beginning of British Rule. Mr. Montgomery Martin writing as early, as 1838 when the drain was considerably less than what it is now says:—

"The annual drain of £3,000,000 on Bitish India has amounted in thirty years at 12 per cent. (the usual Indian rate) compound interest to the enormous sum of £723,900,000 sterling! So constant and accumulating a drain, even in England, would soon impoverish her. How severe then must be its effects on India where the wage of a labourer is from two pence to three pence a day."

Mr. Saville Marriot, who was for sometime one of the Commissioners of Revenue in the Deccan, and afterwards a member of Council says speaking of the drain about 1845 when it was considerably less than it is now: "It will be difficult to satisfy the mind that any country could bear such a draw upon its resources without sustaining any serious injury. And we writer [Mr. Marriot] entertains the fullest conviction that investigation would effectually establish the truth of the proposition as applicable to India He has himself most painfully witnessed it in those parts of the country

[&]quot;The History, Antiquities, Topography and Statistics of Eastern India," Vol. I. Introduction p. xi.

with which he was connected, and he has every reason to believe, that the same evil exists, with but slight modification, throughout our eastern empire." Again: "Most of the evils of our rule in India arise directly from, or may be traced to, the heavy tribute which that country pays to England."

Sir George Wingate who had acquired distinction in the land revenue settlements of the Bombay Presidency wrote about the middle of the last century:—

"With reference to its economical effects upon the condition of India, the tribute paid to Great Britain is by far the most objectionable feature in our existing policy. Taxes spent in the country from which they are raised are totally different in their effects from taxes raised in one country and spent in another. In the former case the taxes collected from the population at large are paid away to the portion of the population engaged in the service of the Government. through whose expenditure they are again returned to the industrious classes . They occasion a different destribution, but no loss of national income; and hence it is that in countries advanced in civilisation an enormous taxation may be realised with singularly little pressure upon the community. But the case is wholly different when the taxes are not spent in the country from which they are raised. In this case they constitute no mere transfer, of a portion of the national income from one set of citizens to another, but an absolute loss and extinction of the whole amount withdrawn from the taxed country. As regards its effects on national production, the whole amount might as well be thrown into the sea as transferred to another country, for no portion of it will return from the latter to the taxed country in any shape whatsoever. Such is the nature of the tribute we have so long exacted from India."

"The Indian tribute, whether weighed in the scales of justice or viewed in the light of our true interest, will be found to be at

variance with humanity, with common sense, and with the received maxims of economical science."

"It must be remembered" says Sir G. Campbell "that we give neither our services nor our capital for nothing. Much of this is paid for by remittances to Europe. The public remittances are now £16,000,000 per annum, and it is estimated that the private remittances would be almost as much more if the flow of British capital to India were stopped, and the transactions showed only sums received in England. As it is, the continual addition of fresh capital invested in India about balances. The private remittances, and the balance of trade show only about the same amount as the public drawings to be depleted from India—that is, about £16,900,000 per annum. This is what is sometimes called the "tribute" paid to England. Well, it is not tribute, but it is paid for civil and military services, loans, railways, industrial investments, and all the rest; and the result is that a large part of the increased production is 'not retained by the Indian peasant."†

The economic drain from India is two-fold due partly to political and partly to industrial and commercial causes. The Home Charges constitute the bulk of the former and have increased considerably since the beginning of the last century. In 1834-35, the amount did not exceed three millions, but in 1911-12, it was nearly nineteen millions sterling distributed under the following heads:—

Interest and management of debt, and payment of interest and annuities on account of railways and irrigation works ... 10,768,754

[&]quot;Our Financial Relations with India," pp. 56-64.

^{† &}quot;The British Empire" p. 70.

Payments in conne	ction with	civil departm	ents	£
in India	***	•••	•••	233,672
India Office (exclud	ing pension	ns)		182,870
Army and Marine el	fective cha	urges	•••	1,016,597
Stores of all kinds	charged ag	ainst revenue		1,191,371
Furlough allowance	s	***	•••	988,853
Pensions and gratui	ties	***	•••	4,481,129
		TOTAL		18,865,246

In the thirties of the last century, Mr. Montgomery Martin found the drain due directly to political causes to be accountable for the depletion of India to the extent of over seven hundred millions sterling. One's imagination is staggered to realise how very enormous must the depletion have been within the last three quarters of a century.

