

FINAL SETTLEMENT REPORT

OF THE

KARWI SUB-DIVISION, BANDA DISTRICT

NORTH-WESTERN PROVINCES.

By A. B. PATTERSON, Esq., B.C.S.,  
*Settlement Officer.*



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FROM

J. S. MACKINTOSH, Esq.,  
*Secretary to the Board of Revenue, N.-W. Provinces,*

TO

THE SECRETARY TO GOVERNMENT,  
*North-Western Provinces and Oudh.*

DATED ALLAHABAD, THE 13TH SEPTEMBER, 1883.

SIR,

I AM desired to submit for the orders of Government the final settlement report of the Karwi sub-division of the Banda district, together with the covering letter, dated 23rd July, 1883, from the present Officiating Commissioner of the Division. It is only fair to Mr. Lawrence to note that he himself had no connection with the settlement proceedings, these having been concluded before he joined the Division, and that he has since then had no opportunity of making himself acquainted with the characteristics of the Karwi tract.

2. The Senior Member also desires me to premise that this settlement was conducted throughout all its earlier stages under the supervision of the late Senior Member, Mr. H. S. Reid. The rent-rate reports of the first two tahsils or parganas (for they are here conterminous) which constitute the tract were submitted to and reviewed by Mr. Reid, and only the last of the three, that of Tirohan, reached the Board after Mr. Carmichael had taken charge of the Settlement Department. In the orders on that report the Senior Member wrote as follows :—"This is the last pargana to be dealt with by the Settlement Officer, and even if the present Senior Member entertained any doubts as to the principles and methods of procedure adopted, he would hesitate much before introducing any change into the last of a series of operations in which continuity is above all things desirable. But Mr. Carmichael desires me to say that, after careful examination, he has no such doubts, and is fully satisfied with the thorough and judicious manner in which Mr. Patterson has done his work."

3. The Karwi tract lies in the eastern corner of the Banda district and forms an irregular triangle. At the base lie the two parganas of Tirohan and Chibu, the southern part of which consists of broken and hilly country ; the pargana of Darsenda to the north completes the triangle. To the north-east the sub-division is bordered by the Jumna, which separates Banda from the Allahabad and Fatehpur districts ; to the south lie native states, Panna and Riwa and others, while to the west is the remainder of the Banda district with a number of petty native states interspersed. The average length of the tract is 52 miles, the average breadth 48, and it contains an area of 1,241 square miles.

4. The northern part, comprising all pargana Darsenda and the northern halves of Chibu and Tirohan, is simply a portion of the ordinary Bundelkhand plain, the character of which has been described in countless reports and need not be dwelt on here. To the south of the two last parganas, however, runs the first range of Vindhyan hills, and this country has distinguishing features of its own. The soil, where it deserves the name of such, is nothing better than broken sandstone. Here and there of course there are patches of better land, formed by the decay of vegetable matter, droppings of cattle and alluvial deposits, but for the most part the tract is wretchedly poor. There are still considerable stretches of forest and jungle, although in Chibu, the pargana adjoining the Allahabad district, there has been a great cutting down of timber of late years, as has unfortunately been so commonly the case. Sambhars, bears, leopards, wolves, and tigers abound and

do much damage. But the tract is not without its advantages. The comparative thinness of population tends to reduce the competition for land, elsewhere so keen, and the abundance of good pasturage renders cattle abundant. Manure is of course also plentiful. It will thus be seen that the sub-division consists of two totally dissimilar parts—the plains circle, which is simply a portion of the Banda district, and the hill circle, which in all essentials resembles the upland portion of Mirzapur.

5. On the whole, communications are bad. There is a great want of metalled roads—indeed there is only one, some 17 miles long, in the entire sub-division, that running between Manikpur and Karwi. There are many unbridged streams and the kucha roads are commonly impassable in the rains; but they mostly are in very fair condition during the cold and hot seasons, when they are most required for traffic. The Jumna too affords a convenient highway for the export or import of heavy produce along the northern boundary; and the Jubbulpur branch of the East Indian Railway which runs through the hilly tract has conferred inestimable benefits upon this wild and inaccessible region. The Darsenda pargana is really now worst off in respect of communications, but even Darsenda is not without facilities for export and import.

6. Speaking broadly, it may be said that there is no irrigation in the tract, which is dependent on the rainfall. The rivers run far beneath the level of the surrounding country and are therefore useless for purposes of irrigation; while the total number of wells is returned as being only 434. As a rule, the nature of the soil prevents kucha wells being dug, and the supply of water is so scanty that it is very doubtful whether any great extension of masonry wells can be hoped for. Something might perhaps be done by utilising the water of the perennial streams which rise in the higher hills, on the model of the Bhabar and Tarai canal system; but even this is doubtful.

The Settlement Officer gives the average rainfall for 20 years as 39·7 inches. But the most cursory examination of the figures will show that this is not a case in which the average has any real significance or existence. The amount of the rainfall varies enormously from year to year, and the uncertainty of the seasons is stated to be the chief cause of the comparative poverty of the tract. In one season we find the fall registered as 69 inches, in another as 16. But, as Mr. Patterson well points out, the mere amount of the rainfall, which is all that our figures aim at showing, is really a matter of secondary importance. A small amount of light and frequent drizzle which gently and safely permeates the soil and freshens the crops is far more useful than many times the amount coming down in heavy and rapid showers, in which the water runs away without doing any good. In many recent discussions it seems to be taken for granted that the agricultural prosperity of a tract or season is in exact proportion to the amount of rain which falls. This is a complete delusion. As a rule, the distribution of rain is much more important than its amount.

7. The population is almost entirely Hindu. In 1865 it was shown as 262,983, in 1872 as 243,535, while in the last census it was returned as 241,601. It is not possible to feel any certainty as to the precise accuracy of these figures; but there is no reason to doubt the general conclusion to which they point, namely, that of late years the population has been either stationary or has slightly decreased. The density of population is now 195 to the square mile and 502 to the cultivated square mile, the great difference being due to the large extent of jungle and waste land. Comparing the population with area, Banda and Hamirpur are, with the exception of Mirzapur, the most thinly populated of any of the regulation districts of these provinces. But, as pointed out in the report, when compared with European figures, even 221 people per square mile, the figure for the Banda district, seems enormous, especially when the nature of the land

is considered. It is denser than any country in Europe except Belgium, England, and Italy.

8. Brahmans own more than 53 per cent. of the tract. Thakurs come next with a total of 11·9 per cent., but it is only in pargana Darsenda where they own 23 per cent., that they are of any importance. Proprietary classes. Kayaths, Musalmans, Kurmis and Bairagis with a few others make up the proprietary community.

9. The statistics of the cultivating classes correspond to the above, except that a few of the smaller sections, such as the Kayaths, the Bairagis, and the Musalmans, are shown to own land, but not to cultivate it themselves to any extent. Cultivating classes. Brahmans cultivate 44 per cent. of the area, Thakurs 17 per cent., and the Kurmis 13 per cent. The Ahirs come next with 5 per cent.; the percentage of all others is insignificant.

31 per cent. of the cultivation is *sir*, 37 per cent. is held by occupancy tenants and 32 per cent. by tenants-at-will. The average revenue paid by each proprietor is Rs. 34, and the cultivated area owned by each is 28 acres. The average amount of land cultivated by each proprietor is 11 acres, by each occupancy tenant 5·7, and by each tenant-at-will 4·8, which is rather above the provincial average. It must, however, be borne in mind that the Bandelkhand cultivators, whether proprietors or tenants, have almost always a considerable proportion of fallow in their holdings, which is a great advantage to them. The conditions of agriculture and of existence differ so much in Europe and Asia that a mere comparison of two sets of figures does not of itself convey any real information, but it is curious to note how these returns stand with reference to European statistics. In Great Britain there is only one cultivator for every 22 acres of cultivated land. The Channel Islands have long been held forth as best examples of the system under which small farms are cultivated by the proprietors; but even in Jersey there are 11 cultivated acres to every cultivator, while in Guernsey there are seven, on an average nearly double what there is to every cultivator in Karwi. But the mere amount of land is not of much consequence; consider also the difference of the quantity and yield of the land, and the result may at least be useful as showing the impossibility of applying arguments drawn from European data to practical politics in India. Mr. Mill states that the average yield of wheat per acre in Jersey is proved by official tables to have been 40 bushels in the five years ending with 1833. Taking the bushel as equal to 60lb., this is equal to about 30 maunds; whereas the highest average claimed for any of our districts is between 17 and 18 maunds, and it is doubtful if even this is not somewhat high for an average. For Fatehpur the Settlement Officer gives 16 maunds per acre; but the average for the whole of India has been put by some authorities not higher than 9 maunds. Even the English yield, which is notoriously far below the capacities of the soil, is vastly in excess of that in India. There is scarcely any wheat grown in this particular tract, but it is taken as the most convenient test of the productiveness of the soil for purposes of comparison.

The comparatively small amount of land held in the tract by occupancy tenants is attributed in the report not to any opposition of the proprietors to the growth of these rights, but to the fact that in a country of such uncertain seasons as this the tenants themselves care little or nothing about such rights. They constantly throw up their land on account of bad seasons or *kāns*, and so the term is broken which is now necessary for the accrual of the rights.

10. Mr. Patterson has not thought it necessary to dwell upon the early history of the tract, as this is given in the Bānda report and also in the Gazetteer published under the authority of Government. But in his chapter V. will be found a clear and concise summary of the fiscal history of the parganas. It is not necessary to add to the Settlement Officer's remarks on this subject, and it is impossible to dissent from them.



The history is one which cannot be read without regret and indeed without humiliation. Many of the officers concerned were undoubtedly animated by the best intentions, and as they were merely subordinates, it is impossible to devolve upon them the entire responsibility for what was done; but the whole chronicle is one of maladministration, the result of which was alike injurious to the Government and the people. Not only was all improvement stopped, but the land was actually deprived of selling value. Such land as was sold during the currency of Mr. Waring's settlement was sold for about one-fourth of the annual jama, but in many cases no bidders at all were forthcoming. Now and then petty reductions were made, but they were of no avail. Things went on from bad to worse, and there must soon have been a complete collapse of the administration when, fortunately for the district, Mr. F. O. Mayne took charge as Collector in 1855.

11. Mr. Mayne at once saw the necessity for relief and took the work in hand with characteristic energy. The then Lieutenant-Governor sanctioned liberal reductions, and the collection of the necessary statistics was being proceeded with when the mutiny broke out and added to the general misery. When order was restored it was absolutely necessary to take steps at once for a readjustment of the demand. It was impossible to wait for remeasurement or the collection of statistics, and Mr. Mayne was directed to undertake a summary reduction based on his own local knowledge, and on such data as could be collected immediately. This task he performed with great tact and discretion, and, considering the difficulties he had to encounter, with success. In Darsenda he reduced the revenue by 22 per cent., in Chibu by 16 per cent., and in Tirohan by 12 per cent. Fortunately a series of good years followed, and the settlement as revised by Mr. Mayne has stood down to the present revision. There was much distress in 1868-69 and the succeeding years in consequence of the drought and scarcity and a considerable quantity of land changed hands; but in 1874, on the conclusion of the term of settlement, the district was able to bear the imposition of the additional 10 per cent. cess, which shows that on the whole it had grown in prosperity. The cess, however, was not put on indiscriminately, a number of villages being, as in the hill country of Mirzapur, exempted.

12. The foregoing remarks will have prepared Government for the announcement that this is not a case in which any considerable increase of revenue could have been expected, and as a matter of fact none was ever looked for. In the orders on the Tirohan rentate report the Board wrote as follows.—“The Settlement Officer's work is properly described as resulting in a redistribution and equalization of the revenue rather than in enhancement. It is not on that account the less important. The immediate increase of revenue is no test whatsoever either of the success or comparative importance of settlement operations.”

It was plain enough from the general state of the tract that there would be no enhancement. Since last settlement, as has already been seen, the population has either remained stationary or has decreased. Cultivation has fallen by 6 per cent.; but this is no doubt due to the excessive standard taken at last settlement, as the cultivation varies enormously from year to year according to the character of the seasons. Prices have no doubt risen, though it seems doubtful if they have risen to the full extent estimated by the Settlement Officer, who considers that wheat and gram have risen about 60 per cent., and juar and bajra about 70 per cent., in price, both which figures appear very high. But it is difficult in a wild and backward tract like Karwi to estimate correctly the effect of variations in prices. As a rule, the cultivator grows his own food, and the greater part of the produce of his holding is kept for the sustenance of himself and his family. What the nominal price of this, the greater, amount really is matters very little. There is not much room for economy in the case of people who habitually only eat enough to keep them in a fit state to get through their

daily labours, and who sometimes, it is to be feared, may not have even enough for this. In many parts of the country indeed, as has been noticed in recent reports, the people are getting into the way of growing the expensive kinds of grain for sale, they themselves receiving in exchange a larger quantity of the coarser grain for their own food or its equivalent in money ; but this does not seem to be done to any extent in Karwi.

The advantage however of the rise in prices, whatever it may have been, has no doubt been here as elsewhere to a great extent intercepted by the trading classes. It has also been counterbalanced so far as the assessment is concerned by the reduction of the Government share from two-thirds to one-half of the produce. We see, therefore, that there are no *prima facie* grounds for anticipating any increase of revenue. The rental required to keep the present revenue unaltered would be six and three-quarters lacs for the plains circle and in round numbers half a lac for the hill circle, or in exact figures a total of Rs. 7,15,684. As a matter of fact, the actual rental, with the necessary corrections for sir and understatements, was found by Mr. Patterson to be Rs. 6,63,868. The sketch of the working of the past settlement already given will have shown that it is useless to enter into any comparison with the data on which it was based.

13. The survey was effected by the cadastral party under Colonel F. C. Anderson, to whose cordial co-operation Mr. Patterson has borne testimony. As Colonel Anderson's long connection with the survey of these provinces is now about to come to an end, I am desired by the Board to take this opportunity of bringing to the notice of Government the valuable nature of his services in this and other districts. It was originally by his advice that the system of associating the Survey Department with the settlement officials in the preparation of the record of rights was introduced, the system which is now in operation in Benares and which, as the Government is aware, is the basis on which the programme of operations in other districts is being prepared.

14. Each of the three parganas will be briefly noticed in turn, and I am to begin with Darsenda, which was the first pargana assessed. The pargana is part, and a poor part, of the ordinary Bundelkhand plain. It has suffered much from over-assessment. In 1815 Mr. Waring raised the revenue from Rs. 1,95,357 to Rs. 2,44,500, or 25 per cent. Eighteen years afterwards it was necessary to reduce the revenue to Rs. 1,80,270. A small enhancement was subsequently made, but in 1859 Mr. Mayne was compelled to reduce the revenue from Rs. 1,93,525 to Rs. 1,49,731, or by 22.5 per cent. These figures of themselves speak volumes, and it is needless to reiterate in detail the history which they too plainly outline. Nearly 25 per cent. of the area was sold or farmed for arrears. Transfers amounted to 51 per cent. of the area, but these figures refer mostly to the period before Mr. Mayne's revision. The revenue by the sanctioned rates proposed by Mr. Patterson was slightly below Mr. Mayne's revenue, and the revenue ultimately actually given out was somewhat below that pointed to by the sanctioned rates and gave a reduction of 5.4 per cent. on the old demand. As a matter of fact, the sanctioned rates were adhered to more closely than was expected. From the nature of the former settlement it was seen from the first by the Settlement Officer, the Commissioner and the Board, that this was peculiarly a case in which it was necessary to look to the special characteristics of each mahal. The rates were less of a real standard than usual. The final result stands thus :—

	Amount.		Rate on cultivation.	
	Rs.		Rs. a. p.	
Old revenue at settlement	...	...	1,93,325	1 6 0
Existing revenue	...	...	1,48,304	1 5 8
Revenue by sanctioned rates	...	...	1,45,426	1 5 3
Revenue given out	...	...	1,40,363	1 4 9

15. The history of pargana Chibu is very similar. In 1815 Mr. Waring raised the revenue from Rs. 93,277 to Rs. 1,29,579, or by nearly 39 per cent. After a petty intermediate reduction under the

Regulation IX. of 1833 settlement, the revenue was raised by some ten thousand rupees beyond the excessive amount at which it had been pitched by Mr. Waring. The natural result followed : 35 per cent. of the whole area was transferred, either permanently or temporarily, for arrears of revenue, and transfers of all kinds affected half the area. The price realized for land sold for arrears realized only half a year's purchase of the revenue. But with Mr. Mayne's revision things began to improve. He reduced the revenue by 16 per cent. and the value of land began to rise at once. The revenue ultimately given out was virtually the same as that fixed by Mr. Mayne, but there was a large amount of readjustment of the jamas of individual estates. The subjoined figures show the result :—

			Amount.	Rate on cultivation.
			Rs.	Rs. a. p.
Old revenue at settlement	...	...	1,36,973	1 6 6
Existing revenue	...	...	1,10,969	1 2 10
Revenue by sanctioned rates	...	...	1,12,544	1 3 1
Revenue given out	...	...	1,09,427	1 2 7

16. Pargana Tirohan is the last with which we have to deal. In some respects it was more fortunate than its sister parganas. With them the entire period from Mr. Waring's settlement to Mr. Mayne's revision was one, if not of positive retrogression, at the best of a total absence of improvement. In this pargana, however, Mr. Waring's enhancement was comparatively small, only amounting to 10 per cent. In the settlement under Regulation IX. of 1833, an enhancement of 12 per cent. on the then jama was made and the usual consequences of over-assessment promptly ensued, and continued until Mr. Mayne's revision. 38 per cent. of the area was transferred for arrears of revenue, and transfers of all kinds covered 48 per cent. of the area. The price realized for land was altogether nominal. But as was the case elsewhere, from the time Mr. Mayne reduced the revenue from Rs. 1,13,576 to Rs. 99,079 everything began to change.

There has been an increase of cultivation in the plains circle of six and a half per cent., but this is partly counterbalanced by a decrease in the hill circle of 21 per cent. The cultivation of the hill circle here and in Chibu is quite precarious. The final result in the whole pargana was that reduction of 3·3 was made on the old demand. In actual assessment deductions had to be made from the assumed rates on account of cultivation being above the average in the year of inspection, and in the hill tract the sewai profits were reduced in consequence of Government having taken up a considerable amount of forest land. The result is as follows :—

			Amount.	Rate on cultivation.
			Rs.	Rs. a. p.
Old revenue at settlement...	...	...	1,13,576	1 4 10
Existing revenue	...	...	99,196	1 2 7
Revenue by sanctioned rates	...	...	98,799	1 2 6
Revenue given out	...	...	95,315	1 1 10
Revenue as subsequently altered by the Board	...	...	95,823	

17. The new revenue for the entire sub-division amounts to Rs. 3,45,105 (or including the alterations subsequently made by the Board, Rs. 3,45,613) as compared with Rs. 3,57,842, the old revenue. The rate on cultivation is Rs. 1-3-1, as compared with Rs. 1-3-10, at which it formerly stood. This incidence is lower than that of any other temporarily-settled districts in the provinces except those of Gorakhpur and Basti, which are about to come under resettlement, and Dehra Dūn and Lalitpur, both of which are quite exceptional in character.

18. The new assessments come into operation in Darsenda, Chibu, and Tirohan from the kharif of 1880-81, 1881-82, and 1882-83 respectively. It has already been settled by Government that 20 years is the most suitable term for settlement in Bánda, with reference to para. 19 of this office letter No. <sup>222</sup><sub>1-69</sub>, dated 30th May, 1881, forwarding the Bánda Settlement Report. It might be convenient to confirm this settlement to the same date as that of the rest of the district, say 1st July, 1900, for the whole district.

19. The notice of the records in the report is meagre and does not do justice to the care and attention with which this part of the work was carried out. The work has now been entirely closed. The revision of the patwáris' circles has been undertaken by the district staff subsequently to the settlement operations.

20. The thanks of Government are due to Mr. Patterson and to his able and experienced Deputy Collector, Muhammad Ismail. The settlement did not result in any great increase or decrease of revenue, but the Settlement Officer had carefully to readjust the jamas of a large number of individual maháls, and this task he performed with patience, industry, and good judgment, as the Senior Member, who has carefully read the grounds of assessment for each village, can personally testify.

Mr. M. A. McConaghey, former Collector of the district, has also kindly given the Board the assistance of his local knowledge and experience on questions connected with the settlement.

21. It is not necessary here to enter upon any discussion regarding the general revenue policy advocated by the Settlement Officer, although the Board concur generally in his remarks. The subject will be dealt with, as it can only be properly dealt with, for the provinces generally under the orders of the Government of India.

This is the last settlement report remaining to be submitted to Government. It marks the conclusion of a series of operations extending over some 30 years. That there have been many mistakes in these operations, at the same time so vast and so minute in their scope, no reasonable person can doubt. But, on the whole, they have certainly resulted in a more just and equitable distribution of the land revenue, and have therefore conduced to the prosperity and contentment of the people. It is to be hoped that it may be possible to pronounce the same eulogium hereafter upon the alterations now being introduced into our revenue system when these have stood the test of time ; if so, the next generation will have no cause to look back with regret to a former state of things.

I have the honor to be,

SIR,

Your most obedient servant,

J. S. MACKINTOSH,

*Secretary.*



सत्यमेव जयते

FROM

A. J. LAWRENCE, Esq., C.S.,  
*Commissioner, Allahabad Division,*

TO

THE SECRETARY TO THE BOARD OF REVENUE,  
NORTH-WESTERN PROVINCES.

DATED ALLAHABAD, THE 23RD JULY, 1883.

SIR,

I HAVE the honor to submit Mr. Patterson's very interesting report of settlement operations in the Karwi sub-division of the Banda district.

2. I do not propose to review his pages at any length, because this task was well and exhaustively effected by my predecessor, Mr. J. Simson, in sending up the pargana assessment reports, and it was a task for which he, by his intimate local knowledge, was very capable, while I labour under the disadvantage of knowing nothing whatever of the country under report. And I see no advantage in recasting statistics or, as they already are shown in every possible form, in repeating them.

3. The sub-district consists of the three tahsils of Kamasin, Mau and Tirohan, comprising 583 villages and 670 estates, containing an area of 1,241·6 square miles, and with an average length of 58 by 48 miles. There seem to have been no territorial changes, but the parganas, as they now are, have always formed part of the Banda district.

4. Mr. Patterson's early pages give the physical characteristics of the country, and he shows that the forest protective measures lately introduced were not brought in a day too soon.

5. In pargana Darsenda only are there any rivers, but even here they have no effect on the prosperity of the country. Like most mountain streams they rise and fall rapidly. There is consequently no irrigation from them. Everything depends upon the year's rainfall. The yearly average is as high as 39·7 inches, but it is not the quantity that affects the year's operations so much as the distribution. And the return for 1878-79 should be studied by future district officers, as, though comparatively little rain fell, it came opportunely and with good results.

6. Communications are, from the nature of the country, somewhat backward. The length of the East Indian Railway in Karwi is about 48 miles. Mr. Patterson shows how this link with the outer world has affected the sub-division, but greater things still are looked for from the new line, Manikpur to Jhānsi, now under survey.

7. The population of Karwi by the last census is given at 241,601 souls, a falling off in the decade of 0·8 per cent. And if we look at the earlier census returns, the fall is more striking, but Mr. Patterson does not attribute much value to those figures. The population is shown to be sufficient, being 195 to the square mile, and as much as 502 to the cultivated square mile.

8. It is a district of small properties, and nearly two-thirds of the estates are held on a zamindari tenure. Brahmans form a large percentage of the population, figuring also as the largest landed proprietors and constituting the most important portion of the tenantry.

9. At pages 12 and 13 the Settlement Officer has given the usual crop tables and the areas sown in each season. But notice should be taken of the great variations in these returns, owing to the variable character of the rainfall.

10. The fiscal history of the sub-division, if less unfortunate than that of Banda itself, affords a sad and chequered story.

Mr. Patterson has said all that need be said, and it is not one on which anybody would wish to dwell.

At page 24 we find a summary of the various demands fixed at different periods.

The first real settlement was made for 1806-08 and was for Rs. 3,79,880. Although it did not work well, it was continued with some variations up to 1815-16, when Mr. Waring raised the demand to Rs. 4,81,450. Ruin to the zamindars and the people was the result, until in 1833 Mr. Begbie lowered the demand to Rs. 4,15,050. Unfortunately this was again allowed to be raised in 1848, when Rs. 4,43,874 represented the Government demand. Again a bad time set in, the mutiny followed, and it was not till 1868 that Mr. Mayne brought peace to this much distracted country by lowering the demand to Rs. 3,60,183.

And a yet further reduction was subsequently allowed to Rs. 3,57,842. Now Mr. Patterson fixes it at Rs. 3,45,105, a further lowering of 3.6 per cent. But perhaps the distribution of the fiscal burden is more important than this reduction. It has been effected under advantages of leisure and research which Mr. Mayne naturally could not boast.

11. The system of assessment followed was that now generally adopted, introduced by Mr. C. Elliott in Farukhabad.

Its specialities are well known: classification of hars, computation of areas, elucidation of rents paid in each har.

This last point was found to be difficult.

The people acknowledged to certain standard rates, but it then transpired that the *kans* troubles had seriously interfered with this standard.

And this brings us to the most important factor in the Karwi as in other Bundelkhand settlements. The ordinary standard of cultivation is shown not to have varied in the last 30 years, but the yearly variation of the area under cultivation is very large. And it is this which has misled former Settlement Officers and ruined these districts.

Mr. Patterson has endeavoured to obtain standard areas, and, at least for one pargana, has added a round sum to the corrected rentals on this account.

He points out that a policy of low jamas does not suit Bundelkhand: it involves unnecessary loss, it withdraws the spur which most Indian zamindars and tenants are the better for, and it does not save the State in bad years. Intelligent and vigilant revenue administration is here the great thing requisite, and I would add that the divisional officers should be almost unfettered as regards the power of suspension and remission.

12. From the above remarks it will be seen that the Settlement Officer does not consider the revenue demands which are now submitted for sanction to be in any way low, though an inspection of the assessment note-books does give that impression. Mr. Simson however, who went thoroughly into the question and knew the country, was satisfied that the Government interests had not been neglected.

It is true the prices of wheat and gram have risen during the period of the settlement as much as 60 per cent., juar and bajra 70 per cent.; but then the State share was formerly calculated at two-thirds, it is now but half. Mr. Patterson's treatment of this point, and the detailed figures relating to the two assessment circles, *i. e.*, the plain and the hill circle, will be found at pp. 31, &c. He there shows the corrected rentals to be Rs. 6,63,868, a satisfactory increase over Mr. Mayne's assumed rental of 20 years back, Rs. 5,53,134, but still Rs. 51,816 below what was required to keep the present revenue unaltered.

13. The assumed average rates aggregate Rs. 6,91,770, and an addition of Rs. 14,568 for siwai items and Rs. 7,211 for variations from the standard area brings it up to Rs. 7,13,549. A strict adhesion to figures would have reduced a sub-district jama of Rs. 3,56,774, but application of these figures with allowance for village peculiarities alters this to Rs. 3,45,105. Reasons for deviations are fully given in each case.

The rate per cultivated acre is but Rs. 1-3-1, and there is a reduction of 3·6 per cent. from the present payments.

It may have been thought that further reductions would be unnecessary, but Mr. Patterson is an officer of experience and judgment, whose leading may, I think, be safely followed.

I have no hesitation, then, in recommending that the demands he has elaborated may be confirmed, and in submitting his name and that of his subordinate, Muhammad Ismail Khan, to the favourable notice of Government.

The cost of the settlement is Rs. 3,15,320, or less than a year's revenue.

I have, &c.,

A. J. LAWRENCE,

*Offg. Commissioner.*







सत्यमेव जयते

# FINAL SETTLEMENT REPORT OF THE KARWI SUB-DIVISION, BANDA DISTRICT.

## INTRODUCTORY REMARKS.

ALL the information required to enable the Board of Revenue to form an opinion in my proposed assessments for each pargana has already been submitted in the rent-rate reports.

I shall now give similar statistics for the whole tract, compare the results obtained in each pargana, and show, so far as possible, how the assessments have worked since they have been imposed.

I propose to sketch the financial history of the sub-division, and to describe more particularly the effect of the last settlement.

Mr. Cadell, in his final report on Banda proper, has already given a very full and interesting account of the early history of the district, and especially of the period preceding the cession of Bundelkhand to the East India Company. This account applies equally to the parganas now under report, which have always been included in the district; and it would be waste of time on my part to go over the same ground.

I shall of course give an account of the operations of the present settlement in its various branches of survey, inspection, assessment, and preparation of the record of rights, and shall show the financial results of the settlement and the cost of the work.

## CHAPTER I.

### GENERAL DESCRIPTION.

1. *Boundaries and Areas.*—The sub-division of Karwi is situated between the 24th and 25th degrees of north latitude and between the 80th and 81st degrees of longitude. It is bounded on the north and north-east by the Jamna, on the south by the Bundelkhand and Riwán states, on the east by the Allahabad district and the Riwán territory, and on the west by parganas Augasi and Badausa of Banda and by the Bundelkhand states.

Its average length is 52 miles, and its average breadth 48 miles, and by the recent survey it contains an area of 1241·6 square miles.

2. *Sub-divisions.*—The sub-division contains three parganas; each of which forms a tahsil. There are 583 villages and 670 estates. The average size of each village is 1,363 acres and of each estate 1,186 acres.

3. *Revenue.*—The revenue of the expiring settlement was Rs. 3,57,842.

The revenue as revised by me, and now provisionally in force, amounts to Rs. 3,45,105.

There has thus been a reduction of Rs. 12,737, or 3·6 per cent.

The reduction has been far less than was found necessary in the western division of the district, where, in the five parganas forming Banda proper, a reduction of about 18 per cent. was made in the late settlement.

In another chapter it will be shown that the circumstances of the Karwi sub-division were different, and that, for various reasons, it was never over-assessed to the same extent as Banda proper.

I show below the area of each sub-division, with the old revenue and the new revenue fixed by me :—

Tahsil.					Area.	Old revenue.			New revenue.		
					Acres.	Rs. a. p.			Rs. a. p.		
Kamásin	...	...	...	...	2,28,933	1,48,304	0	0	1,46,363	0	0
Maú	...	...	...	...	2,02,601	1,10,969	0	0	1,09,427	0	0
Taraúhán	...	...	...	...	2,23,877	98,569	0	0	95,315	0	0
Total of Sub-Division					7,25,411	3,57,842	0	0	3,45,105	0	0

4. *Physical Characteristics.*—The Karwi sub-division contains the three eastern parganas of the Banda district.

The northern part of this tract, comprising the whole of pargana Darsendá and more than half of parganas Chhíbú and Taraúhán, belongs to the ordinary plain of Bundelkhand, sloping gradually towards the Jamna, and composed of mār and kábar tracts interspersed with broken and gravelly soil in the vicinity of the rivers and streams. Towards the east and south, outlying spurs and isolated hills mark the commencement of a complete change in the character of the country.

Beyond there runs the long monotonous line of the first range of the Vindhiyan hills ; these do not rise in peaks, but simply support an elevated plateau itself extending to the foot of a higher range on which rests the Ríwán plateau.

This tract is very different in its characteristics from the plain country to the north and west.

The soil is simply crumbled sandstone, and in many places there is hardly any depth of earth. Elsewhere the decomposition of vegetable matter and the droppings of cattle have gradually formed better soils resembling the lower country in character, though far inferior in fertility. The unimproved reddish soil of the *páthá* is locally known as *bhotá* ; it only bears a poor crop of kodon or til : a rabí crop is seldom sown. It requires frequent fallow to produce anything ; and its produce is so uncertain that it is nearly always on *batái*, hardly ever paying a money rent.

The *páthá* (plateau) of pargana Chhíbú is separated from that of pargana Taraúhán by a tract of Ríwán which runs like a wedge between them up to the line of hills which forms the boundary of the *páthá* to the north, and separates it from the plain country. The Chhíbú *páthá* differs from that of Taraúhán in one important respect : the former only comprises a narrow strip of the first plateau, the intervening territory up to the second range of hills being Ríwán territory.

On the other hand, the hill tract of Taraúhán contains a complete section of the plateau running from the crest of the first range to the foot of the second range of hills.

It possesses far finer forests than Chhíbú, which, owing to its vicinity to the Jamna and to the demand for firewood in Allahabad, has been almost denuded of trees. On the other hand, in Taraúhán there are still splendid stretches of forest on the first range of hills near the head waters of the Paisuni and at the foot of the second range along the whole boundary between British and native territory. A series of beautiful glens here run up into the heart of the hills, and, as the drainage of the Ríwán plateau finds its way into these valleys by many a mountain torrent, there is here luxuriant vegetation and in some places dense jungles, the home of sam-bhars, panthers, bears, and not unfrequently of tigers. With one exception these villages are in British territory, the line of the *ari* or crest of the plateau being the boundary. In one case, however, the Pannah territory extends below the ridge into one of the finest valleys ; and two villages on the upper plateau are British territory.

The trees are chiefly ebony, salai, achár (cheronji), sej, dhawa, khair, gular, and mahua.

Within the last two years these forests have been taken under direct Government management, chiefly for the sake of saving them from destruction, which, lying as they do within 16 miles of the Allahabad and Jabalpur Railway, they could not have long escaped. As an example of what would have happened had these protective measures not been adopted, I may adduce the case of *Dharkundi*, the one valley which I have mentioned as not included in British territory. In January, 1878, I first visited this glen and found it beautifully wooded; many of the trees being very fine, and there being plenty of grass and water. In January, 1881, I again saw it; nearly all the trees had been cut down and the valley was hideously bare, there being hardly any grass and the little streams having nearly disappeared. The place had been leased to a Bengali for lime burning, and within so short a time it had been rendered useless either for forest purposes or for grazing.

The Taraúhán *páthá* lies higher than that of Chhíbú, as there is a gradual rise westward. It is on an average 650 feet above the sea. The Riwán plateau is about 600 feet higher, and one hill kachhar, which is on the very boundary of Taraúhán pargana, is not less than 1,480 feet in height.

All over the *páthá*, and especially in and near the forest tracts, grass is abundant and cattle are numerous; indeed, the people depend to a great extent for their subsistence on dairy produce and the sale of young stock. Even in dry years there is generally grass more than enough for their requirements. Both in 1878 and in 1881, when grass and fodder failed in other parts of the district, many herds were sent for grazing to the pastures of the Taraúhán *páthá*.

The hill country forms the peculiar characteristic of the Karwi sub-division of Bánda. In no other part of Bundelkhand is any part of the Vindhyan plateau comprised within a British district. In the south of Bánda proper the first range of hills everywhere forms the boundary, the plateau being entirely in independent territory.

The Karwi hill tract resembles in character the southern division of Mirzapur, which may indeed be said to form part of the same plateau.

The most important river in the sub-division is the Jamná, which runs along the whole northern boundary of parganas Darsendá and Chhíbú.

