

have been all married. Through poverty in the marriage of his daughters, he had recourse to a less formal way of marriage, viz., *dola*, i.e., he went to the house of the daughter's intended husband and consummated the marriage by giving only a small sum of Rs.5 or Rs.6.'

12. (Pp. 55, 56.) Of NEWAL SINGH, cultivator of twenty-four acres (for which he pays Rs.214 rent), and cart-owner, it is shown that he can save Rs.25 a year; but, somewhat inconsequentially, it is added: 'Generally, he is not able to spare grain for sowing at either of the two harvests: he has to borrow it from the mahajun, having had to pay interest of two annas per rupee for every half-year [25 per cent. per annum], and in calculating the value of grain to allow a reduction of one seer in the current price rate at the time of borrowing, and an increase of one seer at repaying.'

13. (Pp. 59, 60.) In the case of JHABNA, oilman caste, aged forty-five, cultivator and cart-owner, it is shown that he ought to make a saving of Rs.43 per annum, and it is added: 'He owes Rs.600 of debt. . . . He attributes these debts to decrease in the produce of his land and to family expenses.' He is in arrears with his rent, and 'has always to borrow grain for sowing at both harvests.' Under these circumstances it is difficult to see where his alleged savings come in.

14. (Pp. 64, 65.) HANSI, Gararia, aged sixty, earns just enough to provide food for himself and two women. 'His household furniture consists of nothing more than a cot.'

15. (Pp. 68, 69.) BIK RAM, Ahir, cultivator of four-and-a-half acres, requires Rs.116 for bare maintenance and seed for sowing, and has only Rs.38½ for the purpose! Upon this case, Mr. Crooke sapiently says: 'This cultivator, like his neighbours in this village, is hard up, and can hardly make both ends meet.' The dull tedium of Indian administration is relieved with a flash of humour. A minus income of Rs.77 8a. is an example of how one 'can hardly make both ends meet.'

16. (Pp. 73, 74.) HIRA, Lodha, aged forty, cultivator of twenty-four acres. Here is his balance-sheet for 1887-88:—

<i>Income.</i>				<i>Expenditure.</i>			
		Rs.	a. p.			Rs.	a. p.
Kharif Harvest	...	51	0 0	Rent	...	72	8 0
Rabi Harvest	...	111	0 0	Seed-corn	...	18	0 0
				Food	...	120	0 0
				Clothing	...	24	0 0
Total	...	Rs.162	0 0	Total	...	Rs.234	8 0
Or, £10 2s. 6d.				Or, £14 18s. 2d.			

There was thus a balance of £4 10s. 8d. *on the wrong side*. 'Hira is not in arrears of rent. He, however, is in debt amounting to £15 12s. 6d.' I should think he *is* in debt. If he were not he would not be living to tell his story.

SOME OF MR. CADELL'S FACTS ABOUT MUTTRA.

The Secretariat summary, which satisfied Lord Dufferin, and doubtless made him very proud of the results of his inquiry, says of the District of Muttra (population 671,690), also in the North-West Provinces:—'Mr. Cadell, Collector of Muttra, believes that the agriculturists, even after the failure of the Kharif harvest, were able to hold their own; but he admits that the condition of the labourers was worse, and that they had been severely tried by the past cold weather.' Such the headquarters' gloss. Now, let us see exactly what is reported from Muttra:—

1. (P. 4.) 'A very noticeable feature in all the statements is

THE CESSATION OF ANY PURCHASES EXCEPT OF ABSOLUTE NECESSARIES OF LIFE.

The purchase of cloth is at once suspended in years of difficulty, and the weaver class competes with the rest of the labouring class for any work that may be going. . . . Sickness, too, added to the distress; and, when easy earth-

work was opened at Brindaban, some fever-stricken people were noticed who could

HARDLY CARRY EVEN QUARTER-FILLED BASKETS.'

2. (Pp. 14-16.) KAMLE, Chamar, of Jait, thirty years old, family of six, cultivates ten acres, and, not placing his dependence upon one kind of produce only, sows seed of six different kinds—juwar, cotton, bajri, indigo, hemp, and ramas. Sometimes works for hire at 1d. and 2d. per day! 'Kamle eats twice in the day when he can, and in default once.' 'His wife has no silver ornaments, only pewter ones. He has to borrow a plough when required.' This is the balance-sheet given for him for 1887-88:—

<i>Receipts.</i>				<i>Expenditure.</i>			
		Rs.	a. p.			Rs.	a. p.
Crops	...	58	0 0	Rent	...	32	0 0
Ghi	...	22	12 0	Weeding	...	8	8 0
Labour	...	15	4 0	Food	...	58	12 0
				Clothing	...	7	8 0
Total	...	Rs.91	0 0	Total	...	Rs.104	12 0
Or, £5 13s. 9d.				Or, £6 11s. 0d.			

'The result is Kamle would have to borrow 18s. 3d. to meet his expenses.' 'He suffers from an absentee landlord.' Half of the absentee landlords live in Britain.

3. (Pp. 16-18.) ABE RAM, forty years of age, family of five, cultivates about nine acres. 'When he had grain the family ate five seers daily; at other times and now, when grain is dear, only three seers or less.' 'He ate the bajra before it was ripe.' 'He has no blanket.' And yet he is a farmer, tilling nearly nine acres! Why has he no blanket? An examination of his balance-sheet, showing how

THE LANDLORD TOOK NINETY-NINE PER CENT. OF THE GROSS PRODUCE FOR RENT,

will help to supply the needed answer. Lord Dufferin's administration had half of this sum.

'Abe Ram's yearly account stands thus':—

<i>Income.</i>			<i>Expenditure.</i>		
	Rs.	a. p.		Rs.	a. p.
Sale of crops ...	70	4 0	Rent ...	68	15 0
Sale of milk ...	18	0 0	Seed and weeding...	9	8 0
Receipts for labour	15	0 0	Food ...	44	0 0
			Clothing ...	7	8 0
Total ...	Rs.103	4 0	Total ...	Rs.129	15 0

Here there are Rs.26 11a., nearly sixty per cent. of the amount required for food, deficient.

This instance is remarkably instructive. Sir Auckland Colvin (by the hand of his Chief Secretary, Mr. J. R. Reid) thus summarises it in a letter specially addressed to the Government of India:—

'14. ABE RAM (p. 16) is a Thakur, cultivating about nine acres; his family consists of himself, his wife, and three sons, one a child; he has a male and female buffalo, and a cow, of which the milk is used; green food was also mixed during the winter with the flour. The family appears to be above want.'

In the whole history of bureaucratic obscurantism, was there ever seen such a travesty of facts as is contained in the above sentence? No notice is taken in this summary of these facts:—

- (a) Ninety-nine per cent. of the gross produce was taken for rent;
- (b) Rs.26 11a. was lacking of the amount needed simply to provide food and clothing;
- (c) The moneylender would not advance Abe Ram a pie, as he already owed Rs.50 to Rs.60;
- (d) The family were so hard-pressed for food that they 'ate the bajri before it was ripe'
- (e) The man himself had no blanket, nor does it appear that his wife and children had any warm clothing;
- (f) His household furniture is set down at Rs.2 (English 2s. 8d.) in value;

- (g) Although he and his son did manual labour and earned Rs.15 4a., there was nevertheless the minus balance of Rs.26 11a.

It is of this man, and of a family so situated, that Sir Auckland Colvin (through Mr. J. R. Reid) complacently says:—'The family appears to be above want.'

4. (Pp. 18-20.) HIRA SINGH (thirty) and BHUBRA, brothers, both married, no children. Household, six in number, the two men and their wives, a cousin, and an aunt. The 'women have no ornaments.' 'Fields are irrigated from a pukka (first-class) well.' The income and expenditure account shows a debit balance of Rs.8 2a. 6p. Nevertheless, the brothers are declared to be well-to-do, 'their condition is better than either the Chamar of Jait or the Thakur of Naugam; they have more metal dishes and

CAN AFFORD A BLANKET.'

Actually, farmers in the North-Western Provinces (if they have no children) can afford a blanket!

5. (P. 6.) BHIKARI, son of Rupar, labourer, six in family; ill for four months; wife and daughter grass-sellers, son also at work; 'the son's wife, to relieve the family, returned to her parents' house.' 'During the rains [the most trying part of the year] the household had only one regular meal a day.' 'In other years they spent Rs.4 or Rs.5 on winter clothing, but none this time.'

Many similar instances might be given, such as that of TUNDA, son of Bulwant, cultivator of five acres; 'on the betrothal of his eldest daughter he received a present of Rs.12, and paid this sum to the zemindar as part of his Kharif rent,' and in the cold weather this small farmer 'slept in a thatched room alongside his bullock.'

SOME SAMPLE FACTS FROM THE ETAWAH DISTRICT.

Of the Etawah District (population 722,371), the summary says:—'Mr. Alexander, Collector of Etawah, saw a good many people in March last whose appearance

showed that they had been suffering from an insufficiency of food; but, writing in May, he says that none but actual paupers are in real distress. After careful inquiry Mr. Alexander is of opinion that the bulk of the cultivators in the villages selected for investigation have not been suffering from want of food, and do not ordinarily do so; but that, owing to high prices, the labourers and a few of the smaller or exceptionally unfortunate cultivators have been pressed between December, 1887, and March, 1888.' Mark: Mr. Alexander merely says that 'the bulk'—whatever he may mean by that expression—'have not been suffering from want of food,' but a good many have been suffering. So it will appear, when we observe what his detailed report contains:—

1. *'In all ordinary years I should say that cultivators LIVE FOR ONE-THIRD OF THE YEAR ON ADVANCES FROM MONEYLENDERS,*

and in unfavourable years they have either very largely to increase the amount of the debt to the bohra,¹ or to sell off jewelry, cattle, and anything else that can possibly be spared.'

2. *When a succession of bad crops has to be faced no money is forthcoming from the moneylender, 'and then, no doubt, the average cultivator suffers severely from insufficiency of food.'*

3. *In the village Marhapur, 'the fifty-five*

CULTIVATING HOUSEHOLDS WERE ALL IN DEBT

at the close of the year for sums varying from Rs.800 to Rs.10, and the day-labourers for sums varying from Rs.18 to Rs.2: most of the farmers were also obliged to part with jewelry or cattle.'

4. *BEJAI, Gararia, holds 9½ acres, family of seven, 'the produce of his fields' was 'just sufficient to maintain his family; a marriage, a burial, and the purchase of plough*

¹ Bohra, mahajun, bania, sowkar—all words signifying moneylender.

cattle necessitated the pledging of nearly all the family jewelry and an incurring of further debt to the extent of Rs.100. 'Towards the end of the year the family were in difficulties,' and in the next year, when the kharif turned out badly, *'they were reduced to absolute want.* For the greater part of January and February

THEY GOT NO REGULAR MEALS, BUT LIVED ON CARROTS
AND EDIBLE WILD PLANTS.'

'There can be no doubt but that during the first six months of 1295 fasli [revenue year : A.D. 1887-88] they have lead a very miserable life, and though better off for a short period after the rabi, are likely to come to absolute want again before the kharif is cut.' Mr. Alexander does not state whether any remission of rent was recommended in this instance. The presumption is the remission was *not* recommended and certainly not granted.

GENERAL FACTS.

Fyzabad Division (p. 209). Cultivator, with one plough, family three; income Rs.73; food at 40 lbs. per rupee; balance available for food, Rs.45; deficiency, Rs.9 = 17 per cent.

(Ditto.) A Hanwāra; income, Rs.32; three in family; available for food, Rs.22; required, Rs.54; deficiency, Rs.32 = 60 per cent.—a truly awful result.

(Ditto.) A day-labourer; income, Rs.47; three in family; available for food, Rs.37; required, Rs.54; deficiency, Rs.17 = 31 per cent.

Out of seven instances, four show most serious deficiencies: one, a petty dealer, is Rs.14 deficient; two have just enough; and one, a moneylender, shows a surplus.

Mr. H. M. Bird, Assistant Collector of Cawnpore (p. 126), says: 'I have calculated the cost of food of a male at £1 12s. per annum; of a female, £1 7s. 4d.; and a minor, 18s. 8d.' This shows more money for food than

some expert writers on India allow for every purpose to an imagined comfortably-off family!

Now let me take a whole village, one of three hundred persons, in the Allahabad Division, near the seat of Government, and see what the record is there:—

The village is Akbarpursen, Cawnpore, 'for many years under the Court of Wards,' therefore under direct British supervision and, presumably, above the average. Year, 1888.

Cultivators.	Total Produce. Rs.	Cultivation Expenses. Rs.	Balance. Rs.	Required for food alone. Rs.	DEFICIENCY. Rs.
36 families—					
70 males, 50 females, 51 minors ...	4,323	1,733	2,590	3,678	1,088
					32 per cent.
17 families, labourers and others. Allow Rs.50 per family, which is an outside esti- mate. (In ten families there are no children) ...	850	—	850	1,405	555
					39 per cent.

'The rest of the inhabitants are Gorias, who work in boats and at ghats, and are well paid. Twelve families.'

The foregoing are merely sample facts. They have not been specially selected, but have been taken page by page as I went through the book in which they are recorded. A vastly larger number remain untouched by

me. I brought many of them and some other facts which will be found in my chapter dealing with the economic condition of all India, to the attention, early in 1901, of Sir Antony Macdonnell, Lieutenant-Governor of the Provinces. In his reply, dated 'Government House, Naini Tal, May 22, 1901,' after regretting that by stress of business he had been unable to reply to me earlier, and, after commenting upon the life-loss in his Provinces during the famine in 1897, putting that loss in a more favourable light than I had done, His Honor remarks :—

'Generally speaking, you seem to me to take an unduly despondent view regarding the condition of the Indian peasant. At all events your description of his state does not correspond with my own knowledge. I am far from saying that there is no room for improvement; but he is not the starving creature some people seem to imagine. I think you are much mistaken as to the effect on the ryots' condition of the Government revenue and the view which you have expressed as to the heaviness of its incidence is not in accordance with my information. The chief causes of the ryots' difficulties lie—

- 'in the precariousness of the climate;
- 'in his indebtedness owing to his recklessness in expenditure on festivals, and to the ruinous rates of interest he pays for loans;
- 'in the minute subdivision of holdings owing to the concentration of the people in the most fertile regions and their unwillingness to move to fresh lands only a short way off; and
- 'in the insufficient facilities for irrigation.

'In the recommendations of the Famine Commission,¹ now before the Government of India, I trust some mitigation for these difficulties may be found.'

¹ Of which, it may be stated, Sir Antony was President. It was as President of that Commission my two communications were addressed to him.

Of the four reasons given for 'the ryots' difficulties, so far as the first is concerned, India, with its regular seasons of rainfall, should suffer as little as any country in the world. Certainly it does not suffer from deficient rainfall now more than it did in former centuries; privation and dire need, however, are present now as they were never present before. Further, in the fourth reason Sir Antony suggests a remedy for the first. If the remedy be effective now it would have been effective in the past, and by so much as the duty of providing this remedy has been neglected, by that much at least has culpability been incurred. If storage tanks be included in the term irrigation, then is the guilt of successive administrations very great. This remedy has been indicated times and again. None would heed. Perhaps on the present occasion, too, none will heed.