In regard to the drain caused by foreign industrial and commercial exploitation, it is extremely difficult to ascertain the exact amount, because, as one writer observes, "the streams through which the tribute flows are many and constant efforts are made both by the British and the Indian Governments to hide them out of sight." The amount has been estimated by some to be about thirty millions sterling a year; and what is worse, whereas the Home Charges previous to the War was more or less stationary for some years,

^{· &}quot;Prosperous British India," p. 167.

the drain due to commercial and industrial causes was expanding rapidly. The phenomenal growth of foreign-owned industries in India and Burma and of the imports of foreign manufactures clearly shows this. The investment of foreign capital in Indian industries which has also been enormous is considered by some to be an offset. But beyond the questionable gain of a few millions or so of wage-earners and of cultivators of such raw produce as jute, the people of India, as a whole do not derive any benefit from such investment.

Among the secondary causes of our impoverishment, there is one of considerable importance. It is the spread of the ideas of comfort, decency and asthetics of Western Civilization. But for it, the economic drain we have just been speaking of would not have assumed such appalling dimensions as it has of late. The Neo-Indian is generally so obsessed by the Western idea of decency, that in a climate where airbath is exceedingly pleasant and beneficial to health, he covers himself up cap-a-pie so as to stop all passage for the ingress of air. In three decades, between 1881 and 1911 the population of India (including native states) increased from 253, 891, 900 to 315, 156, 396, that is about 24 per cent. Within that time, however, the imports of apparel and of other cotton and woollen manufactures rose in value from Rs. 23, 17, 10, 610 to Rs. 45, 62, 27, 999, that is to say about 96 per cent., and that

234, and that of woollen mills from 2 to 5.. Making allowance for the decadence of the hand-loom industry and for increased European population, I do not think I shall be far out of the mark if I conclude that our textile requirements between 1887 and 1911 have been at least doubled. Yet, it cannot be said, that a generation or two ago our people were less healthy, less comfortable, and more lacking in the essentials of civilised society than their congeners to-day, though the latter present a much smarter appearance so far as habiliments and other externals of civilization are concerned. From my own experience, I can say the former were healthier and happier.

Clothing is the chief item of the drain. But there are numberless other items also which swell the drain substantially. The consumption of spirituous liquors is very high and is on the increase. In twelve years, between 1898-99 and 1910-11, the imports of liquors rose from 4,830,362 gallons valued at Rs. 1,64,82,143 to 6,432,738 gallons valued at Rs. 1,89,95,111. A good portion of this rise is no doubt ascribable to the increased European population. But there can hardly be any doubt that new India is also partly responsible for it, and that the Demon of Drink is still claiming many victims from classes who have always been noted for their abstinence. The last generation hardly knew what a cigarette is. In 1911, however, nearly half a crore worth of

that article was imported." .The demand for foreign boots and shoes has been expanding enormously. The imports more than doubled between 1900 and 1909, rising from 7 lakhs of pairs to some 16 lakhs of pairs. The Neo-Indian has developed a great taste for western diet and for western glassware etc., and for his ailments he has frequent recourse to patent medicines from abroad. Between 1901-02 and 1910-11, the value of imported provisions rose from Rs. 1,98,46,721 to Rs. 3,02,93,770, that of glass and glassware from Rs.94,43,749 to Rs. 1,51,92,052, and that of drugs, medicines and narcotics from Rs. 1,07,98,728 to Rs. 1,51,92,052. In new India the piano and the harmonium have largely superseded indigenous musical instruments though these are better suited to Indian music, and there are imported annually some thirty-four lakhs of rupees worth of musical instruments. Indigenous toys no longer delight our children, and our young men no longer find pleasure in native games and athletic exercises, and over thirty lakhs of rupees worth of toys and requisites for games are obtained from abroad. A taste for foreign perfumery and soap has been spreading, and in 1908 there were imported some forty-five lakhs worth of these articles.

^{*} Cigarette-smoking is increasing among students. Some time ago it formed the subject of interpellations in the Madras Legislative Council, and the public bodies in Madras represented to the Local Government the necessity of legislating against juvenile smoking.

Houses must be furnished and decorated in European style to the extent of one's means. Taking meals at the table with all its paraphernalia is largely superseding the simpler practice of eating in a squatting posture. The fashion of giving various imported trinkets and futilities as presents on such occasion as birth-days and weddings is yearly gaining ground. There is no doubt that the increasing European population is to some extent responsible for the increasing consumption of these and various other foreign articles. But there is also no doubt that my countrymen themselves are to a much larger extent responsible for it.