Its channel is a very winding one, and its influence thus affects a large area. The alluvial land on its banks nearly always yields good spring crops, and is the most fertile in the district. Generally the country near the great river is for some distance inland cut up by the ravines through which the surplus water is drained into the Jamná. The land near the crests of these ravines is eroded by water-courses and sandy in character; but in the beds of the ravines and in the hollows near where water lies, there is excellent kachhár land producing fine spring crops. In some places, too, the uplands slope towards the river in level or gently undulating plains, and the drainage, instead of cutting them up, flows round them through the lower land on either side. In such cases the soil, though sandy, is fertile, and from its vicinity to the river, and the fact that water is not far from the surface, it suffers less than other sandy soils in dry years.

The rivers next in importance are the Bágain and Paisuní.

Both are hill streams which, rising in the Vindhyan range and collecting first the drainage of numerous mountain rivulets, flow northward to the Jamná. Both streams collect the drainage of the country through which they flow, and have many affluents, but the Paisuní has a greater influence on the tract as, flowing in a more easterly course and being nearer the hill range, it receives more numerous and more considerable tributaries.

Yet the volume of the Bágain is quite equal to that of the Paisuní; but it receives its chief affluents from the hills far to the south before it reaches the tract under report.

The Paisuní rises in the Baghelkhand plateau, and forming for some distance the south-west boundary of pargana Taraúhán, again enters native territory, and flows for some distance as a picturesque mountain stream through a forest country. It then plunges over a bold fall into the plains, and strikes pargana Taraúhán again, a few miles south-west of Karwí. It then flows past Sitapur and Karwí, and runs northward in many a picturesque reach to the borders of pargana Darsendá, through which it pursues its winding course till it falls into the Jamná.

The Bágain only flows through pargana Darsendá in this sub-division. It enters the pargana to the south a little to the west of the Paisuní, and, flowing for some distance parallel with it, diverges to the north-west, and as the Paisuní diverges to the north-east the Doab of the river constantly widens till it meets its northern boundary on the Jamná.

Both rivers present the same characteristics. Their beds lie considerably below the level of the country on each side, so that they are useless for irrigation. Generally they flow in a bright, clear stream over gravelly beds, and the channels being narrow in proportion to the volume of water, the velocity is greater than is usual in Indian rivers. But in many places where there are abrupt windings we find deep, almost stagnant pools, the favourite haunts of alligators.

The country near both streams is rugged and cut up by ravines, and the land near is impoverished on account of the too rapid drainage which carries off its best constituents. Generally the banks of the streams are high and steep; but often they slope gradually to the waters; and the lowlying alluvial tracts which are flooded in the rainy season, being enriched by the muddy deposit, produce very fine spring crops. Frequently long reaches of lowlying kachhár land run inland from the streams between the crests of the ravines, and these tracts, being occasionally submerged during heavy floods, and receiving as they do the surplus water from the high land above and much of the fertilizing material from its soil, are often nearly as productive as the land actually on the banks of the rivers. Both rivers flow in very winding, irregular channels, seeking for themselves the lowest levels, and so the area affected by them for good and evil is very large. As we approach the Jamná, the reaches of alluvial land become richer and more extensive. Near the mouth of the Paisuní there is an especially fine tract, as the river here changed its course many years ago, and all the lowlying land enclosed between the old and new channels and the land on each side of both form a delta of very great fertility, which in the cold season is covered with a sea of wheat and barley. This tract runs up to the junction of the Paisuní with the Jamná, and, when the latter river is in flood, it forces back the stream of the Paisuní, and its waters with their muddy deposit help to fertilize the alluvial valley. At the embouchure of the Bágain there is a similar, but less lowlying, and therefore less extensive and fertile, tract.

The tributaries of the Paisuní shrink into very small channels during the dry season, and in some places hardly any water is to be found. But during the rains they are considerable streams and, like all mountain torrents, they are often swollen by sudden floods. The land near, like that near the Bágain and Paisuní, is cut up by ravines; but the kachhár land is inferior, as the flooding is less permanent and the water runs off so quickly as to leave little deposit behind.

Next in importance is the Ohan, which takes its rise in the hill country of Taraúhán, and flows northward through that pargana and Darsendá till it joins the Paisuní not far from the confluence of the latter with the Jamná. This stream drains a far less extensive basin than the Paisuní, and is less varied and picturesque in its course.

All these rivers flow through pargana Darsendá; the Paisuní and Ohan flow through pargana Taraúhán also. There is no river of any importance in pargana Chhibú except the Jamná, which forms its northern boundary.

The hills which feed its water-courses are much smaller and dryer than the more southern ranges in which the Paisuní and Bágain take their rise ; consequently none of the numerous channels through which the surplus water finds its way to the Jamuá are of any importance, nor, flowing as they do below the several levels of the country, are they used for irrigation.

With the exception of the Paisuní the streams in the *páthá* are mere mountain torrents ; some of these flow westward to the Paisuní, while others find their way eastward to the Tons and eventually to the Ganges.

The river and streams in the plain country have a material effect on the distribution of the soils. Each *Doab* between two streams may be said roughly to contain a complete section of the Bundelkhand soils.

The lines of the channels are, of course, the lowest points of the country.

Between them is a central plateau of level soil—generally *már* or *kábar*. As this plateau slopes gradually on each side to the streams it changes to *Parwá* (or *Sígon*). As the slope becomes greater the drainage from the plateau cuts up the soil into ravines, and carries away much of its best material. Here we find light, sandy soil and poor *rákar*, or gravelly soil.

Finally, in the lowest cultivated land near the bed of the streams we find fertile *kachhár* land, enriched by the deposit from the river and by the soil carried down with the drainage of the upper land.

With the exception of the *már* tracts the country is very well wooded. The groves are chiefly *mahuá* as in other parts of Bundelkhand ; but in many places, and especially near the rivers, there are fine mango groves.

There are no large jhils in the sub-division, the slope towards the north being so rapid that all the drainage flow rapidly away through the streams and water-courses, or the water is quickly absorbed by the black soils.

There are none of the great *úsar* plains which form so striking a feature in Fatehpur and in the *Doáb* generally.

5. *Sources of Irrigation*.—There is hardly any irrigation in the tract which may be said to depend entirely on the rainfall for its harvests. The rivers flow in depressed channels far below the level of the country, so that without an expenditure beyond the means of the people it would be impossible to utilize their waters.

Water is generally from 60 to 90 feet from the surface, and wells few. Wells are always found close to village sites irrigating a few vegetable fields, cultivated by *káchhís* or other good classes of cultivators. Even where water is near the surface, it is not sufficiently plentiful to allow of any large extent of land being irrigated, and from the nature of the sub-soil *kachchá* wells cannot be made as a rule.

Tanks are very little used for irrigation. Occasionally a few rice-fields near are flooded from them ; but, as a rule, all their water is not too much to supply the cattle during the long dry season as it quickly dries up under a Bundelkhand sun.

In some parts of the district, water whether in wells or tanks is only found at wide intervals, and the people have to carry their drinking water from great distances to the fields in which their work lies.

The total irrigated area in the sub-division is only 1,297 acres, or 0.4 per cent. of the cultivated area. The number of masonry irrigation wells is only 329, irrigating 3.1 acres each. There are 105 earthen wells, irrigating 2.2 acres each.

There is no canal irrigation, nor, I fear, is there a prospect of any. The proportion of the lighter soils is so large that beyond question the introduction of irrigation would be a great advantage to the tract.

6. *Towns and Markets*.—The population is chiefly agricultural. The chief market in the sub-division is Rájápur on the Jumna, with a population of 3,670. There is here a very large market for country produce of all kinds, and many of the

Brahmin traders are wealthy men who are rapidly investing the money gained in trade and by money-lending in buying up the estates of the old impoverished proprietors in the neighbouring country.

The situation of Rájápur on the Jamná gives it facilities for water carriage to which its trade is chiefly due.

There is a considerable grain trade also at Maú, which being also on the Jamná has direct and easy communication with Allahabad by water. It has, however, only a population of 2,275 souls. Karwí, the head-quarters of the sub-division, has a population of 2,248 people. The neighbouring town of Taraúhán has 3,605, and practically these sites form one town.

There are three railway stations in the sub-division. All these are in the *páthá*, or hill tract of parganas Chhírbú and Taraúhán.

Mánikpur is by far the most important, and has lately become a great trading station, as from it is exported the surplus produce, not only of Karwí, but of the adjoining native states; while after bad harvests the railway pours in supplies at this point from the Central Provinces. In the spring of 1881 the harvest failed almost entirely in Karwí and the adjacent native states; but at Mánikpur grain of all kinds was plentiful and cheap, and from this point cars and bullocks distributed it in all directions.

7. *Communications.*—The Jabalpur branch of the East Indian Railway runs through the hill tracts of parganas Chhírbú and Taraúhán, and it is impossible to exaggerate its value to a previously remote and inaccessible tract like Karwí. Its existence renders a severe famine impossible in the sub-divisions or in the adjoining native states, as grain could be poured in either from east or west in any quantities.

There are three stations in the district. One of these, Mánikpur, is connected with Karwí by a good metalled road (17 miles in length), the only one in the Karwí sub-division. A good kachcha road connects Karwí with Bánda, and this, in the part near the latter town, has been metalled. A kachcha road connects Karwí with the great market of Rájápur on the Jumna (a distance of 17 miles) and the station of Mánikpur is connected with the same place by a branch road which runs into the Karwí and Mánikpur road. Another branch from the same road connects Karwí and Mánikpur with Maú on the Jamná. Another kachcha road connects Karwí with Kamásin, and runs on to Lakhanpur on the Jamná opposite the Fatehpur district.

A fair kachcha road running over the hills connects Rájápur with Bargarh station, and thus provides railway communication in the dry season for the more northern parts of the sub-division.

Another kachcha road runs through the Darsendá pargana connecting Rájápur with the town of Bánda. But the western parts of this pargana are very much isolated in the rainy season. Kamásin, the capital, is 38 miles distant from Bánda with great *már* plains intervening, which are impassable during the rainy season for wheeled traffic. To the east Rájápur is 19 miles distant, and there are two large unbridged rivers between, which also separate it from Karwí.

This tract and the hill tract except in the vicinity of the Bargarh and Mánikpur roads are the worst off for communications, and in them traffic is chiefly carried on by means of pack-bullocks.

The Jamná runs along the northern boundary of Chhírbú and Darsendá, and affords a ready outlet for the heavy produce of the northern tracts.

The Jamná for the northern and the railway for the southern tracts provide the chief means for pouring in grain in case of scarcity, so that practically no part of the sub-division is exposed to danger from famine.

But, generally speaking, the interior communications are inferior to those of Doáb districts on account of the want of metalled roads and the number of unbridged rivers,

and from the fact that the kachcha roads are in many places almost impassable during the rainy season.

8. *Population.*—The population in 1853 was 257,435; in 1865, 262,983. In 1872 it had fallen to 243,535.

In 1881 the late census showed the population to be 241,601, of which 123,432 were males and 118,169 females, there being 95·7 females to 100 males.

Before 1872 there was no census with any pretence to accuracy, and it is probable that the decrease of population between 1865 and 1872 was not so great as would appear from these figures. Still there was probably some decrease.

Comparing the returns of 1872 with those of 1881, we find a falling off in population of 1,934 souls, or 0·8 per cent.

This was to be expected as the years from 1872 to 1877 were years of great distress in the whole district on account of the disastrous spread of káns grass, the result several seasons of untimely and excessive rains.

This caused much land to be thrown out of cultivation and could naturally check population.

Káns has been for some years rapidly disappearing, and I believe population is now increasing in the normal way.

The density of population is 195 to the square mile and 502 to the cultivated square mile.

Judged by the Doáb standard, this is low. In the Fatehpur district, which is only separated from Karwí by the Jamná, the density is 431 to the square mile and 798 to the cultivated square mile.

But this comparative sparsely is very far from a disadvantage in my opinion. There is a far less pressing demand for land in consequence than in the Doáb, and therefore far more land available for grazing. It is sometimes stated that Bánda has not sufficient population for its area. But when compared with even the most populous countries in Europe the population is dense.

In France, for example, there are only 150 souls to the square mile. Judged also by the standard of the neighbouring native states, it is very dense. In Panná there are only 98 people to the square mile, in Ajaigarh 135 people, and in Suháwal 167. In Ríwán there are under 100 souls to the square mile.

In the hill tract the population is naturally less dense, there being extensive tracts of waste and jungle. In the Chhíbú *páthá* there are 141 people to the square mile, in Taraúhán *páthá* 77 people.

The following statement shows the density of population per square mile and per cultivated square mile for each pargana, according to the late census:—

Pargana.						Density of population per square mile.	Density of population per cultivated square mile.
Darsendá	...	...	...	...	...	227·2	450·0
Chhíbú	...	...	...	...	...	235·9	492·0
Taraúhán	...	...	...	...	...	186·0	575·0
Sub-division						195·0	502·0

Taraúhán is the least densely-populated pargana on account of its extensive jungles. But in its cultivated tracts it is more populous than either Darsendá or Chhíbú.

9. *Religion and Caste.*—The district is an almost purely Hindu one, the proportion of Muhammadans being only one to over 46 Hindus.



The form below shows the distribution of the most important classes of the population :—

Caste.	Percent- age.	Caste.	Percent- age.
Brahmins ... ..	21.1	Gadarias ... ..	1.8
Thakurs ... ..	5.2	Arakhs ... ..	3.9
Bunias ... ..	3.9	Telis ... ..	1.4
Kayaths ... ..	1.3	Kurmis ... ..	6.9
Ahirs ... ..	8.4	Lodhas ... ..	1.6
Kachhis ... ..	1.1	Koris ... ..	3.2
Nais ... ..	1.9	Kewats ... ..	2.8
Kols ... ..	2.8	Nahars ... ..	1.3
Chamars ... ..	14.5	Lohars ... ..	1.1
Kumhars ... ..	2.0	Musalmans ... ..	2.1
		Miscellaneous ... ..	11.7

In all the parganas Brahmins predominate both in numbers and influence as land-owners, traders, and money-lenders.

The proportion of Thakurs is only considerable in pargana Darsendá, where they form 10 per cent. of the population, and own many large villages.

Kurmís, on the other hand, the most valuable and industrious class of the population, are in larger numbers in pargana Taraúhán than elsewhere. Here they number 10 per cent. of the population against 2.4 per cent. in Darsendá and 8 per cent. in Chhibá. Kols are only found in the hill tracts of Chhibá and Taraúhán. They are clearly the remains of the aboriginal tribes who were driven to the hills by the early Hindu invaders.

10. *Rainfall.*—The amount and distribution of rainfall is peculiarly important, as there is practically no artificial irrigation.

I give the amount in each year from 1860-61 to 1880-81, except in 1862-63, of which the returns are lost :—

Months.	1860-61.	1861-62.	1862-63.	1863-64.	1864-65.	1865-66.	1866-67.	1867-68.	1868-69.	1869-70.	1870-71.	1871-72.	1872-73.	1873-74.	1874-75.	1875-76.	1876-77.	1877-78.	1878-79.	1879-80.	1880-81.
June ... ..	5.1	4.1	Register lost for this year.	2.4	...	2.1	3.1	12.0	4.3	3.6	3.6	8.6	5.4	1.2	6.6	7.7	1.2	1.6	0.3	6.3	1.9
July ... ..	9.6	15.3	...	20.6	1.9	21.3	10.8	17.7	3.1	12.9	14.6	13.6	16.0	10.4	9.6	7.7	13.7	5.0	6.8	7.3	6.7
August ... ..	16.3	13.1	...	15.0	8.6	8.4	9.7	10.7	2.6	3.6	18.6	9.1	25.0	10.1	16.1	41.1	13.2	7.8	6.9	16.2	2.4
September ... ..	3.3	3.7	...	8.5	4.0	4.2	2.2	27.3	10.2	14.0	17.6	15.1	3.9	14.0	4.7	11.5	0.2	9.1	3.7	2.3	2.4
October ... ..	...	1.4	...	3.4	...	...	...	...	...	13.0	6.5	...	...	...	0.3	6.2	1.0	1.2	...	3.6	...
November ... ..	...	...	...	...	0.2	...	...	...	...	...	...	...	...	...	...	...	...	...	0.1	...	1.6
December ... ..	...	...	...	...	...	...	...	0.3	0.2	1.2	...	0.4	...	...	...	...	...	...	...	...	...
January ... ..	...	...	...	...	1.5	0.4	2.2	0.7	0.4	0.2	0.5	1.6	0.3	...	...	...	1.9	2.4	...	...	...
February ... ..	...	...	...	...	0.4	1.4	2.0	...	...	...	...	0.6	...	...	...	...	...	...	...	...	...
March ... ..	...	...	...	...	0.3	0.2	...	0.3	2.2	0.5	...	...	...	...	0.4	...	1.2	...	0.1	...	...
April ... ..	...	...	...	...	0.1	...	...	...	...	0.4	0.8	...	...	...	...	...	...	...	...	...	1.1
May ... ..	...	...	...	...	0.1	...	...	...	0.1	...	1.7	...	0.5	...	...	0.4	...	1.0	...	0.1	...
Total ... ..	34.8	35.1	...	50.2	16.3	38.6	28.0	69.0	22.7	49.0	63.6	45.7	50.1	44.7	47.6	65.9	38.4	22.1	17.9	27.8	16.9

The average fall for 20 years is 39.7 inches. But the mere amount of rainfall is no index to the prosperity of a year ; for more depends on the distribution and on the manner in which the rain falls. A small amount of rain in light and frequent showers is far more useful than a larger amount coming down in heavy and rapid falls with long breaks between. In the latter case much of the water is carried off at once to the streams which drain the tract without doing much good to the land. In the former case every drop is utilized.

Again, it must be remembered that, if the rainfall be very heavy and constant at már and kábar tracts, these soils become unworkable, and káns gains a hold which it is difficult to overcome.

To show the effects of distribution as compared to mere quantity of rainfall, I would compare the year 1873 with 1878. In the former year the kharif harvest failed ; in the latter it was very fine ; yet more than double the amount of rainfall during June, July, and August of 1873, than in the corresponding months of 1878. In the latter year only 17.2 inches fell altogether, but the rain came just when wanted,

and fell in such a manner that all was utilized. The kharif, as I have said, was one of the best known. The rabi was below average on account of the want of winter rain, but an inch and a half more in December and January would have secured a rabi equal to the kharif; that is, 20 inches for the whole year would have ensured splendid autumn and spring harvests. As it was, the spring crops in the már tracts were excellent.

The year 1868-69 was a very unfortunate one, although the total fall was greater than in 1878-79.

It will be seen that the rainfall was scanty in June, July, and August, and it was also very rapid with long breaks between the showers. The whole cotton was lost, and the rain early in September only came in time to save a small portion of the jawár and bájrâ, while the rabi harvest was a very bad one, as the ground was not prepared for sowing by showers late in September or early in October, and there was hardly any cold weather rain. The effect of this scanty and hardly distributed rainfall was scarcity almost amounting to famine in 1869.

11. *Climate.*—The climate on the whole is not a healthy one. Cholera is more frequent than in any Doáb district, and the autumnal fevers are more widespread and fatal, especially in the már tracts. The country near the Jamná is the most healthy; here the soil is light and sandy, and the villages are well drained, water running off rapidly to the river.

In many places in the hill tracts drinking water is very bad, and in the hot weather it is, in some villages, difficult to obtain at all.

The want of good water to a great extent neutralizes the advantages which an elevated tract would naturally possess in salubrity. I have no doubt that a good deal of the unhealthiness of the páthá is owing to the necessity of drinking from pools of stagnant and unwholesome water.

12. *Condition of the People.*—The general condition of the people is poorer than in any part of the Doáb I have seen. The landowners are more squalid in their mode of living, dress, and houses, and they have fewer horses and driving oxen. This is to a certain extent owing to the bad tradition which has always prevailed in Bánda which led zamindars to affect poverty beyond what really existed in order to avoid payment of revenue. Still there is undoubtedly great poverty. Most of the zamindars who depend entirely on their agricultural profits are in debt, as are also the great majority of the cultivators. The Kurmis and Morâis are almost the only exceptions. The money-lenders are nearly all Brahmîns. Of these the most wealthy and enterprising are the Rupaulia Brahmîns, of Rájâpur, who carry on a considerable trade in country produce, and invest their gains chiefly in mortgage on villages which eventually, as a rule, pass entirely into their hands.

The chief cause of the prevailing poverty is the uncertainty of the seasons.

This tends to prevent any steady industry, and leads to improvident and careless habits. In a good year a Bundelkhand village produces splendid harvests with very little expenditure or labour on the part of the cultivator, while no industry or foresight on his part can counterbalance the effects of an unfavourable season.

In the hill tracts the condition of the people is poorer than in the plains. The produce of the mahua, ber, and other jungle trees form at certain seasons a considerable proportion of their subsistence. This is especially the case with the Kols, who inhabit the forest villages. These people live chiefly by woodcutting and by the collection and sale of jungle products. They are a simple race of aborigines, who have never settled down to agriculture. Till the forest villages were taken over by Government, they were practically entirely in the hands of the Hindu zamindars of the villages in which the forests are situated.

The proportion of the non-agricultural and trading class in the sub-division is very small; this is illustrated by the fact that the license tax only produces Rs. 4,635 in the three tahsils.

## CHAPTER II.

## PROPRIETORS AND TENANTS.

1. *Proprietary Classes*.—The statement below shows the distribution of property in each pargana and in the whole district :—

Pargana.	Thákurs.	Brahmins.	Káyaths.	Musal-máns.	Baniás.	Kurmís.	Lo-dhás.	Bairágís.	Abírs.	Marhattas.	Arakhs.	Gosháíns.
Darsendá ...	23.4	43.3	7.1	10.1	3.0	4.4	0.6	4.6	1.0	1.5	1.0	...
Chhibú ...	7.3	61.7	11.9	6.6	2.6	3.8	...	1.1	...	0.6	...	4.5
Taraúhán ...	5.0	55.6	4.9	2.2	1.3	10.1	...	16.0	...	...	...	4.2
Total ...	11.9	53.8	8.0	6.3	1.7	6.3	0.2	7.5	0.3	0.7	0.3	3.0

It will be noticed that in each pargana Brahmins are the largest proprietors. Only in Darsendá are Thákurs a powerful class, and there Brahmins predominate less than in the other pargana. Muhammadans also own more land in Darsendá than elsewhere; they are the descendants chiefly of officials who were appointed after the cession, and who soon managed to acquire a number of estates which are still in the hands of their descendants. But even in Darsendá, Hindús form the great majority of proprietors.

The largest proportion of Kurmí zamíndárs is in Taraúhán, and they have added greatly to the prosperity of that pargana. It is less enviable in having no less than 16 per cent. of its area in the hands of Bairágís. These are the muáfídárs of the assigned villages, who have also managed to acquire many other villages in zamíndári right.

The Gosháíns in Chhibú and Taraúhán are the descendants of officers in the army of the Gosháín Mahárájá, who was in possession of the parganas at the time of the annexation.

2. *Cultivating Classes*.—The following statement shows the cultivation of each caste, with details of sir, occupancy tenants, and tenants-at-will :—

Number.	Caste of cultivator	Sir.		Privileged tenants.		Occupancy tenants.		Tenants-at-will.		Total.	
		Area.	Percentage.	Area.	Percentage.	Area.	Percentage.	Area.	Percentage.	Area.	Percentage.
1	Brahmins ...	51,934	16.9	284	0.1	49,115	15.9	35,585	11.6	136,918	44.5
2	Thákurs ...	24,861	8.1	32	...	16,857	5.5	13,049	4.2	54,799	17.8
3	Káyaths ...	1,919	0.6	6	...	3,079	1.0	1,746	0.6	6,750	2.2
4	Abírs ...	1.8	0.0	...	...	7,027	2.3	8,575	2.8	15,730	5.1
5	Kurmís ...	10,978	3.6	53	...	17,078	5.5	12,820	4.2	40,929	13.3
6	Káchhís ...	11	...	...	...	1,760	0.6	1,957	0.6	3,728	1.2
7	Kewats ...	...	...	...	...	1,778	0.6	2,179	0.7	3,957	1.3
8	Arakhs ...	11	...	...	...	2,208	0.7	2,890	0.9	5,109	1.6
9	Chamárs ...	4	...	...	...	1,558	0.5	2,844	0.9	4,406	1.4
10	Baniás ...	593	0.2	1	...	1,609	0.5	2,015	0.7	4,218	1.4
11	Lodhás ...	13	...	...	...	1,839	0.6	1,450	0.5	3,302	1.1
12	Kalás ...	96	...	...	...	531	0.2	531	0.2	1,168	0.4
13	Bairágís ...	1,244	0.4	...	...	655	0.2	382	0.1	2,281	0.7
14	Kols ...	...	...	...	...	149	0.0	266	0.1	415	0.1
15	Moráís ...	...	...	...	...	484	0.2	489	0.2	973	0.4
16	Musalmánás ...	792	0.2	...	...	1,446	0.5	1,577	0.5	3,815	1.2
17	Miscellaneous ...	2,342	0.8	...	...	7,534	2.4	9,673	3.1	19,549	6.3
	Total	94,926	30.8	376	0.1	114,707	37.2	98,028	31.9	308,037	100.0

It will be seen that Brahmins and Thákurs cultivate the largest proportion of the sir land, marking their position as the chief yeoman or cultivating proprietor class.

Next, but at a long interval, come Kurmís ; while the absentee landholding class, such as Káyaths, Bairágis, and Baniás, hold very little.

Brahmins, Thákurs, and Kurmís, also form the majority of cultivators.

The proportion of Muhummadan cultivators is very small.

3. *Tenures*.—The tenures in the majority of estates is zamindáří. Out of 670 estates 426 belong to that class ; 37 are perfect patidáří, and 207 are imperfect patidáří.

The great preponderance of zamindáří is owing to the large number of sales and other transfers, especially in the early years of our rule, which had the effect of throwing into the hands of single families estates formerly held by communities in patidáří tenure.

4. *Sub-divisions of Property*.—There are few large properties in the district ; the majority of the estates are held by petty proprietors, or by middle class men.

One hundred and thirty-six estates, paying Rs. 68,244-2-8, belong to proprietors who hold more than one estate ; 215, paying Rs. 1,03,620-14-8, belong to less than six sharers ; and 323, paying Rs. 2,15,608-5-8, are owned by proprietary bodies of more than six sharers.

The following statement shows the average amount of revenue paid in each pargana and in the whole sub-division, and the average amount of land held :—

Pargana.	Average of revenue paid by each proprietor.	Average of area to each proprietor.		
		Total area.	Assessable area.	Cultivated area.
Darsendá ... ..	37·5	57·7	51·1	29·1
Chhábú ... ..	32·7	58·7	47·3	28·1
Taraúbán ... ..	33·1	85·8	67·3	27·8
Total ...	34·6	66·9	55·3	28·4

On the whole the district is essentially one of small properties.

In Fatehpur the average revenue paid by each proprietor was Rs. 66-4-0, while the total area held was 53 acres and the cultivated area 27 acres.

## CHAPTER III.

## PRODUCE.

1. *Distribution of Crops.*—The following statement shows the areas occupied by the chief rabi and kharif crops for the whole district, with other percentages for each pargana:—

Pargana.	Cultivated area in acres.	Kharif Crops.																Total.	
		Juár.	Bájr.	Cot-ton.	Ar-har.	Urd.	Rice.	Til	Hemp.	Moth.	Múng.	Ko-don.	Ken-di.	Ká-kun.	Sa-wán.	Vege-tables.	Other crops.		
Darsendá	...	1,15,584	10.8	6.4	16.9	0.5	0.0	0.5	0.6	0.0	0.0	0.0	0.8	0.1	...	0.0	0.0	0.0	36.6
Chhibá	...	97,128	19.6	16.2	11.2	6.7	0.4	0.8	3.0	0.3	0.4	2.1	4.5	0.6	...	1.3	0.0	0.2	67.3
Taraúhán	...	95,325	23.0	5.2	13.8	6.8	0.4	2.5	2.8	0.1	0.9	0.6	10.3	0.3	0.6	...	0.1	0.6	68.4
Total	...	3,08,037	17.4	9.1	14.2	4.4	0.3	1.2	2.0	0.1	0.4	0.9	4.9	0.3	0.3	0.4	0.0	0.3	56.1

Pargana.	Cultivated area in acres.	Rabi Crops.																Total.	De-fasli.
		Wheat.	Bar-ley.	Gram.	Wheat and gram.	Wheat and barley.	Barley and gram.	Opium.	To-bac-co	Alsi.	Peas.	Ma-súr.	Sar-son.	Ba-hán.	Ve-ge-tables.	Other crops.			
Darsendá,	1,15,584	1.2	0.6	37.8	15.6	0.8	5.4	0.0	0.0	0.5	0.1	0.2	0.0	1.0	0.1	0.2	63.4	0	
Chhibá ...	97,128	1.1	1.4	21.9	1.3	0.1	3.6	0.0	0.0	1.3	0.2	0.3	0.0	1.3	0.0	0.0	32.7	1.1	
Taraúhán,	95,325	1.2	3.9	11.2	2.5	0.5	10.0	0.1	0.1	0.7	0.0	0.1	0.1	1.4	...	...	31.8	1.3	
Total ...	3,08,037	1.2	1.8	21.5	7.0	0.6	6.3	0.1	0.0	0.8	0.1	0.2	0.0	1.2	0.0	0.1	43.9	1.0	

For comparison I show the distribution of the rabi and kharif crops at last settlement in the sub-division:—

District.	Total cultivat- ed area in acres	Kharif Crops.														Total.
		Juár.	Bájr.	Cot- ton.	Arhar	Urd.	Rice.	Til.	Hemp.	Moth.	Múng.	Ko- don.	Ká- kun.	So- wán.	Other crops.	
Karwi Sub- Division.	3,22,518	52,528	25,961	83,397	5,826	2,047	4,030	11,748	588	2,019	54	22,926	361	295	7	2,11,787
	Percent- age.	16.3	8.1	25.9	1.8	0.6	1.2	3.7	0.2	0.6	...	7.1	0.1	0.1	...	65.6

District.	Total cultivat- ed area in acres.	Rabi Crops.													Total.
		Wheat	Bar- ley.	Gram.	Wheat and gram.	Wheat and barley.	Barley and gram.	Alsi.	Masúr.	Sar- son.	Báhan.	Vege- tables.	Other crops.		
Karwi Sub-Division,	3,22,518	12,362	2,145	65,854	9,717	1,493	10,248	468	1,183	91	0,560	612	48	1,10,731	
	Percent- age.	3.8	0.7	20.4	3.0	0.5	3.2	0.1	0.4	...	2.0	0.2	...	34.3	

The chief point which requires notice is, that cotton was then far more extensively grown than now; it was a more important and profitable Bundelkhand staple than at present, though it is still the most valuable portion of the kharif harvest.

Indeed, as in all Bundelkhand, a far larger area, especially of *már* and *kábar* soils, were then habitually under *kharif* than at present. Probably the reason is, that the heavy untimely rains after 1869 render the *kharif* crops too risky, and more land was reserved for the *rábí* sowings.

But the area under cultivation and the comparative area under *rábí* and *kharif* crops varies in Bundelkhand from year to year in a manner unknown in the Doáb. As an illustration I would point to the statistics of pargana Darsendá in 1285 Fasli.

"The total area under cultivation in 1285 was 1,15,584 acres.

"In 1286 it has risen to 1,30,663 acres, or by 13 per cent.

"Again, in 1285 the *rábí* crops occupied 63·4 per cent. of the whole area, and the *kharif* only 36·6.

"In 1286 the *rábí* only occupied 41 per cent. and the *kharif* 59 per cent.

"These contrasts are to be explained by the character of the rainy season of each year.

"In 1285 (1877) the rainfall was very scanty during the months when rain is necessary for the *kharif* crops, that is, during June, July, August, and September. Consequently a large amount of land remained unsown, and in much of the remainder the crop was lost from drought. Early in October there was a heavy fall, which enabled the people to prepare the land for the *rábí* sowings. Not only the land which had been originally intended for this crop, but much which had remained uncultivated during the *kharif*, and much in which the *kharif* crop had failed, was now sown with *rábí*. The proportion of land occupied by this crop was therefore much larger than usual.

The circumstances of 1286 were very different. The autumn rainfall was singularly favourable to the *kharif* crops. There was a great demand, too, for *kharif* grains on account of the failure of the preceding year. Consequently the *kharif* sowings were very extensive; much of the land which would ordinarily have been reserved for *rábí* was sown with autumn crops; and waste land was broken up for the *rábí*. This was the cause of the great increase of cultivation in 1286."

*Juár* occupies a larger area in the *kharif* than any other crop.

Among the *rábí* crops gram and mixed crops of barley and gram are the most important products.

In the hill tracts kodon and til in the poor soils and cotton in the better soils predominate. There is little *rábí* except in the good land near village sites. In the lowlying lands rice is grown in seasons of good rainfall.

Kodon is chiefly grown in the hill tracts of Chhibú and Taraúhán; there is little in Darsendá.

2. *Cattle*.—There are 207 cattle to the square mile and 487 to the cultivated square mile. All over the *páthá*, and especially in the forest tracts, gram is abundant and cattle are numerous; indeed, the people depend to a great extent for their subsistence on dairy produce and sale of young stock.

Even in dry years there is generally grass more than enough for their requirements. Both in 1878 and 1881, when grass and fodder crops failed in other parts of the district, many herds were sent for grazing to the pastures of the Taraúhán *páthá*.

## CHAPTER IV.

## STATISTICS OF CULTIVATION.

1. *Distribution of Cultivated Areas.*—There were, when the statistics were compiled, 3,08,037 acres under cultivation; of which 94,926 acres, or 30·8 per cent., are proprietor's sîr, each proprietor holding on an average 12·7 acres.

Privileged tenants only cultivate 396 acres, or 0·1 per cent., holding 8·8 acres each, and paying Rs. 2-9-5 per acre. Tenants, with a right of occupancy, cultivate 1,11,385 acres, or 36·2 per cent., paying Rs. 2-8-8 per acre, and holding 6·1 acres each.

Tenants-at-will hold 98,028 acres, or 31·8 per cent., cultivating 4·9 acres each, and paying Re. 1-14-11 per acre.

The remaining 3,392 acres, or 1·1 per cent., is rent-free.

Comparing these statistics with those of other districts, I find that the area of sîr land is unusually large. We find here nearly 31 per cent. of the whole area cultivated by proprietors. In Fatehpur I only found 12·5 per cent. of sîr. In Aligarh the Karwî standard was more nearly approached, 22 per cent. being their proprietor's sîr.

In Karwî the proportion of cultivating proprietors is very large. In many villages, too, cultivators are scarce, and the proprietors are obliged to keep in their own hands all the land which cannot be let, or which has been thrown up on account of bad seasons.

2. *Average Holdings.*—Comparing the size of holdings, we find that the occupancy tenant holds 5·7 acres (as an average holding), while in Fatehpur he holds 5·4 acres, and in Mainpurî 4·5 acres.

Tenants-at-will hold 4·8 acres each against 4·5 in Mainpurî and four acres in Fatehpur.

The Bundelkhand tenant has, however, nearly always a good deal of uncultivated land also in his holding, as a certain amount is left fallow every year.