The second reason assigned is not in accordance with the facts. I take the first twenty cases exactly in the order in which they appear in the record of the Government Inquiry in which reference is made to indebtedness. They do not sustain the assertion of the Lieutenant-Governor. In only two of these twenty cases—those on pages 55 and 61—are marriage 'and family expenses' put down as the occasion of the indebtedness. In one instance the indebtedness was the trifle of Rs.10, half already repaid in monthly instalments of one rupee. That is to say, ten per cent. of borrowings only are specifically for marriage expenses; this will be found to compare not unfavourably with Mr. Thorburn's particulars from the Panjab.

'Of seven hundred and forty-two families,' remarks Mr. Thorburn, 'only in three cases was marriage extravagance the cause of their serious indebtedness.' 'This inquiry shows that the common idea about the extravagance on marriages is not supported by evidence.'

'Unnecessary marriage expenses show a tendency year by year to decrease.' These statements are susceptible of statistical proof.

		Full Indebtedness.		Marriage Expenses.		Per- centage.
Circle I.	...	Rs. 142,737	...	Rs. 9,491	...	6½
" II.	...	179,853	...	12,418	...	7
" III.	...	88,234	...	9,687	...	11
" IV.	...	188,145	...	15,161	...	8

Average : Less than 8 per cent.

On the general indebtedness and its real cause, Mr. Thorburn is at distinct issue with the Lieutenant-Governor of the neighbouring Province; his opinion must be accepted, based, as it is, on personal and recent inquiry, as against what 'is not in accordance with the information' generally possessed by Sir Antony Macdonnell.

These are Mr. Thorburn's conclusions :—

'There was no general indebtedness in any village before 1871.'

'Seasonal vicissitudes and the beginnings of debt' stand in direct relationship one with the other.

'Indebtedness for small or careless holders begins with grain advances for food.'

'The four direct causes of peasant indebtedness are—

- (1) Fluctuation in yields; and
- (2) Losses of cattle—both usually consequences of seasonal vicissitudes;
- (3) The *morcelement* of holdings from the growth of the agricultural population without increase in certain production for each holder and his family; and
- (4) The obligation, under the fixity principle, . . . to pay land revenue, whether there be produce or not wherefrom to pay it.

'To permit the profits of husbandry to pass to moneylenders is an intolerable revolution of an odious kind never yet known in India, and yet it is exactly, as this Report will show, what our system is bringing about.

'Out of seven hundred and forty-two peasant farmers, whose cases were investigated, only in thirteen cases did a once-involved man recover his freedom.

' . . . The aggregate of debts incurred to pay the land revenue, one of the heaviest, and in one aspect the most serious, because least avoidable of the ascertained causes of peasant indebtedness.'

Average Revenue due from each Proprietary Family.	Average borrowing per family from LAND REVENUE in short years. (One year in three years during the last twenty-four years.)
Rs. 14	Rs. 17
47	26
26	15
25	35
32	38
31	20
10	6
10	16
5	9
6	5
15	13
13	5

' Out of 742 proprietary families

444 were practically ruined—

193 from bad seasons, plus small holdings,

65 „ extravagance or bad management,

9 „ cases in Court,

35 „ unascertainable causes,

142 „ from a combination of the above four ;

112 were seriously involved ; and

186 are prosperous.'

In Circle I. : ' The kharif of 1877 failed, and for the three following years there was no really good harvest.'

In Circle II. : ' All these villages were prosperous in 1865.'

In Circle IV. : ' The villages at first were greatly over-assessed, and did not get full relief until 1865.'

Seventy-five, forty-six, and sixty-six of the owners in three villages are ' practically ruined,' and sixteen, ten, and ten are ' seriously in debt.'

' Some of the pettiest owners'—by dint of astonishing perseverance and endurance—' have preserved their inherited three or four acres unencumbered.'

The ' incapacity ' exhibited by the cultivators was due to a threefold cause :—

' A want of thrift, due to heredity ;

' Climate ; and

' OUR SYSTEM.'

This is the summing up of one of the most capable

servants of the Crown who have served in India; they are the result of his personal inquiries.

The Madras Presidency contributes its quota of evidence. It is of a piece with that already cited, with that to be cited. More than half of the Presidency is comprised in the districts of Kistna, Nellore, Cuddapah, Kurnool, Bellary, Anantapur, North Arcot, South Arcot, Coimbatore, and Tinnevely. There are records of 66,396 people obtaining loans of the moneylenders in 1889, 1890, and 1891. Of these only 3,025 persons borrowed for marriage expenses, that is, $4\frac{3}{4}$ per cent. of the total number seeking loans. The borrowings were on this scale:—

				Borrowers.
Between Rs. 1 and Rs. 100	...	...	...	1,425
„ 100 „ 500	...	...	...	1,528
„ 501 „ 1,000	...	...	...	62
Over 1,000	...	...	...	10
Total	...	...	...	<u>8,025</u>

The particulars for Southern India give no countenance to the charge against the people of extravagance on marriage expenditure, though, even in India, the English comment applies:—

‘Tis a poor heart that never rejoices.’

One further piece of evidence. The Commissioners who inquired into the causes of the riots in the Deccan more than a generation ago should have made it impossible for Sir Antony Macdonnell to take such a line in discussing the unhappy economic condition of India as he did in the passages above quoted. ‘The result of the Commission’s inquiries show that undue prominence has been given to the expenditure on marriage and other festivals as a cause of the ryot’s indebtedness. The expenditure on such occasions may undoubtedly be called extravagant when compared with the ryot’s means; but the occasions occur seldom, and, probably, in a course of years the total sum spent this way by any ryot is not larger than a man in his position is justified in spending on social and domestic pleasures.’

THE BOMBAY PRESIDENCY.

Here the glimpse behind the scenes will be treated somewhat differently from that which has been given of the Panjab and of the North-Western Provinces and Oudh. In the instances mentioned, with the exception of the passage by Mr. Vaughan Nash, official evidence obtained at first-hand is tendered, and that only. In regard to Bombay I take my facts from the remarkably able communications which, in the first half of 1901, have appeared in the *Times of India* of Bombay. The writer veils his personality under the letter "J." The position in regard to Bombay is practically the same as in the foregoing instances; all "J.'s" figures are taken from official records.¹

Over-assessment of the land and over-stringency in collection, constituting a double evil, have had this effect in Bombay: 'they have brought the ryot to the verge of economic ruin, and have made him, what we find him to be all over the Presidency, more or less the helpless victim of the unclement seasons and the predial serf of the unrelenting sowkar.'

Behind the exceedingly beautiful gateway into India which the city of Bombay constitutes lie the most heavily-burdened and distressed peasant farmers in the Empire. In all the British dominions there are none

¹ It would not be right for me to make this, my first, reference to the contributions in question without at the same time paying my humble tribute to the conspicuous ability displayed in one and all of them. Under any régime but ours the writer of them would have found a high official position awaiting him in which to put his teaching into practice. Under our régime he, and a thousand others like him throughout British India, are wholly wasted. That is one reason why India makes no real progress. Englishmen don't know, and Indians who do know are not given the opportunity to bless their country with their knowledge.

so hardly tried. The importance of the city, the great prosperity of which—barring the plague years—it is the embodiment, but serve to accentuate the sore need of its Hinterland. Yet of all the visitors to India who are impressed with Bombay, how many find their way into the country districts, as, for example, did Mr. Vaughan Nash, in the early part of the year 1900, and converse with the villagers as he did? What were the statements he heard?

'I wanted to know,' he says, 'how the cultivators were faring in the villages round Nandurbar, and the following notes of a talk I had with a group of farmers by the well at the village of Nagbode will show that the battle with famine is a hard affair, even for the men of substance.

'Maathan, a man of thirty, owned five bullocks last year. Three died from want of water, one was killed by the Bhils, and one was left. The survivor was trying to get on its feet at the moment we began our conversation, and Maathan went to help it up—by the tail. Maathan farms 60 acres, but had no produce this year. The land is mortgaged, and he is living now as a labourer. With no water and no bullocks, he can do nothing on his own land. Last year, after paying 116 rupees for land revenue (on 84 acres), 100 rupees to a moneylender, and some barley to two servants, he had 70 rupees left for himself, his son, and two daughters. His wife is dead. He has been called upon to pay his revenue this year, but has not done so.

'Murar the Patel,' a young man, farms 60 acres, but there has been no produce this year. The farm is mortgaged to the extent of about 8,000 rupees. He estimates last year's produce at 875 rupees, of which he paid 104 rupees to Government. He had to buy four bullocks for 100 rupees and pay 40 rupees for servants, and was therefore unable to pay anything to the moneylender. The other expenses of cultivation amounted to nearly 60 rupees. He kept the rest for himself, his wife, uncle, and two children. He has been served with notice of assessment. He had six bullocks, and has lost four.

'Laxman has 84 acres; his crops have failed; he has lost four out of eight bullocks; three are in a condition to work, and one is at the point of death. He is indebted on his personal security

¹ The headman of a village; his duties comprise revenue collection and police work.

for 700 rupees. He had nothing left for paying the moneylender last year after payment to the Government assessment—150 rupees—expenses of cultivation, etc.

'Nathu farms 39 acres. His crops failed, and five bullocks out of six have died. After paying the Government 60 rupees last year there remained only forty or fifty, and he had to go out to labour to keep his wife and five children. His farm is mortgaged for 700 rupees.

'Three of these men, with two others, Aunaji and Zuga, had taken the bit of garden round the well, lent to them rent free by an absentee cultivator, and were doing their best with it, but they did not see how they could hold on for more than another month. They have no grain at home, and some of the cooking-pots have been sold.

'A bullock-cart came by, and some farmers from Sarvala, a village eight miles off, seeing us talking, pulled up to see what it was all about. "Would they be willing to say how things were going with them?" I asked through the interpreter. They made no objection.

'Gutal farmed 225 acres, and had no crops. He had 100 beasts last year, bullocks, buffaloes, and two horses, and has lost 70. Last year's crops were worth from 1,000 to 1,200 rupees. He paid 500 rupees to the Government and 500 for labour, and borrowed money for maintenance.

'Dulladha owns 135 acres, and has lost fifteen cattle out of his stock of 22. After paying assessment—350 rupees—last year and the expenses of the farm, he was able to pay his way with the help of his family working on the farm. His ancestral debt is 5,000 rupees, and up to last year he has paid interest on it in money or in kind.

'The third Sarvala man was in good circumstances, and his companions discreetly moved away after explaining that his maternal uncle had left him great riches, and such was my own embarrassment that I forgot to take down his name. The prosperous nephew owned 300 acres, but this year there was no produce, and out of 120 beasts twenty remained, the others having died for want of fodder.

'The three had been served with notices. I did not see the actual document, but the following is a literal translation of the Marathi from a copy which I have since obtained:—

NOTICE.

A. B., Inhabitant of.....
 Village
 Taluka
 District

You are informed that the land marginally noted and the assessment marginally noted are in the revenue records. The assessment for instalment of year, being Rs. , was due on

and you have not paid it yet. This notice is therefore given to you that if the instalment of Rs. , and the notice fee , total is not paid within ten days from the date of this notice, stricter measures will be taken according to the law, and the whole assessment for the current year will be recovered at once, and you will be liable to pay as fee on account of the non-payment of instalment.

Date

'Cold comfort this for people who are brought as low as the peasants of France before the Revolution, who have ruin and hunger as their daily portion, while plague and cholera stand over them ready to strike. To them appears the Government of the British Empire in the likeness of the broker's man. The Government may explain that what it wants is to get the money from those who can afford to pay, and especially from the bunya. To which I would reply that recovery from the bunya will in nine cases out of ten only increase the burdens of the cultivator, that it is impossible to discriminate between those who are able to pay and those who are not, and that even if the selection could be managed with a certain rough justice, the sight of Government beginning to distrain—I hear of "examples" being made as I travel about the country—will break what little is left unbroken in the hearts of the people, and lead them to suppose that their own homes and lands are going to follow.'

It may be urged, 'But that was in a famine year.' True; but, more or less acutely, every year is a famine year in many parts of India, and, particularly, in parts of Bombay—as will appear.

BOMBAY'S BURDENS—COMPARATIVE.²

The land revenue in Bombay may be dealt with in a fourfold light:—

1. Its incidence per head of population.
2. Its incidence per acre of cultivated area.
3. Its ratio to the gross produce of the soil; and
4. Its ratio to the net produce of the soil.

1. Incidence in relation to population.

¹ 'The Great Famine,' by Vaughan Nash, pp. 66-67.

² 'Comparative.' Actually, they will be found set forth in later chapters.

Province.	Population in 1901.	Land Revenue in 1898-99. Rs.	Incidence per 100 Inhabitants in Rs.
Bengal	74,713,000	4,04,48,000	54
Central Provinces...	9,847,000	87,39,000	90
North - Western Provinces and Oudh	47,696,000	6,63,72,000	139
Panjab	22,449,000	2,56,41,000	114
Madras	38,208,000	5,03,82,000	132
Bombay	15,330,000	3,05,00,000	199
Totals	208,243,000	22,20,82,000	Average 107 nearly.

Bombay cultivators, therefore, pay nearly twice as much on the average as do cultivators throughout the whole country. This is not because of natural advantage of soil, climate, rainfall, and water supply: these all characterise Bengal, whose payment is little more than one-fourth that of Bombay. With the exception of parts of Gujarat, portions of Khandesh, which are 'good,' and the southern districts which are tolerably 'fair' the Presidency is very poor: the Deccan is especially hard-pressed, is subject to violent fluctuations of rainfall and of drought; while the Konkan, though blessed with a plentiful rainfall, is for the greater part rocky and barren.

In 1894-95, which was not an (official) famine year, the position of Bombay comparatively stood thus:—

Province.	Net Cropped Area in Millions of Acres	Per 100 Acres of Cropped Area net.			
		Irrigated Area.	Double Cropping.	Ploughs No.	Head of Cattle.
North - Western Provinces ...	25,030,000	26	24	12	69
Oudh	8,660,000	21	32	16	88
Panjab	21,770,000	32	18	9	61
Central Provinces	16,060,000	4	10	7	43
Madras	26,420,000	24	10	11	63
Bombay	24,590,000	3.2	2.8	4.4	35

Of what is called 'superior cropping'—rice, wheat, oil-seeds, sugar cane, and cotton—Bombay had 3·4 per cent., against North-Western Provinces 42, Oudh 43, Panjab 45, Central Provinces 60, and Madras 37.