CHAPTER IV.

The Remedy.

SECTION I.

The Positive Method.

From what has been said in the preceding chapter, it would be apparent that the remedy for the impoverishment of India lies in stopping, or at least minimising, the economic drain from the country. In regard to that part of it which is directly ascribable to political causes, a sober consideration of the various items of the Home Charges would lead one to the conclusion that it is not reducible to any very considerable extent even with the grant of the Responsible Government which has been promised in some form or other and may be expected in the near future. The interest and management of debt forms the great bulk, considerably over half of the Home Charges. Whether the debt was wise or unwise, just or unjust, desirable or undesirable, it cannot be repudiated so long, at least, as India remains an integral part of the British Empire. And that is postulated even by the most ardent advocates of Home Rule. The only saving of importance that could be effected is under the heads of Pensions

and Gratuities and Furlough allowances, as with the inauguration of autonomy, Indians may be expected to be employed in much larger numbers in the higher grades of the Government services. But, it should be observed, that the high-placed Indian officials, especially those who have had their training in Europe, either by inclination or by indirect compulsion, either voluntarily or involuntarily, approximate, as far as possible, to the social standard of Europe. A great many of them would spend their leave, if not retire in the West, and bring up their children there as they do now. In their tastes, their apparel, amusements, food, drink, medicines &c. they become more or less like Europeans. Consequently, if their employment reduces the drain on account of Pensions &c. to some extent, it hardly makes any impression upon that due to the commercial exploitation of India. It is even possible that the reduction in the one case would be balanced by an increase in the other. For the influence of the example set by well-to-do Indian officials would permeate Indian society more largely than at present, and the demand for Western articles would rise in proportion. So foreign commercial exploitation would not only continue almost as if they were Europeans, but might even increase.

With the establishment of autonomy in India, the gain on account of Pensions &c. would to a large extent be counter balanced by increased expenditure on account of Army and Marine effective charges which in 1911-12 aggregated a little over a million sterling only, As I have shown elsewhere, so long as the forces of modern civilization continue to operate—and there is no sign yet of an abatement of their strength and intensity—so long militarism would prevail, and we cannot expect any abiding peace. War or preparation for war would be the normal order of things. The preparation on account of the diabolical inventions of modern science would have to be on an increasingly expensive scale, and, under existing conditions would benefit Western Industries.

The solution of the problem of the impoverishment of India thus depends mainly upon the reduction of the drain due to foreign industrial and commercial exploitation. This could be effected in two ways, of which one may be called the positive, and the other the negative. The former consists in the industrial regeneration of India on improved methods by indigenous agency, and the latter in stemming the tide of Western Civilization so as to reduce the imports of foreign manufactures.

By industrial regeneration on improved methods I do not mean solely, or even chiefly those of power or factory-industries. I have elsewhere† dwelt upon the baneful consequences

^{*. &}quot;The Root cause of the Great War" and "Epochs of Civilzation."

^{† &}quot;Epochs of Civilization," "Illusions of New India."

of such industries, and if we could help we should not have them at all. They are so very baneful, indeed, that their encouragement might almost be said to be little short of culpable. But there are some culpable or even beinous offences which for the preservation of society are permissible in self-Industrial regeneration by indigenous agency is defence. absolutely needed for the preservation of Indian Society, and there are some industries, as, for instance, the metal-industries, which, under existing conditions, could not be regenerated except on lines and on a scale, at least approximating the most up-to-date Western methods and Western scale. I must confess. I am very partial to cottage-industries, but, I am not so blinded by this partiality as not to see that they alone could not successfully cope with the existing demand for some things which we could not possibly do without (as, for instance, iron and steel). There are, however, great possibilities of the resuscitation of some cottage industries on slightly improved methods. Chief among them is the weaving industry.

That the betterment of the material condition of India chiefly depends upon her industrial development by indigenous agency is now generally recognised by my educated compatriots. And I know there are some with whom this recognition has not been confined to speeches and writings, but has been translated into action. But except in the

Bombay Presidency, their endeavours have generally ended in failure. I have, in my "Illusions of New India," tried to probe the causes of this failure. There is, however, so much misconception on the subject, and it is enveloped in such a thick mist of ignorance and preconceived ideas, that, I think, it would not be out of place, to say a word or two about the most important of these causes—want of the requisite capital.