I show for each pargana the proportion of land held by cultivating proprietors and by each class of tenants. The sîr holdings are largest in Darsendâ, where there are numerous petty proprietors, Thâkurs, and Brahmins; while they are smallest in Taraûhân, where a large proportion of estates belong to single proprietors:—

Pargana.	Sîr.		TENANTS.					
	Number of cultivating proprietors.	Average land cultivated by each proprietor.	Privilege.		Occupancy.		At will.	
			Number of cultivators.	Average land cultivated by each cultivator.	Number of cultivators.	Average land cultivated by each cultivator.	Number of cultivators.	Average land cultivated by each cultivator.
Darsendâ ...	2,865	13·8	18	9·6	5,737	6·8	7,882	4·7
Chhibû ...	2,308	11·1	11	7·4	7,079	5·5	6,035	5·4
Taraûhân ...	3,427	8·7	13	9·5	7,188	5·1	7,079	4·3
Total ...	8,600	11·0	42	9·0	20,004	5·7	20,596	4·2

Considering the large area of waste land, population is certainly not pressing hard on the means of subsistence, and there is far more grazing land available than in any Doâb district I have seen.

3. *Comparatively small area held by occupancy tenants.*—Occupancy tenants only hold 36·2 per cent. of the area, while in Fatehpur they hold 64 per cent., in Mainpurî 61 per cent., in Farakhabad 64 per cent., in Etâwah 57 per cent., in Etah and Shâhjahânpur 61 per cent. Only in Aligarh is there a proportion approaching that of Karwî, there 29 per cent. is held by occupancy tenants.

The causes, however, are different. In Aligarh there is a constant struggle between proprietors and tenants, the former trying to prevent the latter from obtaining occupancy rights.

In that district there are many wealthy and powerful landlords who have the natural aversion of an aristocracy to their tenants obtaining rights which would make them independent. There being little waste, too, the demand for land is great.

In Karwí, on the other hand, the quantity of land exceeds the demand and occupancy rights were little disputed, proprietors being, as a rule, willing to have a stable class of cultivation. But land is constantly thrown up on account of bad seasons, and the growth of káns, and thus the growth of occupancy rights, is retarded.

It must be remembered, however, how unusually large is the proportion of sár.

Adding the sár land to the occupancy holding, we find that 67 per cent. of the area is either cultivated by yeoman proprietors, or held by protected tenants. This is not a bad proportion, though smaller than in Fatehpur, where 76 per cent. of the area was held by these classes.

In Fatehpur, however, occupancy tenants cultivated 75 per cent. of the land held by tenants, while here they only cultivate 53 per cent.





## CHAPTER V.

## FISCAL HISTORY.

1. *Previous Settlement.*—The greater part of the territory contained in the present sub-division of Banda was acquired by the treaty of Puna from the Peshwa in 1803.

By this treaty it was stipulated that territory to the south of the Jamná, paying a revenue of thirty-six lakhs, should be ceded to the Company, to be taken from the country wrested by the Náwáb Ali Bahádúr (a Mahratta leader) and his ally, the Gosháin Mahárájá Himmat Bahadur, from the Bundela chiefs.

The Gosháin chief submitted at once to the Company, and became their ally in the struggle with the Nawáb. It thus happened that while the territory of the latter was at once annexed the Gosháin was allowed to retain his parganas for the support of his troops during his life, and they were not annexed till after his death in 1804.

Most of the present sub-division of Karwí belonged to the Mahárájá's jáidád, and only came under settlement in 1805. But the settlement for this year was merely a winding up of the Gosháin's accounts effected by Captain Baillie. In 1806 he conducted a settlement of the jáidád, but in that year it was determined to amalgamate these tracts with the territory taken from the Nawáb. Mr. Erskine, the first Collector, had already made a settlement for the three years 1214—16 (1806—8) for the original district, and he now made a biennial settlement for the Gosháin parganas which coincided with the last two years of the triennial settlement.

A portion of the present Karwí sub-division had belonged to the original district conquered from Nawáb Ali Bahádúr, and in these one-year settlements had been made for 1212 and 1213 by Mr. Erskine, before he concluded his first triennial settlement. But these early settlements were merely continuations of the old demand under the Nawáb's Government, checked by the reports and estimates of the native officials.

The first real settlement for the whole district was that for the years 1214—16 (1806—8). After this time the distinction between the Gosháin Mahárájá's jáidád and the original district disappears.

The revenue fixed for the tract constituting the present sub-division was Rs. 3,79,879.

The Government of the day wished to make the settlement permanent as it stood in 1216; but Mr. Erskine was opposed to the proposal on the ground that nothing was really known of the resources of the district.

The introduction of the proposed permanent settlement was therefore postponed for 10 years.

Mr. Erskine thought that two-thirds of the cultivable land was cultivated; he deplored the absence of wells and tanks, and constantly urged the zamindárs to take takávi advances for their construction. In 1216 the Board granted Rs. 24,000 for the purpose. During Mr. Erskine's administration there were some bad seasons. In 1215 there was a general failure of the kharíf, and 1216 was not a good year. He granted many remissions, and seems to have modified his jama freely even during the currency of the settlement.

But still considerable balances accrued: for the year 1807-1808 Rs. 60,796 were struck off for the district as irrecoverable. These were in great part, however, due to the depredations of the *banditti* who had not yet been suppressed in Bundelkhand, and who each year prevented much land from being brought under cultivation.

The second regular settlement was conducted for the years 1217—19 (1809—12) by Mr. Wauchope. The revenue fixed for the sub-division was Rs. 3,86,032.

Mr. Wauchope proposed that the jama of the last year should be permanent.

Mr. Wauchope also complained of the inequalities of the *bhejberár* system, and the Board proposed its abolition as "inconsistent with the idea of a permanent transferable property to be held under a fixed invariable assessment."

The Governor-General, however, feared that the result would be to throw much land out of cultivation, and he desired that a final revision of the assessment should be made with reference to the quantity of waste land in each village.

Sales for arrears commenced during this settlement.

This settlement was allowed to run on with hardly any change till 1222 Fasli. The latter years of the settlement were, unfortunately for the country, seasons of great prosperity for Bundelkhand. For in 1223 Fasli (or 1815-16) the "memorable settlement" by Mr. E. Scott Waring was made.

Mr. Wright, who effected the settlement under Regulation IX. of 1833, thus described Mr. Waring's system:—

"All former settlements appear to have been effected without any knowledge of the capabilities of estates, and chiefly upon the information and opinions furnished by the local officers. It could not therefore be expected that the demands should be very equitable upon such vague and uncertain data.

To raise the revenue seems to have been the main object, and let the means be what they might, so long as an increase of revenue was obtained, it was received as an indication of prosperity, and limits to the power and possibility of paying appear never to have been contemplated.

The agricultural population seems to have been considered as in league to conceal their income and defraud the State. Year after year had the revenue been raised, and the more the zamíndárs paid, the more was it thought they could pay. The settlement now under notice seems to have been eminently influenced by these principles. No limit was adopted, and whoever made the best offer got the estate. It is not too much to say that the basis of Mr. Waring's settlement was "competition." Estates were, in a manner, put up to auction, and moneyed men, ignorant of málguzárá affairs and the capabilities of soils, came forward, as if influenced by a perfect mania, to ruin themselves and all concerned. The zamíndár population, the proprietors of the soils, urged on by a pressure of speculating farmers, agreed to terms which their own judgment told them were such as they could never continue to fulfil; but willing to do their best, and to prevent the admission of strangers, they may be said to have agreed to the wishes of the Collector. At that time, from all accounts, the people were in flourishing circumstances, the soils universally productive, seasons propitious, and prices of grain steadily remunerative. But the State demand exceeded all that this delightful state of things could continue to pay.

Mr. Mayne remarked that "the jama was raised in 1223 Fasli (or A.D. 1815-16) from Rs. 14,94,908 to Rs. 19,21,226, which in 1819-20 rose to Rs. 20,36,505!!—and, strange to say, the demand was paid; but there is no doubt it was paid by extensive drafts on the prosperity of former years, and transfers of property became very numerous."

In the Karwí sub-division the jama was raised from Rs. 3,86,032 to Rs. 4,81,450, or by 24·7 per cent.

The Board of Revenue sanctioned these enormous enhancements without hesitation, and the Government of India, although after some hesitation, confirmed the settlement, paying at the same time a tribute to the care and skill with which Mr. Waring had estimated the resources of the district.

A few months afterwards Mr. Waring sent up proposals to sell estates the aggregate balances of which were Rs. 1,86,249. The Board, after some demur, confirmed the sales.

Land only sold for one-fourth of the jama. Yet undoubtedly the enormous demand, five lakhs more than the district now pays, was realised. It was not till after the conclusion of the terms of Mr. Waring's settlement that the district broke down.

Mr. Wright ascribed this to the fact that during Mr. Waring's administration a great demand for cotton arose. This was grown with great advantage on newly cul-

tivated soils. His theory was, that none but *virgin forest land* will produce good cotton, and that on this land produce does not depend on the mode of cultivation. Mr. Mayne agreed with this, and wrote :—"No art will produce such quantity and quality from an old soil as nature will from an equal extent of land that has never before had a plough, though that land may be weak and poor, and its productive power not last more than a year or two. The Banda new lands, therefore, failed and the district fell back to its old state of produce, and the demand for cotton, as the American marts were opened, became less. The revenue demand, however, was continued without interruption.

"Another cause of the fall of the Banda district was this. Wealth and population were attracted to British Bundelkhand by the terrible disorders existing in those days in the native adjacent states. As comparative order and security were introduced into the native states, cultivators no longer flocked to our districts, and local speculators found a wider field for the investment of their money."

Mr. Waring's settlement was for the years 1223—27 (1815—20), the first settlement for five years.

I may note that Mr. Waring's enhancement was far less in pargana Taraúhán than in either of the more western parganas of the sub-division.

In Chhíbhú he raised the revenue by 39 per cent. and in Darsendá by nearly 26 per cent., while in Taraúhán the increase was only 10·2 per cent.

It is impossible to exaggerate the importance to the pargana of this fortunate exemption from crushing over-assessment in the early years of British administration. A standard of comparative prosperity and comfort was then established, which has never entirely disappeared.

The fourth settlement was for the years 1228—32 (1820—25). The old revenue was simply carried on with reduction in villages which had broken down. The revenue of the sub-division was Rs. 4,62,399.

Yet, in 1820, Mr. Campbell, the Collector, pointed out the evil effects of Mr. Waring's assessments. He thought the eastern tracts not very heavily assessed, as in them there were few resignations. But in the rest of the district one-half of the land had been resigned. He ascribed this to competition and over-assessment. Old proprietors had paid anything asked to save their villages from passing to farmers, and farmers had offered impossible sums which they could never realize.

The farming system was only bolstered up by appointing amíns to assist the farmers in collection, and this led to much oppression. Mr. Campbell condemned the farming system, but said that it had been so disastrous to the farmers that, except in the case of a few men who had private means, no offers could be renewed.

The value of land had fallen almost to nothing, and proprietors would sell for the mere payment of an arrear of revenue.

Lately 84 villages were put up for sale, but only 14 were even bid for, and it was on this account that it became necessary to depute amíns to assist the farmers to collect rents.

During the five years of Mr. Waring's settlement 54 villages were sold for arrears annually.

Mr. Campbell explained the previous regular collection of the revenue to the fact that "for some years back unusual and enormous profits had prevailed owing to the famine and the Mahrattá war. These two causes had then ceased, or rather changed, i.e., the markets elsewhere were overstocked, while Banda had a famine; but there was no capital wherewith to import grain."

Mr. Waring's revenues were, in fact, only realized by the severest measures, and even this was only possible in favourable seasons; but in 1819 there was scarcity in Bundelkhand, the kharif having failed, and wheat having sold at seven seers per rupee.

The fifth settlement was for the years 1233—37, and the revenue fixed, Rs. 4,60,567, differed little from that of the fourth settlement.

The state to which the district generally had been reduced at this time by Mr. Waring's assessments is shown by the following remarks of Mr. Wright:—

“ The zamíndárs had, for 10 years, gone on paying the revenue by every means at their command, and their will and exertions under patient sufferings are on record, proving them unequalled as good subjects. By degrees the revenue fell off, the people became dispirited, the soil and seasons failed, the cultivation was neglected, the country became overrun with káns grass, and the greatest part of the district in 1237 Fasli presented the melancholy appearance of almost general bankruptcy.

“ Nothing could be more gloomy than the prospect of the zila about the close of 1237 Fasli. The transfer of an immense quantity of landed property was caused, and this sad state of things was forced upon the attention of Government, which brought about an equally general measure of relief; for a proclamation was accordingly made, that all who pleased might resign their málguzári engagements. Of the 1,092 estates in the whole district, 588 were resigned, and placed under khám tahsíl management, and remained so during the years 1238, 1239, and 1240 Fasli. No remarks of mine can show the depressed state of the district more completely than does the necessity which called for such a measure of relief as the above. I may here mention that the revenue of the 588 resigned estates amounted to more than two-thirds of the whole district.”

The estates which were not resigned were nearly all situate in the eastern parganas of Taraúhán,, Chhíbú, and Bhadausa. These were comparatively remote tracts, and did not offer any temptations to the speculators who helped to run up Mr. Waring's jamas; the more so as they possessed hardly any of the finer Bundelkhand soils, whose reputation led to the ruinous completion for estates. All the villages of pargana Darsendá were resigned at this time—from 1233 to 1240 inclusive.

In 1241 Mr. Begbie took up the settlement of the resigned villages which had for three years been held in khám management. This settlement was based on the khám tahsíl accounts of the previous years, and the principle laid down was, that after deducting the expenses of collection and management, the remainder should be taken as revenue. To us this appears a harsh and one-sided system, as it allows nothing for proprietary profits; but, based as it was on realities, not on fancies, it afforded a beneficial and much-needed relief to the people. The difference between Mr. Begbie's settlement in 1241 Fasli and that of Mr. Waring's in 1223 was Rs. 5,32,000 for the district. In the former was included the jama of the unresigned estates.

Mr. Begbie's settlement, the seventh settlement, was concluded for 15 years for the resigned estates, while the jamas of other villages were to run on till the settlement under Regulation IX. of 1833. Even for the resigned estates Government only sanctioned the total jamas, leaving the distribution over the village areas, with the investigation into the record of rights, to be carried out during the settlement under Regulation IX. of 1833.

In the Karwí sub-division Mr. Begbie reduced to Rs. 4,15,050.

But the amount of reduction was very different in the different parganas of the tract, and as his assessment, based, as it was on realities, is admitted to have been on the whole a fair one, the result proves that the eastern parganas had not suffered nearly so much from over-assessment as the western at this time.

For while in the whole district the reduction amounted to no less than Rs. 5,32,000, and while in Darsendá the most western pargana of the sub-division the revenue was reduced from Rs. 2,29,511 to Rs. 1,99,270, in Taraúhán the reduction was only from Rs. 1,03,297 to Rs. 1,00,131 and in Chhíbú from Rs. 1,27,759 to Rs. 1,23,949.

The khám tahsil management had greatly benefited the landholders, and at the settlement of 1241 their circumstances were far better than had ever been the case since Mr. Waring's time. The káns grass, which had overrun so much land, was being gradually got under, and the moderate settlement of Mr. Begbie confirmed these advantages to the people. The district was in a fair way of recovery. Unfortunately, however, the settlement was a progressive one: as it began to rise balances began to accrue. The season, too, again became unfavourable, although Bánda did not suffer from the terrible famine of 1838, and the district was not well prepared for the three years' settlement which was now at hand.

Mr. Wright was appointed, in 1841, to carry out the settlement under Regulation IX. of 1833 for 30 years. Mr. Bird, the senior member of the Board, had made an estimate of the resources of the district, and had come to the conclusion that the total revenue did not require alteration, and that only equalization and redistribution was wanted. Unfortunately, however, Mr. Wright seems to have been determined to increase the revenue wherever there was any possible excuse for it. He made a calculation that had Mr. Waring not raised the revenue so unreasonably, and had no higher demand than that now proposed been fixed, the district could have paid it, as the actual amount collected since the cession was not less on an average than the revenue now proposed. But he forgot the ruin which had been the effect of over-assessment, and which had led to the resignation of their estates by the majority of the proprietors of the district.

Mr. Begbie's original jamas were paid as they were based on actual collections during direct management. But even his progressive jamas were too severe, and in 1842 were difficult to realize. His maximum revenue would not have been reached till 1255 Fasli (1848-49).

Year by year as the revenue rose it became more difficult to realize, and sales and farms recommenced. Yet Mr. Wright, acting contrary to the spirit of his instructions, made an increase for the district on the highest jama of Mr. Begbie's settlement of Rs. 29,200 exclusive of Rs. 31,377 for resumed muñi lands. His total revenue was Rs. 16,27,364, and including a very heavy chaukidari demand Rs. 17,04,755.

In the Karwí sub-division the revenue fixed was Rs. 4,43,874, being an increase of 6·9 per cent.

In pargana Darsendá the increase was small, from Rs. 1,90,270 to Rs. 1,93,325. This pargana had already suffered so much from over-assessment, that any great increase was impossible.

In Chhíribú, on the other hand, the revenue was raised by 11·7 per cent from Rs. 1,23,949 to Rs. 1,38,493.

In Taraúhán he raised from Rs. 1,00,831 to Rs. 1,13,576, or by 12 per cent. These parganas had suffered less from over-assessment in the early years of our rule, but still the effect of Mr. Wright's enhancements was disastrous, as was soon seen in numerous farms and sales for arrears, and in the transfer by sale and mortgage of very large areas at very low prices.

This will be more fully described when in the next section I show, in detail, the working of this settlement.

It was shown that the district could not pay without great distress more than the revenue fixed by Mr. Begbie, the only assessment which had ever been based on actual facts, and not on theories and surmises.

Mr. Wright's settlement worked so badly, that Government refused to confirm it. In 1845 the Secretary to Government wrote to the Board that great balances had accrued, and were still outstanding, while more were apprehended. "This is variously attributed to bad seasons, over-assessment, and erroneous or defective record of rights."

Mr. Rose, the Collector, was therefore sent to revise the settlement, and he was empowered to reduce the demand for a few years or permanently, but was directed to use this power *sparingly and cautiously*. Practically, he hardly reduced in the district, and not at all in Karwi.

As might have been expected, no good resulted from this so-called revision; and in 1848 Mr. Edgeworth was directed to make some reduction. This was merely nominal in the sub-division: he only reduced to Rs. 4,39,717.

The petty reductions made by Mr. Rose and Mr. Edgeworth were of no use whatever; they only completed the demoralization which over-assessment had commenced, and encouraged the people to hope that, by refusal to pay, they might obtain further reductions. Heavy balances accrued and extensive sales took place. Then—to use Mr. Mayne's words—"farzi names of proprietors and chicanery of all possible sorts were brought into play to avoid paying the Government revenue, and all sorts of irregularities crept into the administration of the district."

A succession of bad seasons completed the misery of the district, and year by year, in spite of the severest coercive measures, the balances increased.

Mr. Cust was appointed to the charge of the district in 1852. His administration was of the most vigorous and unrelenting type. The whole system of farzi proprietors and of combinations to avoid paying revenue was suppressed, and for the first time the joint responsibility of the sharers of the large patidari villages was enforced. The landholders learnt that balances would no longer be allowed, and that at whatever cost the demand must be paid.

But suffering caused by this vigorous administration must have been very great, the moreso as, during the whole time, the seasons were unfavourable.

In his report for 1854-55 Mr. Cust, after congratulating himself on his success in collection in spite of the bad season, wrote:—"I cannot, however, conceal from myself that this state of things will not last if another agricultural year prove as bad as the last. I know by the experience of my kham villages what heavy rent balances have had to be remitted to starving cultivators. I know the large sums lost in having to sow twice the rabi lands. I hear on all sides of transfers of properties to meet the Government demand, and the general feeling of the hardness of the times. I have lived among the people alone for many months; there has been great suffering and is still greater depression: our staples have failed, but still the collections have been made by an unremitting system and supervision. If the season next year is as bad as the present, there will be but one course, and that will be remission.

Yet, strange to say, Mr. Cust was opposed to any reduction of the revenue. He was in favour of liberal remissions, takavi advances when called for, and a very careful management of the district.

I fear we can only say that Mr. Cust displayed a zeal, energy, and industry worthy of a better cause. No district officer has ever overcome greater difficulties. Mr. Mayne wrote of his administration:—"The zamindars were taught that they had a master whom no species of chicanery could deceive, no threats nor tears would cause to swerve one inch from the policy he had assumed, and whom they could not blind. They fought long and hard with him, and many a severe tussle took place in the Civil Courts; but he won his point in almost every case, and they at last humbled down. The people were made to pay, and they did pay in spite of bad seasons, but I believe not without much sacrifice. Much property privately changed hands, and many zamindars were reduced to great poverty by being obliged to pay two or three years' revenue, or a portion of it, from their private resources."

But all this energy, after all, was expended in maintaining a revenue which, in the end, he himself admitted, necessitated liberal remissions, and which after his departure was acknowledged to be oppressive and unjust—a revenue on which, from motives of justice and policy, Government soon afterwards sanctioned large reductions.

Fortunately, a more generous policy was now to be adopted. It was well for the district that Mr. Mayne was appointed Collector, an officer endowed with a rare union of unswerving firmness and sympathy for the people under his charge, which at once gave him an insight into their real position and wants, and secured to him an influence which enabled him without suspicion of weakness to effect whatever reform he thought necessary.

Mr. Mayne wrote :—" I took charge of the district on the 1st March, 1855, and found the misgivings of Mr. Cust, expressed in his last administration report, very soon became painful facts. Seasons got rather worse than better. The harvests of the next two years in many instances proved utterly insufficient to meet the Government demand ; and, in other cases, after paying the Government demand, little or nothing was left for the support of the cultivators. The distress was exceedingly great, and many destitute people fled to more genial soils. Liberal remissions and takávi advances for seed were granted after careful enquiry, but still the relief did not cover the distress ; and it is quite true, as observed by Mr. Muir, that the realization of the Government revenue ought never to be dependent on such internal aid, and the repeated annual grants of remission open a wide field for speculation and dishonesty. A great portion of the jama was paid by private sale and mortgage of the lands ; 97 properties, paying an aggregate jama of Rs. 4,639, were actually sold on this account by private contract in 1855-56, besides mortgages. Káns grass had spread to a most alarming extent, and thrown thousands of acres out of cultivation ; from this and other causes upwards of 600,000 acres have been thrown waste since the settlement in 1841-42. The seasons continued to be most unpropitious, the resources of the people were completely ruined, and they had quite lost heart.

"The necessity of taking some effectual measures for the better financial administration of Bánda began to dawn on the authorities. It was allowed at last that the only true remedy was to be found in a light assessment. Zamíndárs may have originally combined to reduce the Government jama ; but if that jama was really fair, they would not persist for eighteen years in ruining their estates and allowing them to be sold and re-sold for a mere prospective advantage. And when the jama is only collected by means of extensive private transfers and mortgages of the land by the sale of agricultural cattle and implements of husbandry, by the cutting down and sale of the village orchards for timber, and by the sale of the tiles on their houses, and in some instances by the sale of their own children ; where the people are completely poverty-stricken, their houses deprived of ordinary household furniture, and the houses falling into ruins, their clothes threadbare, and themselves weak and emaciated by hunger ; where the cultivators are reduced to depend for support on the wild berries of the jungle, and water—an absolute necessary of life—owing to non-repairs of wells and tanks, is not procurable within several miles ; where land is year by year falling out of cultivation, and the agricultural population diminishing, it is a pretty good proof that a district is over-assessed and requires some radical measure of relief." The Collector reported " there are few villages in the Bánda district which pay one-third rental over and above the Government jama ; some no doubt pay more, but the generality pay less, many very much less, and many no profits at all. In some few villages the rental has not for years reached the jama."

In February, 1857, the Lieutenant-Governor sanctioned liberal reduction on Mr. Mayne's representations. A survey and collection of statistics was at once commenced. But this work was interrupted by the mutiny, and when order was re-established in May, 1858, all records of the survey had been destroyed. Meanwhile, anarchy and the exactions of a lawless soldiery had indefinitely added to the misery of the district ; many villages had been destroyed by fire ; cultivators had vanished, and the noxious káns had made terrible ravages.

The whole sub-division suffered greatly at this period. The Marahatá Naráyan Ráo had seized Karwí and assumed the administration of the sub-division. His soldiery in many places treated the people with great cruelty and plundered and burned

many villages: pargana Darsendá especially was very unfortunate. The turbulent Thákur proprietors of the large patidári villages kept up an internecine warfare with each other, and opposed both the British officials and those of Naráyan Ráo. The latter inflicted severe punishment in some cases, and on the re-establishment of the British power, many villages belonging to rebellious communities were confiscated. Even before the mutiny Mr. Mayne said that the pargana had suffered much from high assessments and the ravages of káns, and in 1858 its condition was deplorable.

It was impossible to wait for re-measurement in any part of the district; relief to be effective must be immediate; and Mr. Mayne was directed to make a summary reduction, based on his own local knowledge and on such data as could be at once collected.

Fortunately the records of the settlement had been saved, together with Mr. Cust's valuable manuscript notes, and Mr. Mayne had before the mutiny acquired considerable knowledge of the villages which most required relief. He had also before him Mr. Begbie's settlements, which were generally fair, and which agreed pretty closely with the assessments previously before Mr. Waring's ruinous settlement of 1223. The work was conducted with great tact and discretion, and without giving rise to hopes which would have induced the people to combine to force the Collector's hand.

Consequently the reductions, being unexpected, were joyfully received, and at once began to produce a good effect. The people knew, too, that, unlike the petty changes made by Mr. Rose and Mr. Edgeworth, these reductions were final, and that the revised jamas must be paid without fail till the end of the settlement.

Mr. Mayne reduced the jama of the whole district by 17·6 per cent.

In Karwí he reduced by 18 per cent.

In pargana Darsendá, where the distress was greatest, he reduced by 18 per cent. In Chhíbhú he reduced by 16 per cent., and in Taraúháu, which was better off than any other pargana, by only 12·8 per cent.

The reductions were liberal and discriminating, and brought the revenue of the sub-division far below Mr. Waring's standard and even considerably below Mr. Begbie's. It was, in fact, the lowest demand which had yet been fixed in the sub-division.

These liberal reductions were followed by a series of good seasons, and the sub-division gradually recovered a considerable amount of prosperity. The revenue had been revised in nearly all the villages where it pressed with severity; and in the absence of any great calamities of seasons it would undoubtedly have been paid without difficulty till the end of the settlement. But the drought and scarcity of 1868-69, followed by the untimely rains of subsequent years, again threw the people into difficulties, and káns again began its ravages, especially in Darsendá. Large areas were thrown out of cultivation, chiefly in the már and kábar tracts. The revenue was, however, collected even during these years, though undoubtedly at the cost of great distress among the large proprietary bodies of Thákurs. Much land, too, was transferred at low prices by sale and mortgage, and the money-lending and trading classes added considerably to their possessions.

Still, on the whole, it may be said that the assessment, as revised by Mr. Mayne, bore the great strain which was placed on it as much as the revenue was collected, even when increased by the addition of the 10 per cent. cess in 1874 on the conclusion of the term of settlement; and it must be remembered that, no matter what revenue is fixed in Bánda, it will not bear the trial of bad seasons without causing great distress unless the collections are made on a far more elastic system than that which may be suitable in tracts which are less affected by the vicissitudes of seasons.

In Bundelkhand cycles of magnificent harvests, during which even heavy revenues are easily paid, are succeeded by periods of depression and scarcity, during which the lightest demand, if rigidly collected, would cause great distress. The true policy



seems to me to be not to impose very light jamas which involve too great a loss of public revenue in good years, and which probably cannot be fully collected in bad years without hardship, but to fix a fair, full demand which should, however, be collected with discrimination, suspension, and where necessary remissions, being liberally granted on account of failure of crops.

The following statement shows the successive assessments with the periods during which they were in force, the result of Mr. Mayne's revision, and the revenue in force at the close of the period of settlement:—

First settle- ment 1214 to 1216 Fasli.	Second settlement 1217 to 1219 Fasli.	Third settlement 1224 to 1227 Fasli.	Fourth settlement 1228 to 1232 Fasli.	Fifth settlement 1233 to 1237 Fasli.	Sixth settlement 1241 to 1255 Fasli.	Seventh settlement under regu- lation IX. of 1833, 1250 to 1279 Fasli.	Mr. Mayne's revision in 1267 Fasli.	Present revenue.
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
3,79,879	3,86,032	4,81,460	4,62,399	4,60,567	4,15,050	4,43,874	3,60,183	3,57,842

2. *Working of last Settlement.*—The area sold for arrears of revenue during the term of settlement was very large—1,50,473 acres—while the price realized was only 0·4 year's purchase of the revenue. In addition 78,217 acres were farmed for arrears, so that altogether 2,28,690 acres, or 33·4 per cent. of the whole area, were transferred either temporarily or permanently for arrears of revenue.

Transfers of all kinds amounted to 3,40,597 acres, or 49·7 per cent. of the whole area.

If we count transfers, however often repeated, the area transferred was 6,26,793 acres, or 91·5 per cent. of the area.

The following form shows the extent of the transfers:—

	Estates.	Area.	Revenue.
			Rs. a. p.
Estates in which less than 4 annas have changed hands ...	77	12,534	8,562 9 0
Estates in which more than 4 and less than 8 annas have changed hands ...	117	53,783	35,925 0 2
Estates in which more than 8 and less than 12 annas have changed hands ...	68	46,390	32,664 2 8
Estates in which above 12 annas have changed hands ...	215	2,27,888	1,46,201 7 10
Total ...	477	3,40,597	2,23,353 3 8
Estates in which no transfer took place ...	173	3,44,763	1,96,281 2 9

In addition 23 estates and parts of 10 estates, with an area of 68,681 acres and a revenue of Rs. 42,157, were confiscated for rebellion.

The following form shows the transfers with prices divided into two periods, one from 1250 to 1265—the period from the settlement till the mutiny and up to the time of Mr. Mayne's revision—the second from Mr. Mayne's revision till the close of the settlement, 1266—1269:—

*Transfers from 1250 till 1265 Fasli.*

Mode of transfers.	Area.	Price.	Jama.	Average price per acre.	Number of years' purchase of jama.
		Rs. a. p.	Rs. a. p.	Rs. a. p.	
Private sale ...	64,990	82,306 2 11	54,340 6 0	1 4 3	1·5
Mortgage ...	23,529	51,318 11 3	17,170 1 4	2 2 11	2·9
Sold by orders of court ...	17,432	9,975 0 0	6,909 1 4	0 9 11	1·4
Sold for arrears of revenue ...	96,758	17,713 13 1	49,198 5 0	0 2 11	0·4
Total ...	2,02,709	1,61,313 11 3	1,27,617 13 8	0 12 9	1·3

*Transfers from 1266 till 1279 Fasli.*

Mode of transfers.	Area.	Price.		Jama.		Average price per acre.		Number of years, purchase of jama.
		Rs.	a. p.	Rs.	a. p.	Rs.	a. p.	
Private sale ... ..	92,461	3,31,162	14 2	56,861	7 3	3 9	4	5.8
Mortgage ... ..	47,558	1,79,991	12 7	28,115	1 7	3 12	7	6.4
Sold by orders of court ... ..	26,156	32,126	15 7	11,707	3 9	1 3	6	2.7
Sold for arrears of revenue ... ..	6,491	5,300	0 6	6,370	0 0	0 13	1	0.6
Total ... ..	1,72,668	5,48,581	10 4	1,05,053	12 7	3 2	10	5.2

*Total of both periods.*

Private sale ... ..	1,57,451	4,18,469	1 1	1,11,201	13 3	2 10	0	3.7
Mortgage ... ..	71,087	2,31,310	7 10	45,285	2 11	3 4	1	5.1
Sold by orders of court ... ..	43,588	42,101	15 7	18,616	5 1	0 15	5	2.3
Sold for arrears of revenue ... ..	1,03,249	23,013	13 1	57,568	5 0	0 3	7	0.4
Total ... ..	3,75,375	7,09,895	5 7	2,32,671	10 3	1 14	3	3.1

Unfortunately there were many transfers during both periods where, owing to the loss of papers, the prices cannot be discovered. I show the areas thus transferred with the jamas :—

*Transfers from 1250 till 1265 Fasli.*

Mode of transfers.	Area.	Jama.	
		Rs.	a. p.
Private sale ... ..	1,49,994	78,850	3 10
Mortgage ... ..	24,706	19,936	7 10
Sold by orders of court ... ..	14,518	7,260	14 6
Sold for arrears of revenue ... ..	47,224	27,740	8 0
Total ... ..	2,36,442	1,38,288	2 2

*Transfers from 1266 till 1279 Fasli.*

Private sale ... ..	12,138	7,028	6 9
Mortgage ... ..	2,326	1,827	6 9
Sold by orders of court ... ..	512	502	14 9
Sold for arrears of revenue ... ..	...	...	...
Total ... ..	14,976	9,358	12 3

*Total of both period.*

Private sale ... ..	1,62,132	85,878	10 7
Mortgage ... ..	27,032	21,763	14 7
Sold by orders of court ... ..	15,030	7,763	13 3
Sold for arrears of revenue ... ..	47,224	27,740	8 0
Total ... ..	2,51,418	1,42,646	14 5

I show the amount of land alienated in each pargana with the price realized during each period and for the whole term of the settlement :—

Pargana.	Percentage alienated.	Years of purchase of revenue of first period.	Years of purchase of revenue of second period.	Years of purchase of revenue of whole term.
Darsendā ... ..	51.0	1.3	3.6	2.3
Chhibū ... ..	50.1	1.3	8.0	5.2
Taraūhān ... ..	48.4	1.1	6.0	3.6
Sub-Division ... ..	49.7	1.3	5.2	3.1

From this it will be seen that there was not much difference in the proportion of land alienated in each of the three parganas, and that in all land was nearly equally worthless during the first period.

But during the second period there was a marked difference in the value of land.

While in Darsendá land only sold for 3·8 years' purchase of the revenue, in Chhibú it realised 8·0 years' and in Taraúhán 6·0 year's purchase of the revenue. I have shown before that Darsendá had always suffered more than the more eastern parganas from over-assessment.

I now show the transfers after the conclusion of the term of settlement—from 1280 to 1285 F. S. :—

Mode of transfer.	Area.	Price.	Jama.	Number of years' purchase of jama.	Average price per acre.
	Acres.	Rs. a. p.	Rs. a. p.	Rs. a. p.	
Private sale ... ..	57,675	2,15,711 2 4	33,236 3 5	3 11 10	6 5
Mortgage ... ..	36,096	1,45,122 6 1	22,760 11 1	4 0 4	6 4
Sold by orders of court ...	12,622	25,843 2 10	9,542 1 10	2 0 9	2 7
Sold for arrears of revenue ...	...	...	...	...	...
Total ... ..	1,06,392	3,86,676 11 3	65,479 0 4	3 10 2	5·9

I show for each pargana the proportion alienated during this time, and the price realized :—

Pargana.	Percentage alienated.	Years' purchase.
Darsendá ... ..	12·3	4·8
Chhibú ... ..	21·4	7·3
Taraúhán ... ..	14·2	5·4
Sub-division ...	15·5	5·9

This period was one of depression on account of bad seasons and the spread of káns. Transfers were numerous, and land sold at rather a lower price than during the second period. But it was many times more valuable than during the first period.