I do not know whether the reader grasps the deep significance of these figures in their bearing on the absolute, as well as on the relative, poverty of the people who are behind that wonderful gateway of Bombay, and who are never seen by those who are struck almost dumb at the palpable evidences of British-Indian prosperity which they see everywhere—that is, in the 'everywhere' they visit: the show-places of the Empire. Whether the tables be or be not appreciated, they will well bear translation into descriptive terms. Viewed in their mutual dependence, the figures present an altogether unfavourable picture of the condition of agriculture in the Bombay Presidency as compared with the other Provinces. It is a picture of agricultural poverty and destitution unrelieved by a single redeeming feature. 'We have on our side,' says the very capable 'J.,' whose lead I am following, 'very little irrigation—just a trifle over three per cent. of the total cultivated acreage, and very little double-cropping—not even three per cent., owing to the general poverty of the soil and the absence of irrigational facilities; we have just between four and five ploughs per one hundred acres of cultivated area, or, say, one plough for twenty to twenty-five cropped acres, and no more than thirty-five head of cattle—and all this, be it remembered, in a normal year as was 1894-95. As regards cattle, the state of things, after the dreadful havoc caused by the recent famine, is now much worse. We have now (in 1901) about 5,805,000 head of cattle in the Presidency, or about twenty-four head for every one hundred cultivated acres; the plough cattle—oxen and he-buffaloes—number only 2,400,000 (oxen 2,210,000 and he-buffaloes 190,000), scarcely a pair per twenty acres of net cropped area. As to cropping, the major part of the area is under millets and inferior grains, and the acreage

under superior crops is about only one-third of the total.

The decrease in agricultural cattle—the ryot's chief wealth and stay—is general in the Presidency, excepting in the districts of Kolaba and Ratnagiri, and aggregates during the past six years no less than 2,803,000 on a total of 8,080,000, or more than one-third. In the four Gujarat districts of Ahmedabad, Kaira, Broach, and Panch Mahals, it is over sixty per cent.; in the Deccan it is over forty per cent.; in Khandesh it is over fifty per cent.; and in Nagar it is close on fifty per cent. 'This appalling loss of cattle, especially in the famine districts, is perhaps the most depressing feature of the situation. What wonder if, amidst such disheartening wreckage of famine-devastation, the ryot stands bewildered and paralysed—without heart and without hope.'

2. Incidence of taxation in relation to cultivated acreage.

On the first glance the assessment in Bombay, when compared with like conditions in Madras, appears to justify the statement of the Honourable Mr. Muir Mackenzie,¹ that it affords 'a strong presumption of the extreme moderation of our assessment as a whole.' These are the 'facts' which afford the 'strong presumption':—

	Rs.	a.	p.	
Madras ...	2	4	11	per acre on fully assessed
Bombay ...	1	6	0	and cultivated area.

The advantage in favour of Bombay appears to be considerable. In Indian statistics—so many are the ramifications in detail—it is never safe to take a statement, such as the above, and proceed to deduce conclusions from it as though the things compared were really comparable. Indian official publications, in this respect, are terrible pitfalls; many and serious have been the consequences in the case of statesmen and writers who have gone to them for needed information. Conclusions

¹ Speech in Bombay Legislative Council, Aug. 25, 1900.

drawn on the supposition that all the figures employed were of the same value are responsible for much of the loose knowledge which prevails concerning India.¹ Sir Henry Fowler, ex-Secretary of State for India, is informed that the average assessment for all India works out at eight per cent. of gross produce, and at once exclaims, 'Behold the lightness of the burden put upon the land.' There is nothing near eight per cent. payment except in Bengal, and there the incidence is about six per cent., as Sir Henry Fowler might easily have discovered if he would; investigation on his own account, however, seems never to have been undertaken by him. As for writers on India generally, the story in the footnote to this page will suffice.²

Here is where the difference lies which at once changes the complexion of the comparison: in Madras one acre out of every four is irrigated, bears a large crop, and pays a high assessment (Rs.5 for wet land, Rs.1 0s. 5p. for dry crops) which makes an apparently heavy charge; in Bombay only one acre out of every thirty is irrigated. The reader will find the details quoted in Sir B. H. Baden-Powell's 'Land Systems of British India' (vol. iii. p. 72); it will suffice here to state that in strictly analogous cases,

¹ There is an ex-official in England who is writing much on India for the enlightenment of the public, whose communications are vitiated from the following of this practice. He seldom or never looks behind the published statement. Consequently he is spreading the most misleading ideas concerning the condition of India.

² A history of India in the Nineteenth Century was written by one who claimed to have 'been writing prominently on Indian topics' for twenty-five years. He gives, as the result of low taxation on the land, an acreage under cultivation which has doubled in forty years. He specifically claims 95,587,897 acres increase. But, because the Bengal figures (owing to the permanent settlement) did not appear in the Returns until 1890-91, and the Lower Burma figures were not reckoned by the Famine Commission of 1880, he loses sight altogether of 60,000,000 acres for Bengal, 11,000,000 for Upper and Lower Burma, and 22,000,000 acres of current fallows since 1884-85—thus accounting for 92,000,000 acres out of 95,000,000—the 95,000,000 being boastfully claimed as 'an increase' of cultivation 'of over 66 per cent. in eighteen years.' In this case the authorities are not to blame, as they carefully indicate by footnotes the years when the additional areas were first included.

the Bombay ryotwari rate is about fifty per cent. higher than is the ryotwari rate in Madras, and nearly three times more than the rate in the Panjab. Taken as a whole the comparison between Bombay and Madras works out thus:—

'(1) As regards dry crops.—In Madras the range is from Rs.5 (which is the highest rate imposable for first-class soils) to annas 8, and from Rs.2 8a. to annas 4. In Bombay the scale begins with Rs.9 8a. 6p. as the maximum rate for the richest soils, and, after endless variations, drops down to Rs.1 as the lowest rate for the worst.

'(2) As to wet crops.—The Madras rates vary from Rs.12 to Rs.4, and from Rs.7 to Rs.2—as applicable to both rice and garden lands. In Bombay the *rice* rates range from Rs.13·8 to Rs.3; the *garden* rates are as high as Rs.15, Rs.14, Rs.12—the lowest rate being Rs.6.'

It may be well at this point to indicate wherein the British land assessment system works so hardly upon the cultivator. For a variety of reasons our rule cannot be *paternal* as was the ancient rule; consequently payment in kind is held to be impracticable. Further, as Lord William Bentinck approved (see *ante*, pp. 38–42), when it was laid down early in the nineteenth century, a ryot must pay for all the land comprised in his holding, whether it be cultivable or not. There are some soils (the Varkas lands of the Rajapur Taluka of the Ratnagiri collectorate, for example) which lie fallow more years than they are under cultivation. 'I calculate,' says Colonel Godfrey, 'that the average proportion of fallow to cultivated Varkas is as follows:—

				Crop years.	Fallow years.
' F superior Varkas	...	...	...	3	3
„ medium	„	...	...	2	5
„ inferior	„	...	...	2	8
				—	—
				7	16
				—	—
Average	...	...	...	2	5

A closer study of our present system of assessments

J.' in *Times of India*, April 27, 1901.

and its working results will disclose yet more striking and surprising facts. For here, we find, assessments are imposed on all soils—soils of every conceivable degree of fertility and natural advantage from the richest soils of the Central Chalotar of Kaira to the poorest soils on the Satpura or Sahyadri slopes, and not a rood of land, not even a patch of grass, escapes the eye of the settlement officer, and goes unassessed, excepting, of course, the bare, bleak, barren, wastes. Good lands and bad lands alike come in for assessment—lands that pay and lands that do not and never can pay—for their cultivation. The Tisali and Kumbri lands on the Sahyadri fringe—lands which cannot possibly yield any profit to any amount of labour, and are cultivated merely for subsistence, are appraised and assessed equally with the spice gardens of Kanara and the rich cotton soils of Dharwar; it is not always possible to understand the exact principle on which such assessments are imposed.'¹

The terrible nature of the 'struggle for life' in these regions may be estimated if it be borne in mind that, in regard to from thirty to forty per cent. of the small holdings in the Presidency, each farm averaging from five to twenty-five acres is all *subsistence farming pur et simple*; and the ryot, who has nothing else or better to turn to, is content if he is able to scratch off his acres enough to live on for part, if not for the whole, of the year. 'Even in good seasons he does not get enough to enable him to pay his assessment and maintain himself and his family all the twelve months of the year. Usually, after the harvest is over, he goes to some neighbouring town and works as a labourer till the return of the monsoons calls him back to his acres; and it is out of these extra earnings that he pays his assessment and meets his other liabilities. When at times this extra resource fails him, he goes to the sowkar and borrows, and his debts begin. And if seasons of deficient rainfall, drought, and famine follow in such disastrous succession as during the past decade, his

¹ 'J.' in *Times of India*, April 27, 1901.

borrowings grow and accumulate, and he is hopelessly embarrassed. Even so will the Hon. Mr. Monteath come down upon him, and charge him with thriftlessness and extravagance ? ' 1

3. Ratio of burden to gross and net produce of the soil.

I have before me, taken from the Bombay Revision Settlement Reports, Appendix 2, particulars concerning

Jaoli Taluk, Satara District	...	...	133 villages.
Man Taluk, Satara District	...	...	72 "
Sangola Taluk, Sholapore District	...	...	70 "
Malshuas Taluk, Sholapore District	...	...	87 "
Bagewadi Taluk, Bijapur District	...	...	97 "
Pamar Taluk, Nagar District	...	...	108 "
Total	...	...	567 "

On the revision the cropped area was extended by 1,000 acres out of 1,297,335, while the assessment was enhanced by twenty-eight per cent. It is true that the increase was only from a little less than 3½d. per acre to 4½d. per acre. But, as is seldom considered in India, such burdens should be regarded in relation to the production on which they are levied, and not as they appear to a race whose breed of multi-millionaires is assuming such proportions that even the masses are beginning to think in pounds sterling instead of in bronze pennies or silver shillings. The increase appears trifling ; the whole amount a sum to scoff at. Worked out in detail, what does it mean to the unhappy British subject to whom it applies ? It means this :—

Take a cultivator with his wife and two children in any of these talukas, having an holding of, say, twenty-five acres, which he works with his own bullocks and labour. The result of the year's working may be set forth in some such way as the following :—

Of 25 acres, 20 cropped and 5 fallow :—

Grain yield at 160 lbs. per acre (*vide* Government Resolution No. 4515, of August 11, 1875, on Madha) 3,200 lbs.

Deduct—

Seed at 6 lbs. per acre	...	120 lbs.	
Wastage	... ..	80 lbs.	
Expenditure in cash—			
Replacement of imple-			
ments and stock	Rs.10		
Labour	... ..	Rs.5	
Government assess-			
ment + local cess	Rs.10		
Total	... ..	Rs.25	
At 50 lbs. per rupee	... ..	=	1,250 lbs.

Total ... 1,450 lbs.

Balance of grain produce available for the ryots 1,750 lbs.

Maintenance, straw being needed for his bullocks—

Food at $5\frac{1}{2}$ lbs. per diem (2 lbs. for the ryot, $1\frac{1}{2}$ lbs. for his wife, and 2 lbs. for his 2 children), 365 days 2,007 lbs.

Deficiency in respect of food supply itself ... 257 lbs.

Let alone other necessities, *e.g.*, clothing, salt, etc.

Such is the normal state of things in these parts; the lands do not yield even enough for the cultivator's subsistence, and it will be admitted that a land revenue system which takes no account of such a position of things, but lays on thirty and forty per cent. enhancements

of assessments on revision instead of giving relief from the burden already too heavy, manifestly requires justification.

Thus states the authority I am following—an authority whose statements have not been disproved, despite the commotion they have caused. His conclusions on this heading may be thus summarised:—

'1. That little or no weight is given to economic considerations in the assessment of lands.

'2. That the assessments are fixed with reference not to the actual gross or net produce of the soil, but exclusively to the productive capabilities of land ascertained by an expert Department.

'3. That the theory of State landlordism is acted up to in all its logical severity, so that not even the poorest lands are let off unassessed. And little thought is given to the consideration whether what the State claims as its share is not an undue deduction from the ryot's diminishing corn-heap.

'4. That private improvements are not always exempted from taxation as solemnly provided for in the Land Revenue Code.

'5. That enhancements of settlements on revisional settlement are levied in many cases without sufficient grounds—in some cases without any apparent reason, and generally on an imperfect view of the economic position of the local area revised.'

¹ 'J.' in *Times of India*, April 27, 1901.

TEN YEARS' AGRICULTURAL EXPERIENCE IN EASTERN ENGLAND,—1890-1 TO 1900-1.

To bring home to the English reader the most grievous and sore suffering which some of the agriculturists behind the Beautiful Gate of Bombay, and out of sight of the visitors who come away from India satisfied that all is well, I propose to take three upland districts of the Deccan, with an area of 16,855 square miles, a population of 2,293,793. The districts comprised are Ahmednagar, Sholapur, and Bijapur. I intend to tell the story of the seasons and of the terrible losses endured. I do not, however, intend to again mention the names of these districts. I propose instead to apply to a region comprising East Anglia (Cambridgeshire, Norfolk, Suffolk, and Essex), Lincolnshire, and a part of the East Riding of Yorkshire, the experiences of agriculturists in the part of the Bombay Presidency I have mentioned. When Mr. Rider Haggard, in his *Twentieth Century Agricultural Visitation*, has told the story of these counties, it will be seen that agricultural depression in this part of England, with all its drawbacks, as compared with the sufferings of the people in the three Bombay districts, is but a mosquito bite on a strong man's arm compared with ignorant 'blood-letting' which reduces a patient almost to a state of collapse. In the light of the Western India experience, let us see what the inhabitants of the English agricultural counties named had to endure during the last decade of the nineteenth century.

(a) THE VICISSITUDES OF THE SEASONS.

Year.	Remarks on the Season.
1890-1.	A <i>moderately fair season</i> ; rainfall below the average, and failure of grain crops in South Yorkshire, Lincolnshire, and Norfolk.
1891-2.	A <i>famine year</i> in Suffolk and Essex—a total crop failure. A <i>bad year</i> for the remaining counties, where both grain and root crops suffered.
1892-3.	A <i>moderately fair year</i> . Grain damaged in Southern Counties, and (in lesser degree) in Yorkshire and Lincolnshire.
1893-4.	A <i>good year</i> all round.
1894-5.	A <i>moderately fair season</i> ; in Cambridgeshire and Norfolk grain crops suffered: in other counties yield only fair.
1895-6.	A <i>moderately fair season</i> ; in Northern Counties (including Cambridgeshire and Norfolk) grain crops suffered; in Essex and Suffolk the crops were damaged by floods.
1896-7.	A <i>famine year</i> .
1897-8.	A <i>bad year</i> for all the counties, where all crops suffered. Rainfall scanty and unfavourable.
1898-9.	An <i>unfavourable season</i> for all the counties. All crops did badly.
1899-1900.	A <i>famine year</i> throughout the whole region.

(b) OUT-TURN OF CROPS.

During this period ten crops were due of each of the cereals sown. Say—Wheat, Barley, Oats, and Mustard, were cultivated to make these forty crops:—

One-third yielded fifty per cent. and upwards to, in one instance, ninety-five per cent., but generally not much over sixty per cent.

Two-thirds yielded fifty per cent. to zero.