On the one hand our Western friends fling at us halfveiled taunts of want of enterprise; and, on the other, my Neo-Indian brethren press upon the Government such counsels of despair as "state pioneering of industries," expansion of departments of industry &c. They both assume there is sufficient capital in Indian hands for industrial ventures on Western methods and on Western scale. For, industrial enterprise is limited by capital. Normally, capital is the result of saving, I say "normally," because capital is capable of considerable augmentation by processes, which, stripped of their euphemisms, come under the category of spoliation. The wealth which poured into England from India between the date of Plassey and that of Waterloo-variously estimated from £500,000,000 to £1,000,000,000—is surmised by some to have been an important, if not the most important, factor in the development of the mammoth industries of England during their infant stages. The industrial revolution of Germany began shortly after the Franco-Prussian War, and it

appears to have derived its initial impulse, though indirectly, from the huge indemnity which Prussia wrung from France.

India cannot expect any such adventitious accession of wealth. And it is well that she cannot. For her industrial regeneration she must depend upon capital derived from saving.

Who are the people among us that can save for industrial purposes?

In 1911-12, there were 1,500,834 depositors in the Post Office Savings Banks whose deposits at the end of the year amounted to £12,599,029. Ninety per cent. of these depositors, that is 1,350,747, were Indians with deposits amounting to not more than £11,339,118. This gives an average of about £8.7s. (slightly over one hundred and twenty-five rupees) per head.* I have no figures with me which enable me to classify the depositors according to the amount of their deposits. Probably a moiety have deposits of only ninety rupees and under; and a moiety, that is, some six hundred and seventy-five thousand depositors, in round figures, excluding corporate bodies, may be credited with deposits of one hundred and sixty rupees and above. The savings of the former hardly form any appreciable margin between subsistence and want. But

In 1907-08, the average balance per depositor was Rs. 107 in Bengal, and Rs. 167 in Bombay.

the latter, according to the Indian standard, may be considered to be fairly well off.

The Income Tax returns afford us another criterion of the material condition of India. In 1910-11, the number of assessees with annual incomes of one thousand rupees and above aggregated 277,822. This number includes companies, of which the larger ones are almost exclusively European, and employees of the state and private firms, the more highly paid of whom are also generally European, but excludes persons with agricultural incomes. Making allowance for the latter, as well as for the fact that good many of the more prosperous depositors in the Post Office Savings Banks probably not less than one-fourth come under the category of Income-Tax assessees, it would, I think, he not unreasonable to conclude that there are in round figures, some 700,000 persons in British India who may, according to the Indian standard he considered as comparatively well-to-do. Including the Native States the number would probably he raised to one million representing some six million souls supposing an Indian family to consist of six members, adults and children. Six million in a population of three hundred and fifteen millions is almost a drop in the ocean!

The figure I have given is no doubt a very rough approximation and is more or less of a conjectural character. But having had to wander all over India during the last thirty-six years, not as tourists who visit only cities and towns of new India, where something like Western prosperity meets, the eye, but chiefly in the interior often far away from railway, and having had to come into close contact with all sections of our community, I am fully convinced that the estimate I have given above will not be far from the truth.

A million heads of Indian families are comparatively well off judged by the Indian standard. The great majority of them, probably about nine-tenth, that is some nine hundred thousand persons, comprising our well-to-do middle class gentry, have incomes ranging from about one hundred to about one thousand rupees a month. But how many of them are able to save for industrial ventures, especially for industrial ventures of such an aleatory and hazardous character as those on Western methods usually are?

The maintenance charges of prisoners (excluding civil prisoners) per head per annum in Indian Jails for 1907, the latest detailed figures I have got with me, amounted to

In 1884, Mr J. Seymour Keay made the following estimate of the number of well-to-do Indians:—

^{10,000} reigning princes, titled Moharajas and Rajas, Zemindars, and other landowners, possessing, on an average incomes of £5,000 each per annum.

^{75,000,} bankers, merchants and others with incomes averaging £1,000 each.

^{750,000} traders, shopkeepers &c, with £100, a year each.

Rs. 75.04. Deducting from this amount the charges on account of establishment and for moving prisoners which amount to about Rs. 27 per head, the average annual cost on account of diet, clothing, bedding, etc. comes to Rs. 48. The prices of necessaries have risen considerably since 1907. The average annual cost of maintaining a prisoner in an Indian Jail would probably be not less than Rs. 50 now. Taking an Indian family to consist of six members, four adults and two children. and the maintenance cost of the latter to be half that of the former, the yearly cost of its support on the prison scale would not be less than Rs. 250. The class of people we are treating of being mostly employees in offices, teachers, doctors, lawyers etc. have to live in rented houses in towns, keep servants, and educate their children. They have besides social amenities and social and religious ceremonies. The average annual expenditure on account of all these items could not be less than Rs. 500 a year for each family. Thus if the family were no better fed and clothed than criminals in Indian Jails, the average annual cost of its maintenance could not be much less than Rs. 750.