Darsendá still retained its bad pre-eminence, land being of less value than in the other parganas.

From an examination of these statistics I deduce that the revenue fixed by Mr. Wright was oppressive, that its effects were increased by bad seasons and the spread of káns, so that it became necessary to sell and farm a very large area for arrears ; and that a great deal more was sold and mortgaged at almost nominal prices.

After Mr. Mayne's revision forced transfers ceased, and land increased enormously in value up till the end of the term of settlement.

After 1280 the large number of transfers within a few years shows that the period must have been one of agricultural distress, but the price realized—high for the district, though lower than in the second period—shows that the revenue did not press so as to deter purchasers.

The fiscal history of the tract from the cession up to the present time would appear to show that Darsendá has always been the most heavily assessed pargana, and that even now it requires relief, although its condition was immeasurably improved by Mr. Mayne's revision.

In Chhibú Mr. Wright's enhancements were enormous, and during the first period of the settlement the revenue pressed with great severity. But the pargana had not suffered so much from previous over-assessment, and Mr. Mayne's revision restored prosperity and the value of property. Taraúhán from special causes, had never suffered to any extent from over-assessment till the settlement under Regulation IX. of

1833 (Mr. Wright's), which certainly effected an enhancement hard to bear, and which up to 1859 caused great distress. But Mr. Mayne's revision soon restored prosperity to a pargana whose resources were elastic on account of the absence of previous over-assessment.

In these eastern parganas the present value of land is high as compared with Darsendá, though low as compared with other districts.

All these considerations would lead to the conclusion that not much reduction was needed in these parganas, but rather equalization, which no doubt would involve some reduction on the whole.

Mr. Mayne's revision was generous and discriminating, and it restored comparative prosperity to the district. But he had little time for enquiry, and it will be readily-understood that even after the best of such summary settlements many cases of unequal distribution of revenue will be found.

There are many villages in both parganas in which reduction is inevitable which in villages where the statistics point to an increase it is often difficult to raise to the full amount indicated on account of the number of sharers, and from the fact that many proprietors are still suffering from the effects of the unfavourable seasons which led to the great spread of káns a few years ago.

These considerations would point to the probability of some reduction even in the eastern parganas, though not so much as in Darsendá, and far less than was found necessary in the at all times more heavily-assessed parganas of Bánda proper.



## CHAPTER VI.

## COMPARISON OF AREAS OF PAST AND PRESENT SURVEYS.

1. *Total Areas.*—The statement below shows the areas of last settlement compared with those of present survey :—

Detail of Settlements.	Total area in acres.	NON-ASSESSABLE AREA.			ASSESSABLE AREA.						Total assessable area.
		Revenue free.	Barren.	Total.	Cultivable.			Cultivated.			
					Waste.	Lately abandoned.	Bághs.	Irrigated.	Unirrigated.	Total.	
Past settlement.	6,88,463	4,097	1,83,779	1,87,876	1,07,990	49,738	15,228	...	3,27,621	3,27,621	5,00,577
Present settlement.	7,25,411	775	1,24,374	1,25,151	2,12,328	67,906	12,609	1,297	3,06,740	3,08,037	6,00,280

Thus the total area exceeds that of last settlement by 5·4 per cent. This is probably accounted for by the greater accuracy of the present survey and by changes in the area of villages liable to fluvial action.

2. *Comparison of "revenue free" areas.*—At last settlement 4·097 acres were revenue free, but only 757 now remain, 3,310 acres having been resumed mostly within the few years following the settlement.

3. *Comparison of barren areas.*—At last settlement 26·7 per cent. of the area was recorded as barren; now only 17·1 was so recorded.

There is hardly any *úsar* in the tract, and much entered as "barren" at last settlement is certainly culturable.

4. *Comparison of "new waste."*—At last settlement this amounted to 49,738 acres, or 15·2 per cent. of the cultivated area. At the recent survey 67,906 acres, or 22 per cent. were so recorded.

At last settlement the amount was certainly below the average.

5. *Comparison of Cultivated Areas.*—Cultivation has fallen from 3,27,621 acres to 3,08,037 acres, or by 6·0 per cent. The standard at last settlement was beyond question above the average, and the failure of the settlement was to a great extent owing to the fact that no allowance was made for this fact.

The Settlement Officer assessed on the abnormally high standard of cultivation and without allowance for the certainty that, on the occurrence of unfavourable seasons, this would fall off.

The most striking fact in Bundelkhand agriculture is the variation in the area under cultivation from year to year.

Thus, in the assessment of Darsondā, I had to make allowance for cultivation being below a fair standard at the time. In assessing Chhābū and Taraūhān I had to make allowance for the cultivated area being abnormally high.

We may say roughly that the ordinary standard of cultivation has not varied since last settlement.

6. *Comparison of Irrigated Areas.*—At last settlement no land was recorded as irrigated. Now 1,279 acres, or 0·4 per cent., are so recorded. Practically it may be said that irrigation hardly exists in the district. It is almost confined to garden land near villages.

7. *Groves.*—At last settlement groves occupied 15,288 acres, or three per cent. of the assessable area. Now they occupy 12,009 acres, or two per cent. of that area.

In Fatehpur they occupied seven per cent. But the latter is a specially well-wooded district. In the már tracts of Karwí there are few trees, while in the southern tracts near the hills and everywhere near the streams there are luxuriant groves. Most are mahuá groves, that tree taking the place of the mahuá in the Doáb, but there are also many mangoes, especially in the neighbourhood of rivers. They require far more moisture than mahuás.

There has been a great deal of troublesome case work on the subject of the tenure of these trees, and chiefly with regard to the mahuá trees. Sometimes a tenant pays a fixed sum annually for them, called *perí*; this is considered ground-rent, and the tenant owns the tree. Sometimes he shares the produce with the landlord, and then he is supposed merely to get a share for his trouble in looking after the trees, and the landlord is the owner. *Perí* is never paid on mango trees; either the produce is shared, or (more frequently) he takes all.

Many cases have arisen where zamíndárs had sold their lands many years ago, including all rights, to absentee landlords. They retained possession of their ancestral groves in spite of the conditions of the deed of sale; and disputes only arose when the record of rights was being attested. So far as possible, such cases were settled by compromise.



## CHAPTER VII.

## PRICES AND RENTAL.

1. *Prices of Agricultural Produce.*—In my Darsendá report I wrote :—

“ It is very difficult to compare prices fairly in Bánda, because about the time preceding last settlement they varied very much from year to year on account of variation in the character of the seasons.

“ But taking a fairly average standard for the period preceding last settlement, and comparing it with the present standard, I consider that wheat and gram have risen about 60 per cent., and joár and bújrá about 70 per cent., in price.”

These estimates were accepted by the Board of Revenue.

In Fatehpur I found that prices had only risen 25 per cent. in the same period.

But the circumstances were very different. In my Fatehpur report I wrote :—

“ The rise in prices written the last 12 years has been small as compared with that in the Upper Doáb in Rohilkhand, not because prices are lower here at present, but because they were much higher 30 years ago, and so the rise to the present level has not effected the same change.

“ Thirty years ago the prices were 20 per cent. lower in Aligarh than here ; now they are about the same level.

“ Then the district had peculiar advantages for the disposal of its produce, as it was favourably situated between Allahabad and Cawnpore, had easy access to both great rivers, and had great facilities for exportation in every direction. The railway has opened out other parts of the provinces, and so has enabled supplies to be more evenly distributed, and lessened the peculiar advantages formerly enjoyed by the Lower Doáb by equalizing prices to a great extent all over the country.”

At last settlement, on the other hand, the Karwí sub-division was specially backward. It is eminently one of the districts, referred to above, which has been since opened out by the railway.

The Jabalpur branch of the East Indian Railway runs through Chhírbá and Taraúhán, and good metalled road runs from one of the stations into the heart of the tract. The railway is largely used for the export of surplus produce, and thus prices have, beyond question, been raised to a permanently higher standard. Much still, no doubt, remains to be done ; but, compared with what existed at last settlement, few districts have benefited more by improvements of communications than Karwí.

In this it had undoubtedly been improved more than Bánda proper, which is far more remote from the railway.

Even the northern tract of the sub-division, though far from the Jabalpur branch, is not remote from railway communication. Rájápur, on the Jamná, in pargana Chhírbá, is only 18 miles from the Siráthú station of the East Indian Railway, and the most western part of Darsendá which is most distant from the Jabalpur line is only 12 miles from the Khaga station in the Fatehpur district.

We may fairly say that partly owing to the general fall in the value of silver and partly to increased facilities for disposing of the surplus produce, the rise in prices in the district has been enormous.

2. *Past Rentals.*—The assumed rental of last settlement was Rs. 6,65,861, Mr. Mayne's assumed rental in 1859 was Rs. 5,53,134.

What would the present fair estimated rental of the tract be ?

3. *Present Rental.*—Increase in rental may be caused by actual increase in produce, or by increase in the value of the produce.

Increased produce may be due to actual increase in cultivation, or to improved fertility of the old area, due to extended irrigation and to increase of population, which would lead to an increase of manure of area.

There has been no increase in cultivation : the figures would show a decrease, but probably cultivation has remained at about the same standard, varying from year to year according to the seasons.

There was no irrigation at last settlement, and there is practically none now.

We do not know exactly what was the population at last settlement ; but at any rate, since Mr. Mayne's revision in 1859, there has been little, if any, increase.

The produce has, however, as I showed in the last section, increased greatly in value, and it is solely from this that we must expect a rise in rental. It remains to be seen if this rise is sufficient to counterbalance the reduction in the State share of the assets from two-thirds to one-half.

I shall now try to show what is the present rental of the district.

Up to this time I have given statistics of area for the whole sub-division, including the villages of which the revenue have been permanently alienated for religious purposes.

But as I am now examining statistics for the express purpose of assessment, I shall in future exclude the villages not paying revenue to Government, as their inclusion would only introduce a disturbing element.

Furthermore, to make this examination useful it is necessary to separate the páthú or hill villages from those of the plain country. The soils of the former are different ; they are far less productive ; they are rented on a different principle ; and they pay far lower rents. It would be misleading to classify their soils together, or to apply the same rates.

The plain circle includes the whole of pargana Darsendá and the parts of parganas Chhibú and Taraúhán being north and west of the first range of Vindhyan hills.

The hill circle comprises the villages of Chhibú and Taraúhán lying south and east of that range.

The following form shows the contrast between the circles in proportion of cultivated area to total area, in density of population, and in revenue rate on cultivation :—

Circle.	Number of villages.	Total area.	Cultivated area.	Cultivable area.	Density of population.	Existing revenue.			Rate on cultivation.		
						Rs.	a.	p.	Rs.	a.	p.
Plain circle ...	434	5,17,036	2,52,807	1,74,348	255.8	3,36,524	0	0	1	5	4
Hill circle ...	100	1,71,823	36,264	1,05,146	93.5	21,318	0	0	0	9	5

The statement below shows the recorded rentals for nine years from 1277 to 1285 Fasli, inclusive :—

Year.	Plain Circle.		Hill Circle.	
	Area.	Rent.	Area.	Rent.
		Rs. a. p.		Rs. a. p.
1277 ...	2,59,226	5,69,737 0 0	31,998	35,690 8 0
1278 ...	2,58,391	5,69,875 7 6	31,638	35,750 10 2
1279 ...	2,42,710	6,20,143 8 4	31,464	41,951 11 3
1280 ...	2,30,853	5,85,967 14 6	29,586	39,565 10 11
1281 ...	2,21,511	5,66,907 1 7	29,323	39,180 14 1
1282 ...	2,20,247	5,62,158 13 10	30,450	39,036 14 10
1283 ...	2,19,217	5,56,925 14 7	31,118	39,415 14 4
1284 ...	2,22,398	5,47,991 4 2	32,811	40,203 3 4
1285 ...	2,32,247	5,55,243 7 3	31,875	39,638 3 11

But as no allowance is made for sir, these statistics are of little significance.



I now show the attested jamabandis for each tract :—

Kind of holdings.	Plain Circle.			Hill Circle.		
	Area.	Rentals.	Rate.	Area.	Rental.	Rate.
	Acres.	Rs. a. p.	Rs. a. p.	Acres.	Rs. a. p.	Rs. a. p.
Sir ...	80,275	1,78,878 10 2	2 3 8	8,553	8,243 1 2	0 15 5
Privileged tenants ...	376	887 3 11	2 5 9	...	...	...
Occupancy tenants ...	89,235	2,39,758 10 8	2 10 11	12,021	18,036 11 0	1 8 0
Tenants-at-will ...	78,746	1,57,384 3 5	2 0 0	9,254	12,781 9 11	1 6 1
Total ..	2,48,632	5,76,408 12 2	2 5 1	29,828	39,051 6 1	1 4 11

In this, of course, the sir not paying any rate, the rent-free land and the land on batái is not included.

If we value all the sir, rent-free land, land held by privileged tenants, and batái land at the average rate paid by tenants, we obtain a corrected rental of Rs. 5,96,779 for the plain tract, and Rs. 52,521 for the hill tract; total for the sub-division Rs. 6,49,300.

The form below includes all the cultivated land of every description, and shows in more detail the rents paid by different classes of tenants in each circle :—

Land how occupied.	PLAIN CIRCLE.										HILL CIRCLE.									
	Total cultivated area in acres.	Batái area.	Area with- out rent.	Cash Area.			Under Tenants.			Total cultivated area in acres.	Batái area.	Area with- out rent.	Cash Area.			Under Tenants.				
				Area.	Rent.	Rate.	Area.	Rent.	Area.				Rent.	Rate.	Area.	Rent.				
Acres.	Acres.	Acres.	Acres.	Rs. a. p.	Rs. a. p.	Acres.	Rs. a. p.	Acres.	Acres.	Acres.	Acres.	Rs. a. p.	Rs. a. p.	Acres.	Rs. a. p.					
Sir ..	81,484	...	1,209	80,275	1,78,878 10 2	2 3 8	6,813	22,726 11 4	9,391	631	201	8,553	8,243 1 2	0 15 6	1,184	1,798 15 0				
Land held by privileged tenants.	376	...	...	376	887 3 11	2 5 9	37	138 1 9	...	...	...	...	...	...	...	...				
Land held by resident tenants with rights of occupancy.	73,238	23	120	73,095	2,00,014 6 5	2 11 11	3,442	11,924 1 9	10,105	659	124	10,118	16,106 10 4	1 9 7	913	847 5 0				
Land held by non-resident tenants with rights of occupancy.	18,152	1	11	16,140	38,844 4 3	2 6 4	1,240	3,637 10 9	2,078	168	7	1,903	1,870 0 8	0 15 9	296	294 8 0				
Land held by resident tenants at-will.	48,781	89	71	48,601	1,07,324 7 6	2 3 4	966	2,549 0 1	10,105	3,098	153	6,848	10,206 1 6	1 8 0	408	461 6 6				
Land held by non-resident tenants at-will.	30,247	38	64	30,145	50,059 11 11	1 10 7	847	1,793 10 6	3,220	819	5	2,405	12,515 8 5	1 0 9	271	168 8 0				
Rent-free land ...	2,549	...	2,549	...	...	...	460	894 13 6	562	...	562	...	..	...	69	75 12 0				
Total	2,52,807	151	4,024	2,48,632	5,76,408 12 2	2 5 1	13,804	43,564 1 8	36,264	5,376	1,060	29,828	59,081 6 1	1 4 11	3,141	3,841 6 6				

I show below the sewái receipts taken into account in assessment for each circle and for the sub-division :—

Circle.				Garden.	Forest.	Water.	Total.
Plain circle	...	...	...	12,185 0 0	438 13 0	34 8 0	12,658 5 0
Hill circle	...	...	...	1,803 0 0	107 0 0	...	1,910 3 9
Total				13,988 3 9	545 13 0	34 8 0	14,568 8 9

4. *Comparison of Rentals.*—Adding the sewái items to the corrected rental obtained above, we get a total corrected rental of Rs. 6,63,868. This is less than the assumed rental of last settlement, which was we know absurdly high. But it exceeds Mr. Mayne's assumed rental of 1859 by 20 per cent. Considering that the period since the mutiny has not been one of unmixed prosperity for Bundelkhand, this rental is not unsatisfactory.

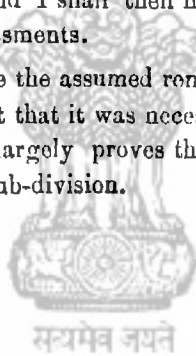
I show below for each circle and for the sub-division the assumed rental of last settlement, Mr. Mayne's assumed rental (in 1859), the present recorded rental, the corrected rental, and the rental required in order that, with an assessment at 50 per cent., the present revenue should remain unaltered:—

Circle.	Assumed rental of last settlement.	Mr. Mayne's assumed rental.	Present recorded rental.	Corrected rental.	Rental required to keep the present revenue unaltered.
	Rs.	Rs.	Rs.	Rs.	Rs.
Plain circle ...	6,17,991	5,04,531	5,76,408	6,09,437	6,73,048
Hill circle ...	47,870	48,603	39,061	54,131	42,636
Total ...	6,65,861	5,53,134	6,15,469	6,63,568	7,15,684

The conclusion from these enquiries is, that the rental has increased considerably in the last 20 years, and the presumption would be that when, by the application of rates which would allow for under-renting and possible concealment, an assumed rental should be framed, it would still more exceed that on which Mr. Mayne's revision was based, though probably not sufficiently to neutralize the great diminution in the State share of the assets.

I propose to speak of these rates and to explain the principles on which they were formed in another chapter, and I shall then have an opportunity of comparing the assumed rental of the two assessments.

It would be useless to compare the assumed rental with that on which the assessment of 1844 was based, as the fact that it was necessary in the middle of the term of settlement to reduce that demand largely proves that it was based on far too high an estimate of the capabilities of the sub-division.



## CHAPTER VIII.

## THE SURVEY AND PREPARATION OF STATISTICS.

1. *Survey.*—The survey was effected by the revenue survey party under Colonel Anderson. The year after the survey the maps were made over to the settlement department, and the *khánápurí* or  *khasra survey* was commenced under the superintendence of Muhammad Ismail Khan, Deputy Collector. Only the columns of the  *khasra* showing area had been filled in by the survey department, the other columns were now filled in by the settlement staff. This work was chiefly done by the patwaries, of course under constant supervision. At the same time they prepared jamábandís.

At the commencement of the work they were directed to prepare lists showing all the tenants' names according to pattís. As the  *khasra* was filled up, the patwáris entered each field under the name of the tenant who held it. Each inspecting officer tested these jamábandís, and they were finally tested before all concerned by the officer in charge of the pargana.

Besides the  *khasra* and rough jamábandís, all the other statistics required for assessment purposes were prepared by the patwari at this time.

The  *khasra survey* of Darsendá was effected in the cold season of 1877-78, that of Chhííbú in 1878-79, and that of Taraúhán in 1879-80.

Between the time when Chhííbú was surveyed and the year when the  *khasra* was filled in, there had been a great extension of cultivation. Many fields had changed their boundaries, and could hardly be traced on the map.

But all the difficulty on this subject was obviated by the courtesy of Colonel Anderson, who measured large tracts for me, and in every way assisted the progress of the settlement. I must express my cordial acknowledgments to him. At all times the survey and settlement department worked harmoniously together.

2. *Scrutiny in Office.*—When the field work was completed the papers were all tested and compared in the office. The map,  *khasra*, and jamábandís were compared, and the rough settlement record completed.

3. *Preparation of Statistics.*—When all these returns had been so tested that they could be relied on as a basis for assessment, they were made over to a statistical office when the materials required for the rent rate report were abstracted and arranged, the totals of sales, irrigation, &c., made out, and the village statements completed.

## CHAPTER IX.

## THE ASSESSMENT.

1. *Progress of Inspection.*—The whole district was inspected by me.

In 1877-78 I commenced the work and inspected 98,110 acres, or 153·3 square miles, in pargana Darsendá.

In 1878-79 I completed Darsendá and inspected 27,534 acres, or 43 square miles of pargana Chhibú.

In 1879-80 I completed the inspection of Chhibú, an area of 1,75,067 acres, or 273·5 square miles.

In 1880-81 I inspected pargana Taraúhán, comprising an area of 2,93,877 acres, or 459·2 square miles.

Thus the inspection occupied three working seasons, giving an average of 2,41,804 acres, or 377·8 square miles, per season.

2. *Inspection and Assumed Rates.*—The following passage from my final report on the Fatchpur Settlement describes the system pursued in Karwí:—

“The system pursued was based on that of Mr. C. A. Elliot in Farukhabad, modified so as to suit the circumstances of this district. Since Mr. Elliott described his method, a revolution has been effected in this the most important branch of settlement work; and I think every officer has abandoned the old plan of merely aiming at the correction of the khasra entries made by the settlement staff.

“According to that system, the inspecting officer tested as many entries as possible in the khasra, and, where erroneous, corrected them; at the same time, of course, taking notes with regard to the capabilities of the village. But it is clear that, especially in large villages, the number of fields which the most industrious officer could thus test was small in comparison with the whole cultivated area. There was nothing in the appearance of the map to guide him as to the soil entries in the khasra: he could only test fields at random, and the work, not being based on any principle, was simple drudgery. There was no security that the Settlement Officer would really correct soil areas on which to assess. No doubt his knowledge of the village would generally counteract this want; but there was no scientific accuracy in the system. The map, when marked off into its ‘hars’ with rates filled in and soils entered, with notes on their character, becomes in itself an index to the village. Inspection becomes an intelligent work, as a glance of a practised eye can tell where one ‘har’ ends and another commences; the appearance of the village and the arrangement of its soils become indelibly impressed on the memory; and only the computation of the areas of each ‘har’ is necessary for the valuation of the ‘hars’ and the application of rates.

“The principle now seems simple and obvious, as all discoveries do after general adoption; but no one had dreamed of it before Mr. Elliot described it in his Chibrámaú rent rate report in 1868; and it is only simple justice to acknowledge him as the author of the assessment system which has introduced a degree of accuracy and confidence hitherto unknown in the North-Western Provinces’ settlements.

“The great principle underlying Mr. Elliot’s system is the cardinal importance of correct soil areas, that is, that similar soils in different villages should be classed together under the same name. Nothing will make up for want of accuracy on this point.

“Next in importance is the elucidation, so far as possible, of the actual rents paid in each ‘har.’ But the facility with which this may be done varies in different districts and in different tracts in the same district. When the rents entered in the jamábandi for each field are to be relied on absolutely, as was the case in Farukhabad, the task of elucidating rates is greatly simplified. But, as will be shown afterwards, the circumstances of this district are different.”

The following remarks from my Darsendá report apply equally to Chhibú and Taraúhán :—

“Trained officers were appointed after the completion of the khasra survey for the purpose of marking off the various soils, and these ‘bars’ were carefully tested by me, and both the boundaries and names of the tracts constantly altered. During my inspection, holdings composed of only one soil were as much as possible examined, and the rates elicited and the rates admitted by the people as those prevailing for particular soils were noted. Each ‘bar’ was then analysed. The ‘sir’ and rent-free lands were separated, and, wherever known, rents were paid on fields they were collected, and taken as guides as they enabled me to form an induction from ascertained facts. Where lump rents were paid, I, as far as possible, analysed leases and by the application of the admitted village rates elicited at inspection, and by comparison with those prevailing where known field rents were paid, I was able to trace the rates which, applied to various soils, made up the rents of mixed holdings.

“But there is a difficulty in this pargana in eliciting true rates, which I have never found elsewhere. As a rule, the rates actually paid in the best soils are far below the conventional or standard rates which are admitted by the people to represent the value of the land.

“It is common to find in a már village Re. 1-8-0 and Re. 1-10-0 per bigha stated to be the usual már rate; while a careful analysis of the rents actually paid will show a rate of only Re. 1 or Re. 1-4-0.

“The fact is, that the pargana has, since last settlement, been three times devastated by káns. This plague is now receding as the recent dry years were very unfavourable to it; but vast tracts are still deteriorated by the weed, and so very uncertain is the produce on the már and kábar soils that the rates actually paid on them have fallen far below the traditional standard rates.

“On the other hand, the rates on the inferior lands are sometimes too high; a large proportion of rákar and light parwá must be always fallow, as it cannot be continuously cultivated for more than three years without a rest, and the rent paid on a holding of the land really includes a good deal of fallow land, and would show too high a rate on the cultivation.

“In fixing average rates, therefore, other considerations besides the rents actually paid must be taken into account.”

3. *Classified Soils and Assumed Rates.*—In Darsendá I described the classification as follows :—

“I have, as in Fatehpur, simply aimed at an accurate and exhaustive classification of soils, and have not formed circles with separate rates for each. I think that where there is a correct classification the circle system is superfluous, and it possesses the disadvantage that frequently the areas of particular soils in a circle are so small, that the tendency of the rent rate report is to become a mere detailed assessment rather than a statement of principles on which it is proposed to base the assessment, and of the standard rates which, with modifications, are suitable for the various soils.

“It is needless to give any detailed description of the well-known Bundelkhand soils. I may say, however, that the general character of all the soils of Kamasin is inferior to that of similar soils in the western part of the district.

“Mr. Finlay states in his August report that that pargana is inferior to Pailáni and Banda; and I have satisfied myself by actual examination that Kamasin is inferior to them all. The two rivers—the Bágain and Paisuní, bordered as they are by ravines, and draining the country too rapidly—account for a large proportion of inferior parwá and rákar.

“There is a far smaller proportion of good már and kábar; the latter especially is generally a very tenacious soil, with little friability and hard to work. Both are

peculiarly liable to the incursion of káns, and perhaps no part of the district has suffered so much from this scourge as the north-western tract of Kamásin, bordering on Augáí.

“*Már* I have divided into two classes; the first is the rich, black, granulated soil, filled with minute grains of light-coloured kankar, and wonderfully retentive of moisture, so that it is really independent of the cold weather rains. This is the ideal standard of már; but there is not much of the kind in the pargana, and, as I said, even the best is inferior to the western már tracts.

“*Second class már* is lighter in colour; the kankar nodulations are less distinct; it is less retentive of moisture, and far less productive. In my opinion it is far more liable to injury from káns than the best már.

“*Kábar* I have divided into three classes; it varies far more widely in quality than már. It is a far more difficult soil to work, and must be cultivated very soon after the rains, as it is not friable like már, and it speedily dries up, and becomes harder and more cloddy than ever. A large proportion of the kábar of this pargana is very poor soil, and it is, I think, more liable than már to káns.

“Much of the over-assessment of former settlements was due to the over-valuation of this soil, and to the want of recognition of the fact that its qualities vary so much in value.

“The area of *parwá* in the pargana is very large. It varies much in quality, and I have divided it into three classes.

“*First class parwá* is really a fair loam soil; very often it is found in large tracts round village sites, and bears excellent crops, especially kharif.

“*Second class parwá* forms a large class, and has a larger admixture of sand; while I have formed the undulating and sloping sandy land near ravines and rivers into a *third class*.

“*Parwá* really comprises the loam and sand of Bundelkhand. It is conventionally considered inferior to már and kábar; but, as being a much safer soil for kharif crops, and as being little liable to injury from káns, I look on it as a very great advantage to a village to have a large area. Of course it requires more rain than már and kábar, and has suffered more in the last two years.

“The area under *rákar* is very large, as is to be expected in a tract so much affected by streams whose vicinity is cut up by ravines and water-courses.

“*Rákar* is simply a light soil in which there is a large kankar admixture, much of the earth being washed away by the rains. I have divided it into two classes, first and second, corresponding with the *motí* and *patlí* rákar of the western parganas. The words are not much used here. Good rákar, in which the proportions of earth to kankar is large, is often a fairly productive soil, as the effect of a small admixture of kankar is not deteriorating. It, however, dries up very soon, and, unless the rainfall during the monsoon be abundant, its kharif is poor; while winter rains are absolutely necessary for the rabi.

“When protected from drought by a ‘band’ or dam, the soil is often very productive.

“Light *rákar* is, of course, a very poor and precarious soil.

“The next great class of soils comprises the *taráí* and *kachhár* lands of the rivers and their affluents. I have classed the *Jamná taráí* separately; it is not so good as that on the Fatehpur bank of the river, but bears good rabi crops. I have divided it into two classes. The *kachhár* lands vary greatly in quality from the fine alluvial tracts at the embouchures of the Bágain and Paisuní to the light *kachhár* lands in the beds of ravines and water-courses. Inundation and fertilization is precarious and temporary, while at the same time the liability to it prevents kharif crops from being sown. I have divided all the *kachhár* into three classes.”

With regard to rates I wrote :—

“ I have not classed the *gauhán* separately according to natural soils, as I find that, when well-manured and cultivated, even *rákar* produces good crops. Where the natural soil is exceptionally good or bad in home lands, I can easily make allowances for it in my applied rates.

“ *Wet gauhán* is all *kachhiáda*, and devoted to garden crops. There are only 243 acres, or 0·2 per cent. of the cultivated area. Of this 111 acres, or nearly half pays known rates. The rate paid is Rs. 6-5-6 per acre. Generally this land is not underrented, and I do not go beyond Rs. 6-8-0 for an average rate.

“ *Dry gauhán* comprises 4,131 acres, or 3·6 per cent. of the area. Of this 1,481 acres pay at the rate of Rs. 3-2-1 per acre. Rs. 3-6-0 is a fair assumed rate.

“ *First class már* comprised only Rs. 2,189 acres, or 1·9 per cent. of the area. Of this I find 1,158 acres paying known rates, the rest paying lump rents. The rate is very low for such a soil, only Rs. 2-13-11 per acre. Yet Re. 1-8-0 to Re. 1-12-0 per bigha is constantly stated as the recognized *már* rate (Rs. 3-7-0 to Rs. 4 per acre). As I said, the terrible devastations of *káns* in this *pargana* have pulled down the rates actually paid far below the conventional rates.

“ *Káns* is no doubt disappearing ; but much land, even of that under cultivation, is still deteriorated by it. Yet, looking to the rates which are admitted to suit *már*, and knowing what is paid for the soil elsewhere, I cannot fix less than Rs. 3-8-0 as an assumed rate.

“ *Second class már* occupies 7,080 acres, or 6·1 per cent. of the area. Of this 2,802 acres pay at known rates. The rate is only Re. 1-15-1 per acre. The reasons given above for the low rate paid by first class *már* apply even more forcibly here, as inferior *már* is more liable to injury from *káns* than good *már*. The rates usually stated are from Re. 1 to Re. 1-5-0 per bigha (Rs. 2-5-0 to Rs. 3 per acre). I take Rs. 2-8-0 as an assumed rate.

“ *First class kábar* comprises 3,025 acres, or 2·6 per cent. of the area. Of this 772 acres are at known rents. The rate is only Rs. 2-2-5 per acre. The same causes pulled down the *kachhár* rate. I have traced 494 acres of average first class *kábar* paying Rs. 2-7-2. I cannot fix a lower rate than Rs. 2-15-0 for this soil.

“ There are 15,805 acres of *second class kábar* (15·6 per cent. of the area). Of this 4,354 acres pay Rs. 2-1-0 per acre. I found 2,198 acres paying Rs. 2-6-4. I have taken Rs. 2-7-0 as an assumed rate. The soil is such an uncertain one that I cannot go higher.

“ There are 2,385 acres (2·1 per cent.) of poor *third class kábar*. Of this 838 acres is at known rents. The rate is Re. 1-12-3 per acre. I have taken Rs. 2 as the average rate.

“ *First class parwá* comprises 8,411 acres, or 7·3 per cent. It is, in many respects, the safest and best soil in the *pargana*, and is, I think, much more valuable than first class *kábar* ; 3,320 acres pay ascertained rates, the average rate is Rs. 2-10-9 per acre. I have found 2,598 acres of average soil of this class paying Rs. 2-11-10. Re. 1-2-0 to Re. 1-8-0 per bigha (Rs. 2-10-0 to Rs. 3-8-0 per acre) are the admitted rates. I have taken Rs. 3-1-0 as the assumed rate.

“ *Second class parwá* is a very large class comprising no less than 20,240 acres, or 17·6 per cent. of the area. Of this 6,441 acres pay known rents, the rate being Rs. 2-3-7 per acre. I have traced 4,153 acres paying Rs. 2-6-7. But a moderate rate must be imposed on this soil, as it is very dependent on favourable rainfall, and requires, too, an occasional fallow. I take Rs. 2-7-0 as an assumed rate.

“ *Third class parwá* comprises 8,671 acres, or 7·5 per cent. of the area. Of this 2,892 acres pay Rs. 2-1-7. I take Rs. 2-2-0 as an assumed rate.

"*First class rákar* comprises 8,088 acres, or 7 per cent. of the area. Of this 3,193 acres actually pay at the rate of Rs. 2-7-5 per acre, and I found 2,468 acres paying Rs. 2-8-6. In this soil I cannot go above ascertained rates, as the produce is uncertain, and rákar must sometimes be left fallow to recover itself. I do not care to go beyond Rs. 2-7-0 as an assumed rate.

"There are no less than 21,132 acres of *second class* or inferior *rákar*, or 18·3 per cent. of the pargana. Of this, 8,384 acres pay Re. 1-14-3 per acre. For the abovementioned reasons, which are of course stronger in the case of poor rákar, I do not go beyond Re. 1-13-0 for the assumed rate.

"*First class Jamud tarái* occupies 670 acres, or 0·5 per cent. of the area. Of this 256 acres pay Rs. 3-11-11 per acre. I found 215 acres paying Rs. 3-13-11. Re. 1-9-0 per bigha to Rs. 2 (Rs. 3-9-0 to Rs. 4-10-0 per acre) are the admitted rates. I fix Rs. 4-4-0 for the assumed rate.

"*Second class tarái* has only an area of 188 acres, or 0·1 per cent. Of this 45 acres pay Rs. 3-1-8 per acre. I take Rs. 3-4-0 as the average rate.

"The area of *first class kachhár* is 4,597 acres, or 4 per cent. of the whole. Of this 1,623 acres pay Rs. 4-0-1 per acre. I take Rs. 4-3-0 as the assumed rate. I found 1,664 acres paying Rs. 4-2-2.

"*Kachhár, second class*, occupies 4,944 acres, or 4·3 per cent., and of this 2,139 acres pay Rs. 3-0-8 per acre. I take Rs. 3-2-0 as the assumed rate. I found 1,801 acres paying Rs. 3-2-2.

"There are 3,785 acres, or 3·3 per cent. of poor *third class kachhár*. Of this 1,520 acres pay Rs. 2-6-11 per acre. But the produce of this soil is very uncertain, and I go rather below the ascertained rate and assume only Rs. 2-6-0 for an average rate."

In describing the soils in the plain circle of Chhibú, I wrote :—

"The soils are the same in the plain circle as in pargana Kamásin, though there is a slight variation in their comparative values and in their distribution.

"There is a far larger amount of *már*. The *már* plains of Darsendá are broken into by the Paisuní and Bágain, while in Chhibú there are wide stretches of unbroken *már*, reminding one of the great black soil tracts in Pailání in Bánda. *Már* in Darsendá only forms 8 per cent. of the cultivated area. In Chhibú it forms 18·7 per cent.