Put these losses into money value. During the two famine years of 1896-7 and 1899-1900, two trusted officers

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from the Agricultural Department (the Right Hon. Henry Chaplin, M.P., then, President of the Board) estimated the loss thus:—

<i>County.</i>	1896-7 (the Hon. Mr. Muir Matthews' estimate).		1899-1900 (Mr. W. P. Smith's estimate).	
	<i>Maunds</i> (82 lbs.).		<i>Maunds</i> (82 lbs.).	
South Yorks and Lincolnshire...	11,306,000	...	12,236,000	
Cambridgeshire and Norfolk ...	9,100,000	...	9,123,000	
Suffolk and Essex	12,548,000	...	11,893,000	
	32,954,000		33,252,000	
			32,954,000	
Combined totals (maunds)	...		66,206,000	

This at 2s. 4d. per maund (82 lbs.) would represent £7,724,333 for the two years named.

For 1891-92, which was a famine year in Suffolk and Essex, and all but a famine year in the other counties, there should be added, say, £2,000,000, while for the crop deficiencies of the other years, notably 1897-98 and 1898-99, it would not be unfair to add £2,000,000 more. The aggregate money value of the farmers' crop losses alone in the four years is thus £11,724,333!

(c) LOSS OF CATTLE.

So much for the crop-losses. Now for the destruction in cattle. The cultivator's losses in these counties has been heavy during the years in question, and now he has barely a pair of plough-cattle per thirty-six acres of occupied acreage as against a pair for every twenty-five ten years ago. Similarly in regard to ploughs, there is a serious deficiency, the farmer apparently not having been able to repair old and to get new ones, and there is now scarcely a plough for every eighty acres of occupied area.

PLOUGH-CATTLE AND PLOUGHS IN THESE COUNTIES.

Year.	PloUGH-cattle.	PloUGHS.	Occupied area in Acres.	No. of acres per pair of plough cattle.	No. of acres per plough.
1889-1890 ...	696,007	158,000	8,590,000	24.7	54
1899-1900 ...	478,283	104,890	8,740,000	36.6	80

In the presence of such a state of things there is no wonder that these fair Eastern Counties of England should, at the end of ten years, have nearly six hundred thousand fewer inhabitants than, according to the Government reckoning of $1\frac{1}{2}$ per cent. per annum as the normal increase, they should have. [Imagine what would be said if, in the neighbourhood of the King's favourite home at Sandringham, such a state of things really did exist. Yet these Deccani sufferers are the King-Emperor's subjects as much as his Norfolk friends and neighbours.]

THE POSITION SUMMARISED.

Meanwhile, may be noted as some of the more determining features of the Eastern England farmer's position at the close of the decade the following:—

(1) That his crop losses alone during the period (not to mention a serious depreciation in the value of his silver surplus under the recent currency legislation) have been so heavy as not only to exhaust all his surplus of the past quarter of a century, but to leave him, further, loaded with an additional debt of over £5,000,000.

(2) That the diminution of his plough-cattle and ploughs during these ten years has been so serious that he has now not enough of either for proper cultivation.

(3) That his growing resourcelessness is painfully illustrated in the largely increased number of farmers and farmers' families on famine relief one famine year after another, thus:—

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Famine Year.	Maximum No. on Relief.	
1876-1877	311,611—12 per cent. of pop. }	in these counties.
1896-1897	376,575 —15 " " }	
1899-1900	467,521—19 " " }	

And, in 1900-01, a year of only partial distress, in the month of June there were already on relief no fewer than 174,019, or over seven per cent.

It must be added that during this period of distress the rent of the farmers all round has been increased on the existing areas by nearly £7,000 per annum. It has been collected with regularity and rigour year by year. The Government landlord, for the whole ten years, has made reductions of less than four per cent., or only about 8s. per £100 per annum! And this though whole crops had, in many instances, been swept away!

For the ten years in question the	£
Government demand was ...	2,770,346
Of this there was collected ...	2,656,133
Total remitted in ten years ...	<u>£114,213</u>

‘Was collected.’ Collected from what? Not from the produce of the soil, save very slightly.

Collected from whom? Not from the cultivator, for he had only the barest portion wherewith to make payment.

Collected from whom? From the moneylender.¹ This feature of present-day agricultural industry in the four

¹ ‘There are some people who ascribe the distress of the agriculturist to the greed of the moneylender. It cannot be denied that the agriculturist is largely indebted. The moneylender, however, is not the cause, but the consequence, of the distress. So long as the agriculturist finds that he cannot pay the Government assessment and maintain himself and his family throughout the year without borrowing, and so long as he has no reserve to fall upon during bad years, he could not do without the moneylender. The condition, however, of the person who advances loans to cultivators is not at all thriving; he finds that his risks and his difficulties in recovering his dues are growing from year to year. The better class of moneylenders are contracting their transactions, and there would be many who would be quite willing to withdraw from the business but for the fear that all their existing outstandings would thereby become irrecoverable.’—Speech by the Hon. Goudas K. Parekh, M.L.C., at Satara, May 12, 1900.

hundred and fifty thousand villages in India has grown, and grown, and grown, until the soykar, like a Colossus, bestrides each community: the vast majority of the villagers are his slaves. Aforetime—that is, prior to our time, as Mr. Thorburn points out in his able inquiry in the Panjab—the moneylender was the servant of the village community; now he is its master. The Indian authorities, whose creature he is, should not abuse him with the recklessness so readily adopted by Viceroy and subordinate. He has been their good friend. But for him and for his advances the whole edifice of British Administration in India would, ere this, have tottered to its fall. Mr. Hyndman is sometimes taunted with having, twenty years ago, predicted the bankruptcy of India; meanwhile, it is sneeringly urged, India goes on paying its way. Mr. Hyndman was right. India *is* bankrupt. A 'Committee of Inspection' would make such a report to the Chief Officer in Bankruptcy as would prevent, without a reconstruction, any more business being carried on by the old firm.

To return, however, to distressed Eastern England. I imagine an Indian visitor landing at Hull, and, proceeding by way of Lincoln. Spalding, Wisbech, Cambridge, and Colchester, to London, as travellers pass through the Bombay Presidency to Jubbulpore on their way to Calcutta. Because Hull is a busy, thriving, seaport, and there are signs of prosperity in its streets and on its wharves, and the other towns hurriedly passed through had not starving people on the railway platforms, of what value should we consider that visitor's views, who, in the presence of such a state of things as has just been described, should say, 'Wherever I went I saw no sign of poverty. There can be no doubt all is well in Eastern England.' The precise value of such an opinion is the precise value of the opinion of the average cold-weather visitor to India, who spends all his time in the big cities, and never by any chance visits the villages or converses with the people.

The Government of Bombay are without excuse. Years ago the agricultural condition of the Presidency was laid before them in vivid, striking, and convincing facts.¹ Then, as now (though worse now than then), an unhappy condition of indebtedness existed, and the Government was almost as much dependent upon the good-will of the moneylender as it is now. But for the moneylender the Bombay Government, notwithstanding the comparatively important industries within its borders, would have been bankrupt in fact, as it is now bankrupt in effect, but that the creditor, the much-abused moneylender, holds his hand. Let the reader observe the pregnant facts given in the passages now to be cited, and observe also that no notice whatsoever was taken of so alarming a presentment of a perilous position. Mr. Joshi wrote :—

Shortly, we may sum up the result under this first head of causes thus :—

(1) The Survey Tenure with its thirty years' settlements allows only a limited measure of property in land and proprietary security.

(2) Only thirty-five per cent. of our Survey occupants enjoy this restricted security of tenure; and

(3) The rest (sixty-five per cent.) of our cultivators are for all practical purposes a vast rack-rented cottier tenantry, without interest in their lands, holding on a precarious tenure and living in a hopeless condition of destitution.

And thus as far as the bulk of our cultivators are concerned the result may be stated in the words of Sir G.

¹ 'The Quarterly Journal of the Poona People's Association' (Sarvajanic Sabha), 'Note on Agriculture in Bombay,' written by Mr. G. V. Joshi, B.A., Headmaster, Sholapore High School, and read at an Industrial Conference held on September 14, 1894.

Wingate thus: 'The Ryot toils that another may rest and sows that another may reap'—a situation utterly devoid of all inducement to exertion or prudence. Even the upper thirty-five per cent. occupants, though still free from embarrassments, are beginning to share, through various causes, in the general insecurity of the position.

Here, then, we reach a basal fact of the utmost importance, which largely accounts for the existing situation. Condemned to work for others like a slave, the Ryot fails; and what chance has he of success? The stimulus of self-interest is wanting, and all incentives to good work are taken away from him. And yet, let it be said to his credit, no farmer in the world could stand the pressure better. No wonder if the Deccan Agriculturists' Relief Act, the most expansive measure passed in recent years, has failed to bring relief to the Deccan Ryot. Clearly, no mere change of judicial procedure could be an effective cure for an economic evil.

(2) But, again, there is yet another cause to deepen the Ryot's despair. His income—never large and ever uncertain owing to the variations of the seasons—is fast going down under the increasing double pressure of (a) public taxes (b) and debt.

(a) As regards public taxation. Public taxation, to which the Ryot is the chief contributor, is steadily growing with the growing needs of a progressive administration, and the weight falls upon him with peculiar pressure. The general revenues during the last twenty years show an advance from £6,366,667 to £9,133,334, or thirty-nine per cent. (the Land Revenue twenty-two per cent.), and assuming that the Ryot's share in the public burdens is seventy-five per cent., this increase of Revenue means a net increase to the State demand upon him of £1,333,334 a year. His corn-heap, however has been continually falling away, and is just now at a minimum point, barely enough for his living, and his despair can be conceived when he is called upon to pay £1,333,334 more of public taxation. Enhancement of public burdens instead of spurring him on to increased exertions, as the advocates of the Ryot's indolent-nature theories imagine, only plunges him deeper in debt and despondency.

(b) But the Ryot's narrowing margin of means is further, and to a more alarming extent, encroached upon from another quarter. His debts are growing and the moneylender presses him harder than ever. With his

debts is excessive. On the basis of Mr. Woodburn's figures for nine districts¹ giving on an average £1 17s. 4d. of old debt per head of the population, the total of such debt for the whole Presidency might be put at about £15,000,000, on which the annual interest charge at twelve per cent. amounts to £3,600,000. On Mr. Woodburn's data it is £3,733,334.

Nine Districts : Population = 8,950,000.	Debt per head of Population.	Total Debt on Population Basis.	Amount of interest of £8 13s. 4d. of assessment.
	£ s. d.	£	£
Khandesh ...	3 1 8	4,473,334	20
Nasik ...	2 10 8	2,133,334	16
Nagar ...	1 1 6	933,334	12
Sholapur ...	1 4 2	900,000	10
Poona ...	0 17 6	933,334	14
Satara ...	0 16 0	980,000	12½
Bijapur ...	1 0 0	800,000	6
Ratnagiri ...	1 13 6	1,833,334	22½
Thana ...	4 13 0	3,826,667	37½
Average...	£1 17 7	£16,813,337	

Interest on Current Debt ... £200,000

" " Old " ... 3,600,000

Total yearly charge ... £3,800,000

Applying these proportions to the Presidency :—

Population. 15,985,000 at £1 17s. 0d. per head.

Total old debt = £15,000,000.

Putting together both debts, annual and old, the interest charge to the Ryot at twelve per cent. seems to come to close on £4,000,000 a year. Were he only able to borrow on easier terms—say at five or six per cent., what a relief it would be to him! His pressure would be brought down by £2,000,000, and on this account of interest charge alone, and he would be placed—in seventy-five per cent. of cases—in a solvent position. However, he has no such means of relief. His personal credit is as good as ever, and his sturdy honesty of heart which leads him cheerfully to bear his load of debt and makes the very idea of going into insolvency revolting to his mind, is appreciated even by the sowkar; and he can

¹ That is to say, on the basis of the official figures.

borrow even in the worst Deccan villages small sums on personal security. Nor is there lack of capital in the country, as pointed out last year by the Hon. Mr. Justice Ranade in his paper on 'Real Credit Re-organisation.' £1,866,667 are locked up in the Savings Banks in this Presidency, and presumably, a still larger amount in Government securities, and any rate of interest, judging from the recent conversion operations, would seem to satisfy our depositors and holders of Promissory Notes. All this money, and much more, would be, and ought to be, at the service of industrial enterprise but for want of a *via media*. The divorce between capital and land and industrial enterprise is almost complete, and this divorce has been the ruin both of the Ryot and his industry. There is almost an impassable gulf—the gulf of ignorance, and want of confidence and habits of combined effort—between those who save and those who work, a bar preventing the free flow of capital to fertilise the fields of industry, and the State which alone with its limitless command of resource and organisation is in a position to bridge over the gulf and remove the bar, still declines to undertake the work, and the deadlock continues, with disastrous results to the progress of industry. So far as the Ryot is concerned, he has to pay twelve to twenty-four per cent. interest to the money-lender, while a Savings Bank depositor is content with little more than three per cent., and has thus to pay £4,000,000 nearly to his sowkar year after year, where he ought not to pay more than £1,333,333 or £2,000,000. The consequence is, that this £2,000,000 or £2,666,667, which might otherwise go to his acres, pass into other hands, and no one is any the better for it, and every one much the worse for such diversion of the Ryot's savings, not even excluding the moneylender who suffers by the general paralysis thereby caused. The State withholds the needful help; the Ryot suffers, and with him the whole nation shares the penalty in the depression of its one surviving industry.

In another respect again, the absence of cheap banking facilities is causing inconvenience. It largely tends to neutralise the effect of much of the protective legislation of the past twenty years. Taking the Deccan Agriculturists' Relief Act, we find that while, on the one hand, during the past thirteen years the Act has been in operation, the courts and conciliators have together

settled in all 20,567 claims valued at £216,667 in redemption suits in respect of mortgaged lands, the Registration figures, on the other, show that the fresh mortgage debt alone (leaving out simple bond debts) contracted by the Ryot during eight years, 1885-92, amounts to over £1,666,666, nearly eight times the amount reported as settled, the annual amount increasing steadily from £193,334 in 1885 to £222,667 in 1892-3! This one striking feature of the returns is enough to show how futile it is to attempt to relieve the indebted Ryot merely by a reform in judicial procedure. The Ryot sees it, and we can understand his reluctance to seek, in too many cases, through the special courts the barren benefit of paper redemption. If thus the Deccan Agriculturists' Relief Act is a comparative failure as a means of economic relief, neither are the special relief Acts for the superior landed proprietors any more successful. On this point Mr. Baines writes in the Decennial Report (pp. 243-4): 'The most noteworthy feature in the working of these Encumbered Estates provisions is the continuous need of them. The total number of persons entitled to relief under such enactments is necessarily limited, but we find in Gujarat 108 estates under management in 1881-82, and nine more after an interval of ten years. In Sind the law has been changed on more than one occasion, so the decrease from three hundred and forty-six to thirty may be due to special and artificial causes rather than to increased providence. In the case of Jhansi, where the persons for whose benefit the special local Act was passed are of a lower social position than the talukdars of Gujarat, it was ascertained that the loan advanced by the State from public funds to keep the agricultural proprietors on their land was repaid by loans from the village moneylender, who closed in some way or other on the disembarassed land as soon as it was out of management. In Bengal the Chutia Nagpur Encumbered Estates Act was applied in 1891-92 to fifty-nine estates, and in 1881-82 to seventy-two. The amount of debt at the close of the former year was £10,916, and £3,313 of this was ascertained during the year in question. In Oudh, again, the supply of indebted local magnates appears perennial.'