But the people we are speaking of are the pick of our middle class. Even according to the indigenous standard of living they are accustomed to better clothing than that of prisoners, and to better food including milk, clarified butter, and fruits, and to such luxuries as ornaments for their females, dowries for their daughters when they get married &c. The education of their children, male and female. is yearly becoming more and more expensive; and in the case of boys, some parents strain their means to the utmost extent to send them abroad to complete it. If we reckon up the expenses on account of all these items, the total annual expenditure of a comparatively well-to-do middle class family living in the simple Indian style would, I think, come to not less than Rs. 1,200, and would in some case run up to three or four times that amount.

But the indigenous mode of living has been gradually approaching the Western which is far more expensive being as well adapted to the economic condition of the wealthiest peoples of the globe as the former is to one of the poorest. This tendency is more or less observable among all classes of the community but is naturally strongest among the people we are speaking of. It varies with the means, but often outruns it. The necessary consequence, as we have seen before, is impoverishment.

Thus savings that would effectively augment the capital requisite for industrial development on modern methods cannot, under these conditions be reasonably expected from the great majority of our middle class gentry. Yet these are the people who have much the greater share of what culture there is in the country, and take the most active part

in all movements concerning the welfare of the people. I know many who have, especially within the last two or three decades done their best, according to their lights, for the industrial regeneration of India. I know also that most of them have failed. There are other causes of the failure, but that scarcity of capital is the main cause I have not the shadow of a doubt.

But nearly a tenth of the million or so of apparently prosperous Indians, say some one hundred thousand persons, comprising some of the feudatory chiefs, high placed State servants, a few big zamindars and merchants, moneylenders, highly successful lawyers and doctors make their pile, having annual incomes ranging from twelve thousands rupees to over, and, in a few cases, considerably over a lakh. Why should there be such paucity of industrial enterprise among them? Why should it be chiefly confined to a very small class of merchants in the Bombay Presidency and half a dozen or so of feudatory chiefs and zamindars?

The people we are talking of constitute our aristocracy. In respect of wealth they cannot compare with the Western aristocracy comprising, as it does, numerous multi-millionaires. Yet in some cases their expenditure, under Western influence, is ordered on the scale of the latter, sometimes to such an extent that in a few cases they are landed in pecuniary embarrassment, if not heavy debt. Then, again, litigation runs away with the resources of some; and the spectacle

of a big Zamindar, who is highly prosperous to-day but is a ruined man to-morrow, is by no means rare. There are others who spend a considerable portion of their savings upon philanthropic or religious purposes, or upon purposes which they think would heighten the dignity and glamour of their social position.

Making allowance for all this, however, there would still be a residuum of men in very affluent circumstances whose number is by no means negligible. The majority of them, however, belong to sections of our community who for generations have been engaged in purely money-making occupations, and who are, more or less, immune to the impulses of philanthropy. They usually take the paths of least resistance, paths which they and their forefathers have been habituated to, such as money-lending, landed or house property &c., and hesitate to venture on strange ones which are beset with obstacles of a most serious character. Where capital is so scarce that accustomed investments bring in a safe return of eight to twelve per cent., if not more, they as a rule, naturally shrink from hazardous enterprises of a markedly speculative character. It should be observed, moreover, that even if a spurt of patriotism induced them to invest their all in modern industry, I doubt, if enough could be scraped *together to finance even one branch of it as developed among the highly advanced industrial nations of the West.

Want of capital may to some extent be made up for by protection. When India is granted autonomy it would certainly be cossible for her to inaugurate a policy of protection for Indian industries. But, I am afraid, it would not be possible to discriminate between European British subjects and the Andian subjects of the Empire. It may be possible to set up a wall of tariff against competition from outside India, but it would not be possible to set up a wall of nationality inside India against the kith and kin of the ruling race, and possibly also of those who are in friendly alliance with them. It is they who would be mainly benefited by the policy of protection, for it would be as irrational to demand the first industrial attempts by one of the poorest, and so far as mechanical and commercial progress is concerned, one of the most backward people of the world to compete freely with the wealthiest peoples of the globe, with a century of mechanical and commercial progress at their back, as it would be to expect a weak starveling to run a race successfully with an able-bodied athlete who has had the start of a league. The hoarded wealth of India. as we have seen before (Chapter I), is a myth. Westerners can spend lakhs upon experiments where Indians could hardly afford to spend hundreds. Since the commencement of the great War some sort of protection has lately been afforded to the cigarette and sugar industries of India; and it is Westerners who have mainly, if not almost solely, benefited by it. The abolition of