"On the other hand, there is far less *kábar*. In place of 18·3 per cent. we only find 4·6 per cent.

"The soil which in Darsendá is known as *parwá* is here called *sigon*. Indeed, in the eastern tract of Darsendá the latter name begins to take the place of the former. *Sigon* occupies 34·9 per cent. of the area, against 32·4 per cent. of *parwá* in Darsendá.

"*Rákar* occupies nearly the same proportion of soil as in Darsendá, 27 per cent. against 25·3.

"The area of *Jamud tarái* is rather smaller than in Darsendá; but in both parganas the proportion of this fine soil to the whole is insignificant. There are fewer streams in Chhibú, and naturally the percentage of *kachhár* land is smaller than in Kamásin, 7·5 against 11·6 per cent."

On the subject of rates I wrote :—

"I have not classed the home land separately according to natural soils, as I find that, when well-manured and cultivated, even poor natural soils produce good crops. When the natural soil is exceptionally good or bad in the home circle, I can easily make allowance for it in my assumed rates.

"*Wet gauhán* is the only irrigated land in the pargana. It is all devoted to garden crops. There are only 173 acres in the plain circle, or 0·2 per cent. of the cultivated area. Of this 47 acres pay Rs. 6-0-9 per acre. As a rule, this land is rented up to its value, and I do not go beyond Rs. 6-4-0 for an assumed rate. In Darsendá the rate was Rs. 6-8-0.



"*Dry gauhán* comprises 4,250 acres, or 5·1 per cent. of the area. Of this 1,383 acres pay Rs. 3-13-6 per acre. Rs. 3-8-0 is a fair assumed rate. In Darsendá I fixed Rs. 3-6-0.

"*First class már* comprises 4,000 acres, or 4·8 per cent. of the area. Of this I find 2,927 acres paying known rents. The rate is absurdly low for such a soil—only Re. 1-12-2 per acre.

"The explanation of this is that, up till 1286, a very large proportion of the már tract was under káns, and had been for years uncultivated. In that year there was an enormous extension of cultivation. In 1877 there was hardly any rain, and the káns began to die out. In 1878 the rains were light and peculiarly favourable for the már soils, and great plains which I had seen covered with káns the year before were covered with luxuriant joár crops. Many villages which had been surveyed in 1285 had to be re-measured, as from the extension of cultivation the arrangement of fields as formerly surveyed could not be traced on the maps.

"It is the custom to charge only two annas per bigha (about 5 annas per acre) for the first year, when fallow land is brought under cultivation. This low rate on so large an area pulled down the már rate for 1286, the year for which statistics were collected. But, even in villages where this rate was being paid, the cultivators admitted that Re. 1-8-0 to Re. 1-12-0 was the ordinary már rate (Rs. 3-7-0 to Rs. 4 per acre). The full rate would not be reached for a year or two after the reclamation from káns; but all would admit that this is the value of the land. Furthermore, I actually found this rate being paid in a few villages which had not been much affected by Káns.

"Besides, the már of this pargana is of the same character as that of the adjacent pargana of Darsendá, of which it is simply an extension. I have taken the same rate as in that pargana for first class már, Rs. 3-8-0.

"There is no doubt that this rate is not too high; as I found that it worked well in Darsendá in similar land.

"It is no doubt lower than the már rate in some of the western parganas of Bánda proper. But the már of Bánda, Augási, and Pailání is much better than that of the eastern parganas. It is a far richer, blacker, and deeper soil, and produces far finer rabí crops.

"It has always paid higher rates and been more highly assessed for revenue.

"The Board have sanctioned Rs. 3-8 as the first class már rate for Darsendá; and I can state with confidence that rate is equally applicable here, although, on account of the peculiar condition of the pargana in the year for which the statistics were collected, it is impossible to show a large area paying the rate proposed.

"*Second class már* occupies 11,462 acres, or 13·9 per cent. of the area. Of this 7,103 acres pay known rents. The rate paid is only Re. 1-3-1 per acre. The reasons given above apply ever more forcibly to second class már as it is more liable to káns. The admitted rates are from Re. 1 to Rs. 1-5-0 per bigha (Rs. 2-5-0 to Rs. 3 per acre). I take Rs. 2-7-0 as an assumed rate. In Darsendá the rate adopted was Rs. 2-8-0. The area of the soil is much larger here, and there is a larger proportion of inferior land.

"*First class kábar* occupies 1,189 acres, or 1·4 per cent. of the pargana. Of this 424 acres pay Rs. 2-13-2 per acre. I take Rs. 3 as an assumed rate. Rs. 2-15-0 was the rate fixed in Darsendá. In this pargana the best kábar is a good soil, and was not much affected by káns.

"*Second class kábar* occupies 2,246 acres, or 2·7 per cent. of the area. Of this 896 acres pay Re. 1-7-4. Inferior kábar is peculiarly liable to káns, and the same causes which pulled down the már rate had the same effect here. I take Rs. 2-6-0 as the assumed rate; in Darsendá the rate was Rs. 2-7-0.

"*Third class kábar* is small and very poor class. There are only 390 acres, or 0·5 per cent., of which 17 acres pay Re. 1-1-11. I take Rs. 2 as the rate, the same as in Darsendá.

" *First class sigon* corresponds to first class parwá in Darsenlá, but is a better soil.

" In this district as we go east towards the hills the sandy loam improves and takes a higher position with regard to the már. It has generally the advantage of being near the site of a hamlet, and first class sigon often resembles the manjhá of a Doáb village. It is not liable to the incursion of káns like már and kábar, and is thus a far safer soil.

" On the other hand, it requires more manure than már, and it suffers in dry years, whereas light rains are favourable to már. During the years preceding the preparation of the statistics of this pargana, I have shown that már had fallen out of cultivation on account of káns, and that in 1286 large areas were reclaimed, low rents being paid at first.

" During the year, when the már soils were fallow, the sigon was fully cultivated, and was naturally more valuable than ever.

" In 1286 Fasli 6,566 acres, or 7·9 per cent., of first class sigon were under cultivation, of which 1,729 acres paid no less than Rs. 3-8-8. This is no doubt a full rate, and I do not go beyond it. I take Rs. 3-8-0 as my assumed rate. In Darsenlá it was Rs. 3-1-0 for first class parwá. But the sigon here is a better soil, and more highly cultivated, there being a larger proportion of good cultivating classes in this pargana. The ascertained rate here is Rs. 3-8-8 against Rs. 2-10-9 in Darsenlá.

" My rate for sigon, first class, is the same as for már, first class: if inferior in natural fertility, it has been more improved by manure and cultivation, and is a safer soil.

" In my opinion much of the inequalities of past settlements has been caused by the assumption that the black soils must be the best.

" *Second class sigon* occupies 14,867 acres, or 18 per cent. of the area. Of this 4,679 acres pay known rents. The rate is Rs. 2-7-2. I take Rs. 2-8-0 as the assumed rate; in Darsenlá it was Rs. 2-7-0. This soil is the ordinary average sandy loam, not specially near the sites, and little improved by manure. I consider it a better and safer soil than second class már or kábar, and it is peculiarly useful for kharif crops.

" *Third class sigon* is a good sloping sandy soil, generally near ravines. It comprises 7,466 acres, or 9 per cent. I find 1,803 acres paying Re. 1-8-8. I take Re. 1-10-0 as my rate. In Darsenlá the rate was Rs. 2-2-0; but in applying my rates on the poorer soils there I found them rather high, and take lower rates for these soils in this pargana.

" *Rákar* occupies a very large proportion of the pargana, altogether 27 per cent.

" *First class rákar* comprises 10,726 acres, or 13 per cent. of the area. Of this 3,601 acres pay Rs. 2-9-8. The produce of rákar is, however, very uncertain, and it requires frequent fallow. I go below the ascertained rate as in Darsenlá, and only fix Rs. 2-7-0.

" *Second class rákar* comprises even a larger area: 11,576 acres, or 14 per cent. of the pargana. Of this 3,893 acres pay Re. 1-13-1 per acre. For the same reasons, which apply more strongly even in the case of inferior rákar, I take only Re. 1-10-0 as the assumed rate.

" *First class Jamná tardí* occupies only 846 acres, or 1 per cent. of the area. Of this 210 acres pay Rs. 3-7-2 per acre. I take Rs. 4 as my assumed rate, the rates stated by the people and the experience of Darsenlá, where I assumed Rs. 4-4-0, justify this.

" *Second class Jamná tarút* is a small class, only 112 acres, or 0·1 per cent., of which 19 acres pay Rs. 3-0-10. I fix Rs. 3-4-0 as in Darsenlá.

" *First class kachhár* occupies 2,132 acres, or 2·6 per cent. of the area, of which 676 acres pay an ascertained rate of Rs. 3-14-7. I take Rs. 4 as my assumed rate,

*Second class kachhár* occupies 2,373 acres, or 2·7 per cent., of which 579 acres pay Rs. 2-15-9. I assume Rs. 3.

*Third class kachhár* has an area of 2,322 acres, or 2·9 per cent. of the pargana. Of this 727 acres pay Rs. 2-0-5 per acre. I take Rs. 1-14-0 as an assumed rate."

With regard to the hill circle I wrote :—

"We now come to the circle composed of 41 villages on the plateau above the first range of hills. The conditions here are very different. Population is much less dense, being only 141·1 to the square mile, while in the plain circle there are 261·4 people to the square mile.

"All the soils are very much poorer; the rocky platform underlies them all; and instead of the rich, deep *már*, *kábar*, and *sígon* of the plain country, we find only a more or less thin covering of these soils over stones.

"The *bhotá* or *red soil* is simply crumbled sandstone thinly laid over the rock.

"The value of land depends to a far greater extent than in the plain country on the proximity to the village sites, and on the population.

"Holdings are much larger, and we very rarely find fields paying ascertained rents. Much of the poorer land is on *batái*.

"Large tracts are let in block, and then sublet to 'shikmís.'

"I have practically found no land in the hands of tenants in which there are ascertained rates on soils as in the plain circle. In every village there are well-known rates, which are considered by the people to represent the value of the different soils; and I have taken these conventional rates into careful consideration.

"Those admitted village rates collected at inspection; and the rates paid by 'shikmís' have formed the basis of my assumed rates.

"But the hill circle is small (there being only 14,432 cultivated acres in all), and we certainly have not the materials to enable us to form so complete an induction as in other tracts.

"The circle belongs to a hill country, which is far less advanced than the rest of the district; and I at once admit that its assessment cannot be based on the scientific modern system, but must depend to a greater extent than ordinarily on the judgment and local knowledge of the assessing officer.

"The following are the *páthá* soils and rates :—

"*Wet gauhán* is all *kachhiáná* land and devoted to garden crops. There are only 78 acres, of which I find 16 acres held by 'shikmís,' and paying Rs. 4-1-6 per acre. It is not equal to the *kachhiáná* of the plain circle, population being so much less dense; but it is still good, well-manured land, and Rs. 3-8-0 is not too high a rate.

"*Dry gauhán* comprises 759 acres, or 5·3 per cent. of the area. Of this 74 acres held by 'shikmís' pay Rs. 4-3-3 per acre. But this is the best *gauhán*, and the rate is too high for an average rate. In the plain circle I took Rs. 3-8-0, and I think Rs. 3-4-0 is a fair rate here.

"There are only 301 acres of *már*; it is far inferior to the *már* of the plains.

"It is rated by the people at 14 annas to Rs. 1-4-0 per *bígha*: Rs. 2 to Rs. 2-14-0 per acre. I can find no exemplars: it is all held on lump rents. I cannot even find 'shikmís' paying ascertained field rents. I take Rs. 2-8-0 as a fair rate. I have only formed one class in *már*.

"*Kábar* varies more, and I have formed two classes.

"*Kábar, first class*, comprises 686 acres, or 4·7 per cent. Like *már*, it is all on lump rents, but it is rated a little lower than *már* by the people, the maximum rate being Re. 1-2-0 per *bígha*. I take Rs. 2-4-0 as the assumed rate.

"*Inferior second class kábar* occupies 1,494 acres, or 10·3 per cent. Of this I find 120 acres held by 'shikmís' at Re. 1-2-0. It is rated by the people at from 5 annas to 10 annas per bighá (12 annas to Re. 1-7-0 per acre). I take Re. 1-4-0 as my rate.

"*Sigon, first class*, is by far the best soil. It is always near the village site, and is improved by manure and good cultivation. There are 1,206 acres, being 8·4 per cent. of the area. I find 167 acres of this held by 'shikmís' at Rs. 2-14-1. This is a little high for an average rate. The admitted rates range from Re. 1 (Rs. 2-5-0) to Rs. 1-6-0 (Rs. 3-2-0). I take Rs. 2-12-0 as an average rate.

"*Sigon, second class*, comprises a very large area, 3,429 acres, or 23·8 per cent. Of this 472 acres are held by 'shikmís' at Re. 1-9-11 per acre.

"The 'shikmí' rate has a tendency to be high, and I take only Re. 1-8-0 as an assumed rate.

"The admitted rates range from eight annas per bigha (Re. 1-2-0 per acre) to 14 annas (Rs. 2 per acre).

"*Sigon, third class*, comprises 1,871 acres, or 13·0 per cent. Of this I find 237 acres held by 'shikmís' paying 14 annas 7 pies per acre. The rates admitted are from four annas to seven annas per bigha. I take 12 annas per acre as an average rate.

"*Rákar*.—As in the plain circle, I have divided into two classes.

"*First class rákar* comprises 846 acres, or 5·2 per cent., of which 96 acres are held by 'shikmís' at Re. 1-7-8. This is too high for an all-round rate. I take Re. 1-4-0. It is far inferior to the *rákar* of the plains. It is rated at from 5 annas to 10 annas per bigha (12 annas to Re. 1-8-0 per acre).

"*Rákar, second class*, occupies 1,011 acres, or 7 per cent. of the area. I cannot find exemplars of land paying ascertained rates. The admitted rates are from three annas to seven annas per bigha (seven annas to Re. 1 per acre). I take 10 annas as an average rate.

"There are 60 acres of *kachhár*, all on lump rents. It is much inferior to the *kachhár* of the plains, as the streams are simply mountain torrents, dry during the greater part of the year, and not forming the same rich alluvial deposit as near the slow winding streams of the plains. Comparing the hill *kachhár* with that of the plains, and taking the admitted rates into consideration, I take Rs. 2 as an average rate.

"The poor *bhotá* or red soil comprises 2,691 acres, or 18·6 per cent. of the area. I have already described it. It is crumbled sandstone underlaid by a stony platform, and only producing poor kharif crops. The usual course is a crop of kodon followed the next year by til, afterward the land lies fallow for years. Thus a large proportion of this land is always fallow. The amount under cultivation in the year for which statistics were prepared was rather over the average. A very large proportion is always held on *batái*: even where this soil is held as part of a large farm on lease, it is generally sub-let on *batái*. The rates stated are from two annas to five annas per bigha (four and-a-half annas to eleven and-a-half annas per acre).

"I have found 274 acres held by 'shikmís' at nine annas and three pies per acre. But the *bhotá* held at known rents is the best of the class that near the village sides, and more or less improved by cultivation and manure. I think eight annas enough for an average rate."

In describing the plain tract of pargana Taraúhán, I wrote:—

"The amount of *már* is much greater than in Darsendá, though less than in Chhíbú.

"There is a great unbroken plain of *már* to the north of the pargana, resembling that of Chhíbú and that of the southern tract of Darsendá, of both of which indeed it forms a continuation.

"*Már* forms 16·7 per cent. of the area, while in Chhíbú it forms 18·7, and in Darsendá only eight per cent.

"In the amount of *kábar* Taraúhán resembles Chhíbú, there being a little over four per cent. in both, while in Darsendá there is 18·3 per cent.

"There is far more *sigon* than in either of the parganas, and it is a far more important soil, and of a higher quality.

"In Darsendá it occupies 32·4 per cent. of the pargana, in Chhíbú 34·9 per cent., while in Taraúhán it occupies 48·8 per cent.

"*Rákar*, on the other hand, only occupies 20·3 per cent., against 25·3 in Darsendá and 27 per cent. in Chhíbú.

"There is no Jamna taráí of course, and the area of kachhár is far less : 3·5 against 11·6 in Darsendá and 7·5 in Chhíbú.

"In the villages at the foot of the hills, and especially in places where the páthá slopes gradually into the plain country, there is a little of the poor *bhotá* or red soil of the hill tract, which is little more than crumbled sandstone. But the cultivated area under this soil only amounts to 0·4 per cent. of the area."

On the subject of rates I wrote :—

"*Wet gauhán* is wholly devoted to garden crops. There are only 276 acres, or 0·4 per cent. of the cultivated area. Of this I find 28 acres paying Rs. 7-15-8 per acre. This is, however, too high for an average, though no doubt this soil is better than either in Darsendá (where the rate assumed was Rs. 6-8-0), or than in Chhíbú (where the rate was Rs. 6-4-0). I fix Rs. 6-12-0.

"*Dry gauhán* comprises 2,483 acres, or 3·9 per cent. Of this, 546 acres pay Rs. 4-3-11. In Chhíbú the ascertained rate was Rs. 3-13-6, and I assumed Rs. 3-8-0. Here I take Rs. 4. There are fewer sites than in Chhíbú, and therefore the comparative area of gauhán is smaller; but, owing to the larger number of good cultivating classes, the quality is certainly better.

"*First class már* comprises only 1,786 acres, or 28 per cent. of the area. Of this I only find 625 acres paying known rents, and the rate is only Rs. 2-8-1 per acre.

"In pargana Chhíbú the ascertained rate for this soil was still lower, only Re. 1-12-2."

I then quoted the explanation given above for Chhíbú with regard to the low rate paid for *már*, and showed that this applied also to Taraúhán. In the latter pargana, however, the statistics were collected for 1287 Fasli.

The land brought under cultivation in 1286 was then paying a higher rent than the second paid in that year, though it had not reached the full rate paid by *már* under prosperous circumstances. This, however, accounted for the higher rate paid in Taraúhán than that recorded in Chhíbú. But the Taraúhán *már* is simply a continuation of that of Darsendá and Chhíbú; in fact the south of Darsendá and the northern tracts of Chhíbú Taraúhán form one block of *már* intermixed with *kábar*. I therefore took the same rate (Rs. 3-8-0) as that sanctioned for *first class már* in the other pargana, and which had worked well in assessment.

For *second class már* I adopted Rs. 2-7-0 as in Chhíbú, I had found 3,578 acres paying Re. 1-12-8 per acre. But the admitted rates were from Rs. 2-5-0 to Rs. 3 per acre.

With regard to the other soils I wrote :—

"*First class kábar* only occupies 2,037 acres, or 2·2 per cent. Of this 208 acres pay Rs. 2-9-0 per acre. As in Chhíbú, I take Rs. 3 as my average rate.

"*Second class kábar* occupies 2,037 acres, or 3·2 per cent. Of this 277 acres pay Re. 1-13-6 per acre. Inferior rákar is very liable to káns, and the causes which pulled down the *már* rate have had the same effect here. In Chhíbú the rate ascertained for 1286 Fasli was only Re. 1-7-4. I take the assumed rate at Rs. 2-6-0.

" *Third class kábar* is a small and a very poor class. There are only 951 acres, or 1·5 per cent., of which 450 acres pay Re. 1-7-6 per acre. I take a lower rate than in Darsendá and Chhibú as the result of my experience in assessment there, and fix Re. 1-12-0 per acre.

" *Wet sígon* is almost too small in extent to form into a separate class, there being only 50 acres, or 0·1 per cent. In the other parganas there is none outside the gauhán circle. Here there are a few irrigated patches in the loam villages, where prosperous tenants have built wells. The water supply is usually scanty and precarious, and a very low rate should be fixed, so as not to discourage improvements. Only six acres pay an ascertained rent. The rate is abnormally high, Rs. 8-4-5 per acre. This land is held by Káchhís, and might really be classed as gauhán. Rs. 5 will be a reasonable rate for this class.

" *First class dry sígon* is superior to the corresponding soils in Darsendá and in Chhibú. In this district, as we go east towards the hills, the sandy loam improves and takes a higher position with regard to the már. It has frequently the advantage of being near a site, and first class sígon often resembles the mauza of the Doáb. Unlike már and kábar, it is not liable to káns, and is thus a far safer soil.

" On the other hand, it requires more manure than those soils, and it suffers in dry years ; whereas light rains are favourable to the black soils.

" During the seasons preceding 1286 Fasli, when so much már had become fallow from káns, the sígon was fully cultivated and more in demand than ever.

" In 1287 Fasli 11,163 acres, or 17·7 per cent. of the area, were cultivated, of which 2,622 acres paid the ascertained rate of Rs. 3-13-5. In Chhibú there was only 7·9 per cent. of this soil, and the ascertained rate was only Rs. 3-8-0.

" The soil here forms a better and more important class, and there being a larger proportion of good cultivating classes, as I have shown in Chapter I., there is more manure applied, and better cultivation generally.

" I take Rs. 3-12-0 as my assumed rate, the ascertained rate being a little too high for an average one.

" In Chhibú the rate was Rs. 3-8-0 and in Darsendá only Rs. 3-1-0.

" *Second class dry sígon* occupies 11,752 acres, or 18·6 per cent. Of this 2,566 acres pay Rs. 2-11-7. In Chhibú the ascertained rate was only Rs. 2-7-2 for this soil, and I took Rs. 2-8-0 as an assumed rate and Rs. 2-7-0 in Darsendá. This is the ordinary average sandy loam, and is a much safer soil than second class már and kábar, and it is specially fitted for kharíf crops. I take Rs. 2-10-0 as the assumed rate.

" *Third class dry sígon* occupies 7,349 acres, or 12·5 per cent. of the area. Of this 1,500 acres pay 1-15-4. In Chhibú the rate ascertained was only Re. 1-8-8. It is a poor sloping sandy soil, generally near ravines. In Chhibú my assumed rate was Re. 1-10-0. Here I take Re. 1-11-0, keeping carefully within the ascertained rate, as is most advisable with the inferior soils.

" *Rákar* only occupies 20·3 per cent. of the pargana, while in Chhibú the area is 27 per cent. of the whole.

" *First class rákar* comprises 4,717 acres, or 7·5 per cent. of the area. Of this 743 acres pay Rs. 2-12-5 per acre. Looking to the rates which I have found prevailing, I think this rather high, especially as rákar is an uncertain soil, suffering much in dry seasons. I therefore go below the ascertained rate, and take Rs. 2-8-0 as the assumed rate.

" *Second class rákar* comprises 8,078 acres, or 12·8 per cent of the pargana. Of this 1,067 acres pay Re. 1-10-9 per acre. In the case of inferior rákar it is even more necessary to be moderate. I therefore only fix Re. 1-9-0.

" In Chhibú I fixed Rs. 2-7-0 for first class, and Re. 1-10-0 for second class, rákar. The experience gained in assessment has led me slightly to raise the rate for better soils, and to lower it for the poorer soil.

" *Bhotá*.—The poor red soil on the slope of the hills and at their base only comprises 236 acres, of which 62 acres pay Re. 0-6-5 per acre. As in Chhibú, I take eight annas as the assumed rate.

" *Kachhár* is a less important class than in Chhibú or Darsendá, and not so good, there being no great river like the Jamná, and the mountain streams being here smaller in volume, as they are nearer their sources.

" *First class kachhár* occupies 299 acres, or 0·5 per cent. of the area. I find 64 acres paying an ascertained rate of Rs. 3-5-1. In Chhibú the ascertained rate was Rs. 3-14-7, and I took Rs. 4 as an assumed rate. Here I take Rs. 3-8-0.

" *Second class kachhár* comprises 1,170 acres, or 1·9 per cent. of the area. Of this 172 acres pay Rs. 2-10-3. I take Rs. 2-8-0 as the rate. In Chhibú Rs. 2-15-9 was the ascertained and Rs. 3 the assumed rate.

" *Third class kachhár* comprises 692 acres, or 1·1 per cent. of the area. Of this 114 acres pay Re. 1-15-11. I take Rs. 1-12-0 as the assumed rate, the soil being a poor and uncertain one. In Chhibú Rs. 2-0-5 and Rs. 1-14-0 were the ascertained and assumed rates.

"The produce of *kachhár* or alluvial land is very uncertain, and being limited in extent, it generally pays full rates. I have, therefore, kept close to the actually ascertained rates."

With regard to the hill soil rates I quote from my report:—

"In forming assumed rates I have been greatly assisted by the result of my experience in the assessment of the Chhibú hill country. But the average quality of the soil is poorer here, as so very large a proportion of the tract runs along the base of the hills forming the second range of the Vindhyan chain, whereas the Chhibú páthá does not extend to the hills. Besides, the latter tract is all flat, whereas the Taraúhán páthá is broken by low hills, near the foot of which on both sides the soil is poor and stony. On the whole, the tract now under report is more backward and remote, and rents are lower.

"The following are the páthá soils and rates:—

" *Wet gauhán* is all devoted to garden crops. There are only 73 acres, all mixed up in holdings with other soils. Rs. 2 to Rs. 2-8-0 per bigha are the rates stated (Rs. 4-10-0 to Rs. 5-12-6). I take Rs. 5 as an average rate. It is much inferior to the similar class in the plains, but is still a very fair and well-manured soil. Rs. 5-8-0 was the Chhibú rate, but that would be too high here.

" *Dry gauhán* comprises 1,452 acres, or 6·5 per cent. of the area. I can only find 49 acres paying Rs. 2-8-8 per acre. But this is low. 'Shikmís' pay Rs. 3 and Rs. 3-8-0, and Re. 1-4-0 to Re. 1-8-0 per bigha (Rs. 2-14-0 to Rs. 3-7-0 per acre) are the usual admitted rates.

"The soil is, however, distinctly poorer than in Chhibú, and I take a slightly lower rate, Rs. 3 instead of Rs. 3-4-0.

"There is no *már* in this tract.

" *First class kúbar* comprises only 181 acres, all on lump rents. I find Rs. 2-2-0 paid over a small area by 'shikmís' and the rates stated are 12 annas to Re. 1-2-0 per bigha (Re. 1-11-0 to Rs. 2-9-0). I take Rs. 2-4-0 as my rate, as in Chhibú.

" *Second class kúbar* has an area of 1,410 acres, or 6·3 per cent. I find 91 acres paying 12 annas per acre. But 'shikmís' pay up to Re. 1-6-0, and the admitted rates point to Re. 1-2-0 as a fair rate. In Chhibú the rate was Re. 1-4-0.

" *Wet gauhán*.—There are 42 acres of wet ságon outside the gauhán circle, all on lump rents. It is most desirable to encourage the construction of wells in a tract where irrigation is almost unknown, and where the difficulties are great. I therefore only fix the low rate of Rs. 3-8-0.

"*Dry sigon, first class*, comprises 2,322 acres, or 10·4 per cent. It is by far the most valuable soil. It is generally near the village site, and more or less improved by manure and good cultivation. I find 198 acres paying Rs. 2-8-11. The admitted rates range from Re. 1 per bigha (Rs. 2-5-0) to Re. 1-6-0 (Rs. 3-2-0). But the general standard is lower than in Chhibú. I take Rs. 2-10-0. In Chhibú the rate was Rs. 2-12-0.

"*Dry sigon, second class*, comprises a very large area, 6,516 acres, or 29·3 per cent. Of this, 237 acres pay Re. 1-17-0, and the admitted rates range from Rs. 0-8-0 per bigha (Rs. 1-2-0 per acre) to annas 14 (Rs. 2 per acre). I take Re. 1-8-0 as in Chhibú.

"*Dry sigon, third class*, comprises 7,550 acres, or 33·9 per cent. Of this 495 acres pay Rs. 0-12-5. But this is too high for an average. The usual rates are from 4 to 6 annas per bigha. I take 10 annas as the average rate. In Chhibú it was 12 annas.

"The greater proportion of the poor soil comes under this tract. There is little *rákar*.

"*First class rákar* comprises only 321 acres, or 1·5 per cent. It pays from 5 annas to 10 annas per bigha (12 annas to Re. 1-8 per acre). I take Re. 1-4-0 as in Chhibú.

"*Second class rákar*—Occupies 651 acres, or 2·9 per cent. The admitted rates are the same as for *sigon, third class*, and I take the same rate, annas 10.

"The poor *bho'á* or red soil has an area of only 1,540 acres, or 6·9 per cent. of the pargana. Of this 78 acres pay Re. 0-8-6 per acre.

"I have described this soil. It is crumbled sandstone underlaid by a stony platform, and only producing poor kharif crops. The usual course is a crop of kodon, followed by til the next year; then the land lies fallow for years.

"Thus a large proportion of this land must be always fallow. Usually this land is held on *batái*; even when let to tenants it is sublet on *batái*. The rates stated are from two annas to five annas per bigha. I took eight annas as the rate in Chhibú, and found it worked well, and I adopt the same rate here.

"There are 210 acres, or 1·0 per cent of *kachhár*. It is all on lump rents; it is a poor soil, the streams being simply mountain torrents, dry during the greater part of the year, and not forming the same rich alluvial deposit as the slow winding streams of the plains.

"I took Rs. 2 as my assumed rate for this soil in Chhibú; but it came out rather high in assessment; and I think Re. 1-8-0 will suit better here."

4. *Detailed Statement of Average Rates*.—The detailed soil and rates will be found in the separate chapter allotted to each pargana.

5. *Abstract of Soils and Rates*.—I give here an abstract statement of soils and rates for the whole sub-division which may be useful for comparison with the rates of other districts:—

I show the soils and rates of the plain tract and of the hill tract separately:—

*Plain Circle.*

No.	Soils.	Area.	Percent- age.	Rate.	Rental.
1	Wet gauhán	687	0·3	6 8 8	4,492 8 0
2	Dry gauhán	10,337	4·1	3 9 2	36,951 12 0
3	Már	34,969	13·8	2 11 1	94,162 14 0
4	Kábar	27,999	11·1	2 7 2	68,591 1 0
5	Wet sigon	50	0·0	5 0 8	250 0 0
6	Dry sigon (including parwá)	53,977	37·1	2 9 8	2,44,517 5 0
7	Rákar	61,979	24·5	1 15 9	1,22,865 2 0
8	Bhotá	236	0·1	0 8 8	118 0 0
9	Jamná taráí	1,725	0·7	3 15 5	6,842 8 0
10	Kachhár	20,848	8·3	3 1 2	64,042 15 0
	Total	2,52,807	100·0	2 8 8	6,42,824 1 0



*Hill Circle.*

No.	Soils.				Area.	Percent- age.	Rate.	Rental.
							Rs. a. p.	Rs. a. p.
1	Wet gauhán	...	...	...	145	0·4	5 6 2	761 0 0
2	Dry gauhán	...	...	...	2,203	6·1	3 1 4	6,796 12 0
3	Már	...	...	...	301	0·8	2 8 0	752 8 0
4	Kábar	...	...	...	3,756	10·4	1 6 11	5,385 12 0
5	Wet sígon	...	...	...	42	0·1	3 8 0	147 0 0
6	Dry sígon	...	...	...	22,699	62·6	1 5 4	30,222 12 0
7	Rákar	...	...	...	2,695	7·4	0 14 1	2,369 6 0
8	Bhotá	...	...	...	4,153	11·5	0 8 0	2,076 8 0
9	Kachhár	...	...	...	270	0·7	1 9 9	435 0 0
	Total				36,264	100·0	1 5 7	48,946 10 0

6. *Comparison of Rentals.*—The total result of average rates is Rs. 6,91,770. Adding Rs. 14,568 for sewái items, we get Rs. 7,06,338.

But in Darsendá I added Rs. 9,187 for 4,000 acres out of cultivation, in order to get a standard area.

In Taraúhán, on the other hand, cultivation was above average when the statistics were prepared. I deducted 1,499 acres to obtain a standard area : this was valued at Rs. 1,976.

The net increase was thus Rs. 7,211, which we must add to the rental obtained by application of average rates to get an assumed rental. This rental is Rs. 7,13,549.

It exceeds the present corrected rental by 7·5 per cent.

This exceeds Mr. Mayno's assumed rental in 1859 (on which the expiring demand is based) by 29 per cent.

Considering that there has been no great increase in cultivation or in population, and that there has been no extension of irrigation, the rise in rental is as much as could have been expected. It is entirely due to the rise in prices and to the increased prosperity of the tract.

It only exceeds the assumed rental of last settlement by 7 per cent. But the latter was certainly at that time far too high, and produced unfortunate results.

## CHAPTER X.

## PARGANA ASSESSMENTS.

The complete statistics of each pargana are given in the rent rate reports. But it is, I think, desirable that this report should be so far complete in itself that all the leading facts connected with each pargana should be found in it, although for detailed statistics it may be necessary to consult the rent rate reports.

I propose, therefore, to give a brief sketch of the history and circumstances of each pargana, and to describe the mode and results of assessment. The new district revenue being simply the sum of these assessments, this subject will naturally lead up to the financial results of the settlement.



## CHAPTER XI.

## PARGANA DARSENDÁ.

1. *Description*.—This was the first pargana assessed. It is the most eastern part of the sub-division, and is entirely in the plain tract of the Banda district.

On the north and north-east it is bounded by the Jamná, and the Bágain and Paisuní flowing through it fall into that river.

Its area by present survey is 2,28,933 acres, or 357·7 square miles; its cultivated area is 1,15,584 acres, or exclusive of the muáfi villages is 1,09,519 acres, and the revenue of the completed settlement is Rs. 1,48,304, with a revenue rate of Rs. 1-5-8 on the cultivated area.

There are 233 souls to the square mile and 462 to the cultivated square mile.

In 1285 there were 1,15,584 acres under cultivation, of which the rabi crops occupied 63·4 per cent. of the area. In 1286 cultivation had risen to 1,30,663 acres, of which the rabi crops only occupied 41 per cent. This shows how cultivation fluctuates in Bundelkhand. Joár and cotton are the chief kharif staples, while gram and mixed crops of gram and barley, and gram and wheat, predominate among the rabi crops.

Practically there is no irrigation—only 248 acres, or 0·2 per cent. of the cultivated area, being so recorded.

Water is far from the surface and scanty, and wells few; while the rivers flow in depressed channels below the general level of the country, so that without an expenditure beyond the means of the people it would be impossible to utilize their waters. Tanks are little used for irrigation: occasionally a few rice-fields near are flooded from them; but, as a rule, all their water is not too much to supply the cattle during the long dry season, as it quickly dries up under a Bundelkhand sun.

The rivers greatly affect the character of the soils near. The low-lying kachhár and tarái lands, enriched as they are by the muddy deposit of the rainy season, are very fertile.

The land above is mixed with gravel and kankar and cut up by ravines, and the too rapid drainage impoverishes it, and carries off its best constituents.

The rest of the pargana differs little in character from the tracts to the west in which the calcareous soils of the well-known Bundelkhand type prevail. West of the Bágain the soil is chiefly level már and kábar, a continuation of that found in pargana Angúsi. Between the Bágain and Paisuní there is practically no már, and light kábar and parwá and rákar are the chief soils. East of the Paisuní and running south-east to the borders of Taraúhán and Chhibú we again find wide level már and kábar tracts, only changing to parwá and rákar in the broken ground near the affluents of the Paisuní.