Briefly, then, under the second head of causes, we may sum up by saying:—

- (i.) The Ryot's margin of means is perilously

narrowing owing to (a) increasing public taxation, and (b) his growing indebtedness.

(ii.) The net addition to his share of the public burdens has been £1,333,334 during the past twenty years. He is not permitted to enjoy even the luxury of cheap salt.

(iii.) Real credit being in a most disorganised condition and the State still withholding its aid in reorganising it, the Ryot has to pay £2,000,000 to £2,666,667, more than he ought or need, as interest to his sowkar every year.

(iv.) This double pressure increasing concurrently with his diminishing yield from the soil, makes his condition worse.

(3) Passing next to over-crowding of his field against him as another cause of his suffering, we have, according to the recent Census of the whole Presidency, a population of 10,649,811 souls—living on the soil on a cropped area of 28,300,000 of acres—or less than three acres *per capita*. Assuming with Sir James Caird that a square mile of cultivated land can give employment only to fifty persons—men, women, and children together (or 12·8 acres per head) our cropped area is not enough even for an agricultural population of three millions; so that we have seven to eight millions of our agricultural people without adequate employment and in a condition of demoralising indolence. The loss of work and working energy to the country is, of course, enormous. But such an excessive concentration of an enormous population on the soil has the natural effect of overcrowding the field against the agricultural worker, sending up rents and bringing down the profits of husbandry and the wages of agricultural labour. Both the under-tenant and the farm labourer are heavily weighted, and equally, or even more so, is the occupancy tenant.

APPENDIX

INDIA'S GREATEST PERIL AND HER WORST ENEMIES.

India's greatest peril and her worst enemies are typified by a cultured, high-minded, able, Christian clergyman, the Rev. W. H. Hutton, Bachelor of Divinity, Tutor and Fellow of St. John's College, Oxford. He is one of our great historians of the past; concerning the present, he sees naught but the superficial, so far as India is concerned. In 1900 he was appointed a curator to the Indian Institute at

Oxford, and in the autumn he paid a visit of 'exactly seven weeks,' as he says, to India. On his return he gave the readers of the great English Church paper, the *Guardian*, a record of his impressions. Number 1 of his series concluded with two paragraphs which should cause more melancholy and sorrow to every one who is desirous of the well-being of India (India, as distinct from Anglo-India) than any other incident which could be imagined. These are the words with which Mr. Hutton sums up his forty-nine days' experience:—

'One word of conclusion I will allow myself—not to give fanciful sketches of unrest or to prophesy a coming danger, or to analyse defenses; not to describe Anglo-Indian Society, even though it be a little more gently than we have been accustomed to have it described for us—for surely no man with the slightest sense of gratitude can fail to appreciate the untiring kindness that he meets with on every side; not to string together native quaintness of expression, or satirise the manners of the mild Hindu; but simply to repeat what I suppose is the most striking impression that India leaves on every traveller—a sense of the magnificent work that has been done, and is being done by the English Administration.

'It is not that the country is being Anglicised or brought to the rigid standard of a European pattern. Far from it. There seems an extraordinary liberty for every form of National idiosyncrasy or excess. But a system of Government there is of which it is doubtful if the world has ever seen the equal. I may be told that the police even (or especially) in Bombay or Calcutta are incurably corrupt. I may be told that the system of education which we have fostered with so much pride has its only result in the production of an infinite number of cleverly-trained parrots, and that our own religion is the one which has the least official countenance in the Empire. There is some truth in all these exaggerated statements. But the spectacle of an Administration absolutely unselfish, just, scrupulous, unweariedly energetic, provident, charitable, worked by men of untiring self-sacrifice and indomitable courage from the highest to the lowest, keeping order in what would quite obviously otherwise be illimitable chaos—a Government, local as well as central, exact, firm, yet responsive to a touch, and absolutely devoted to the good of the people—is one which makes one proud and thankful for the British rule.'

'What,' it may be asked, 'is there in these grand and glowing sentences which can cause you, an Englishman, anything but extreme joy?'

To which question my answer is: The statement is of such a character that, if it be true, everything is well with India, and no reform or improvement is needed or is possible. There is no man living who would rejoice more than I should rejoice if the facts were as stated. My patriotism is of an intense character. But there is something higher than patriotism, and that is humanity. Such statements as those of Mr. Hutton's constitute a fetish which we have

set up concerning our rule in India, and every cultured Englishman who has worshipped at the shrine and visits India, or takes any interest in India without visiting the country, is prepared to see, and therefore does see, that and nothing else. This god of man's own making was satirised in words attributed to Sir Auckland Colvin, which he is said to have written seventeen years ago:—

'The English mind in India has been tempted to stand still, arrested by the contemplation of its fruits in former times, and by the symmetry of the shrine, the pride of its own creation, in which it lingers to offer incense to its past successful labours.'

'The worship' has reached England from India, and has taken deep root there. While English missionaries have wholly failed to turn India to Christianity, Anglo-Indians have firmly established a new faith in England, which is that perfectness only exists in Anglo-Indian Administration, that that Administration is more sacred than the Holy Grail, while to call into question any part of its immaculateness is awful profanity. The Christians now throw the critics to the lions.

What Indian reformers have to fight against to-day has practically become a religious faith. The Faithful are, at one and the same time, the God who is worshipped and the Worshipers. Against a religious faith tenaciously held naught can, at least for a time, prevail—as Islam proved.

The worst of it all is that such statements as those of Mr. Hutton's are, when dissected, found to be wholly unworthy of credence, because they have no basis of fact on which to rest. Let me dissect and comment upon that last sentence:

'... An administration absolutely unselfish.'

Do, then, Lord Curzon and every other non-Indian in the public service serve India for naught? Do they not only receive no pay, but, out of their own great bounty, contribute towards Indian necessities? Pass from the individual to the community: 'absolutely unselfish,' and yet India pays for the India Office establishment in England, while the Colonies, twenty times as well off, contribute nothing to the Colonial Office; 'absolutely unselfish,' and yet every man, woman, and child, in India, out of the dire poverty of two-thirds of them, have to pay from one to two shillings every year as tribute to England—a tribute no Roman or Spanish colony ever bore. 'Absolutely unselfish.'

'Just.'

And yet Lord Lytton, when Viceroy, accused the India Office of a determination to 'cheat' the Indian people out of the rights conferred upon them by the Act of 1833 and the Proclamation of 1858; 'just,' and the historian of the Mutiny had to put it on record at the end of his seven volumes that British 'bad faith' brought about that dreadful uprising.

'Scrupulous.'

And yet the relations of the Calcutta and Simla Foreign Office are marked with as many unscrupulous acts towards the Feudatory States as, in autumn, the faded leaves were thick in the brooks of Vallombrosa; 'scrupulous,' and yet we exact from the land which has *not* yielded a crop, and from the famished farmer and his family (who have no means), our full tale of that non-existent crop.

'Unwearily energetic.'

Yes, as the honest and diligent workman who feels that for the pay he receives he shall give an adequate expenditure of brawn and brains. What less than this could they be?

'Provident.'

And yet the past expenditure in India has been marked by a recklessness the like of which is not to be found anywhere else in the civilised world. As witness our wise railway capital arrangements. We borrowed money when ten rupees equalled £1, and provided no sinking fund to repay capital outlay; now we 'convert' those same railways when £1 is equal to £1 10s., owing to our 'guarantee' of dividends not always earned, and twenty-two and a half rupees are to-day required to meet what ten rupees with 'provident' management would have paid.

'Charitable.'

In famine administration, no doubt, is meant. Yes, it is quite true—charitable with the money provided by the people themselves who need charity, and with a contribution from generous people in England, supplemented, of course, by individual contributions in India.

'Worked by men of untiring self-sacrifice and indomitable courage from the highest to the lowest.'

In what is the 'untiring self-sacrifice' shown? The highest salaries are paid, and the heaviest pensions provided, for administrators, while 'leave' is granted on a most liberal scale. Where, then, is the vaunted 'self-sacrifice'? Of whom, amongst those so described, can it be said that if no salary or pension attached to the position they would continue to carry on their present work? If there be none such, whence the 'untiring self-sacrifice'?

'Keeping order in what would quite obviously otherwise be illimitable chaos.'

With all my respect for this most estimable Oxford Tutor, Fellow, and Curator, I cannot refrain from saying that this is so much nonsense, neither more nor less. Was there *no* order in India before the British came into the country? Is the marvellous civilisation which extorted the admiration of Greek visitors to India, when England was occupied by a few tribes lacking in all civilisation, a figment of imagination? Was not the Empire of Vizayanagar, in all that made for good government, fully equal to its contemporaries—the England of Henry VIII. and the France of Francis I? Such a sentence as that just quoted is a sorry comment upon the powers of

observance and faculties for reasoning of one of the flowers of modern culture—as an Oxford Tutor to-day surely is.

'A Government, local as well as central, exact, firm, yet responsive to a touch, and absolutely devoted to the good of the people.'

'Absolutely,' again; 'absolutely unselfish,' 'absolutely devoted to the good of the people.' What good can such extravagant and meaningless eulogy be supposed to do? Concede at once that the Indian Government, from the highest to the lowest, wish well to the Indian people. I assert that most heartily. That does not prevent them permitting famine-stricken people from 'dying like flies,' does not prevent a cholera visitation in a famine camp from producing worse horrors than a battlefield, does not improve the position of those Indian fellow-Christians of Mr. Hutton's who in Southern India (which he did not visit) are thankful if they can get food once in two days. The nonsense of this sentence is beyond all description—'responsive to a touch.' Ask Mr. H. J. S. Cotton, the Commissioner of Assam, what kind of response he found to the touch of mercy wherewith he wished to heal certain suffering Tea Estate coolies.

'Is one which makes one proud and thankful for the British rule.'

Mr. Hutton, in saying this, speaks as an Englishman, not as an Indian. What would he say if, in the England he adorns, the Russians had been supreme for one hundred and fifty years, and in all that time not a single Englishman had been allowed to enter the Cabinet, that no popular representation existed, that no Englishman, even if he were in the public service, however great his merits, could rise to the high positions for which his fellows were eligible, that the material condition of his countrymen was year by year growing worse while their intellectual manhood was denied avenues for expansion, that famines became more frequent, that in Oxfordshire in 1901 the population, through famine and other ills, was only half what it ought to be—in such case would he have agreed with a Russian University Tutor and Fellow, even if the gentleman were a Curator of the English Institute, who declared that the condition of England was 'one which makes one proud and thankful for the Russian rule?'

Why is it that the 'Mr. Huttons' of England, when visiting India, become the greatest enemies to the Indian people, and constitute the most serious peril to the regaining of the prosperity of India? This is why. Having visited India, though it be for seven weeks only, they are regarded as authorities. 'I have seen. I ought to know.' This is conceded to them by all who read their writings or who hear their observations; and while such indiscriminate eulogy is uttered, such 'absolute' perfection of rule is described, based on a visit—not to India, but, as I have said elsewhere, on a visit to British Colonies in India, millions die every year of starvation, and the tribute paid to England by the starving people grows greater year by year, the door to the highest employment is barred more and more strongly; but those who suffer are 'only Indians,' those who testify are our own

priests and prophets. That settles the accuracy of the observations. If Mr. Hutton could but realise the terrible harm he has done by such inconsiderate writing founded on such shallow knowledge, if he could realise that he is making hungry people hungrier still, half-clothed people less clothed, is choking and checking the lawful and loyal ambition of the people of India to serve their own country, I cannot but think that he would be the most miserable of men, and would lose no time in looking at the other side of the shield than on that which has hypnotised him. For he does not *want* to hurt India. Yet he is wounding her with every word he has written.

As my final word to-day on this subject let me add some lines of poetry which reached me two or three days before I saw Mr. Hutton's ‘impressions.’ If the writer—a kinsman of my own—had seen Mr. Hutton's concluding remarks—he had not—he could not have more aptly answered them than he does throughout these lines:—

‘From night behind to night ahead, no man but runs a weary race,
And if we bitter seem and hard, would you be milder in our place?
Would your strong spirits stand aside, and pray “God’s will be done”
If each slow beat of time that passed did mark the death-cry of a son?

‘A son of man who might have lived and known the joys of life,
Lies rotting in the open field, slain in a cruel strife—
A cruel strife with naked hands against the powers three:
The alien Raj, the ceaseless tax, and hopeless misery.

‘Now he has fallen by the way, but when the famine lifts
And weak and wan his folk come home, loaded with precious gifts
Of bodies broken by disease, with listless step and slow,
Then will the Raj claim measure full of the tax the dead did owe.

‘But you are not of our people, and when you watch them die
Your sorrow is deep, but it passes, while still the people die.
There is home and your full-fed kinsmen the half of the world away,
So you shut your eyes to the horror; you grieve a bit and you pray.

‘But you draw your wage unstinted. You stand in the way of men,
You raise your arms to the heavens, and you write with a facile pen
That you are the salt of nations (but the tax on the salt is hard!),
That the gods came down from heaven to bless your perfect guard,

‘That the people cannot rule themselves, that you can do it well,
That you have made fair paradise of what would else be hell.
Hell for whom? And heaven for whom? Is that your picture true?
Was the ryot worse in ages past than he is now with you?

‘Is it heaven for that poor bundle there, who is too weak to walk?
Is it heaven for these vast plains o. men too spiritless to talk?
Is it paradise for womenfolk to watch their children dead,
And hear no more the plaintive voice that cried in vain for bread?

‘Is it heaven, O angels God-elect? Is it heaven, or is it hell?

The publication of the above led to the interchange of the following notes. The Rev. W. H. Hutton wrote:—

'I confess I think you strain my words. I do not think that payment for work necessarily (as you seem to imply) prevents a worker from being "absolutely unselfish" in his work. He is paid, in this case (is he not?) independently of the spirit in which he carries out his duties; and I confess it seemed to me that the Indian Civil servants did their work in an entirely unselfish way.

'And I am inclined to think that you would have conveyed a truer impression of my article if you had quoted the words I used as the limits of my knowledge—"I hope that no one will think that I attach any importance to my 'impressions' or regard them as necessarily either accurate or permanent!"

'Your letter does seem to me to suggest that I regard myself as an authority. "Sure, haven't I seen, and sure I ought to know." I am sure I should never use such an expression as is suggested—"Those who suffer are only Indians."

'But I am sure you do not mean to use my words unfairly, and I thank you for your courtesy. I confess I think the words I used, taken in their context, are justifiable.'