the excise duty upon the produce of the Indian Cotton Mills is certainly of a protective character. If it could be maintained after the war is over—which I doubt very much—the Western mill-owners would be sure to transfer their operations here, and we cannot reasonably expect more from the Indian cotton-princes of Bombay than that they should be able to hold their own.

SECTION 2.

The Negative Method.

The conclusions arrived at in the last section are:

- The solution of the problem of the impoverishment of India depends mainly upon the diminution of her economic drain.
- II. The drain consists of two elements in regard to one of which we are practically helpless, but the other and, at present, decidedly the more important is, or at least should be largely under our control. The solution of the problem thus depends chiefly upon the contraction of this source of the drain—that due to foreign industrial and commercial exploitation.
- III. One, and perhaps the principal, way in which this could be done is by industrial development on modern methods by indigenous agency.

- IV. This development depends mainly upon the amount of capital available for it.
- V. There is however, a deplorable dearth of such capital at present.

Thus the amelioration of the material condition of India depends mainly upon the augmentation of the capital available for indigenous industrial ventures on modern methods. And as capital is normally the result of saying this is tantamount to saying that those of our countrymen who seek the welfare of India should save more than they do now. How could that be done?

No saving to speak of could be effected on food. Some saving might be accomplished by the discouragement of the growing Neo-Indian taste for European diet comprising, among other things, various tinned and bottled stuffs. But for the proper maintenance of health, the greater portion of the expenditure thus curtailed would have to be devoted to wholesome nutritive articles of native dietary. The great majority of our people live on the border-line of privation. Our Bhadraloks are no exception to this rule. In fact, their case is probably harder than that of the multitude. Their struggle for existence is keener, and the worry and anxiety incidental to it more intense than ever, and they have to work harder than ever, but under conditions ill suited to the country, and not unoften upon diet much less wholesome, and in urban

surroundings far less salubrious than what their forefathers were used to of yore. I have hardly any doubt, that these are the chief causes of the multiplicity of ailments which make life a burden to so many of my Neo-Indian brethren. I am strongly inclined to think, that, generally speaking, they should have more wholesome and more nourishing diet than at present, and that the expenditure on it should, on the whole, be enhanced rather than diminished.

The principal direction, to my mind, in which retrenchment is possible is that of the futilities, superfluities and inutilities referred to in the preceding chapters which have been recently introduced among us in conformity with the usages and ideals of an exotic and highly expensive social standard, in short, upon our adoption of the negative method which would necessitate our going back to the condition of social simplicity which obtained two or three generations ago.

But, is that possible? Is it possible to go back to a state which is looked down upon by Westerners as barbaric, if not savage? Is it possible to go against the current of fashion which is daily gaining in volume and strength?

I have discussed the question with good many of my Neo-Indian friends. They declare, almost without exception—even those who are at one with me in regard to my views—that it is not possible, under present condition except in the rare cases of individuals who not only think out the principles of their

coudact but also have the courage to act in conformity with them. This I also see from my own experience. Here is an esteemed and cultured friend of mine who, complains to me of the extortionate price he has to pay now for the socks and shoes of a child of his a year and a half old. If I mildly suggest that they might be dispensed with without prejudicing the child's health and with decided advantage to his purse, he would urge: "Must not our æsthetic sense be developed?" It is forgotten that æsthetic development, beyond a certain stage, is more or less a matter of fashion. The sense of the beautiful is innate in man and many other animals. The way in which the peacock displays his gorgeous plumage shows that he and his female companions are aware of its beauty. Savages decorate themselves with ornaments even before they take to clothing. Some of the artistic productions of palæolithic man would not suffer by comparison with those of the present day. But the direction in which the innate æsthetic sense of man is developed is determined by the fashion prevalent in the society in which he lives. The jewellery which gratifies the æsthetic sense of a young lady of old India would usually appear hideous to a young lady of Europe and even of new India. The Indian vocalist of the old type whose "Kalwati" songs enrapture an auditory of old India would be held little short of a nuisance in Europe and in new India.