Brahmins own more land than any other class, 43 per cent. of the whole area. Next come Thákurs with 23 per cent and Muhammadans with 10 per cent. The latter are generally the descendants of officials, who obtained their land in the early days of our rule.

Brahmins and Thakurs also cultivate by far the greater portion of the land, the former holding 38 per cent., and the latter 33 per cent.

The better cultivators—Kurmís, Káchhís, Lodhás—cultivate a very small proportion of the land.

Occupancy tenants hold 33·8 per cent. of the cultivated area and 51·4 per cent. of the area cultivated by tenants, paying Rs. 2-8-5 per acre, and 34·2 per cent. is sir land. Tenants-at-will hold 31·9 per cent., paying Rs. 2-0-11 per acre.

2. *Former Jamas*.—This pargana suffered more than any other in the sub-division from over-assessment. In 1223 Fasli (1815-16) Mr. Waring raised the revenue from Rs. 1,95,357 to Rs. 2,44,500, or by 25 per cent.

In 1241 Fasli, when Mr. Begbie made a settlement on the basis of the actual collections, he reduced to Rs. 1,90,270. Mr. Wright, in the Regulation IX. of 1833 settlement, only increased to Rs. 1,93,325. But the long over-assessment had broken down the pargana, and it deteriorated still further till the mutiny, having suffered more than any other in the sub-division from the spread of káns. In 1859 Mr. Mayne revised the rovenue in 109 out of 188 villages. The demand was reduced from Rs. 1,93,325, at which it then stood, to Rs. 1,49,731, or by 22·5 per cent.

I show below the successive assessments with the periods during which they were in force, the result of Mr. Mayne's revision and expiring demand :—

First Settlement, 1214 to 1216 Fasli.	Second Settlement, 1217 to 1219 Fasli.	Third Settlement, 1223 to 1227 Fasli.	Fourth Settlement, 1228 to 1232 Fasli.	Fifth Settlement, 1233 to 1237 Fasli.	Sixth Settlement, 1241 to 1255 Fasli.	Seventh, or, Settlement under Regulation IX. of 1833, 1259 to 1279 Fasli.	Mr. Mayne's revision in 1267 Fasli.	Present revenue.
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
1,99,382	1,95,357	2,44,500	2,28,409	2,29,511	1,90,270	1,93,325	1,49,731	1,48,594

This is the amount actually paid to Government. In addition, Rs. 9,290, the revenue of eight muáfi villages are assigned to muáfídar mostly for the support of temples. Thus, the total revenue collected is Rs. 1,57,594.

3. *Working of Last Settlement.*—Nearly 25 per cent. of the area was sold or farmed for arrears. Transfers of all kinds amounted to 51 per cent. of the area; while if we count transfers, however often repeated, the area transferred amounted to 93 per cent. of the area. Nearly all the compulsory transfers occurred before Mr. Mayne's revision, and the price realized at all kinds of sales was very low, little more than one year's purchase of the revenue. During the period following the revision transfers were fewer and land had risen to nearly four years' purchase of the revenue. After the conclusion of the term of settlement (between 1280 and 1285 Fasli) land sold for nearly five years' purchase of the jama, though the period was one of agricultural depression on account of disastrous incursion of káns.

On the whole, it may be said that the settlement worked very badly before Mr. Mayne's revision, partly on account of a heavy and badly-distributed revenue, and partly on account of bad seasons, and that afterwards the revised revenue worked as well as could be expected, considering how entirely the pargana is dependent on the vicissitudes of seasons. Land, though absolutely of very low value as compared with Doáb districts, sells for a much higher price than formerly.

Land is, however, far less valuable in this pargana than in the rest of the sub-division.

4. *Comparison of Areas.*—Cultivation has remained almost stationary since last settlement, with great variations from year to year.

Considering that at that time the district was in a depressed state, and that there is so much culturable waste, it cannot be said there has been much improvement during the last 30 years.

5. *Comparison of Rentals.*—The following form shows the assumed rental of last settlement, the present recorded rental, the corrected rental, and the rental which would be required on the half-asset principle to keep the present revenue unchanged :—

Assumed rental of last settle- ment.	Present recorded rental.	Corrected rental.	Rental required to keep the pre- sent revenue unchanged.
Rs.	Rs.	Rs.	Rs.
2,98,987	2,57,004	2,65,493	3,15,188

6. *Assumed Rates.*—The following statement shows my rates, with the result :—

Soil.	Area.	Per- cent- age.	Land at ascertain- ed rents.	Ascertain- ed rate.	Assumed rate.	Rental.
				Rs. a. p.	Rs. a. p.	Rs. a. p.
Wet gauhán ...	243	0·2	111	6 5 6	6 8 0	1,579 8 0
Dry gauhán ...	4,131	3 6	1,481	3 2 1	3 6 0	13,942 2 0
Már, 1st class ...	2,189	1·9	1,158	2 13 11	3 8 0	7,661 8 0
Már, 2nd class ...	7,080	6 1	2,809	1 15 1	2 8 0	17,700 0 0
Kábar, 1st class ...	3,025	2·6	772	2 9 5	2 15 0	8,885 15 0
Kábar, 2nd class ...	15,805	17 6	4,354	2 1 0	2 7 0	38,524 11 0
Kábar, 3rd class ...	2,385	2·1	838	1 12 3	2 0 0	4,770 0 0
Parwá, 1st class ...	8,411	7 3	3,329	3 10 9	3 1 0	25,758 11 0
Parwá, 2nd class ...	20,240	17·6	6,441	2 3 7	2 7 0	49,335 0 0
Parwá, 3rd class ...	8,671	7 5	2,892	2 1 7	2 2 0	18,425 14 0
Ilákár, 1st class ...	8,088	7 0	3,193	2 7 5	2 7 0	19,714 8 0
Ilákár, 2nd class ...	21,132	18 3	8,384	1 14 3	1 13 0	38,301 12 0
Jamna taráí, 1st class ...	670	0 5	256	3 11 11	4 4 0	2,847 8 0
Jamna taráí, 2nd class ...	188	0·1	45	3 1 6	3 4 0	611 0 0
Kachhár, 1st class ...	4,597	4·0	1,623	4 0 1	4 3 0	19,249 15 0
Kachhár, 2nd class ...	4,944	4·3	2,189	3 0 8	3 2 0	15,450 0 0
Kachhár, 3rd class ...	3,785	3·3	1,520	2 6 11	2 6 0	8,989 6 0
Total ...	1,15,584	100·0	41,329	2 5 6	2 8 5	2,91,747 6 0

But I had shown that the cultivated area of 1285 was below the average. On the other hand, that of 1286 was above the average. To obtain a fair average standard I took the average cultivated area for the 17 years from 1270 to 1286 inclusive. This was 1,19,687 acres, or in round numbers 4,000 acres more than in 1285, though much less than in 1286.

I valued this excess of 4,000 acres roughly at Rs. 2-4-9, the actual rate paid by tenants, and thus added Rs. 9,187 to the rental. To this was added Rs. 5,160 for *sewái* items when the assumed rental of Rs. 3,06,094 was obtained.

The following was the composition of the rent-roll :—

Rent roll at pro- posed average rates.	Proposed valua- tion of unculti- vated land.	<i>Sewái</i> items.	Total.	Rate on cultiva- tion.
Rs.	Rs.	Rs.	Rs.	Rs. a. p.
2,91,747	9,187	5,160	3,06,094	2 10 4

I note that this was the only pargana in which allowance had to be made for a cultivated area below the average. The papers of Chhírbú and Taraúbán were prepared for the years 1286 and 1281 respectively—both very good years for Bundelkhand—and in these parganas allowance had to be made for a probable decrease in cultivation.

The assumed rental exceeded the recorded rental by 19 per cent. and the corrected rental by 15 per cent.

7. *Proposed Revenue.*—These rates pointed to a revenue of Rs. 15,350, being a reduction of Rs. 4,544, or 2·8 per cent. on the old demand, with a rate of Re. 1-5-2 on cultivation. Of this demand, however, only Rs. 1,48,304 was actually paid to Government, Rs. 9,290 being assigned to *muáfídar*s.

But I specially noted that it would be impossible to adhere closely to rates. I quote from my report :—

“*Necessity for caution in applying rates.*—I need hardly say that it will be impossible to adhere closely to rates in assessing a pargana in which, from special circumstances, the best soils are under-rented, and where it has been, in the case of several important classes of soils, impossible to find a sufficiently large area paying known rents to afford grounds for a really satisfactory induction.

“The special characteristics of each village must be even more than usually looked to ; the amount of good cultivable land, the character and circumstances of the

proprietors, the extent to which the village has been injured by káns, and the probability of recovery.

"The rates will give a standard of comparison, and I believe that, on the whole, they fairly represent the value of the land, and that their application shows what will be the approximate result of the assessment. But in detailed assessment I would apply them with far more caution and with more allowances for the special circumstances of each village than I have been in the habit of doing in other districts."

8. *Justification of Proposed Assessment.*—The reduction is very small as compared with those granted in the western parganas of Bánda.

But it must be remembered that Mr. Mayne's reductions here were large and well-timed, and that the incidence of the present demand is far from high.

Mr. Mayne's jamas worked well from 1859 till 1873, when there were an unfortunate series of bad seasons, with much devastation from káns.

But no revenue at all suitable for the pargana in ordinary years could have been rigidly collected during those years without causing great distress.

The fault lay not in the settlement, but in the inelastic revenue administration, which undoubtedly led to great distress among the large proprietary bodies and to many sales and mortgages of ancestral land.

But this affords no presumption in favour of a general reduction of revenue. My policy, if approved, will be to fix full jamas, with allowance for a reasonable increase in cultivation on all purchasers. This is only justice to the State, and it is perfectly in accordance with the principles of a half-asset assessment. We are justified in all cases in basing the revenue, to a certain extent, on the existence of a large area of good culturable land, which may be made valuable by a little enterprise. In the case of large bodies of peasant proprietors, we refrain from doing so to any extent from motives of policy and consideration for their circumstances.

But to exercise such forbearance in the case of non-resident speculators, who have purchased their villages at almost nominal prices, and who, in Bundelkhand at any rate, do nothing for their improvement, would be simply unfair to the rest of the community. In many of these villages some enhancement will be possible; in few will reduction be necessary.

On the other hand, there are a number of large Bhaiáchará villages in which, from being obliged to pay up the revenue during the bad season following 1873, the sharers have completely broken down. Many of their cattle have been sold, and they can hardly keep up cultivation. Here large reduction is just, and indeed necessary.

But, in my opinion, a policy of low jamas is, as a rule, a mistake in Bundelkhand. No matter what revenue is fixed, many seasons will occur during a settlement when it cannot be rigidly collected without hardship.

If a low revenue be fixed, the State loses largely in ordinary years, when the profits of Bundelkhand villages are often large, and no corresponding advantage is obtained by the people who certainly will not save the surplus for bad years.

And in all probability, if there be a cycle of bad seasons or an incursion of káns, even this low revenue cannot be collected rigidly without causing widespread distress and ruin.

The Bundelkhand question is, in my opinion, simply one of intelligent and vigilant revenue administration.

I would fix a full revenue which would suit all ordinary years, and of which the pressure would be sufficient to prevent zamíndárs and tenants from allowing too much land to fall out of cultivation from indolence. But I would have it admitted that this revenue is an uncertain one, and depends on the continuance of fair seasons. In bad years I would have suspensions and, if necessary, remissions granted freely, promptly, and as a *matter of course*.

Comparatively small sums given up by Government in this way would, in my opinion, do infinitely more good to the people than a far larger amount abandoned in the form of light settlements.

9. *Orders of Board.*—The Board sanctioned the rates on the 14th January, 1880, and expressed their full concurrence with the principles laid down in the last section. They also approved of my assessment on a standard area little in excess of that under cultivation at the time.

10. *Financial Results.*—The revenue given out was Rs. 1,40,363 on the revenue-paying villages, being a reduction of 5·4 per cent. on the old demand.

I assessed considerably below my rates, as I found that many villages were so broken down that a greater reduction than I had expected was necessary.

On the other hand, when I came to detailed assessment, I found that in many villages where I had expected a considerable increase of revenue I was unable to assess up to my rates, or up to the existing rental. These villages were oftened owned by large proprietary bodies who had suffered severely during the seasons of adversity, and who were now beginning to recover themselves. The area under cultivation varies so much with the seasons in Banda, that enhancements must be made with great caution.

I show the incidence of the old revenue at last settlement (on the revenue-paying villages), of the expiring revenue by sanctioned rates, and of the revenue assessed:—

	Amount.	Rate on cultivation.
	Rs.	Rs. a. p.
Old revenue at settlement ... ..	1,93,325	1 6 0
Existing revenue ... ..	1,48,304	1 5 8
Revenue by sanctioned rates ... ..	1,45,436	1 5 8
Revenue given out ... ..	1,40,363	1 4 9



## CHAPTER XII.

## PARGANA CHHYBÚ.

1. *Description.*—This pargana lies east of Darsendá, and is also bounded on the north by the Jamná.

A range of low rocky hills, the commencement of the Vindhyan range, runs through the pargana in a south-westerly direction from the banks of the Jamná to the borders of the Ríwá territory and Taraúhán, and divides it into two unequal parts differing greatly in physical characteristics.

The western division is much larger than the other. It is simply a continuation of the ordinary Bándá plain country, comprising great mār and kábar tracts interspersed with the high sandy soil known here as sigon, and with rákar in the undulating land near the streams and ravines.

Going east towards the Vindhyan range, the soil gradually becomes lighter, and outlying spurs and isolated hills mark the commencement of an entire change in the character of the country.

The hills do not rise in peaks, but simply support an elevated plateau; itself extending to the foot of a higher range, on which rests the Ríwá plateau.

They are rocky in character and generally wooded to a certain extent; though in this pargana the forest has in great part disappeared, as from the vicinity of the Jamná there has always been a great trade in firewood to Allahabad. The trees are chiefly ebony, sej, saláí, with a number of mahuá trees interspersed. For some distance beyond the crest of the range this wooded and uncultivated tract continues gradually changing to the level country of the páthá (plateau).

The Vindhyan hills are composed chiefly of sandstone, and the soil near the edge of the plateau is simply crumbled sandstone, with hardly any depth of earth.

This reddish soil is locally known as *bhotá*, and is of very poorest description. It will only bear a poor autumn crop of kodon or til: a rabí crop is seldom sown. It requires frequent fallow to produce anything, and its produce is so uncertain that it is nearly always on batái, hardly ever paying money rent.

But in many places, from the decomposition of vegetable matter, a better soil has gradually covered the bhotá, and we find sigon, mār and kábar, resembling that of the lower country in character, though always far inferior in fertility. Indeed, some cases the actual process of change of soil may be observed. In the places where cattle and sheep are folded in the jungle, the red soil becomes so much improved that a "rabí" crop can be grown on it, and in such cases a low money rent is sometimes fixed.

The area is 2,02,601 acres, or 316·6 square miles. The cultivated area is now 97,128 acres, or 151·8 square miles, and the culturable area 66,316 acres, or 103·6 square miles.

The revenue of the old settlement was Rs. 1,10,969, with a rate of Re. 1-2-10 on the cultivated area. This was exclusive of Rs. 3,750, the revenue of eight villages, which has been permanently granted to muáfídar.

The population has a density of 236 to the square mile and 493 to the cultivated square mile.

There is practically no irrigation, the only exception being a few acres of garden land near the village sites. Except the Jamná, there are no important streams.

The kharíf crops generally cover a much larger area than the rabí. In 1286 and 1287 they occupied 67·3 and 69·8 per cent. respectively of the area. At last settlement 67 per cent. was under kharíf, joar, bájrá, and cotton are the most important kharíf crops, and gram and barley mixed with gram the most important rabí crops.

There are 210 cattle to the square mile, and 438 to the cultivated square mile.



Occupancy tenants hold 38·9 per cent. of the area paying Rs. 2-9-4 per acre, and holding 5·5 acres each : 26·3 per cent. is sîr ; and tenants-at-will hold 33·4 per cent., paying Re. 1-11-6 per acre, and cultivating 5·4 acres each.

Brahmins are by far the largest class of proprietors, owning as they do 61·7 per cent of the area. Not only do they form the majority of the old village communities, but many estates have also been brought up by merchants and money-lenders of the class. Unlike Darsendâ, there are few Thâkur proprietors in Chhîbû.

Brahmins also cultivate far more than any other class, whether as sîr or astenants. They hold nearly 50 per cent. as cultivators and 17·4 per cent as proprietors' sîr.

Kurmîs, the most valuable agricultural class, cultivate altogether 16 per cent.—a great advantage to this pargana.

2. *Former Settlements.*—Pargana Chhîbû suffered from over-assessment in the early period of British rule.

In 1223 Fasli (1815-16) Mr. Waring raised the revenue from Rs. 93,277 to Rs. 1,29,579, or by nearly 39 per cent.

The previous revenue, however, had been lighter than in Darsendâ ; and the pargana did not suffer to the same extent. The eastern parganas, being more remote and less in demand by speculation, suffered less than those nearer Bânda.

In 1241 Fasli Mr. Begbie reduced from Rs. 1,27,759 to Rs. 1,23,949. But at the Regulation IX. of 1833 settlement Mr. Wright unfortunately raised even beyond the standard of Mr. Waring's jama ; he fixed Rs. 1,38,493.

There can be no doubt that this was far more than the pargana could bear, and it led to numerous farms and sales for arrears, and to the transfers by sale and mortgage of a very large area at very low prices.

Like the other parganas, too, Chhîbû suffered from bad seasons and the spread of kâns.

Even before the mutiny relief was sanctioned.

In 1859 Mr. Mayne effected prompt and generous reductions from Rs. 1,37,530 to Rs. 1,14,943, a fall of 16 per cent. This restored prosperity to the pargana.

I show the previous assessments and the expiring demand :—

First settlement, 1214 to 1216 Fasli.	Second settlement, 1217 to 1219 Fasli.	Third settlement, 1223 to 1227 Fasli.	Fourth settlement, 1248 to 1252 Fasli.	Fifth settlement, 1233 to 1237 Fasli.	Sixth settlement, 1241 to 1255 Fasli.	Seventh settlement under Regulation IX of 1833, 1280 to 1279 Fasli.	Mr. Mayne's revision in 1267 Fasli.	Present revenue.
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
84,353	93,277	1,29,579	1,28,485	1,27,759	1,23,949	1,38,493	1,14,943	1,14,539

3. *Working of Last Settlement.*—The area sold for arrears during the term of settlement was very large, 35,511 acres, while the price realized was only half a year's purchase of the revenue.

In addition, 29,750 acres were farmed for arrears, so that altogether 65,261 acres, or 35·6 per cent. of the whole area, were transferred, either permanently or temporarily, for arrears of revenue. Transfers of all kinds amounted to 91,964 acres, or about 50·1 per cent. of the area ; while, if we count transfers, however often reported, the area transferred amounted to 1,51,624 acres, or 82·6 per cent. of the area.

All the compulsory transfers occurred before Mr. Mayne's revision, and the prices realized at all kinds of sales were as low as in Darsendâ, only 1·3 year's of jama. But in the second period (after Mr. Mayne's revision) land sold for eight years' purchase of the revenue, while it only realized 3·8 in Darsendâ, an immense difference in value. During the whole 30 years of the settlement (from 1280 to 1285 Fasli) land sold for 7·3 years' of the revenue, and that, too, in spite of temporary depression on account of bad seasons and the spread of kâns.

In Darsendá land at this time only sold for 4·8 years' purchase of the revenue.

In my rent rate report I wrote :—

“From an examination of these statistics I deduce that the revenue fixed by Mr. Wright was oppressive; that its effects were increased by bad seasons and the spread of káns, so that it became necessary to sell and farm a very large area for arrears; and that a great deal more was sold and mortgaged at almost nominal prices.

“After Mr. Mayne's revision, forced transfers ceased and land increased enormously in value up till the end of the terms of settlements.

“After 1280 the large number of transfers within a few years show that the period must have been one of agricultural distress, but the price realized, high for this district, shows that the revenue did not press so as to deter purchasers.

“Again, a comparison with Darsendá shows that while before Mr. Mayne's revision land was of equal value in both parganas, after that revision it was very much more valuable in Chhibú.”

On the whole, the examination of the statistics tended to show that the revenue was a moderate one.

4. *Comparison of cultivated areas.*—At last settlement the cultivated area was 1,00,145 acres; in 1286 Fasli, the year for which statistics have been prepared, it was 97,128 acres; in 1287, the year of my inspection, it rose to 1,02,446 acres, or more than 2 per cent. over the cultivation of last settlement.

I show the cultivated areas of fifteen years, from 1273 to 1287 inclusive :—

Year.	1273 Fasli.	1274 Fasli.	1275 Fasli.	1276 Fasli.	1277 Fasli.	1278 Fasli.	1279 Fasli.	1280 Fasli.	1281 Fasli.	1282 Fasli.	1283 Fasli.	1284 Fasli.	1285 Fasli.	1286 Fasli.	1287 Fasli.	Aver- age.
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Cultivated area in acres.	89,321	90,795	93,982	93,071	91,702	93,694	91,016	85,070	82,558	82,856	81,659	83,795	84,270	97,128	1,02,446	89,904

From this it will be seen that after 1278 the cultivation began to fall off, and continued to do so till 1284. This was on account of the spread of káns in those years, which caused great distress, especially in the western parts of the pargana.

In 1285 (1877) the rains were very light, and káns consequently began to disappear. Cultivation slightly increased that year, as after the rain, in October, a large amount of land was broken up for the rabi. In 1286 the rainfall was singularly favourable for the kharif crops and unfavourable for káns, and, consequently, large tracts, previously fallow for many years on account of káns, were brought under the plough.

The rains of 1287 were also favourable, and káns continued to disappear before cultivation.

These statistics show how variable is cultivation in Bundelkhand. The want of allowance for this uncertainty was one of the causes of the failure of the last settlement. Cultivation was then at a very high standard all over the district, and Mr. Wright imposed the maximum rates on each class of soil.

The natural result was, that the revenue pressed severely when, as was inevitable, cultivation began to fall off and could not be realized in bad years. Mr. Mayne perceived this, and fixed a revenue which has been paid with ease since 1859.

I show the contrast between the plain and hill circles in proportion of cultivated area to total area, in density of population, and in revenue rate on cultivation :—

Circle.	Number of villages.	Total area.	Cultivated area.	Cultivable area.	Density of population.	Existing revenue.	Rate on cultiva- tion.
		Acres.	Acres.	Acres.		Rs.	Rs. a. p.
Plain circle ...	143	1,60,478	82,696	44,306	261·4	1,05,173	1 4 4
Hill circle ...	41	42,133	14,432	22,010	141·1	9,366	0 10 5

5. *Comparison of Rentals.*—The following form shows for both circles and for the pargana the assumed rental of last settlement, the present recorded rental, the corrected rental, and the rental which would be required on the half-asset principle to keep the present revenue unchanged :—

Circle.	Assumed rental of last settlement.	Present recorded rental.	Corrected rental.	Rental required to keep the present revenue unchanged.
	Rs.	Rs.	Rs.	Rs.
Plain circle ... ..	1,88,630	1,81,568	1,0,017	2,10,346
Hill circle ... ..	19,110	17,602	22,553	18,732
Total ... ..	2,07,740	1,99,170	2,12,570	2,29,078

6. *Assumed Rates.*—The following form shows my assumed rates for the plain circle with the results :—

Soil.	Area.	Percent- age.	Land at ascer- tained rents.	Ascertained rate.	Assumed rate.	Assumed rental.
				Rs. a. p.	Rs. a. p.	Rs. a. p.
Wet gauhán ... ..	173	0.2	47	6 0 9	6 4 0	1,081 4 0
Dry gauhán ... ..	4,250	5.1	1,383	3 13 6	3 8 0	14,675 0 0
Már, 1st class ... ..	4,000	4.8	2,977	1 12 2	3 8 0	14,000 0 0
Már, 2nd class ... ..	11,462	18.9	7,103	1 3 1	2 7 0	27,938 10 0
Kábar, 1st class ... ..	1,188	1.4	424	1 13 2	3 0 0	3,567 0 0
Kábar, 2nd class ... ..	2,246	2.7	896	1 7 4	2 6 0	5,334 4 0
Kábar, 3rd class ... ..	390	0.5	157	1 1 11	2 0 0	780 0 0
Sígon, 1st class ... ..	6,566	7.9	1,729	3 8 8	3 8 0	22,981 0 0
Sígon, 2nd class ... ..	14,867	18.0	4,097	2 7 2	2 8 0	37,167 8 0
Sígon, 3rd class ... ..	7,466	9.0	1,803	1 8 8	1 10 0	12,132 4 0
Rákar, 1st class ... ..	10,726	13.0	3,601	2 9 8	2 7 0	26,144 10 0
Rákar, 2nd class ... ..	11,576	14.0	3,893	1 13 1	1 10 0	18,811 0 0
Jamná Taráí, 1st class ... ..	846	1.0	210	3 7 2	4 0 0	3,384 0 0
Jamná Taráí, 2nd class ... ..	112	0.1	19	3 0 10	3 4 0	364 0 0
Kachhár, 1st class ... ..	2,132	2.6	676	3 14 7	4 0 0	8,528 0 0
Kachhár, 2nd class ... ..	2,373	2.9	679	2 15 9	3 0 0	7,119 0 0
Kachhár, 3rd class ... ..	2,322	2.9	727	2 0 5	1 14 0	4,353 12 0
Total ... ..	82,696	100.0	30,271	2 1 8	2 8 4	2,08,561 4 0

Adding Rs. 2,929 *sewaí* items, the assumed rental is Rs. 2,11,490, exceeding that of last settlement by 12.1 per cent., and Mr. Mayne's assumed rental by 33.8 per cent. It exceeds the recorded rental by 14.5 per cent. and the corrected rental by 9.8 per cent.

In the hill circle my rates were much lower. I wrote :—

“ We now come to the circle composed of 41 villages on the plateau above the first range of hills. The conditions here are very different. Population is much less dense, being only 141.1 to the square mile, while in the plain circle there are 261.4 people to the square mile.

All the soils are very much poorer ; the rocky platform underlies them all ; and instead of the rich, deep már, kábar, and sígon of the plain country, we find only a more or less thin covering of these soils over stones.

“ The *bhotá* or red soil is simply crumbled sandstone thinly laid over the rock.

“ The value of land depends to a far greater extent than in the plain country on the proximity to the village sites and on the population.

“ Holdings are much larger ; and we very rarely find fields paying ascertained rents. Much of the poorer land is on *batái*.

“ Large tracts are let in block and sublet to ‘shikmís.’

“ I have practically found no land in the hands of tenants in which there are ascertained rates on soils as in the plain circle. In every village there are well-known

rates which are considered by the people to represent the value of the different soils, and I have taken these conventional rates into careful consideration.

"These admitted village rates collected at inspection, and the rates paid by 'shikmís' have formed the basis of my assumed rates.

"But the hill circle is small (there being only 14,432 cultivated acres in all), and we certainly have not the materials to enable us to form so complete an induction as in other tracts.

"The circle belongs to a hill country, which is far less advanced than the rest of the district; and I at once admit that its assessment cannot be based on the scientific modern system, but must depend to a greater extent than ordinarily on the judgment and local knowledge of the assessing officer."

I show the assumed páthá rates, with results :—

Soil.				Area.	Percent- age.	Assumed rate.	Rental.
						Rs. a. p.	Rs. a. p.
Wet gaubán	...	...	...	78	0·5	5 8 0	429 0 0
Dry gaubán	...	...	...	759	5·3	3 4 0	2,466 12 0
Múr,	...	...	...	301	2·1	2 8 0	752 8 0
Kábar, 1st class	...	...	...	686	4·7	2 4 0	1,543 8 0
Kábar, 2nd class	...	...	...	1,494	10·3	1 4 0	1,867 8 0
Sigon, 1st class	...	...	...	1,206	8·4	2 12 0	3,316 8 p
Sigon, 2nd class	...	...	...	3,429	23·8	1 8 0	5,143 8 0
Sigon, 3rd class	...	...	...	1,871	13·0	0 12 0	1,403 4 0
Rákar, 1st class	...	...	...	846	5·9	1 4 0	1,057 8 0
Rákar, 2nd class	...	...	...	1,011	7·0	0 10 0	631 14 0
Bhotá	...	...	...	2,691	18·6	0 8 0	1,345 8 0
Kachhuár	...	...	...	60	0·4	2 0 0	120 0 0
Total				14,432	100·0	1 6 3	20,077 6 0

The rental thus obtained is Rs. 20,077. Adding Rs. 592 for sewal items, we get an assumed rental of Rs. 20,669.

This exceeds the assumed rental of last settlement by 8·2 per cent.; it exceeds Mr. Mayne's assumed rental by 44 per cent., as he made a very large reduction in the hill tract, from Rs. 12,740 to Rs. 9,551. It exceeds the recorded rental by 17 per cent. It is, however, less than the corrected rental, as this includes all the poorest land (which is held on batáí) valued at the rate paid by tenants for the best land.

The corrected rental here would be a very misleading guide.

7. *Proposed Revenue.*—These rates pointed to a revenue of Rs. 1,05,745 in the plain tract, being an increase of Rs. 572, or 0·5 per cent. on the present demand. Of this demand, however, I must note that Rs. 3,288 is assigned, only Rs. 1,02,457 being actually paid to Government.

In the hill tract the proposed revenue was Rs. 10,334, being an increase of Rs. 968, or 10·3 per cent.

In the whole pargana the proposed revenue was Rs. 1,16,079, involving a very slight increase of Rs. 1,540, or 1·3 per cent.

At the same time I pointed out that the hill tract in which the rates pointed to the greater part of the increase was in an exceptional degree dependent on the vicissitudes of the seasons, that it depended far more than the plain country on the autumn crops, and that a good rabí does not here, as elsewhere, compensate for a poor kharíf harvest. I showed that the people, too, were poorer than in the rest of the district.

In the whole pargana, too, cultivation was at a standard much higher than usual in the year for which the papers were prepared, and allowance would have to be made for this in detailed assessment.

It was probable, therefore, that there would not be the anticipated increase.

8. *Sanction of Board of Revenue.*—The Board sanctioned the proposed rates on the 26th April, 1881, and concurred fully in the views expressed in the report on the

question of Bundelkhand assessment. In forwarding the sanction of the Board, the Commissioner urged special care being taken to assess on a moderate area of cultivation.

9. *Financial Results.*—The revenue given out was Rs. 1,09,427, being a reduction of 1·4 per cent. on the old demand in the revenue-paying villages. I thus assessed below my rates.

In detailed assessment I found that I had to make larger allowances than I had expected for cultivation, being at an unusually high standard. I was also unable to enhance so much as I expected in the hill villages. Cultivation there is specially uncertain, and I found that enhancements could only be made with very great caution.

I show the incidence of the old revenue at settlement (on the revenue-paying villages) of the existing revenue, of the revenue by sanctioned rates, and of the revenue assessed for both tracts and for the whole pargana :—

*Plain Circle.*

	Amount.	Rate on cultivation.
		Rs. a. p.
Old revenue at settlement ...	1,24,403	1 9 3
Existing revenue ...	1,01,873	1 4 4
Revenue by sanctioned rates ...	1,02,457	1 4 5
Revenue given out ...	1,00,097	1 4 0

*Hill Circle.*

	Amount.	Rate on cultivation.
		Rs. a. p.
Old revenue at settlement ...	12,370	0 10 8
Existing revenue ...	9,096	0 10 5
Revenue by sanctioned rates ...	10,087	0 11 6
Revenue given out ...	9,530	0 10 8

*Total.*

		Rs. a. p.
Old revenue at settlement ...	1,36,973	1 6 6
Existing revenue ...	1,10,969	1 2 10
Revenue by sanctioned rates ...	1,12,544	1 3 1
Revenue given out ...	1,09,427	1 2 7

## CHAPTER XIII.

## PARGANA TARAÚHÁN.

1. *Description*.—This was the pargana last assessed.

It is the most southern pargana in the sub-division, and to east and south it borders the Baghelkhand and Bundelkhand states.

Roughly speaking, about half the area belongs to the ordinary plain country of Bánda, and is a continuation of the tracts already described in my reports on Darsendá and the division of the Chhííbú lying below the gháts.

The other half lies on the plateau between the crest of the first range of the Vindhyan hills and the *ari* or line of cliff, beyond which extends the still more elevated plateau of Riwán.

The plain country differs in one important respect from that of parganas Darsendá and Chhííbú inasmuch as, unlike them, it is nowhere bordered by the Jamná, and thus has not the same extent of rich alluvial soil, nor, on the other hand, is it affected to the same extent by the water-courses and ravines which drain the country so rapidly, and deprive the soil of many of its fertilizing elements in the neighbourhood of the great rivers.

There are the same már and kábar plains, interspersed with sígon and with rákar in the broken land near the streams and water-courses; but the már and kábar plain only occupies the northern half of the tract. We then find, first, isolated hills and then outlying spurs forming the commencement of the Vindhyan range. The soil now becomes sígon, richer in character, and in far more compact blocks than is ever found in the tracts further north. Sometimes this fine sígon runs up to the very foot of the hills, but generally between it and the hills there is a belt of poor gravelly soil, more or less impoverished by the hill torrents.

The chief stream is the Paisuní, which, rising in the Baghelkhand plateau and forming for some distance the south-west boundary of pargana Taraúhán, again enters native territory and flows for some distance as a picturesque mountain stream through a forest country. It then plunges over a bold fall into the plains, and strikes pargana Taraúhán again, a few miles south-west of Karwí. It then flows past Sítápur and Karwí and runs northward in many a picturesque reach to the borders of pargana Darsendá, through which it pursues its winding course till it falls into the Jamná.

Next in importance is the Ohan, which takes its rise in the hill country of Taraúhán and flows north-east through this pargana and Darsendá till it joins the Paisuní not far from the confluence of the latter with the Jamná.

This stream drains a far less extensive basis than the Paisuní, and is less varied and picturesque in its course.

The country near both streams is rugged and cut up by ravines.

The beds of both lie below the level of the surrounding country, so that they are useless for irrigation. Generally their banks are high and steep, but where they slope gradually to the water the low-lying alluvial tracts, being enriched during the rainy season by a muddy deposit, produce good spring crops.

The hill tract is totally different in character and fertility, and resembles the hill tract of Chhííbú, which may be called a continuation of it. But in this pargana the hill tract is far more extensive than in Chhííbú. Instead of being a mere narrow strip of the *páthú* (plateau), it contains a complete section of it, running from the crest of the first range to the foot of the second range of hills.

It possesses far finer forests than Chhííbú, which has been, indeed, in great part denuded of trees; while in Taraúhán there are still splendid stretches of forest on the first range, near the head waters of the Paisuní, and at the foot of the second range along the whole boundary between British and native territory. A series of beautiful glens here run up into the heart of the hills, and as the drainage of the Riwán plateau

finds its way into these valleys by many a mountain torrent, there is here luxuriant vegetation and in some places dense jungles, the home of sambhars, panthers, bears, and not unfrequently of tigers. With one exception, these villages are in British territory, the line of the *arít* or crest of the plateau being the boundary. In one case, however, the Panná territory extends below the ridge into one of the finest valleys; and two villages on the upper plateau are British territory.