The response was in these terms:—

'I thank you for your note of yesterday's date, and, in reply thereto, have to state that I think it is only due to you that I should make clear the limitations which you point out with respect to the "Impressions" you record. It was farthest from my thought to strain your words in any sense, and in making use of the expression, "Sure, haven't I seen, and sure, I ought to know," I did not so much mean it to apply to you yourself as that, for example, if I were in conversation with one who had read your "Impressions" and I were to put to him a contrary view he would be justified in saying "Mr. Hutton has been to India, he states what he has seen, and I am content with his observations." It is because those observations while, in a sense correct, are also in a sense incorrect, because they leave the impression on the mind of the reader that all's well in India, whereas the now frequent famines indicate all is very far from well, and it is only as the need for the amelioration of the sad and painful condition of things is recognised that the motive power can be found to bring about that amelioration—it is only in this sense, and in no other, that I have written concerning your most interesting and, in one sense, valuable impressions in the manner you mention.

'I will make my reference this week either as though it were spontaneous or as coming from you in the way of a mild and friendly protest, as you may think best.'

Mr. Hutton's rejoinder was:—

'Thank you very much for your kind letter. I think it would be quite enough to quote the qualifying words I used about all my impressions; but you would be quite justified in adding that I should not alter what I have written, though I think your use of the words strains their meaning. I must adhere to the view that unselfish work is possible to men who receive pay.'

From London Correspondence in the *Amrita Bazar Patrika* (Calcutta) and *The Hindu* (Madras).

CHAPTER X

THE CONDITION OF THE PEOPLE OF THE NORTH-WESTERN PROVINCES AND OUDH

Wherein Lord Curzon as Viceroy Differs from his Predecessors.

His Excellency's Estimate of Crop and Cattle Loss in the 1900 Famine.

The Baring-Barbour Inquiry of 1881-82: What has been Done Since.

What the Agricultural Income was in 1900: A Series of Calculations.

An Annual Loss of, at least, £40,000,000 in the Agricultural Income, of £66,000,000 on Agricultural and Non-Agricultural Income Combined.

An Average Present Income of £1 5s. 1d. against £1 16s. in 1881.

Is there So Great a Loss? or, Was the 1881 Income Over-rated?

Lord Curzon's Reply to Above:

(1) The Happiness and Prosperity of the Helpless Millions.

(2) Is India Becoming Poorer?

(3) The Poverty of the Cultivator.

(4) Concluding Words.

The Untrustworthiness of Official Figures: Numerous Instances of a Shocking Character.

Famine-stricken Bombay declared to show an Average Increase of 128 lbs. per acre Food Crops, and Madras 98 lbs.!

The Real Yield not Two-thirds of the Estimated Yield.

In Many Parts of the Empire Famine Never Absent.

The Lessons from the North-Western Provinces and Oudh.

Full Details concerning Cultivation and Yield, Cultivators and their Condition: Low Value Yields Everywhere—8s. Per Acre Being Very Common.

Seventeen Hundred and Forty Acres Which Yield their Cultivators 5s. 5½d. per Head per Annum.

In all Ordinary Years (says the Collector of Etawah) the Cultivators Live for Four Months on Advances.

The 'Exceptional Ill-luck' of Muttra not Exceptional, but Characteristic of Dry Lands Everywhere.

Tenants in Pilibhit and Puranpur.

Only when Prices are Low, Work Regular, and Health Good can Labourer and Family have One Fairly Good Meal a Day.

In Villages near Shahjehanpur the Cultivator 'has Undoubtedly Deteriorated of Recent Years.'

Further Details concerning Crops, Rent, Yield per Acre, etc. Money-Advancing by Muhammadans not Moneylending involving Usury.

'We Thus Clear 2½d. in Two Days.'

'The Poor Oudh Peasant is an Industrious Man—Has to Work Hard, Does Work Hard.'

Eight Typical Family Histories from Oudh.

An Irish Experience in India: Emigrants Remit in Money Orders £18,200 in One Year to Distressed Friends.

Simplicity and Cheapness Condemn Schemes which Might Otherwise do Much Good.

'Only Grand and Expensive Works Engage Attention.'

Mr. H. S. Boys' Loose and Unsympathetic Statements as to Food Needs backed by Lieut.-Col. Pitcher.

'Not Desired that the Standard of Comfort should be Very Materially Raised.'

Incomes in Five Villages—Deficiencies Nine Times Greater than Surpluses.

Researches in Two Hundred Blue Books reveal No Trace of Honest Grappling with Facts.

A Powerful Indictment of Existing Conditions by Mr. Harrington, Officiating Commissioner.

'Every Second Man met with in the Plains of Hissar is a Bond-slave (*sewak*).'

Eight, out of Thirteen, Millions 'Sunk in Abject Poverty.'

Proposals for Reform a Dead Letter, being kept at 'the Unfruitful Stage of Fitful Discussion.'

Mr. H. C. Irwin's Array of Root Facts concerning Oudh Agriculture.

Bullocks get no Grain: 'How Should They? Men Can't Get Grain!'

The Narrowness of the Margin Between the Cultivator and Destitution.

The 'Indigent Town Populations' 'Suffer Much More than the Agricultural Classes from Want of Food.'

'Increased Intensity of Industry' Needed.

Sixteen Columns of Particulars Summarised.

Mr. Gartlan's and Major Anson's Reports.

Eight Rupees per head (10s. 8d.) All Round.

THE viceroyalty of Lord Curzon of Kedleston is in marked contrast with the period of rule of many of his predecessors. To great inherent and acquired ability he adds the energy of a mentally strong man in early middle age combined with an enthusiasm for the performance of duty and a growing interest in India as a realm: these lead him to specific acts which would be full of promise in awakening opinion to the real condition of the people of India if only he were to stay in India for from fifteen to twenty years. At present, in spite of his clear desire to do India some good, he sees men as trees walking, partly owing to the defects of his high qualities and the unhappy fact that prior to being appointed to his high office, he was for a time Parliamentary Under Secretary of State for India. There could be no worse training for a Viceroy. On the whole, however, as a Viceroy he is making possible that tearing away of the veil behind which officialism seeks to hide the real India. Should there be no faltering on his part the dawn of a better time for the great Eastern Empire of the United Kingdom has already begun. He has made some sad breaks: they were inevitable; so far they have not done irremediable harm, but they arouse serious misgivings as to his limitations, and do not inspire much hope as to the enduring mark he will leave on India, when his period of rule has come to an end.

Lord Curzon has made better use of the Viceregal Council as a means of communication with the people of India than, perhaps, has any of his predecessors. In October, 1900, the Viceroy made the following observations:—

‘The annual agricultural production of India and Burma averages between 300 and 400 crores of rupees. [English sterling, Rs.15 to £1 = £200,000,000 to £266,666,666.] On a very cautious estimate the production in 1899 and 1900 must have been at least one-quarter, if not one-third, below that average. At nominal prices the loss was at least 75 crores, or fifty millions sterling. In this estimate India is treated as a whole, but in reality

the loss fell on a portion only of the continent, and ranged from almost a total failure of the crop in Gujarat, Berar, Chhattisgarh, and Hissar, and in many parts of the Rajputana States to 20 and 30 per cent. in districts of the North-Western Provinces and Madras which were not reckoned as falling within the famine tract. If to this be added the value of some millions of cattle, some conception may be formed of the destruction of property which a great drought occasions.'

These observations led to much comment, and, finally, to a brief Open Letter being addressed by the present writer to the Viceroy. Among other observations addressed to Lord Curzon were these:—

An inquiry into the economic condition of India in 1882, made by Earl Cromer (then Major Evelyn Baring) and Sir (then Mr.) David Barbour, resulted in the production of a Note in which the annual income of British India was thus stated:—

	Rs.	£
Agricultural Income ...	350,00,00,000	= 233,333,333
Non-agricultural Income...	175,00,00,000	166,666,667
Total income ...	<u>Rs.525,00,00,000</u>	<u>£400,000,000</u>

Divided amongst 194,539,000 people, the then population, the average amount per head was Rs.27 (at Rs.12 to the £, the then rate of exchange, £2 5s. 0d.).

The figures for the agricultural income were arrived at thus:—

Presidency or Province	Value of Gross Produce	
	Rs.	£
Panjab	34,15,00,000	= 22,766,667
N.-W. Provinces and Oudh	71,75,00,000	47,850,000
Bengal	103,50,00,000	69,000,000
Central Provinces ...	21,25,00,000	14,166,666
Bombay	39,00,00,000	26,000,000
Madras	50,00,00,000	33,333,333
	<u>319,65,00,000</u>	<u>£213,116,666</u>
Add, for India, Burma and Assam	80,35,00,000	... 20,233,334
Total ...	<u>Rs.400,00,00,000</u>	<u>£233,350,000</u>

Since that period there have been brought under cultivation—

Additional acres	...	16,000,000	
Capital expenditure upon irrigation has been incurred to the extent of ...		Rs.14,48,87,590	= £9,659,173

An increased revenue from land has been secured :—

		£	£
From irrigation	...	1,92,91,460	= 1,286,097
From additional cultivation (including Upper Burma annexed) ...	...	3 57,08,540	2,380,569
Total ..	Rs.5,50,00,000		<u>£3,666,666</u>

Further, it was remarked :—

The population of British India in this year of grace, calculated according to Government of India expectations, is 245,501,987.¹ Let these figures, please, be borne in mind as I proceed with my argument which is, specially, to ascertain what the income of the average Indian under Lord Curzon's rule is as compared with the average income of his father—or, it may be, of himself—in the not far-off days when Lord Ripon sat in the seat of the mighty.

The agricultural income of to-day can be easily reckoned, if it be recognised that the Government land revenue bears a definite relation to the out-turn. Some of the statistics you favour us with year by year merely require certain sums in simple arithmetic to ascertain their significance. Yet I do not know of a single official in India or in England who has ever taken the trouble to do those sums. The total produce of the cultivated land in India is to be gathered from the

¹ The Census returns for April, 1901, showed this estimate to be an over-sanguine one. Practically, all the expected increase had (in spite of the Famine Code) been swept away by famine and, in a much smaller degree, by plague, in spite of the Haffkin inoculation. I allow all the figures to stand, with bracketed corrections, where needs be, as Lord Curzon, in replying, referred to them as they then stood.

amount of the land revenue collected by your officers. So far as I am able to ascertain¹ the revenue yearly obtained bears to the gross produce of the soil a proportion of—

In Bengal	5	to	6	per cent.
„ the North-West ...	8	„	„	
„ the Panjab	10	„	„	
„ Madras	12	„	31	„ „ say 20
„ Bombay	20	„	33	„ „ „ 25

With these figures I multiply the total revenue of the respective Presidencies and Provinces and get these results :—

<i>Presidency or Province.</i>	<i>Revenue collected.</i>		<i>Rs.</i>
	<i>Rs.</i>	<i>x by</i>	
Bengal... ..	4,04,47,850	19 equals	76,85,09,150
North-Western Provinces ...	6,63,71,350	12½ „	82,96,41,875
Panjab	2,56,41,240	10 „	25,64,12,400
Central Provinces	87,39,100	12½ „	10,92,38,750
Madras	5,03,84,280	5 „	25,19,21,400
Bombay	4,71,64,970	4 „	18,86,59,880
India, Assam, and Burma ...	3,58,46,140	12½ „	45,44,51,107
	<u>Rs.27,45,94,930</u>		<u>Rs.285,88,34,562</u>

That is to say, the agricultural income of the whole of India, from North to South, from East to West, is now £190,000,000 against £233,300,000 estimated in 1882! And this falling-off has taken place, notwithstanding the expenditure on irrigation—(all good expenditure)—the increased area brought under cultivation, and the enhancement of the revenue everywhere except in Bengal! The investigation may be carried a little farther, and put, comparatively, thus, 1882 being set side by side with 1898-99 :—

¹ I take my figures from Mr. Romesh Dutt's recent work, 'Open Letters to Lord Curzon,' p. 113. They seem to have been arrived at after close investigation.

² I have no definite figures to go upon, and I will take the figures of the 1882 inquiry.

³ Details not available: I take two-thirds of the best rate available, viz., that for Bengal, and, in so doing, am erring in favour of the Government.

THE '82 GUESS PROBABLY EXAGGERATED 357

<i>Presidency or Province.</i>	<i>1882. Rs.</i>	<i>1888-9. Rs.</i>	<i>Difference + or -</i>
Bengal	108,50,00,000	76,85,09,150	- 26,64,90,850
N.-W. Provinces and Oudh	71,75,00,000	82,96,41,875	+ 11,21,41,875
Panjab	84,15,00,000	25,64,12,400	- 8,50,87,600
Central Provinces ...	21,25,00,000	10,92,38,750	- 10,32,61,250
Madras	50,00,00,000	25,19,21,400	- 24,80,78,600
Bombay	39,00,00,000	18,86,59,880	- 20,13,40,120
'India,' Burma, and Assam (guessed at in both years) ...	30,83,00,000	45,40,63,107	+ 14,57,63,107

Summary.

Excess over 1882 ... ..	...	...	...	...	+ 25,79,04,982
Minus below ... ..	...	...	...	...	- 90,42,68,420
Net deficiency as compared with 1882 ... ..	...	...	...	...	- Rs.64,63,53,438

Or, £43,090,229.

I am sure there is some mistake in the two sets of figures which show increases. But I must take the official figures as I find them, although in that volume of 1888 published at the Government Press at Allahabad (refused to the public) there are examples such as this: Gross produce Rs.322, rent Rs.306; produce Rs.85, rent Rs.40; produce Rs.259, rent Rs.86; produce Rs.162, rent Rs.72½; produce Rs.183, rent Rs.93; produce Rs.70¼, rent Rs.68-15; produce Rs.67, rent Rs.40¾. In the face of all this I have reckoned the Government rent at only 10 per cent.—that rent really being one-half of the respective items mentioned. Such advantage as there is in the calculations I have made are all in favour of Indian revenue officials.

Is it possible, I then asked, that so tremendous a fall in the gross annual income of the people can have occurred in the short period of eighteen years as is shown in the above tables? Or, is there some serious error in the Baring-Barbour figures of 1882? Both Lord Cromer and Sir David Barbour, at this moment, are engaged in important work for the Empire. What they are doing—the one in Northern Africa, the other in Southern Africa

—is as naught compared with a revision of the figures they collected in 1882, the outcome of which they made an economic fact of the Empire: 'the average income of the inhabitants of India is Rs.27.'

Let me, going farther, calculate what the income per inhabitant in British India is to-day. In doing so I will follow the procedure of 1882.

		Rs.	£
Agricultural income in 1898-9	...	285,88,34,562	= 189,588,971
Non-agricultural income—half of above	... ..	142,94,17,281	„ 94,794,486
Total	... ..	<u>Rs.428,82,51,843</u>	<u>„ £284,388,457</u>
Estimate in 1882	... ..	525,00,00,000	„ 350,000,000
„ for 1898-9	... ..	<u>428,82,51,843</u>	<u>„ 284,388,457</u>
Decrease	... ..	<u>Rs.96,17,48,157</u>	<u>„ £65,616,543</u>

We may now, perhaps, go a little farther with Lord Cromer and Sir David Barbour, and find out what is now the income per head in what we euphemistically call 'a good year'—(great God, a 'good' year!)—that is, a year in which famine camps are not established and famine is not recognised. This done we find:—

Rs.428,82,51,843 ÷ 245,501,987 people, leaves, as nearly as may be, Rs.17 8a. 5p. per head.