The esthetics of drapery after Western fashion referred to by my friend has been gradually developed to such an extent in new India, that it has become one of the most engrossing duties of the parents of a Neo-Indian household, especially of mothers, to deck themselves and their children and even servants as nicely as, and often I am afraid, more nicely than their means would permit; and that even in the grilling heat of summer, one, who is not prepared to be taken for a barbarian or a Bedlamite, cannot divest himself of his sartorial impedimenta and sit and work in his house, or enjoy an afternoon siesta or a walk in the cool of the evening.

There is a club for Indians in the town I am living in. It is an excellent institution in its way and serves an useful social purpose. It boasts of a billiard table which is something of the nature of a white elephant and periodically exercises the brains of the club committee to make it self-supporting. A suggestion for its abolition, however, does not find a single supporter. The president of the club exclaims: "If the billiard table is done away with, what have we to show the public?" At bottom, the reason for its maintenance is the fact that it forms an almost invariable adjunct of an European club.

There are various sporting clubs among school boys in our town. They send the hat round for subscriptions and donations which one seldom has the heart to refuse. On the last occasion, however, I had the hardihood to smother my feelings and held the following conversation with the boy who caffe round on such an errand.

- Q. Do you know of any indigenous out-door games which without entailing any expense give as good exercise and afford as much amusement as tennis, cricket, football &c.?
 - A. I have heard of such games, but never played any.
- Q. Are you aware that a large number of your fellow students are too poor to afford sufficient nourishing food.?
 - A. That is true
- Q. Are not then the costly sports of richer communities a luxury to us?
 - A. They are.
- Q. Is it consistent with one's selfrespect that he should beg for luxuries? and might not the money spent upon them be more advantageously devoted to wholesome nourishing food?
 - A. It might.
- Q. Why do you not then take to the inexpensive native out-door games?
- A. Because they have gone out of fashion, and European sports are encourged by the heads of our schools.

The heads being Europeans or Europeanised Indians naturally encourage the sports they have been used to. I told the boy, that if he and his associates went in for Indian games I

would be very pleased to give them a good feed. I do not know whether he took this as a joke. Anyhow, this was more than a year ago, and I have not yet heard that any schoolboys have gone back to native games as yet in this town.

I could multiply instances, almost ad infinitum to show how the fashion for Western things has been daily gaining ground. Why so?

Fashion originates in imitation of those who are considered great. Whether the greatness is genuine or sham, real or spurious is determined by one's point of view, and depends upon various considerations which I cannot go into here. Herbert Spencer talking of Fashion in England says:

"By and by, however, Fashion almost wholly ceases to be an imitation of the best, and becomes an imitation of quite other than the best. As those who take orders are not those having a special fitness for the priestly office, but those who hope to get livings; as legislators and public functionaries do not become such by virtue of their political insight and power to rule, but by virtue of birth, acreage and class influence, so, the self-elected clique who set the fashion, do this, not by force of nature, by intellect, by higher worth or better taste, but solely by unchecked assumption. Among the initiated are to be found neither the noblest in rank, the chief in power, the best cultured, the most refined, nor those of greatest genius, wit, or beauty; and their reunions, so far from being superior to others, are noted for their inanity. Yet, by the example of these sham great, and not by that of the truly great, does society at large now regulate its habits, its dress, its small usages. As a natural consequence, these have generally little of that suitableness which

the theory of fashion implies they should have. Instead of a progress towards greater elegance and convenience, which might be expected to focur did people copy the ways of the really best, or follow their ownideas of propriety, we have a reign of mere whim, of unreason, of change for the sake of change, wanten oscillations from either extreme to the other. And so life a la mode, instead of being life conducted in the most rational manner, is life regulated by spendthrifts and idlers, milliners and tailors, dandies and silly women."

The people who are usually considered "great" by the Neo-Indian community are primarily Europeans, and secondarily high placed Europeanised Indians. Consequently they are imitated in almost all matters pertaining to æsthetics, apparel games, amusements &c. The conception which generally underlies this imitative tendency, whether conscious or unconscious, whether admitted or not, is the superiority of the civilization of the West to that of the Hindus. Generally, because there are some who, while not perceiving such superiority, are, nevertheless, in a manner compelled to imitate in order that they may "get on." Considerable weight being usually given to social considerations, to neatness of appearance (according to the Western standard) and to Western accomplishments by the dispensers of the good things of the world in India, who are, as a rule, Europeans, it would be highly prejudicial to the mundane interests of those Indians

[•] Spencer's "Essays"-"Manners and Fashion

who occupy high positions or aspire to them not to adopt the customs, costumes, habits and accomplishments of Europeans so far as possible.