The trees are chiefly ebony, salai, achar (chironji), sej, dhawa, khair, gular, and mahúá.

Within the last two years these forests have been taken under direct Government management, chiefly for the sake of saving them from destruction, which, lying as they do within 16 miles of the Allahabad and Jabalpur Railway, they could not have long escaped. As an example of what would have happened had these protective measures not been adopted, I may adduce the case of *Dharkundi*, the one valley which I have mentioned as not included in British territory. In January, 1878, I first visited this glen, and found it beautifully wooded; many of the trees being very fine, and there being plenty of grass and water. In January, 1881, I again saw it; nearly all the trees had been cut down and the valley was hideously bare, there being hardly any grass and the little stream having nearly disappeared. The place had been leased to a Bengali for lime burning, and within so short a time it had been rendered useless either for forest purposes or for grazing.

The Taraúhán *páthá* lies higher than that of Chhíbhá, as there is a gradual rise westward. It is on an average of 650 feet above the sea. The Riwán plateau is about 600 feet higher, and one hill kachhár, which is on the very boundary of Taraúhán pargana, is no less than 1,480 feet in height.

The Vindhyan hills are chiefly composed of sandstone, and in some places the soil is simply crumbled sandstone with hardly any depth of earth. This reddish soil is locally known as *bhotá*, and is extremely poor. It only bears a crop of poor kodon or til, hardly ever a rabí crop. It requires a frequent fallow to produce anything, and its produce is so uncertain, that it is nearly always on *batái*, hardly ever paying a money rent.

Generally, however, from the decomposition of vegetable matter, a better soil has covered the *bhotá* more or less plentifully, and this has been improved by the manure of the numerous cattle and sheep.

All over the *páthá*, and especially in and near the forest tracts, grass is abundant and cattle are numerous; indeed, the people depend to a great extent for their subsistence on dairy produce and the sale of young stock. Even in dry years there is generally grass more than enough for their requirements. Both in 1878 and in 1881, when grass and fodder failed in other parts of the districts, many herds were sent for grazing to the pastures of the Taraúhán *páthá*.

Pargana Taraúhán comprises 217 villages, with an area of 3,63,077 acres, or 567·3 square miles; but the whole of this area is not at present under settlement. Six whole villages, comprising an area of 23,731 acres, have been marked off lately as a forest tract, under the direct management of the Collector of Bánda, and portions of 26 villages, comprising an area of 45,469 acres, have been treated in the same way: in all, 69,200 acres, or 108 square miles, have been separated from the revenue-paying area, and constituted a separate forest tract.

The area under report at present comprises 185 entire villages with parts of 26, of which the rest belongs to forest. The number of estates is 232. One hundred and eighty-five villages are inhabited, and 26 have no sites; but as there are 246 hamlets, the total number of sites is 431.

The total area under report is 2,93,877 acres, or 459·2 square miles; the cultivated area is now 95,325 acres, or 150 square miles, and the assessable area 2,30,767 acres, or 360 square miles.

The average area of each village is 1,393 acres. This is much larger than either in Darsendá or Chhibú, as was to be expected in a tract where population is sparse and there are extensive jungles.

The pargana forms the tahsíl of Taraúhán, paying at present a revenue of Rs. 99,196-12-0. This is exclusive of the revenue of 27 muafi villages, which has been alienated in perpetuity for religious purposes.

The density of population is 186 to the square mile, in Darsendá it was 233, and in Chhibú 236. Naturally, the population is here less dense, there being extensive jungle tracts in the pargana.

In its cultivated tracts Taraúhán is more populous than either Darsendá or Chhibú.

There are 575 people to the cultivated square mile against 493 in Chhibú and 462 in Kamásin. In the plain tract the density is 277 to the square mile and 605 to the cultivated square mile, while in the hill tract it is only 83 to the square mile and 483 to the cultivated square mile.

There is little irrigation, though more than in the other parganas of the sub-division. The area irrigated in the year for which statistics were prepared was 798 acres, or 0·8 per cent of the whole.

The irrigated land is chiefly garden land near village sites. Irrigation is almost entirely from wells, there being practically no tank or river irrigation.

The kharif crops predominate. At last settlement they occupied 64 per cent. of the area; in 1287 they occupied 98 per cent., and in 1288, 64·6 per cent. of the area. Joár covers the largest area, and cotton always forms a large and certainly very valuable portion of the autumn harvest. Among the rabí crops gram and mixed crops of barley and gram are the most important products.

In the páthá, kodon and til in the poor soils and cotton in the better soils are the chief crops. When the rains are favourable, good a deal of rice, too, is grown.

There are 190 cattle to the square mile and 585 to the cultivated square mile.

In the plain tract there are 238 cattle to the square mile and 520 to the cultivated square mile; while in the hill tract there are 135 to the square mile and 721 to the cultivated square mile.

Probably the number are under-estimated, as in a tract where there are such extensive jungles an accurate enumeration of cattle is almost impossible.

In 1287 there were 95,325 acres under cultivation, of which 29,872 acres, or 31·3 per cent., are 'sir.' Each proprietor on an average cultivates 8·7 acres.

Privileged tenants only hold 123 acres, cultivating 9·5 acres each, and paying Rs. 2-11-10 per acre.

Occupancy tenants hold 35,493 acres, or 37·3 per cent., paying Rs. 2-8-4 per acre, and holding 5·1 acres each.

Tenants-at-will hold 28,762 acres, or 30·2 per cent., paying Rs. 2-1-3 per acre, and cultivating 4·3 acres each. The rest, 1,075 acres, or 1·1 per cent. is rent-free. Tenants-at-will hold about the same proportion of the area in all three parganas, roughly about 30 per cent. It is satisfactory to find that more than two-thirds of the land is either cultivated by peasant proprietors or by protected tenants.

Brahmins, as usual, are the largest class of proprietors, owning 55·6 per cent. of the area. Since last settlement they have increased their possessions.

Bairágis own no less than 16 per cent. of the area. These are the heads of the religious communities, who are numerous in Taraúhán and Chitrakot, and who are also the muáfídárs of the assigned villages. Kurmis own 10 per cent.

Among cultivators Brahmins, as usual, predominate; while Thákurs hold less than in the other parganas, and Kurmis, the best of all tillers of the soil, hold 20 per cent. against 1·6 per cent. in Chhibú and 5·4 per cent. in Darsendá.

This is one cause of the greater prosperity of this pargana.



2. *Former assessment.*—Pargana Taraúhán enjoyed the enormous advantage of not being over-assessed at Mr. Waring's famous settlement of 1223 Fasli (1815-16), of which the effects were so disastrous in the greater part of the Banda district.

In Taraúhán Mr. Waring only enhanced from Rs. 97,398 to Rs. 1,07,371, or by 10·2 per cent.

It is impossible to exaggerate the importance to the pargana of this fortunate exemption from crushing over-assessment in the early years of British administration.

A standard of comparative prosperity and comfort was established, which has never entirely disappeared.

Mr. Campbell, who succeeded Mr. Waring, pointed out in 1820 that the revenue was comparatively moderate in the eastern parganas. Unlike the rest of the district, there had been few resignations here. His opinion was that these tracts were so remote and little known that they did not offer any temptation to the speculators who, by their competition, helped to run up Mr. Waring's ruinous jamás, the more so as they contained a far smaller proportion of the highly-prized black soils, which were so much in demand in the other parganas.

Mr. Wright, who afterwards effected the Regulation IX. of 1833 settlement, ascribed the comparative prosperity of the eastern parganas to the same cause.

In 1241 Mr. Begbie reduced the revenue to Rs. 1,00,831.

Unfortunately, Mr. Wright, who concluded the settlement under Regulation IX. of 1833, raised the revenue by 12 per cent. (from Rs. 1,00,831 to Rs. 1,13,576, a greater increase than either in Darsendá or Chhibú).

This was far higher than any other assessment, and was no doubt more than the pargana could bear. The natural result was seen in numerous sales and farms for arrears and in the transfers by sale and mortgage of a very large area at very low prices. Bad seasons followed and the pargana suffered like the others from káns and afterwards from the effect of the mutiny. In 1859, Mr. Mayne reduced the revenue to Rs. 99,079.

This was not so great a reduction as was made at the same time in Chhibú and Darsendá, but still it was a liberal one, and, being followed by a series of good seasons, the tract recovered its prosperity.

I show the previous assessments and the expiring demand :—

First settle- ment, 1214 to 1216 Fasli.	Second settlement, 1217 to 1219 Fasli.	Third set- tlement, 1223 to 1227 Fasli.	Fourth set- tlement, 1228 to 1232 Fasli.	Fifth set- tlement, 1233 to 1237 Fasli.	Sixth set- tlement, 1241 to 1255 Fasli.	Seventh set- tlement, un- der regula- tion IX. of 1833, 1250 to 1279 Fasli.	Mr. Mayne's revision in 1267 Fasli.	Pre-cent revenue.
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
96,244	97,398	1,07,371	1,05,505	1,03,297	1,00,831	1,13,576	99,079	99,196

3. *Working of last settlement.*—The area sold for arrears of revenue during the terms of settlement was very large, 69,623 acres, while the price realized was only 0·3 year's purchase of the revenue. In addition, 39,073 acres were formed for arrears, so that altogether 1,08,696 acres, or 38·8 per cent. of the whole area, were transferred, either temporarily or permanently, for arrears of revenue.

Transfers of all kinds amounted to 1,35,397 acres, or 48·4 per cent. of the whole area.

If we count transfers, however often repeated, the area transferred was 2,67,993 acres, or 93·6 per cent. of the area.

The proportion transferred was the same as in Darsendá. Transfers were more numerous in the first period preceding Mr. Mayne's revision, than in the second period which followed it.

All the sales for arrears took place in the first period.

During the first period the price realized was exceedingly low, only 1·1 year's purchase of the revenue, about the same price as in Darsendá and Chhibú during the same period.

In the second period the value of land had risen nearly six-fold to six years' purchase of the revenue.

This was less than in Chhibú, where land then sold for eight year's purchase of the revenue, but more than in Darsendá, where it only realized 3·8 years' of the revenue.

After the conclusion of the term of settlement (1280—1285 Fasli, land sold for 5·4 years' purchase of the revenue. This was more than in Darsendá, where it sold for 3·8 years' purchase, but less than in Chhibú, where it realized eight years' purchase of the revenue during this time.

The period was one of depression from bad seasons and on account of the spread of káns, and land was slightly less valuable than in the second period. But it was still more than five times more valuable than during the first period.

From an examination of these statistics and the fiscal history of the pargana generally since the cession, I deduce that up till the settlement under Regulation XI. of 1833 (Mr. Wright's settlement), the assessments were moderate at any rate, as compared with those of the western parganas, that Mr. Wright's enhancements were oppressive, and that their effect was increased by bad seasons and a rigorous revenue administration, so that it became necessary to sell and form a very large area for arrears, and that a great deal more was sold and mortgaged at almost nominal rates. After Mr. Mayne's revision forced transfers ceased, and land increased greatly in value till the end of the settlement.

After 1280 there were a good many transfers, and the price of land had slightly fallen, as was to be expected in a period of agricultural distress. But still the price realized was good for the district, showing that the revenue did not press so as to deter purchasers.

A comparison with pargana Darsendá shows that, while before Mr. Mayne's revision land was of the same value in both parganas, after that revision it was very much more valuable in Taraúhán.

On the other hand, it was less valuable than in Chhibú.

On the whole, the inference was that the revenue, as raised by Mr. Mayne, was a moderate one, certainly more lenient than that of Darsendá.

4. *Comparison of Cultivated Areas.*—Cultivation has slightly fallen off. At last settlement there were 97,320 cultivated acres, in 1287 there were only 95,325, a fall of two per cent.

But in the plain tract there has been an increase in cultivation from 66,164 acres to 71,505 acres, or 6·5 per cent.

In the hill tract there has been a decrease from 30,156 acres to 23,820 acres, or 21 per cent.

Cultivation in the hill tract is exceedingly precarious, and the variations on account of the character of the rainy season are very great.

Thus the rains of 1258 were very scanty, yet in the plain tract cultivation increased from 67,164 acres to 72,060 acres, or 7·3 per cent., light rains being favourable to mār and kábar tracts. In the hill circle, on the other hand, the cultivated area fell from 30,156 to 21,834 acres, or by 27·6 per cent., a considerable area having been left unsown both for the kharif and rabí harvests.

I have only been able to procure the complete statistics of cultivation since 1277 Fasli, that is, for the 10 years before 1287, the year for which the records were prepared. Unfortunately for the previous years, some papers have been lost.

With 1287 and 1288 we have thus the statistics of 12 years :—

Year.						Plain circle.	Hill circle.	Total.
1277	Fasli	...	...	...	...	68,507	19,873	88,380
1278	"	...	...	...	...	69,444	19,249	88,743
1279	"	...	...	...	...	65,294	19,197	84,461
1280	"	...	...	...	...	63,329	17,987	81,218
1281	"	...	...	...	...	61,984	17,881	79,815
1282	"	...	...	...	...	62,212	18,027	80,239
1283	"	...	...	...	...	63,023	16,598	81,621
1284	"	...	...	...	...	62,280	19,278	81,558
1285	"	...	...	...	...	62,568	19,549	82,170
1286	"	...	...	...	...	66,656	21,055	87,711
1287	"	...	...	...	...	71,144	23,820	94,968
1288	"	...	...	...	...	72,060	21,434	93,894
Average						65,700	19,693	85,393

From these figures it will be seen that, as in Chhábú, cultivation began to fall off after 1278, especially in the plain circle; this was on account of káns and bad seasons generally.

In 1286 there was great increase in cultivation, both in the plain and hill tracts, the rains of that year being very favourable, and much land previously uncultivated having been brought under cultivation.

The rains of 1287 were also very favourable, and the cultivated area increased to the highest figure of which there is a record since last settlement.

The rains of 1288 were scanty, and cultivation fell off in the hill tract, though not in the plains.

The average cultivation for 12 years is 65,700 acres for the plain tract, 19,693 acres for the hill tract, and 85,383 acres for the pargana.

These statistics show how variable cultivation is in Bundelkhand.

Undoubtedly the want of allowance for this fact was the chief cause of the failure of the last settlement. Cultivation was then at a very high standard, and no allowance was made for falling off in future; at the same time the average of 12 years certainly gives too low an average. There is an undue proportion of bad years between 1277 and 1288.

The former year followed the drought of 1868-69, when so much land fell out of cultivation. From 1279 till 1284 was a time of adversity in the district from káns and bad seasons generally.

Certainly eight out of the 12 years were unfavourable.

Again, I do not altogether trust the returns of cultivation of the years before the survey.

The only years for which we have returns which were at all tested are the years of last settlement, 1286, 1287, and 1288. These all show a much higher standard of cultivation than the years 1277—1285, a greater difference than would be accounted for by the difference in seasons, especially as 1288 was a year of very unfavourable rains, only 16·9 inches having fallen. Cultivation in the hill tract at once fell off by 1,985 acres; but still the cultivated area was much higher than in the years previous to the survey. We know that the returns of 1286, 1287, and 1288 are accurate, as they were carefully tested. But the returns before the survey cannot be depended on. The patwaris' circles in this pargana are very large and straggling, and I do not believe that all the cultivated area was recorded.

At the same time it is certain that 1287 was a specially favourable year, and that all over the sub-division the extension of cultivation was great.

I therefore think that the statistics of that year show an abnormally large area under the plough, while at the same time the average of 12 years is much too low.

In assessment ample allowance must be made for the uncertainty of seasons and the varying standard of cultivation.

The following form shows the contrast between the plain and hill circles in proportion of cultivated area to total area, in density of population, and in revenue rate on cultivation :—

Circle.	Number of villages.	Total area.	Cultivated area.	Cultivable area.	Density of population.	Existing revenue.	Rate on cultivation.
Plain circle	123	1,43,604	63,050	44,387	224.7	86,347	Rs a. p. 1 5 11
Hill circle	61	1,30,641	22,268	13,610	77.6	12,849	0 9 3

5. *Comparison of Rentals.*—The following form shows for both circles and for the pargana the assumed rental of last settlement, the present recorded rental, the corrected rental, and the rental which would be required on the half-asset principle to keep the present revenue unchanged :—

Circle.	Assumed rental of last settlement.	Present recorded rental.	Corrected rental.	Rental required to keep the present revenue unchanged.
	Rs.	Rs.	Rs.	Rs.
Plain circle	1,41,399	1,57,236	1,80,977	1,79,694
Hill circle	28,965	22,001	30,169	25,698
Total	1,70,364	1,79,237	1,91,146	1,98,392

6. *Assumed Rates.*—I show my rates with the results for the plain circle :—

Soil.	Area.	Percentage.	Land at ascertained rents.	Ascertained rate.	Assumed rate.	Assumed rental.
				Rs. a. p.	Rs. a. p.	Rs a. p.
Wet gauhán	276	0.4	28	7 15 8	6 12 0	1,863 0 0
Dry gauhán	2,488	3.9	546	4 3 11	4 0 0	9,982 0 0
Már, 1st class	1,786	2.8	605	2 8 1	3 8 0	6,251 0 0
Már, 2nd class	8,769	13.9	3,578	1 12 8	2 7 0	21,374 7 0
Kábar, 1st class	742	1.2	208	2 9 0	3 0 0	9,226 0 0
Kábar, 2nd class	2,037	3.2	777	1 13 6	2 6 0	4,837 14 0
Kábar, 3rd class	951	1.5	450	1 7 6	1 12 0	1,664 4 0
Wet sigon	50	0.1	6	8 4 5	5 0 0	250 0 0
Dry sigon, 1st class	11,163	17.7	2,622	3 13 5	3 12 0	41,861 4 0
Dry sigon, 2nd class	11,752	18.6	2,566	2 11 7	2 10 0	30,849 0 0
Dry sigon, 3rd class	7,849	12.5	1,500	1 15 4	1 11 0	13,245 3 0
Rakar, 1st class	4,717	7.5	743	2 12 5	2 8 0	11,722 8 0
Rakar, 2nd class	8,078	12.8	1,067	1 10 9	1 9 0	12,621 14 0
Bhotá	236	0.4	62	0 6 5	0 8 0	118 0 0
Kachhár, 1st class	299	0.5	64	3 5 4	3 8 0	1,046 8 0
Kachhár, 2nd class	1,170	1.9	172	2 10 3	2 8 0	2,925 0 0
Kachhár, 3rd class	692	1.1	114	1 15 11	1 12 0	1,211 0 0
Total	63,050	100.0	15,108	2 8 2	2 9 8	1,64,068 14 0

Adding Rs. 4,814 sowái items, I obtained an assumed rental of Rs. 1,68,882. This exceeded the assumed rental of last settlement by 19.4 per cent and Mr. Mayne's assumed rental by 31 per cent. This showed that, unlike Darsendá and like Chhíbú, the pargana had prospered on the whole since the mutiny. The assumed rental exceeded the recorded rental by 7.4 per cent. and the corrected rental by 4.9 per cent.

In the hill circle my rates were much lower. Here I wrote :—"I now come to the circle, composed of 65 villages, on the plateau between the crest of the first and the base of the second range of the Vindhyan hills. The conditions here are very different. Population is much less dense, being only 77.6 to the square mile : while the 'gháts' there are 224.7 to the square mile.

"The soils are much poorer ; the rocky platform underlies them all ; and, instead of the rich and deep már, kábar, and sigon of the plains, there is only a more or less thin covering of these soils over stone. The *bhotá* or *red soil* is simply crumbled sand-stone, thinly laid over the rock. Holdings are larger, and we rarely find fields paying ascertained rents. Much of the poorer land is on batái, and large blocks are let in block and then sublet to 'shikuáis.'"

In forming the assumed rates I have been greatly assisted by the result of my experience in the assessment of the Chhíbhú hill country. But the average quality of the soil is poorer here, as so very large a proportion of the tract runs along the base of the hills forming the second range of the Vindhyan chain, whereas the Chhíbhú páthá does not extend to the hills. Besides, the latter tract is all flat, whereas the Taraúhán páthá is broken by low hills, near the foot of which on both sides the soil is poor and stony. On the whole, the tract now under report is more backward and remote, and rents are lower.

The following are my rates with the results :—

Soil.	Area.	Percentage.	Assumed rate.	Assumed rental.
			Rs. a. p.	Rs. a. p.
Wet gaubán ... ..	73	0·3	5 0 0	365 0 0
Dry gaubán ... ..	1,462	6·5	3 0 0	4,356 0 0
Kábar, 1st class ... ..	181	0·8	2 4 0	407 4 0
Kábar, 2nd class ... ..	1,410	6·3	1 2 0	1,586 4 0
Wet sigon ... ..	42	0·2	3 8 0	147 0 0
Dry sigon, 1st class ... ..	2,322	10·4	2 10 0	6,095 4 0
Dry sigon, 2nd class ... ..	6,516	29·3	1 8 0	9,774 0 0
Dry sigon, 3rd class ... ..	7 550	33·9	0 10 0	4,718 12 0
Rákar, 1st class ... ..	321	1·5	1 4 0	401 4 0
Rákar, 2nd class ... ..	651	2·9	0 10 0	406 14 0
Bhotá ... ..	1,540	6·9	0 8 0	770 0 0
Kachhár ... ..	210	1·1	1 8 0	315 0 0
<b>Total</b> ... ..	<b>22,268</b>	<b>100·0</b>	<b>1 5 1</b>	<b>29,342 10 0</b>

The rental thus obtained is Rs. 29,342. To this I would add Rs. 1,350, the half of the recorded sewái items. They are very variable in this tract, and it is only right to be specially careful in the estimate, as all the most valuable jungle produce has been already taken up by Government in the forest tract. The total rental thus obtained is Rs. 30,682.

But the cultivated area for 1287 in the tract was distinctly above the average. The poor hill soils produce little except kharif, and, if the autumn rains are not abundant, cultivation falls off in a manner unknown in the plain tract. Thus 1287 was a year of very good rains, 1288 was a year of scanty rains. In the latter year cultivation fell from 22,268 acres to 20,442 acres, or by 8·2 per cent., while in the plain tract it actually increased from 63,050 to 63,561 acres, or 0·8 per cent.

To get a fair standard, I propose to take the average of the three years 1286, 1287, and 1288, for all of which the returns are approximately correct. Of these years, 1287 was above the average; while in 1286 and 1288 the rains were light, though there was not actual drought. They were simply unfavourable years for the poor páthá soils.

The average for the three years is 20,769 acres, which is less by 1,499 acres than the cultivated area of 1287. Valuing this at Re. 1 5-1, the average assumed rate, we deduct Rs. 1,976 from Rs. 30,682, the result obtained above, and the assumed rental of the tract is thus Rs. 28,706.

I show the composition of this rent roll :—

Rental at average rates after deduction for area in excess of assumed standard.	Sewái items.	Total.	Rate on cultivation.
Rs.	Rs.	Rs.	Rs. a. p.
27,366	1,340	28,706	1 4 7

The assumed rental is 0·9 per cent. less than that of last settlement, when the pargana was so much over-assessed, but it exceeds Mr. Mayne's assumed rental by 45·9 per cent. It exceeds the recorded rental by 30·5 per cent.

It is 4·8 per cent. less than the corrected rental. The average rate paid by tenants is Re. 1-5-2, while the assumed rent rate is Re. 1-4-7. To assess on the corrected

rental in this tract would lead to over-assessment, as in this way all the poorest soil which held on *batdt* would be valued at the rate paid by tenants for the best land.

In the absence of any large number of ascertained rates as a basis for assessment, I lay particular stress on the fact that my assumed rental is less than the corrected rental, a most unusual state of things, and only possible in a peculiar tract like this. The same result was obtained in the hill tract of Chhibú, but never in any other pargana which I have assessed, either in this or other districts.

The assumed rate in Chhibú (Re. 1-6-11) was higher than here; but rates were altogether higher there, the average rate paid by tenants being Re. 1-8-6 against Re. 1-5-8 here.

7. *Proposed revenue.*—These rates pointed to a decrease of Rs. 1,906 in the plain tract and an increase of Rs. 1,509 in the hill tract, the net result being a decrease of Rs. 397, or 0·4 per cent. in the whole pargana.

At the same time I pointed out that it would be necessary to be very cautious in enhancing in the hill tracts, as it was in an exceptional degree dependent on the vicissitudes of seasons. The kharif crops are here all-important; and if, on account of scanty rains, these fail, a good spring harvest cannot make up for the loss.

It was therefore probable that the revenue would be less than my estimate.

8. *Sanction of Board.*—The Board sanctioned the proposed rates on the 2nd February, 1882.

The senior member (Mr. Carmichael) expressed his entire concurrence with the principles proposed for assessment.

The Commissioner in his review stated that the rates pointed to enhancement in the hill tract, but he had no doubt that the Settlement Officer would observe "special caution in enhancing revenue with advertence to the exceptional circumstances of the tract."

He was confident that the Settlement Officer "would be careful to apply such suitable rates to no larger standards of cultivation than the history and present as well as potential capabilities fairly warrant."

9. *Financial Results.*—The revenue given out was Rs. 95,315, being a reduction of 3·3 per cent. on the old demand. I thus assessed well below my rates. I had to make much more allowance than I anticipated for cultivation, being above the average standard in 1287.

In the hill tract, on account of so much forest land having been taken up by Government, the sewai profits which I could take into account in assessment were much less than I expected.

Besides Mr. Mayne had pointed out in his settlement revision report that the hill villages had been much injured by the enhancements of Mr. Wright, and that up to 1859 they had not prospered. Since Mr. Mayne's judicious revision they had recovered prosperity. I was therefore very careful in applying my rates in one tract where the circumstances are so peculiar. Even in villages where my rates and the present standard of cultivation and the rental pointed to large enhancement, I increased the revenue with the greatest caution.

In a number of villages reduction was necessary; where enhancement was possible I was unable to assess up to my rates, and thus the net result was a slight reduction of revenue.

I show, for both tracts and for the whole pargana, the incidence of the old revenue at settlement (on the revenue-paying villages), of the expiring revenue, of the revenue by sanctioned rates, and of the revenue assessed :—

*Plain Circle.*

					Amount.	Rate on cul- tivation.
					Rs.	Rs. a. p.
Old revenue at settlement ...	...	...	...	...	94,266	1 9 4
Existing revenue ...	...	...	...	...	86,347	1 5 11
Revenue by sanctioned rates ...	...	...	...	...	84,441	1 5 5
Revenue given out ...	...	...	...	...	88,390	1 5 2

*Hill Circle.*

					Amount.	Rate on cul- tivation.
					Rs.	Rs. a. p.
Old revenue at settlement ...	...	...	...	...	19,310	0 11 1
Existing revenue ...	...	...	...	...	12,849	0 9 3
Revenue by sanctioned rates ...	...	...	...	...	14,358	0 10 4
Revenue given out ...	...	...	...	...	11,925	0 8 7

*Total.*

Old revenue at settlement ...	...	...	...	...	1,13,576	1 4 10
Existing revenue ...	...	...	...	...	99,196	1 2 7
Revenue by sanctioned rate ...	...	...	...	...	98,799	1 2 6
Revenue given out ...	...	...	...	...	95,315	1 1 10

In the rent rate report the existing revenue of the hill tract was given as Rs. 12,849, and this amount was mentioned in section 7 of this chapter as the revenue of the expiring settlement. But between the date of submission of the report and the assessment of the pargana Rs. 627 were reduced on account of land taken up for forest purposes. Thus the actual expiring demand was Rs. 12,222. The actual reduction was from Rs. 12,222 to Rs. 11,925, not from Rs. 12,849, as would appear from the rent rate report. Of course in assessment the arrangement made by the Collector as to reduction on account of forest taken up was accepted and acted on.

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## CHAPTER XIV.

## FINANCIAL RESULTS.

1. *Amount of reduction.*—I show at a glance the old and new demands for each pargana and for the whole sub-division, with revenue rates on cultivation and percentage of decrease :—

Pargana.					Old revenue.	Rate on cultivation.	New revenue.	Rate on cultivation.	Decrease of revenue.
					Acres.	Rs. a. p.	Acres.	Rs. a. p.	
Darsendá	...	...	...	...	1,48,304	1 5 8	1,40,363	1 4 6	5.4
Chhibú	...	...	...	...	1,10,969	1 2 10	1,03,427	1 2 7	1.4
Taraúhán	...	...	...	...	98,569	1 2 6	95,315	1 1 12	3.3
Total					3,57,842	1 3 10	3,45,105	1 3 1	3.6

There has thus been a reduction of revenue in the sub-division of Rs. 12,737, or 3.6 per cent. The revenue rate on cultivation of the new demand is Rs. 1-3-1.

I may point out that I have assessed far below half of my assumed rental. The latter would have pointed to a revenue of Rs. 3,56,774 instead of Rs. 3,45,105. But in detailed assessment, as I have shown in my remarks on each pargana, I was obliged to make allowances which brought my declared jamas considerably below my estimate.

2. *Dates from which the new Settlement came into force.*—The term of the old settlement expired in July, 1874, consequently the new assessments came into force in the different parganas successively as they were completed, and in each the engagement was taken for 20 years. They will therefore fall in at different dates, but this is no disadvantage.

I may say that after much discussion 20 years was determined on as the most suitable period for assessments in the Banda district.

I show the dates from which the new assessments take effect :—

Pargana.					Date from which the new assessments take effect.				
Darsendá	...	...	...	...	Kharif	...	...	...	1880-81
Chhibú	...	...	...	...	Ditto	...	...	...	1881-82
Taraúhán	...	...	...	...	Ditto	...	...	...	1882-83

The new revenues have only as yet been in force in Darsendá and Chhibú, and I believe they are working well, and that the reductions have greatly benefited the zamindars and cultivators of those parganas.



## CHAPTER XV.

## JUSTIFICATION OF POLICY PURSUED IN ASSESMENT.

I quote from my report on pargana Darsendá a passage containing some opinions on the principles which should, I think, be applied to Bundelkhand assessment.

The Board of Revenue expressed their entire concurrence with these views :—

“ The reduction is very small as compared with those granted in the western parganas of Bánda.

“ But it must be remembered that Mr. Mayne’s reductions here were large and well-timed, and that the incidence of the present demand is far from high.

“ Mr. Mayne’s jamas worked well from 1859 till 1873, when there were an unfortunate series of bad seasons, with much devastation from káns.

“ But no revenue at all suitable for the pargana in ordinary years could have been rigidly collected during those years without causing great distress.

“ The fault lay not in the settlement, but in the inelastic revenue administration which undoubtedly led to great distress among the large proprietary bodies, and to many sales and mortgages of ancestral land.

“ But this affords no presumption in favour of a general reduction of revenue. My policy, if approved, will be to fix full jamás, with allowance for a reasonable increase in cultivation, on all purchasers. This is only justice to the State, and it is perfectly in accordance with the principles of a half-asset assessment. We are justified in all cases in basing the revenue, to a certain extent, on the existence of a large area of good culturable land, which may be made valuable by a little enterprise. In the case of large bodies of peasant proprietors we refrain from doing so to any extent from motives of policy and consideration for their circumstances.

“ But to exercise such forbearance in the case of non-resident speculators, who have purchased their villages at almost nominal prices, and who, in Bundelkhand at any rate, do nothing for their improvement, would be simply unfair to the rest of the community. In many of these villages some enhancement will be possible ; in few will reduction be necessary.

On the other hand, there are a number of large Bhaichárá villages in which, from being obliged to pay up the revenue during the bad season following 1873, the sharers have completely broken down. Many of their cattle have been sold, and they can hardly keep up cultivation. Here large reduction is just, and indeed necessary.

“ But, in my opinion, a policy of low jamas is, as a rule, a mistake in Bundelkhand. No matter what revenue is fixed, many seasons will occur during a settlement when it cannot be rigidly collected without hardship.

“ If a low revenue be fixed the State loses largely in ordinary years, when the profits of Bundelkhand villages are often large, and no corresponding advantage is obtained by the people, who certainly will not save the surplus for bad years.

“ And in all probability, if there be a cycle of bad seasons or an increase of káns, even this low revenue cannot be collected rigidly without causing widespread distress and ruin.

“ The Bundelkhand question is in my opinion, simply one of intelligent and vigilant revenue administration.

“ I would fix a full revenue which would suit all ordinary years, and of which the pressure would be sufficient to prevent zamíndárs and tenants from allowing too much land to fall out of cultivation from indolence. But I would have it admitted that this revenue is an uncertain one, and depends on the continuance of fair seasons. In bad years I would have suspensions and, if necessary, remissions granted freely, *promptly*, and as a *matter of course*.

"Comparatively small sums given up by Government in this way would, in my opinion, do infinitely more good to the people than a far larger amount abandoned in the form of light settlement."

In the whole sub-division the reduction was only 3·6 per cent. on the old revenue, while in Bánda proper it amounted to about 17 per cent. It has always been notorious that the eastern parganas (comprised in the Karwí sub-division) were far less heavily assessed than those nearer Bánda. This was noticed as far back as 60 years ago. In 1820 Mr. Campbell, the Collector, thought Chhibú and Taraúhán fairly assessed, while in the rest of the district one-half of the land had been resigned.

Ten years later it was noticed that nearly all the estates which were not resigned were in the eastern parganas.

This was ascribed to their remote situation, which prevented them from offering much attraction to the speculators who helped to run up the excessive *jamás* of the early settlements, the *moreso* as they possessed a far smaller proportion than the eastern parganas of the much-prized black soils, whose regulations led to the ruinous competition for estates.

Darsendá is the most western pargana of the sub-division, and had always been far more heavily assessed than Chhibú and Taraúhán. It had suffered more, too, in recent years from *káns*, and there were more broken-down villages and more land thrown out of cultivation.

There were also more villages owned by large proprietary bodies who required special consideration. In every way the circumstances of Darsendá more nearly resembled those of the western parganas. It required more relief, and more was given than in the rest of the sub-division. The revenue was reduced by 5·4 per cent., while in Chhibú it was only reduced by 1·4 per cent. and in Taraúhán by 3·8 per cent.

In Chhibú and Taraúhán the reductions were made chiefly in the plain tracts, which more nearly resembled Darsendá in character.

In the hill tracts of both parganas the rentals and results of the applied rates pointed to some increase, Mr. Mayne's reductions having been specially liberal. But this division of the country is very poor and more liable to suffer than any other on account of vicissitudes of seasons.

Mr. Mayne, too, had recorded his opinion that Mr. Wright's enhancements at last settlement had seriously affected the prosperity of the people. Enhancements had to be made with the greatest caution, and the result of the assessment was that I merely equalized the revenue of the tract.

## CHAPTER XVI.

## RECORDS.

1. The measurements were made by the Revenue Survey. In the year following the khasrah survey was effected, and the rough jamabandis prepared, the rough khewat and rough wajib-ul-arz were also prepared.

During the time between the preparation of these papers and the preparation of the final record of rights the patwāris prepared their papers in accordance with the new survey and the maps and khasrahs were kept up to date. This work as well as the disposal of dākhil-kharīj and partition cases was supervised by the Settlement Department.

After the assessment the khewats and jamabandis were attested on the spot.

2. *Enhancement of Rents.*—There were very few enhancements as was natural, considering that the revenue was reduced.