Not Rs.27, Your Excellency, which was poor enough, but Rs.17 8a. 5p., or £1 3s. 6½d.!

[With the population 231,085,132, instead of 245,501,987, the average works out at Rs.18 8a. 11p.=£1 5s. 1d.]

That, I say, was in a 'good' year. But last year was not a 'good' year. It was, as Your Excellency has told us, 'the most terrible year of famine India has known during the past century.' You estimated the crop-loss at from one-third to one-fourth of the gross yield. The

mean of these two amounts is Rs.83,38,26,745, which is singularly near to the figure which you yourself mentioned, namely, £50,000,000 or Rs.75,00,00,000. To the deduction of this amount, add the necessary deduction on account of non-agricultural income, and the result shows that, if the income of India during 1900 had been equally divided between the two hundred and forty-five millions of Her Majesty's lieges whose ‘security and material comfort’ are the deserved object of solicitude to you, there would have been

for your Excellency,

for your colleagues in Council,

for all your civilian and military officers, for all the priests—Anglican bishops and Buddhist medicants, the lawyers, the merchants, the soldiers, the sailors, the farmers, the labourers, the artisans,

and

for the wives and children of such of these as have been so ‘blessed’ as to be family-men,

nearly Rs.12 and Annas 6 (in English money Sixteen Shillings and Sixpence) each !

That is to say, it has come to this in India : the average income has dropped to 16s. 6d. per head, equally divided, in the great famine year, 1900. If that be the average, and a great number of the people receive many, many, times the average, what must be the dire necessity of vast myriads? Should Your Excellency, and your honourable colleagues, have received more than Rs.12 6a. each last year, some Indian man, woman, or child, received less than this sum for all his or her necessities. Every penny you and your colleagues received over Rs.12 6a. was the proportion of one penny less for one of the millions of the miserable creatures under your rule.

To these remarks Lord Curzon made reply in the Viceregal Council, Calcutta, on March 28, 1901, upon the debate on the Indian Budget. His Excellency said :—

There are a number of other subjects which fall within any category, but of which I prefer not to speak at present, lest I might arouse false expectations. There are others again which can seldom be absent from the mind of any ruler of India, though he might speak with caution upon them. There is no need why he should not refer to the possibility of fiscal reforms leading, if circumstances permit, to the reduction of taxation. It is an object that is always in the background of his imagination. The protection of scientific propagation and agriculture for which we have instituted a separate office and an Inspector-General; the possible institution of agricultural banks; the question of assessments; the fostering of native handicrafts; the encouragement of industrial exploitation in general—these are all aspects of the larger question of the economic development of the country upon which my colleagues and myself are bestowing most assiduous attention. *Salus populi suprema lex*, and all reforms to which I have been alluding are, after all, subsidiary to the wider problem of how best to secure the happiness and prosperity of the helpless millions.

IS INDIA BECOMING POORER ?

Upon this subject I should like to add a few words, which, I hope, may tend to dissipate the too pessimistic views that appear to prevail in some quarters. There exists a school that is always proclaiming to the world the increasing poverty of the Indian cultivator, and that depicts him as living upon the verge of economic ruin. If there were truth in this picture, I should not be deterred by any false pride from admitting it. I should on the contrary, set about remedying it, to the best of my power, at once. Wherever I go I endeavour to get to the bottom of this question. I certainly do not fail to accept the case of our critics from any unwillingness to study. In my famine speech at Simla last October, in making a rough-and-ready assumption as to the agricultural income of India, I based myself upon figures that were collected by the Famine Commission of 1880 that were published in 1882. The agricultural income of India was calculated at that time as 350 crores. At Simla I spoke of it as being now between 350 and 400 crores.¹ Thereupon I found my authority quoted in some quarters for a proposition that the agricultural wealth of the country had remained stationary for twenty years, while the populations had gone on increasing by leaps and bounds. Further

¹ According to the newspaper reports His Excellency said, 'Between 300 and 400 crores,' but the point need not be laboured as, in the next paragraph, it will be found he falls back upon that figure. He goes on to say that he should have put the figure at 450 crores, but he gives no data whatsoever for the statement. All the inquiries go to show that the true figure is considerably below the 350 crores which is the mean of his original statement—'between 300 and 400 crores.'

equally erroneous assumptions followed, that there had been no rise in the *interim* in the non-agricultural income of the community. I found myself cited as the parent of the astonishing statement that the average income of every inhabitant of India had sunk from Rs.27 in 1882 to Rs.22 in ordinary years, and to Rs.17½ in 1900, the inference, of course, being drawn that while Nero had been fiddling the town had been burning. I have since made more detailed inquiries into the matter. There are certain preliminary propositions to which I think that every one must assent in every country that is so largely dependent upon agriculture. There comes a time—it must come in India—when the average agricultural income per head ceases to expand for two reasons—first, that the population goes on increasing; and, secondly, that the area of fresh ground available for cultivation does not increase *pari passu*, but is taken up, and thereby exhausted. When this point is reached, it is no good to attack Government for its inability to fight the laws of Nature. What a prudent Government endeavours to do is to increase its non-agricultural sources of income. It is for this reason that I welcome, as I have said to-day, the investment of capital and the employment of labour upon railways, canals, in factories, workshops, mills, coal mines, metalliferous mines, and on tea, sugar, and indigo, plantations. All these are fresh outlets for industry. They diminish *pro tanto* the strain upon the agricultural population and they are bringing money into the country and circulating it to and fro. This is evident from the immense increase in railway traffic, both goods and passenger, in postal, telegraph, and money order, business, in imports from abroad, and in the extraordinary amount of precious metals that is absorbed by the people. These are not symptoms of decaying or impoverished populations.

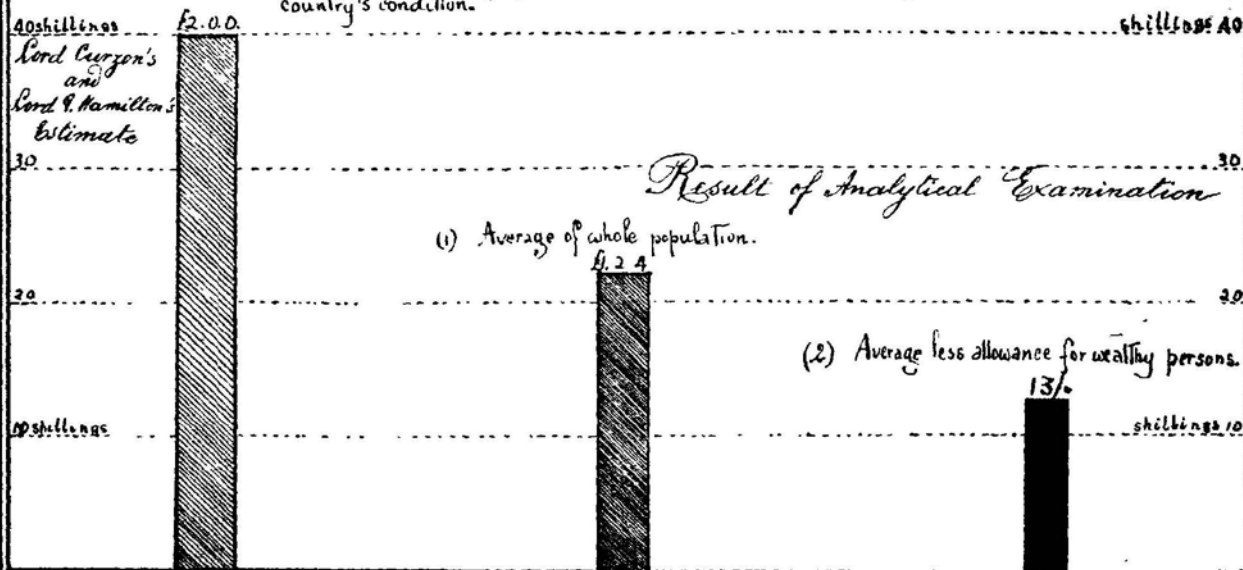
THE POVERTY OF THE CULTIVATOR.

Turning, however, to agriculture alone, concerning which the loudest lamentations are uttered, I have had worked out for me from figures collected for the Famine Commission of 1898 the latest estimate of the value of agricultural production in India. I find that in my desire to be on the safe side I under-rated the totalling in my Simla speech. I then said between 300 and 400 crores.* The total is 450 crores. The calculations of 1880 showed the average agricultural income at Rs.18 per head. If I take the figures of the recent census for the same area as was covered by the earlier computation, which amount to 228 millions, I find that the agricultural income has actually increased notwithstanding the growth in the population and an increasingly stationary tendency of that part of the national income which is derived from agriculture and that the average per head is Rs.20, or Rs.2 higher than in 1880. If I then assume—I

* See immediately preceding note.

THE INCOME OF THE PEOPLE

in 1901, as stated by The Viceroy
and by The Secretary of State, and as shown by close analytical examination of the
country's condition.



know of no reason why I should not, indeed I think it under the estimate—that the non-agricultural income has increased in the same ratio, the average income will be Rs.80 per head, as against Rs.37 in 1880. I do not say that these *data* are incontrovertible. There is an element of conjecture in them, but so there was in the figures of 1880. The uncertainty in both is precisely the same. If one set of figures is to be used in argument, equally may the other. Again, I do not claim that these calculations represent any very brilliant or gratifying result. We cannot be very happy in the face of the recent census which shows an increase of population so much less than we had anticipated, the falling-off of which is no doubt due in the main to the sufferings through which India has passed and which by so much reduces the denominator in our fraction. But at least these figures show that the movement is, for the present, distinctly in a forward and not in a retrograde direction; that there is more money, not less money, in the country; that the standard of living among the poorer classes is going up, not down; above all they suggest that our critics should at least hold their judgment in suspense before they pronounce with so much warmth either upon the failure of the Indian Government or upon the deepening poverty of the people. There is one point, however, in these calculations where we are upon very firm ground. In 1880 there were only 194 millions of acres under cultivation in India. There are now 217 millions, or an increase in virtually the same ratio as the increase in the population. This alone would tend to show that there can have been no diminution of the agricultural income per head of the people. The case, for instance, results from the increased standards of yield between 1880 and 1898. Perhaps the earlier estimates were too low. That I cannot say. The fact remains that in 1880 the figures showed a yield per acre of food crops in British India of 730 lbs.; those of 1898 show a yield of 740 lbs. In some cases this will be due to improved cultivation; perhaps, more frequently, to extended irrigation. They are satisfactory so far as they go, for they show that the agricultural problem has not yet got the better of our rapidly increasing population, but they also show how dangerous it will be in the future if India, with this increase going on within, continues to rely mainly upon agriculture, and how important it is to develop our irrigational resources as the most efficient factor in the increase of agricultural production.

CONCLUDING WORDS.

I have now brought to a termination this review of the present position in India and of the policy and attitude of Government. I hope I have extenuated nothing, exaggerated nothing. I am a believer in taking the public into the confidence of the Government. The more they know the more we may rely upon their support. I might have added that the policy which I have sketched has been pursued at a time when we have had to contend with a violent

recrudescence of plague, and with a terrible, desolating, famine, but these facts are known to every one in this chamber. An allowance will be made by every fair-minded person for conditions so unfavourable to advance or prosperity in the administration. Should our troubles pass away I hope that in future years I may be able to fill in with brighter colours the picture which I have delineated to-day, and to point to the realisation of many of our projects which still remain untouched or unfulfilled.

With this authoritative statement before the student of Indian affairs the whole issue can be joined, and, it may be, ere the conflict ends, some advantage may be secured to the Indian subjects of the King of Britain from the unusual, but extremely proper, action taken by the Viceroy.

I follow the course of my reply to Lord Curzon, making such interpolations and additions as further research and criticism in the newspapers call for.

THE UNTRUSTWORTHINESS OF OFFICIAL FIGURES.

At Calcutta, on March 28th, Lord Curzon said :—

‘In 1880 there were only 194,000,000 acres under cultivation, there are now 217,000,000 acres under cultivation.’

This shows an increase of 21,000,000 acres. He had previously stated : ‘There is one point, however, in these calculations where we are on very firm ground.’ This ‘firm ground,’ on investigation, becomes the reverse of firm. The Director-General of Statistics, in the Fourteenth Issue of the ‘Agricultural Statistics of the Empire,’ page 3, gives a summary of all the agricultural statistics from 1884–85 to 1897–98. The Famine Commission Report alone furnishes the figures for 1880. They are strangely at variance with those announced :—

1880.	Acres.
Food-crop area	161,250,000
Area under non-food crops	21,500,000
Total cropped area	<u>182,750,000</u>

or eleven millions and a quarter fewer acres than was stated! The Director-General gives a total 'area sown with crops' of 194,414,057 acres, but it is in relation to 1890-91, or ten years later, not 1880. The Director-General shows, for his latest year, 'Area under crops,' not 217,000,000 acres, but 196,497,232 acres! Nearly twenty-one million acres difference, which, at the vice-regal calculation of produce, means:—

$$\begin{aligned} 21,000,000 \text{ acres} \times 740 \text{ lbs. of produce} &= \\ 15,540,000,000 \text{ lbs. of grain, or food at the} & \\ \text{rate of 547 lbs. per annum for 26,000,000} & \\ \text{people!} & \end{aligned}$$

The Director-General's figures are the trustworthy figures. Apparently, therefore, the Viceroy has had invented for him a full food supply for twenty-six millions of people—a supply which has no existence save in some one's imagination. In the Director-General's details can be marked an annual rise and fall, corresponding with the seasons' fluctuations, which give them the stamp of veracity. For the eight years, 1890-91 to 1897-98, the first-named being the earliest year available for this comparison, as only then were the Bengal statistics included, they are as follow:—

'AREA SOWN WITH CROPS.'					
Year.					Acres.
1890-91	...	...	...	...	194,414,057
1891-92	...	...	...	...	187,752,196
1892-93	...	...	...	...	195,918,938
1893-94	...	...	...	...	197,386,536
1894-95	...	...	...	...	196,000,696
1895-96	...	...	...	...	188,922,332
1896-97	...	...	...	...	177,512,059
1897-98	...	...	...	...	196,497,232

The above statements exactly correspond with the famine of 1891-92 (which was not recognised as a famine), and shows the three fairly good years of 1893 to 1895, with a high acreage, followed by the first of the

recent two famines which have caused great misery to vast multitudes.

If these figures be taken as the basis, and not the 217,000,000 acres the Viceroy mentioned, it may be well to press home their significance.

		Acres.
In 1897-98 the crop area is...	...	186,497,232
In 1880 the crop area was ...	...	182,750,000
Increase	...	Acres 13,747,232

Since 1880 the area of the Empire has been enlarged by 105,000 square miles, or 67,200,000 additional acres. From these there have been added to the crop area the considerable acreage of Upper Burma of 3,167,133, all the additional land in British India irrigated (each acre of which should yield sixfold more than a like area of unirrigated land), with an increased population as follows:—

			People.
British India, 1880 ¹	...	...	191,000,000
" " 1900 ...	...	...	231,085,132
Increase	...	People	40,085,132

Apparently, in British India, the increased area has not been more than ten millions of acres wherefrom to feed the additional forty millions of mouths, not counting Upper Burma, which have come in the meantime, claiming their portion. This means that the 'improved cultivation' which Lord Curzon thought 'in some cases' has been brought about, has been more than compensated for by decrease in other cases. Who, however, knows whether there really has been diminished fertility or an increased areal production? Not the Presidents of Famine Commissions or the compilers of official statistics. The moment one sets to work to endeavour to produce

some statement which shall be trustworthy he is met by the utmost confusion. For example, the Viceroy stated : 'The fact remains that in 1880 the figures showed a yield per acre of food crops in British India of 730 lbs. ; those of 1898 show a yield of 740 lbs.'