I have elsewhere urged considerations which to my mind prove conclusively that the claim of Western civilization to occupy a higher plane than that of Hindu civilization is without any rational foundation; that the fact that the Hindus themselves often admit or support that claim, directly or indirectly, explicity or implicity, is due to an illusion; and that one of the principal causes, if not the principal cause which produces this illusion is the bias engendered and nurtured by education on Western lines. Early impressions die hard. The views which the Indians, as boys, imbibe of men and things, of the ideals of life and society, in the schools and colleges persist, and colour and determine their actions in after life as men.

We thus find-

First. That the great Problem of India cannot be satisfactorily solved without industrial development by indigenous enterprise.

Secondly. That there cannot be such enterprise on a scale commensurate with the magnitude of the problem without considerable augmentation of capital.

^{* &}quot;Epochs of civilization" and "The Illusions of New India."

Thirdly. That we cannot have such augmentation without saving.

Fourthly. That there can be but little saving, so far as it can be effected by us without extraneous help unless the tendency towards "rise" in the standard of living after Western fashion is checked, that is until we adopt the negative method.

Fifthly. That this tendency cannot be checked until our people cease to hold the view that Western civilization is superior to theirs.

Sixthly. That this view is an illusion caused and fostered largely, if not mainly, by the present system of education on Western lines.

Thus the question whether a solution of the great Problem of India is possible or not depends largely and ultimately upon the answer to the question—whether and to what extent the present System of Education can be changed and remodelled?

This is a huge question which I may take a future opportunity of discussing.

o The negative method differs from Swadeshism, as it is now understood, in the fact, that whereas the latter would minister to the new wants which have been created in response to the so called "rise" in the standard of living before the old wants have been supplied the former would resist this "rise."

Swadeshi activity especially on this side of India instead of being concentrated upon articles which we cannot absolutely do without, is at present largely directed towards the manufacture of futilities, inutilities, or superfluities, which, I am inclined to think, are as much a social menace as imported articles of a similar character.

Besides, unlike Swadeshism, the principles of the negative method, I suggest, taking its stand as it does on the broad foundation dug deep down into the eternal verities of human nature by the ancients would be universally applicable. Its adoption would be fruitful of wholesome results in the West as well as in the East. Simple ethical living, which would be its necessary consequence, would be as beneficial to the Westerners as to the Westernised Indians.

The negative method of regenerating our industries would serve a double purpose. "It would by saving annually the thirty-five crores or so at present spent upon imported articles furnish the capital for indigenous ventures, and would, at the same time, save a good number of our industries from extinction. The two methods must work hand in hand; one would be quite ineffective without the other. The agriculturist and the craftsman will never be able to improve agriculture and craft if their resources be frittered away upon brummagen fineries and shoddy superfluities, instead of being husbanded for cultivation and improved appliances. Industries can not

be developed on the positive method without large capital, and capital will not accumulate if it be wasted upon things which contribute neither to physical nor to moral efficiency. Modern Western culture with its highly developed system of scientific and technical education is as indispensible for the positive method, as ancient Hindu culture with its high ethical and spiritual ideals is for the negative method. In fact, just as the harmonious movement of a star is effected by the centrifugal and centripetal forces acting upon it, so the restoration of the harmony of our social organisation would depend upon the proper balancing of the forces of Western culture and Hindu culture which are acting upon it now in opposite directions.

I am fully alive to the difficulties of putting the negative method into practice. But I am not sure if they are more serious than those which beset the path of the positive method. Indeed, from my experience of indigenous ventures, especially on this side of India, during, the last thirty years, I do not know if it would not be easier to check the phenomenal expansion of our textile requirements by reverting to the indigenous standard of decency and comfort than to extend the cotton-mill industry to cope with the perpetually increasing demand created by the exotic standard; to restrict our tinetorial requirements to indigenous dyes than to start factories of coal-tar dyes; to go back to the days of gur and course sugar, and of slipper and sandals then to start large

sugar factories and tanneries; to check the growing rage for socks and stockings than to start hosiery factories. All that is needed is, that we should be guided by the ideals of our ancient culture. The maintenance of the supremacy of that culture is the essential prerequisite of the success of the Negative Method."

[&]quot;The Illusions of New India" pp 138--140

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