The two Famine Commissions give results wholly at variance with this statement :—

The figures for 1880 (par. 156, p. 150, Report of Famine Commission) show a yield per acre of 695 lbs.

The figures for 1898 (par. 587, p. 357, Report of Famine Commission), show a yield per acre of 845 lbs.

If the latter were accurate Lord Curzon could have proclaimed an improved return per acre of 150 lbs. It would have been the grandest proclamation India has ever known, for it would have meant comfort and happiness brought into countless homes ! If it were true an increased consumption of salt and other taxable commodities would have followed. But Sir James Lyall and his colleagues, although they publish the figures, will not permit of their acceptance. They express contempt for the particulars which the respective Local Governments have furnished to them. In para. 587, p. 357, Famine Commission's Report, it is stated :—

'From figures given in the table in paragraph 156 of their report, the Famine Commission, after careful inquiry, came to the conclusion that the annual food grain production in British India (excluding Burma, but including Mysore, which was then under British rule) was 51,580,000 tons ; that its requirements was satisfied by 47,165,000 tons ; and that a surplus of 5,165,000 tons (including a surplus of 800,000 tons in Burma) was available for export or for storage. In his "Narrative of the Famine in India" our colleague, Mr. Holderness, has carried on the calculation on the data employed by the Famine Commission, and estimates that since they wrote the population of the same area has risen by seventeen per cent., or from 181 millions to 212 millions, and the food requirements to 54,808,000 tons. During

the same period he estimates that the area under food grains has risen by only eight per cent., or from 186½ millions of acres to 185 millions, the out-turn of which would be 56,000,000 tons. On these figures a surplus of only 1,700,000 tons would result in place of the surplus of 5,165,000 tons estimated by the Commissioners. Some of the witnesses engaged in the export trade, whom we questioned on the point, were of opinion that this result is much below the real average surplus of the present time."

The details are then given in tabular form, from which the above-mentioned yield of 845 lbs. per acre is obtained. The result is discredited by the Commissioners themselves: ' . . . The Bengal returns are particularly unreliable.' 'On the whole we are disposed to think that in the figures supplied to us by Local Governments the normal surplus in most cases is placed too high, as the exports from India and Burma by sea for a series of years, and the tendency of prices to rise, indicate the existence of a much smaller margin.' ' . . . The surplus of 3,306,300 tons returned for the Province of Bengal appears to us to be greatly in excess of the reality, and the Local Government takes the same view. The average annual export from Bengal during the five years preceding the famine was only 305,000 tons, or one-tenth only of the quantity estimated from other data to be the surplus.' 'The Bombay return also appears to be far too high.' ' . . . The Burma annual surplus has been pitched too high.'

As a further example concerning the alleged yield per acre, these results, deduced from the statistical tables submitted by the respective authorities, are of value:—

PANJAB.						
<i>Food Crop Area.</i>				<i>Out-turn of Food.</i>		
Acres.				Lbs. per acre.		
1880	...	...	18,560,000	...	...	645
1898	...	...	19,184,655	...	...	627
Decrease				...	...	18

BOMBAY, BURMA, RETURNS TOO HIGH 379

NORTH-WESTERN PROVINCES AND OUDH.

			Food Crop Area.		Out-turn of Food.	
			Acres.		Lbs. per acre.	
1880	...	...	31,450,000	...	...	800
1898	...	...	35,911,650	...	...	764
			Decrease		...	36

CENTRAL PROVINCES.

1880	...	...	12,000,000	...	...	518
1898	...	...	14,000,000	...	...	480
			Decrease		...	38

BOMBAY (including SIND).

1880	...	...	21,500,000	...	...	459
1898	...	...	23,233,000	...	...	587
			Increase		...	128

MADRAS.

1880	...	...	26,000,000	...	...	732
1898 ¹	...	...	21,696,000	...	...	830
			Increase		...	98

No one who knows anything of agricultural India can regard the above figures as of the slightest value on which to base accurate conclusions. Were the matter not of so much importance, did not so many serious concerns depend upon the statements, their presentation would be occasion for ridicule. They are really statements *pour rire*. For, who can believe, in view of the history of the past twenty years, that the average yield of unirrigated land in Bombay has gone up by 128 lbs. per acre? Were these statements trustworthy, there would have been no famine in the Western Presidency in 1897-98, nor, again, in 1899-1900. In fact, the Director-

¹ Madras figures refer only to ryotwari areas for which returns of cropped areas are available, and exclude zemindar and agency tracts for which no returns are available, and which comprise about a third of the area of the Presidency.—*Famine Commission*.

General of Statistics declares the Bombay returns show a decreased yield. 'The averages,' he declares in the Fourteenth Issue of Agricultural Statistics, p. xxvii, 'differ considerably from the statements prepared in 1892. For dry crops the yield is considerably below the previous estimates, but a higher rate of yield is stated for irrigated crops.' The irrigated crops in Bombay are comparatively few; the area is only 3·2 per cent. of the cultivated land. It was in face of lower averages that the Bombay Government gave the Famine Commissioners of 1898 greatly increased estimates of the productivity of the soil!

Other calculations, based on five farms of areas varying from 22 acres to 55½ acres, which Sir J. B. Peile submitted to the 1880 Famine Commissioners and declared were fair averages, may be quoted. The value of the gross receipts for each farm is given. It runs from Rs.3 per acre to Rs.14, being, respectively, Rs.14, Rs.11½, Rs.8, Rs.6, and Rs.3. I wanted to see how near these came to the yield of 730 lbs. per acre announced as typical of 1880. The average return is Rs.8½ per acre. Allow food grains sold at 60 lbs. for the rupee, a price very seldom reached during the past twenty years, the result is a yield of 500 lbs. per acre instead of 730 lbs. That is much more likely to be near the actual out-turn than the 730 lbs. the Viceroy gave, and certainly nearer than the 846 lbs. which the 1898 Commissioners' figures yield. If, however, the 740 lbs. are to be accepted, this is one of the results which follow on the Commissioners' own details: Instead of there being, as the Commissioners showed, a surplus of 9½ millions of tons of food grains for reserve, export, storage, etc., there would be less than two millions of tons. Now, the export of food grains in 1898-99 amounted to 3,071,550 tons. Consequently, on this showing, there was no surplus. Instead, one million tons had been taken from reserve for export. No wonder food prices were so high in 1899-1900, and famine-caused deaths were to be counted literally by the million!

It is often declared to be impossible to tell what the yield of Indian fields really is. Yet nowhere in the world should it be so easy to obtain such details as in India. The Supreme Government is uncontrolled landlord; the Governors, the Lieutenant-Governors, and the Chief Commissioners, are but stewards of an immense estate; obeying their orders is a large multitude of able and experienced under-stewards, whose first duty is to collect the rents and to learn the condition of that portion of the estate which is committed to their charge. As a matter of fact there is no desire to obtain the particulars most needed. It is not an uncharitable inference—or if uncharitable, it is the only inference which can be drawn—that the details are not obtained for the simple reason that they are not desired. It is felt that, in all probability, if they were obtained they would exhibit such utter distress on the part of the cultivators that the Government would be hard put to it to enforce payment of the land revenue. Enforced payment in famine years is excused because, it is alleged, famines only come occasionally. It might be found that, in many of the unirrigated parts of the Empire, famine was never absent.

The study to which this book is devoted is serious enough to even risk my wearying the friendly reader, who may examine these pages with the hope of arriving at some conclusions, by putting before him a number of facts regarding the yield of certain farms and the condition of the families who own these farms, subject to the moneylenders' lien, in the North-Western Provinces and Oudh.¹

Some few of the particulars have been quoted in other parts of this work. I make no apology for this, the Indian problem, as I present it, is a problem which will not be understood and solved by any single presentation of facts. 'Once saying will not suffice, though saying be not in vain,' and, possibly, some facts dealt with in different ways, may lead to that personal inquiry on the part of my reader, which alone can do India any good.

THE LESSONS FROM THE NORTH-WESTERN PROVINCES AND OUDH.

From 'An Inquiry into the Economic Condition of the Agricultural and Labouring Classes in the North-Western Provinces and Oudh, 1888' ¹ albeit the volume is marked 'Confidential,' I propose to take out every return of crop-yield clearly enough stated to bear quotation; it will then be possible to form some idea of what the struggle of the cultivator in a fair average province in India is like. Mainly, the particulars will apply to one year only, but that is the fault of the inquirers and not of the present compiler.

Page.	Village.	No. of Acres.	Character of Crop.	Rent, Yield per Acre, and Comments.
6	Mauza Hatana	15	Cotton 2½ ac. juwar and bajra 5 ac.	The whole crop failed and the only produce was about four loads of fodder. The tenant borrowed Rs. 50, paid Rs. 11-10-0 for rent, and spent Rs. 15 on seed for spring crop.
7	Mauza Sirthla	15	Cotton 2 ac. juwar 5 ac. guar 1½ ac. bajri 1½ ac.	Cotton Rs. 4 only. Guar failed, no bajra produce at all. Autumn rent Rs. 10 paid by produce.
8	Mauza Nabipur	3½	Juwar and urd 2½ ac. gram 1½ ac.	Juwar land produced nothing; floods; gram poor.
9	Mauza Kamar	10	Juwar, mung 5 ac. bajra 2 ac. cotton 1½ ac.	60 lbs. juwar 82 „ mung 40 „ bajra Rs. 2 cotton.

¹ Naini Tal: Government Press, North-Western Provinces and Oudh, 1888.

² Many of the fields are given in pukka (full) bighas or kutchha (smaller) bighas. A bigha is described as 'a measure of land varying in different places, but usually between half and three-quarters of an acre.' I reckon the bigha at little over half an acre. Where bigha only is mentioned I take the pukka bigha to be meant. Mr. Crooke, whom I follow, on p. 21, gives ten pukka bighas, as equalling 5½ acres.

ANALYSIS OF FARM ACCOUNTS

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Page.	Village.	No. of Acres.	Character of Crop.	Rent, Yield per acre and Comments.
9	Mauza Gindoi	5	Cotton 3 ac. juwar $1\frac{1}{2}$ ac. bajra $\frac{1}{2}$ ac. san $\frac{1}{2}$ ac.	Rs. 10-4-0 cotton 8-8-0 juwar 1-4-0 bajra 2-0-0 san. 17-0-0 With this produce the family passed two and a half months and sowed for spring crops. Sought work as labourers.
10	Mauza Phalen	20	Cotton $1\frac{1}{2}$ ac. juwar 4 ac. guar 2 ac. bajra 2 ac. Sublet 5 ac. same rent as paid.	Rs. 10-0-0 cotton 7-8-0 juwar 4-0-0 sub-rent guar fit only for fodder. Paid Rs. 21-8-0 to zemindar autumn rent.
11	Mauza Jandla	15	Cotton 2 ac. juwar $5\frac{1}{2}$ ac.	Crops failed, floods; grain sown for spring crop.
12	Mauza Gaubari	7	Cotton $3\frac{1}{2}$ ac. chari $\frac{1}{2}$ ac. bajra and guar $1\frac{1}{2}$ ac. juwar $1\frac{1}{2}$ ac.	Rs. 10 for cotton. Other crops almost complete failure.
13	Mauza Kharot	30	---	Sowed $22\frac{1}{2}$ acres for autumn crop; field under water for weeks and produced nothing.
14	Do	10	Juwar, cotton, bajra, indigo, hemp, ramas urd, mung.	Rs. 16, 4, 3, 16, 13, 2, 8; total Rs. 62; or Rs. 6 3a. per acre. Needed to borrow Rs. 13-12-0 to get through year. Rent Rs. 32.
16	Naugaun	10 $\frac{1}{2}$	Juwar, urd, guar, mung, cotton, patsan, chari.	Rs. 70-4-0. Rent Rs. 44-12-0. Arrears of rent Rs. 154. Adverse balance Rs. 26-11-0, after spending Rs. 3 on entertaining guests at festival.
18	Hazara	10 $\frac{1}{2}$	Wheat, barley, carrots, methi, garden produce.	Whole produce Rs. 67-8-0; about Rs. $6\frac{1}{2}$ per acre. Rent Rs. 40-11-6. Adverse balance Rs. 8-2-6.

Page.	Village.	No. of Acres.	Character of Crop.	Rent, Yield per Acre, and Comments.
21	Awa State	5½	Cotton, maize, juwar, pulse, sugar cane, millet, castor oil, carrots, hemp, wheat chaff, mustard.	Autumn harvest Rs. 129-8-0; Spring ditto Rs. 84-8-0—Rs. 214. Rent Rs. 75, general expenses Rs. 93-2-0. Available for maintenance of family, four persons, Rs. 45-14-0, or Rs. 10½ per head per annum. Note: Irrigated land, no allowance for damaged or destroyed crops.
31	Mauza Mohampur	17	Cotton, hemp, indigo, sugar cane, wheat, bejhar, mustard.	8 acres Autumn, 7 Spring; Cotton Rs. 4-4-0, sugar cane Rs. 90, indigo Rs. 18, wheat Rs. 18, bejhar Rs. 12½—average Rs. 18 p. a.; total Rs. 318. Rent Rs. 306. Expenditure exceeded income by Rs. 138-9-0; had to borrow or sell ornaments.
33	Do	7	Cotton, juwar, wheat, bejhar, mustard.	Cotton Rs. 12 p. a., wheat Rs. 15, bejhar Rs. 10: Rs. 15 p. a. all round; total Rs. 85. Juwar rotted, too much rain. Rent Rs. 40. No arrears. Adverse balance Rs. 22, must incur debts.
42	Mauza Abhaipura	11½	Cotton, bajra, maize, barley, peas, wheat, grain.	Total: Autumn and Spring crops Rs. 107-10, averaging Rs. 6 p. a. Cotton Rs. 6, bajra Rs. 5, maize Rs. 2-8, barley and peas Rs. 4-8-0, wheat and gram Rs. 47-4-0 (2½ a.), gram Rs. 28-6-0. Two members of family, carpenters. Rent Rs. 23-8-0. Favourable balance Rs. 22-13-0. This is a superior family.
48	Do.	13	Bajra, maize, wheat, gujai, gram, barley, carrots.	Rs. 183-4-0. Bajra Rs. 10, maize Rs. 12, wheat Rs. 20, gujai Rs. 6, gram Rs. 17, barley Rs. 15, carrots Rs. 10 p. a. Zemindar, grain dealer, etc. Eight in family. Favourable balance Rs. 161-13-0. Half income derived from grain-dealing, cart-hiring, etc.