3. *Case Work disposed of during Settlement.*—The case work has been heavy.

Considering that there was only one Assistant Settlement Officer, the work was very severe.

The following statement shows the number of cases instituted and decided, and the number of appeals decided by me:—

Cases Instituted.	Cases disposed of.	Re- main- ing.	Boundaries.		Under Act X/X. of 1873.		Rent cases		Partitions		Appeals		Miscellaneous		Re- marks.
			Dis- posed of.	Re- main- ing.	Dis- posed of.	Re- main- ing.	Dis- posed of.	Re- main- ing.	Dis- posed of.	Re- main- ing.	Dis- posed of.	Re- main- ing.	Dis- posed of.	Re- main- ing.	
12,916	12,913	2*	143	...	11,434	...	267	...	56	2*	394	...	619	...	* Trans- ferred to Col- lector.

## CHAPTER XVII.

## COST OF THE SETTLEMENT.

The total cost has been Rs. 3,15,319-11-7.

The Deputy Collector commenced work in September, 1877. I entered the district in November, 1877.

My pay as Settlement Officer ceased on 10th April, 1882, and the Deputy Collector closed his office on 28th February, 1883.

I show the distribution of the charges under the different heads :—

Head of charge.							Amount expend- ed.		
							Rs. a. p.		
Salary of gazetted officers	...	...	...	...	...	...	91,796	6	5
Fixed establishment	...	...	...	...	...	...	44,737	5	8
Variable and temporary establishment	...	...	...	...	...	...	89,089	9	2
Travelling allowance of officers	...	...	...	...	...	...	5,723	3	0
Travelling allowance of establishment	...	...	...	...	...	...	3,526	9	8
Contingencies	...	...	...	...	...	...	73,344	4	4
Stationery	...	...	...	...	...	...	7,052	5	4
Cost of instruments	...	...	...	...	...	...	...		
Total						...	3,15,319	11	7



## CHAPTER XVIII.

## SUBORDINATES.

THE only Assistant Settlement Officer was Muhammad Ismáíl Khán, who had served under me in the Fatehpur settlement.

The Board are well aware of the high estimation in which I hold the services of this officer.

His abilities are of a very high order. He is an exceptionally good executive officer on account of his tact, energy, and great power of controlling subordinates, and of getting out of them without friction the largest amount possible of good work. At the same time he is an excellent judicial officer, and he disposed of many intricate and important cases with great care and judgment.

His personal character is of the highest kind, and both in Fatehpur and Karwí he was universally respected and trusted.

It is entirely owing to his exceptional energy and industry that the settlement has been finished so quickly and cheaply, and that it was possible to carry it on with the assistance of only one Deputy Collector, while in every other district there was an Assistant and at least one Deputy Collector.

In 1880 I went home on seven and-a-half months' furlough when he was left in charge of the settlement, and he supervised a large and troublesome establishment, and controlled a large monthly expenditure with sound judgment and economy. Ordinarily, an Assistant Settlement Officer would have been appointed during my absence, and this expense was avoided only because I had perfect confidence in Muhammad Ismáíl.

Again, when I was appointed to officiate as Collector of Allahabad in April, 1882, he was in immediate charge of settlement operations till their conclusion with only general supervision on my part.

Alahyár Khán, tahsildár of Tirauhán, gave me considerable assistance in disposing of the troublesome boundary work in his tahsil, and was useful in many ways during the progress of the settlement.

In 1881 he officiated for two months on my recommendation as Deputy Collector during the privilege leave of Muhammad Ismáíl Khán, and I was satisfied with his work during this time.

A. B. PATTERSON,

*Settlement Officer.*

# ORDERS OF GOVERNMENT.

No.  $\frac{707}{I-428-2}$  OF 1884.

## RESOLUTION.

REVENUE DEPARTMENT.

*Dated Naini Tal, the 7th July, 1884.*

READ—

Letter from the Board of Revenue, North-Western Provinces, No.  $\frac{191}{I-78}$ , dated 13th September, 1883, reviewing the Settlement Report of the Karwi sub-division, Bánda district, by Mr. A. B. Patterson, C.S., Settlement Officer.

OBSERVATIONS.—The Karwi sub-division forms the eastern part of the district of Bánda, and contains the three parganas of Tirauhan, Darsenda, and Chhíbún. Its boundary on the west is conterminous with the Augási pargana of Bánda proper, but it is separated from the Bhadausa pargana of Bánda proper by the intervening native territory of the Chaube jágirdárs. On the north and north-east it is bounded by the Jumna, on the east by the Allahabad district, while on the south-west the outlying Vindhyan hills demarcate the boundary between the sub-division and the territory of Riwah and other native rulers of Bundelkhand. The area of the sub-division is 1,242 square miles. In common with the greater portion of the Bánda district it forms portion of the territory ceded by the Peshwa under the treaty of Bassein in the year 1803; but the actual possession of it by the British Government dates from the year 1804, when, upon the death of the Gosháin leader, Himmat Bahádur, the territory assigned for the maintenance of his troops was resumed by the East India Company.

2. The outlying Vindhyan hills, which pass to the south of the Tirauhan pargana and continue in a north-easterly direction through the Chhíbún pargana to the Jumna, divide the sub-division into two portions, (1) the level plain to the north comprising the whole of the Darsenda pargana, the greater portion of Chhíbún, and the northern part of Tirauhan, which plain, in its general features and its soil characteristics, varies little from the Augási and Pailáni parganas of Bánda proper, and (2) the plateaux which surmount the hills, distinguished, more especially in the Tirauhan pargana, by their forest scenery and grazing-grounds, their backward agriculture, and the generally unproductive character of the soil. The Tirauhan plateau is about 650 feet above the sea-level, though the altitude of several of the hills on its southern boundary is considerably greater. In this portion of the sub-division, in the absence of artificial irrigation and with a soil naturally unproductive, the only crops usually grown are the autumn crops, and from the uncertainty of the outturn produce rents are usually paid. The greater portion of the forest area in the Tirauhan pargana has recently been acquired by Government, or placed under the charge of the district officials, for the introduction of protective measures. But in Chhíbún there is little or no forest now left which deserves the name; and the introduction of conservancy measures in Tirauhan will probably prevent the disappearance of the belt of magnificent forest which runs along the second range of hills between British and independent territory.

3. The chief river of the sub-division is the Jumna, which forms the northern boundary of the Darsenda and Chhibún parganas, and is the natural highway for the traffic of the country to the south. The upland country lying back from the channel of the river is much cut up by ravines; but within the valley of the river, the rich alluvial deposits which are formed on the southern bank in the Darsenda pargana and more especially at the confluence of the Baghin and the Paisuni with the Jumna, constitute the most valuable and fertile soil which the sub-division possesses. The courses of the two former streams, the only other considerable streams of the sub-division, lie in the Tirauhan and Darsenda parganas, and run in beds considerably below the level of the country from the Vindhyan range northward to the Jumna. The precipitous banks of the streams prevent the adoption of any ordinary and inexpensive method of irrigation. Water is ordinarily found in wells at a distance of from 60 to 90 feet from the surface, but in the hill tracts the distance is still greater than this. The difficulty and expense of construction prevents the adoption of masonry wells for the general purposes of irrigation; while the nature of the subsoil prevents the construction of earthen (kachha) wells. Tanks scarcely supply water sufficient for the cattle, and dry up early in the year. Under these circumstances the total irrigated area is only 1,297 acres, or 0·4 per cent. of the cultivated area of the sub-division.

4. In the northern plain the soils are similar to those of Bānda proper, and it is unnecessary to repeat the notice given of these in the Resolution on the Bānda Settlement. In the hills circle is found an inferior reddish soil, known as bhota, which is little more than crumbled sandstone, and has no valuable qualities to recommend it. At the best it produces a scanty crop of millet and oilseed. The proportions which the various soils bear to the total cultivated area in the plains and the hills circle are shown in the following table:—

		Plains circle.	Percentage.	Hills circle.	Percentage.	Total.	Percentage.
		Acre.		Acre.			
Wet gauhán	...	687	0·3	145	0·4	832	0·3
Dry gauhán	...	10,337	4·1	2,203	6·1	12,540	4·3
Már	...	34,969	13·8	301	0·8	35,270	12·2
Kábar	...	27,999	11·1	3,756	10·4	31,755	10·9
Wet sígon	...	50	0·0	42	0·1	92	0·1
Dry sígon (including parwa)	...	93,977	37·1	22,699	62·6	116,676	40·3
Rákar	...	61,979	24·5	2,695	7·4	64,674	22·4
Bhota	...	236	0·1	4,153	11·5	4,389	1·5
Tari	...	1,725	0·7	...	...	1,725	0·7
Kachár	...	20,848	8·3	270	0·7	21,118	7·3
Total	...	252,807	100·0	36,264	100·0	289,071	100·0

5. The report does not contain information as to the soil areas at former settlements, and it is therefore impossible to make any comparison between the present classification and that which it supersedes. Excluding from consideration the hills circle, of which the peculiar features differ essentially from those of the plains, the proportion of gauhán lands (4·4) corresponds very closely with the percentage of goind and kachwára lands in Bānda proper (4·6 per cent.). The percentage of már is consi-

derably less, as the proportion in Bánda proper is 20·5 per cent. Kábar in the latter tract is 16·1 per cent. The percentage of parwa or, as it is called in the Karwi report, sígon, in the two portions of the district is nearly the same, namely, 37·1 in the eastern, and 35·7 in the western, parganas. The proportion of rákar is, however, greater in Karwi, being in the western parganas 19 per cent. The proportionate area of kachár is, however, very much larger in the Karwi sub-division than in the western parganas, where it is only 2·7 per cent. Assuming that the general principles of soil classification in the two portions of the district have been the same, a comparison of the soil areas is not altogether unfavourable to the Karwi sub-division.

6. The rainfall and climate of the sub-division present the same features as in Bánda proper and throughout the province of Bundelkhand. Taking the returns for the past 20 years, the average annual fall of rain in Karwi has been 39·7 inches, and irregularities in the rainfall are attended with the same disasters as have been alluded to in the Resolution on the Bánda Settlement.

7. The crops which are grown in the Karwi sub-division differ little from those commonly cultivated in Bánda proper. Very little sugarcane and indigo is grown. The chief autumn crops are cotton, juár, bájra, and the smaller millets, and for the spring crops gram alone, wheat and gram, and barley and gram, sown as mixed crops, are principally grown. The area occupied by wheat and barley as sole crops is comparatively small. It would appear from the statistics in chapter III of the report that the proportionate area which is now under cotton falls considerably below the corresponding area at the last settlement; whereas the percentage of the more important spring crops, gram and wheat, and barley and gram, as mixed crops, and of the total rabi area as compared with the total area of cultivation, is considerably more now than at last settlement. Cotton may have been at last settlement a more profitable and important staple, and therefore more extensively grown than it now is; but it is also possible that the variation now noticed in the crop areas may be due to temporary changes in the proportions of the two harvests, such changes, owing to vicissitudes in the seasons, being not unlikely to occur in Bundelkhand. In ordinary seasons the autumn crops appear to occupy rather more than half the cultivated area of the year, and more than half of the area of that harvest is usually under juár and cotton. Of the spring crops gram is by far the most important, and is followed in order by the mixed crops of wheat and gram and barley and gram. The percentage of the chief crops to the total area of cultivation at the present settlement was as follows :—

Autumn crops—

Juár	...	...	...	17·4
Cotton	...	...	...	14·2
Bájra	...	...	...	9·1
Arhar	...	...	...	4·4
Kodon	...	...	...	4·9

Spring crops—

Gram	...	...	...	24·5
Wheat and gram	...	...	...	7·0
Barley and gram	...	...	...	6·3



8. The population of the sub-division by the census of 1853 was 257,435; in 1865 it was 262,983; in 1872, 243,535; and by the census of 1881, 241,601, showing a decrease, compared with the census of 1872, of 1,934 or 0·8 per cent. The decrease, which, however, is not so considerable as to require any special explanation, is attributed to the ravages of káns grass, and the consequent relinquishment of land and desertion of cultivators. In Bánda proper a slight increase in the population is shown in the return for 1881 compared with the previous census. But it may be noted, generally, that neither there, nor in the Karwi sub-division, nor in the adjoining district of Hamírpur, has a progressive increase in the population been apparent, a fact indicating the absence of normal prosperity in the agricultural classes, and of expansion in the resources of Bundelkhand. The comparatively low average of population per square mile of the total area in the Karwi sub-division (namely 195) is due to the inclusion of the forest and barren land of the Tirauhán pargana; while the population upon the cultivated area (502 per square mile) is higher than in the Hamírpur district (480 per square mile), and is little below that of Bánda proper (522 per square mile). The Settlement Officer is disposed to consider the comparatively sparse population of Karwi as not altogether a disadvantage, and he seems not to concur altogether in the ordinary opinion that the population of the Bánda district is not sufficient for its area. But it may be observed that the population of the neighbouring states, compared by the Settlement Officer with that of Karwi to the advantage of the latter, is that of territories a very considerable area of which is barren and uninhabited; and while the statistics of the sub-division, as a tract depending altogether on agriculture, continue to show a low population average in comparison with districts in which the cultivation has reached a standard more nearly approaching the total culturable area, and its cultivated area scarcely exceeds 50 per cent. of that area, the conclusion seems unavoidable, that the present population is insufficient for the proper development of the land. More land is doubtless available for grazing than in tracts more highly cultivated; but throughout the Bánda district as a whole cattle are understood to be less numerous than they should be, while their condition is not better than that in districts in the Doáb, where the grass supply is limited, but fodder is, as a consequence of extended cultivation, fairly abundant. The material condition of the people in the sub-division seems not to be generally prosperous. As a rule, the small proprietors are in debt, and the great mass of the cultivators are in much the same position. In the hill tracts more especially the condition of the people is such that they are sometimes reduced, when the rains fail or are excessive and the land cannot be cultivated, to subsistence on jungle produce. In character they are much the same as in other districts of Bundelkhand. Physically brave, they are, being often the victims of circumstances beyond their control, apt to be deceitful and improvident.

9. The population is almost exclusively Hindu, and of the Hindus 21·1 per cent. are Brahmans. The classes commonly associated with agricultural industry are represented by the Kurmís, with 6·9 per cent. of the population; the Káchís, with 1·1 per cent.; and the Lodhas, with

1·6 per cent. The Chamár caste is next to the Brahmans in numerical strength (14·5 per cent.). The other classes which are represented in any considerable numbers are the Ahírs, with 8·4 per cent.; the Thákurs, with 5·2 per cent.; Banians, with 3·9 per cent.; the aboriginal Kols, who are chiefly confined to the hill villages of the sub-division, with 2·8 per cent.; Arakhs, with 3·9 per cent.; Korís, with 3·2 per cent.; Kayaths, with 2·8 per cent.; and miscellaneous castes, with 11·7 per cent.

10. The Brahmans are the chief land-owners, the largest money-lenders, and, as a consequence, the persons of the most considerable influence in the sub-division; but neither their wealth nor their influence appears to be devoted to the improvement of the land. The Thákurs are more especially found in the Darsenda pargana, where they own considerable villages. Kurmí proprietors are found in the largest numbers in the Tirauhan pargana, and it may be noted that it is in the Tirauhan pargana that the population is largest to the cultivated area. The other chief classes of proprietors are Kayaths, Musalmáns, and Bairágís, of whom the last are chiefly to be found in the Tirauhan pargana, where they own 16 per cent. of the total area. In common with the rest of the Bánda district, there are few individual proprietors of consideration and importance, and the landholders are chiefly represented by members of the trading class (such as the Rupaulia Brahmans of Rájapur), and the cultivating communities which have, notwithstanding the vicissitudes of season, and the scarcely less disastrous results of the revenue administration in the past, continued in possession of their ancestral lands. The number of zamíndári tenures is large. There are 426 estates held in this tenure out of a total of 670; while 37 estates are held in perfect pattidári tenure, and 207 are imperfect pattidári. Notwithstanding, however, the large proportion of zamíndári estates, the preponderance of which is said to be accounted for by the numerous sales and transfers in the earlier years of our administration, there would appear to have been considerable sub-division of the land consequent upon succession by inheritance, seeing that the average revenue paid by each proprietor in the district amounts only to Rs. 34, and the average cultivated area held by each proprietor is only 28 acres.

11. The actual and relative areas of the several kinds of cultivating interest appear to be as follows :—

				<i>Area.</i>	<i>Percentage.</i>
Sir	...	...	...	94,926	30·8
Privileged tenants	...	...	...	376	0·1
Occupancy tenants	...	...	...	114,707	37·2
Tenants-at-will	...	...	...	98,028	31·9
Total	...	...	...	<u>308,037</u>	<u>100·0</u>

The proportionate area in the occupation of proprietors and of occupancy tenants is somewhat below the corresponding percentage in Bánda proper. But, as in Bánda, so in Karwi, the question of occupancy rights does not lead to the litigation so frequent in the more prosperous districts of the North-Western Provinces. Landholders as a rule take no action to prevent the growth of occupancy rights, and, on the other hand, there is not

any special anxiety on the part of tenants to obtain them, and the frequent incursions of káns compel the relinquishment of land. It is observed that the privileged tenants, one of whose especial privileges is to hold at favourable rates, are recorded as paying a higher average rate (Rs. 2-9-5 per acre) than any other class of cultivating occupants, than for example ordinary occupancy tenants, whose average rate is Rs. 2-8-8, and tenants-at-will who are recorded as paying on an average Re. 1-14-11 per acre. No explanation of this fact has been offered; but it may possibly be due to the superior character of the land held by the privileged tenants and tenants with a right of occupancy.

12. The chief towns of the district are (1) Rájapur on the Jumna (population 6,670), which, with its facilities for water traffic, is a town of some local importance as a trade depôt for the sub-division and the adjoining native states to the south; (2) Karwi and Tirauhan, on contiguous sites, the head-quarters of the sub-division, with a joint population of 5,853; and (3) Mau on the Jumna, with a trade similar to, though smaller than, that of Rájapur, and with a population of 2,275. Though the Jumna intervenes, the East Indian Railway is at no great distance from the north-western part of the sub-division; while the Jubbulpur Railway traverses the plateaux of Chhibán and Tirauhan, and furnishes ready access to a tract which, prior to its construction, was, from indifferent roads and rivers sometimes impassable, practically excluded, at certain seasons of the year, from communication with other parts of the country. The only metalled road in the sub-division is that which connects the head-quarters at Karwi with the railway station at Manakpur, a distance of 17 miles; and the other roads, all unmetalled, are generally far from good. The line of railway from Jhánsi to Manakpur, now under construction, will, however, pass through the sub-division, and may considerably improve its agricultural prospects and commercial importance.

13. The fiscal history of the Karwi sub-division differs little from that of Bánda proper, which has been given at much length in the report on the settlement of that tract. The first complete settlement of the Bánda district was made by Mr. Erskine for the years 1214-16 fasli (1806-08 A.D.), and the amount of his assessment upon the tract representing the present Karwi sub-division was Rs. 3,79,879. The next settlement was Mr. Wauchope's, which continued in operation for six years from 1217 fasli (1809-10 A.D.). By it the revenue of the sub-division was nominally increased to Rs. 3,86,032; but the actual increase upon the previous settlement was considerably more than the figures represent, inasmuch as Mr. Wauchope's revenue was fixed in rupees of the Lucknow currency, and not in the local currencies in which the demand had been previously paid. In 1815-16 A.D. Mr. Scott Waring revised the assessment for the period from 1223-27 fasli, with the result that in pargana Chhibún the previous demand was enhanced 39 per cent., in pargana Darsenda nearly 26 per cent., and in Tirauhan 10·2 per cent. The total revenue of the Karwi sub-division was fixed at Rs. 4,81,450, a demand practically maintained at the following settlement for the years 1228-32 fasli (1820-25 A.D.), since the reductions on estates

that were unable to meet the old demand were inconsiderable, and lowered the revenue only to Rs. 4,62,399. In the western portion of the sub-division the result of these settlements was to reduce the value of land to a nominal sum; proprietors resigned their estates; farmers were unable to meet their engagements; and when estates were put up for sale, frequently no bids were made for them. The prosperity of the district, during which Mr. Waring had made his settlement, and by the existence of which it was in some measure justified, had ceased; and uncertain seasons and general scarcity prevailed. But when the next settlement for the years 1233-37 fasli (1825-30 A.D.) was made, little or no abatement was made in the demand, which was then fixed at Rs. 4,60,567. The impoverished condition of the sub-division when this settlement was made became aggravated during its continuance, and the state of affairs towards the end of its term was described by a later Settlement Officer as one in which by degrees the revenue fell off, the people became dispirited, the soil and seasons failed, the cultivation was neglected, the country became overrun with káns grass, and the greatest part of the district presented the melancholy appearance of almost general bankruptcy. During the following years 1238, 1239, and 1240 fasli (1830-33 A.D.) permission was given to proprietors and farmers to resign their engagements, and a very large proportion of the total number of estates in the sub-division was given up and held under direct management. All the villages in the Darsenda pargana were resigned, a fact attesting the extreme pressure of the assessment on that portion of the sub-division. The next settlement was made by Mr. Begbie in 1241 fasli (1833-34 A.D.), the demand being fixed at Rs. 4,15,050, or Rs. 66,400 less than Mr. Waring's assessment. The assessment of the resigned villages was based on the accounts of direct management, nothing being allowed for profits, but the balance, after deducting the expenses of collection and management, being treated as revenue. Reduction was chiefly made in the Darsenda pargana, where it was evidently most needed. Mr. Begbie's assessment, as above quoted, represented, however, only the initial demand of a progressive settlement of which the ultimate revenue would not be reached until 1255 fasli (1848-49 A.D.). Long before this year was reached, and in fact when Mr. Wright was appointed in 1841 to make a 30-years' settlement under Act IX of 1833, the revenue was being realised with great difficulty. Yet, by the latter officer the revenue was raised to Rs. 4,43,874, or 6·9 per cent., and by subsequent modifications, made in 1848, it was fixed at Rs. 4,39,717. With a succession of unfavourable seasons, the affairs of the sub-division went from bad to worse; and the description of its condition in 1855 left no doubt as to the imperative necessity for reducing the assessment. The sanction of the Government was given to a revision of the settlement. The work was interrupted by the mutiny, but upon the restoration of order in 1859, reductions were made which amounted in Darsenda, where they were most urgently needed, to 18 per cent., in Chhibún to 16 per cent., and in Tirauhan to 12·8 per cent. The successive settlements of the sub-division have thus been :—

			Rs.
First settlement (Mr. Erskine's)	1214 to 1216 fasli	...	3,79,879
Second ditto (ditto)	1217 to 1222 fasli	...	3,86,032

			Rs.
Third settlement (Mr. Wanchope's)	1223 to 1227 fasli	...	4,81,450
Fourth ditto (ditto)	1228 to 1232 fasli	...	4,62,399
Fifth ditto (ditto)	1233 to 1237 fasli	...	4,60,567
Sixth ditto (Mr. Bagbie's)	1241 to 1255 fasli	...	4,15,050
Seventh ditto (Mr. Wright's)	1255 to 1279 fasli	...	4,43,874
Mr. Mayne's revision in 1859	...	...	3,60,183
Actual revenue prior to the recent revision	...	...	3,57,842

14. The survey operations which preceded the recent revision of settlement were very well conducted by the 5th division of the Revenue Survey under the supervision of Colonel F. C. Anderson. They were commenced in 1877, and completed in 1880. The total area of the sub-division by the present survey is 725,411 acres compared with 688,453, the recorded area of the former settlement. The increase, 5·4 per cent., upon the area at last settlement is attributed in the report to the greater accuracy of the present survey and the changes in the area of villages liable to fluvial action. It has been overlooked that, in addition to these causes, an accession of territory occurred in the sub-division when the Purwa jágír was confiscated in 1855. The non-assessable area, which was 187,876 acres at last settlement, has been now returned as only 125,131 acres. The revenue-free area has fallen from 4,097 acres to 775 acres, and the area recorded as barren, formerly shown as 183,779 acres, is now shown as 124,374, a decrease due to change in classification. On the other hand, the culturable waste, which was 107,990 acres at the last settlement, is now recorded at 212,328 acres. The area classed at the recent settlement as lately thrown out of cultivation, namely, 67,906 acres, was abnormally large, and possibly due in some measure to the approach of settlement. The fact that the area under groves has fallen from 15,228 acres at last settlement to 12,009 acres at the present settlement, indicates that trees must have been cut down to a considerable extent in the interval. The cultivated area at the present settlement is recorded as 308,037 acres (including apparently assigned villages) compared with the recorded cultivation at last settlement of 327,621 acres. This gives a decrease of only 6 per cent., so that the Karwi sub-division showed a somewhat more favourable condition of cultivation than Bánda proper, in which the area recorded at the late revision of settlement was 17 per cent. below the cultivation of the former survey. The settlement of Bánda proper was, in fact, made when the area of cultivation, so far from being an average area, rather indicated the extreme to which a succession of unfavourable seasons could reduce cultivation; and the difference in the returns for the two tracts was doubtless due to the later date at which settlement was undertaken in Karwi, where, by that time, recent favourable years had already begun to take effect in the destruction of káns and the renewal of cultivation. In Bánda proper it became necessary to assume, as the general basis of assessment, a standard area of cultivation in excess of the recorded area. On the other hand, in the Karwi sub-division, with the exception of pargana Darsenda, the cultivated area recorded at settlement was considered to have approached that of an ordinary year.

15. In the seventh chapter of the report an endeavour is made to arrive at an estimate of the rental of the cultivated area of the sub-division.

The conclusion is come to that between the previous and the recent settlements, the prices of wheat and gram had risen 60 per cent., and of juár and bajra 70 per cent. This may be literally true, although the Board of Revenue is inclined to doubt whether prices can have risen to this extent. But from the table given at page 209 of the Bándá report, the prices of grain before the last settlement would seem to have differed little from those current from 1871 down to the present time. The prices prevailing at the last settlement itself were abnormally low, and their continuance was apparently one of the circumstances which materially aggravated the severity of its incidence. Upon the assumption that there has been an enormous rise in prices, the Karwi Settlement Officer considers that a considerable rise in rents might be looked for, and has in fact, during the last 20 years, taken place to the extent of 20 per cent. The statistics of rental furnished by the report do not altogether establish the conclusion. If Mr. Wright's assumed rental of Rs. 6,65,861 was absurdly high, Mr. Mayne's assumed rental of Rs. 5,53,134 was, as far as appears, scarcely less arbitrary; and if the present corrected rental exceeds Mr. Mayne's assumed rental by 20 per cent., it does not follow that there has been a rise of rents or in rental to that extent. The statistics given at page 31 of the report would indicate that, at least during the 10 years preceding revision, there has been no such rise, which would indeed be otherwise inconsistent with the past fiscal history of a district, in which there has, apparently, been no competition between tenants for the possession of land, but, on the contrary, great agricultural depression among a limited population.

16. The recorded rental of the sub-division at the recent settlement was Rs. 5,76,408 in the plains circle, and Rs. 39,061 in the hills circle, or a total of Rs. 6,15,469. The corrected rental, including the value of sir, rent-free land, land held by privileged tenants, and land held at produce rates, gave Rs. 5,96,779 for the plain tract and Rs. 52,521 for the hill tract, or a total of Rs. 6,49,300. Adding siwái receipts of Rs. 14,568, the total corrected rental for the sub-division was Rs. 6,63,868. The corrected rental would thus have given a revenue of Rs. 3,31,934 compared with Mr. Mayne's revised demand of Rs. 3,57,842.

17. The method of assessment adopted in Karwi was that used by Mr. C. A. Elliott in his settlement of the Chibramau pargana in the Farukhabad district, which has since been followed with more or less modification by successive Settlement Officers in these provinces, and the leading features of which were (1) a careful classification of soils, checked at local inspection by the Settlement Officer, (2) the selection, from among the various rates of ascertained rent on the different classes of soil, of fair prevalent or standard rates, and (3) the determination of a fair assumed rental by means of these rates and other local and special considerations. The classification of soils adopted in Karwi differed little from that followed in Bándá proper. The method by which the assumed soil rates were arrived at was described in the rent rate reports for each of the parganas, and a large portion of the final report is devoted to verbatim extracts from the rent rate reports, which need not be here summarised. The assumed soil rates for the Karwi sub-division, excluding the hills

circle, as compared with the corresponding rates in Bānda proper, were as follows :—

<i>Karwi sub-division.</i>				<i>Bānda proper.</i>					
		Rs. a. p.					Rs. a. p.		
Wet gauhán	...	6	8	3	Wet kachwára	...	6	6	7
Dry gauhán	...	3	9	2	Goind	...	3	5	7
Már	...	2	11	1	Már	...	3	5	10
Kábar	...	2	7	2	Kábar	...	2	10	8
Wet sígon	...	5	0	8	Wet sígon	...	...	...	...
Parwa and dry sígon	...	2	9	8	Parwa and dry sígon	...	2	7	3
Rákar	...	1	15	9	{ Rákar, moti	...	2	1	6
Bhota	...	0	8	8	{ Rákar, patli	...	1	9	2
Jumna tari	...	3	15	5	Bhota	...	...	...	...
Kachár	...	3	1	2	Tari	...	5	12	5
Average of all	...	2	8	8	Kachár	...	3	7	1
					Average of all	...	2	10	3

The rates for the heavy soils were lower in Karwi than in Bānda proper; while for the lighter soils, parwa and rákar, the Karwi rates were somewhat higher. But both the mār and kābar soils in Bānda proper are said to be superior to the soils of the same class in Karwi. In the plains circle of Karwi there is a considerable difference between the average rates of ascertained rents for the heavier soils and the Settlement Officer's assumed rates; while the assumed rates for the lighter descriptions of soil as a rule closely approach the ascertained average rates. But it is explained that the area in which rents were ascertained was comparatively small, and, in the case of the heavier soils, on a considerable area of land recently occupied by káns, the rates actually paid had fallen much below the ordinary rates for land of the kind that had remained free of káns. It is also explained that, in determining the prevalent rates in pargana Darsenda, it was found that the rents actually paid differed from those ordinarily recorded, the actual rents on the heavier soils being lower, and those on the lighter soils higher, than the recorded rents. In the hill circle the rates were everywhere lower than the rates for the corresponding soils in the plains, and stood as follows:—

				Rs. a. p.		
Wet gauhān	...	...	...	5	6	2
Dry gauhān	...	...	...	3	1	4
Mār	...	...	...	2	8	0
Kābar	...	...	...	1	6	11
Wet sígon	...	...	...	3	8	0
Dry sígon	...	...	...	1	5	4
Rákar	...	...	...	0	14	1
Bhota	...	...	...	0	8	0
Kachár	...	...	...	1	9	9

In this circle the Settlement Officer rarely had ascertained rates to guide him, the land for the most part being held on produce rents; and, in cases in which portions of a large holding are sublet, the under-tenants usually pay lump rents, and not rent at a specific rate. There are usually, however, certain traditional rates, which, by comparison with the lump rents paid by under-tenants and with information derived from other sources, formed the basis of the rates assumed for assessment purposes.

18. There is discrepancy, which it is not easy to reconcile,\* between

It may be noted here that in other parts of the report similar discrepancies occur, as though the compilation of the figures either for the separate parganas, or for the whole sub-division, had not been checked with sufficient care.

the aggregate statistics for the sub-division at pages 47 and 48 and the statistics for each pargana in the chapters XI, XII, and XIII of the report; but assuming the accu-

racy of the statistics for each pargana, the rentals at assumed rates for each pargana, inclusive of siwái items, would appear to have been as follows :—

			Rs.	a.	p.	Rs.	a.	p.
<i>Darsenda</i> —								
Rental	...	...	2,91,747	6	0			
Siwái	...	...	5,160	0	0			
						2,96,907	6	0
<i>Chhlibún</i> —								
Plains circle—								
Rental	...	...	2,08,561	4	0			
Siwái	...	...	2,929	0	0			
Hills circle—								
Rental	...	...	20,077	6	0			
Siwái	...	...	592	0	0			
						2,32,159	10	0
<i>Tirauhan</i> —								
Plains circle—								
Rental	...	...	1,64,068	14	0			
Siwái	...	...	4,814	0	0			
Hills circle—								
Rental	...	...	29,342	10	0			
Siwái	...	...	1,350	0	0			
						1,99,575	8	0
Total assumed rental for the sub-division	...					7,28,642	8	0

The result, therefore, of applying assumed rates to the recorded area of cultivation was a rental of Rs. 7,28,642; but in the Darsenda pargana the Settlement Officer considered the recorded area of cultivation to be below the area of an average year, and, taking the recorded cultivation for the past 17 years, he struck an average which led him to add in round numbers 4,000 acres to the recorded cultivation, and Rs. 9,187 to the assumed rental. The final rental of Darsenda at assumed rates was thus fixed at Rs. 3,06,094. No assumption of a standard area other than that recorded was made in Chhlibún. But in Tirauhan a deduction of 1,499 acres in area, and of Rs. 1,976 in assumed rental, was made on account of the exceptionally large area of cultivation in the hills tract in 1287 fasli. With these modifications the total assumed rental for the sub-division amounted to Rs. 7,35,853 (including apparently assigned villages). This rental would have warranted an assessment of Rs. 3,67,926; but the revenue actually assessed, including alterations subsequently made by the Board, was Rs. 3,45,613, compared with the old revenue of Rs. 3,57,842. The divergence from the estimate, based on assumed rental, was apparently in part due to modifications which, in working out the demand on individual estates, their exceptional character or peculiar circumstances required. But it would also appear that the assumed rental in each pargana includes



the rental of estates of which the revenue is assigned, while the cultivated area of these villages is also apparently included in the total cultivated area of each pargana; and as no details of the cultivated area and rental of the excluded villages are given, no exact comparison can be made between the statistics of the rental, which include the assigned area, and the final assessment of the revenue, which excludes them. So far, however, as information is given by the report, the following table exhibits the general statistics and the incidence of the revenue of the recent settlement, compared with the past settlement:—

Taluk.	Including apparently assigned villages.						Excluding apparently assigned villages.				
	Total area.	Cultivated area.	Recorded rental.	Corrected rental.	Rental at assumed rates, including siwai.	Assumed rental of last settlement.	Revenue of last settlement.	Existing revenue prior to present settlement.	Incidence of existing revenue prior to settlement on cultivation.	Proposed revenue.	Incidence of proposed
			Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs. a. p.	Rs.	Rs.
da ...	228,933	115,584	2,57,004	2,65,493	3,06,004	2,98,987	1,93,325	1,48,304	1 5 8	1,40,363	1
un ...	202,601	97,128	1,99,170	2,12,570	2,32,159	2,07,740	1,36,973	1,10,969	1 2 10	1,09,427	1
an ...	293,877	95,325	1,79,237	1,91,146	1,97,600	1,70,364	1,13,576	98,669	1 2 7	95,315	1
otal ...	725,411	308,037	6,35,411	6,69,209	7,35,853	6,77,091	4,43,874	3,57,842	1 3 10	3,45,105*	1

The proposed revenue, including the alterations subsequently made by the Board of Revenue, amounts to Rs. 3,45,61

19. The revenue now assessed is the lowest imposed since the sub-division came under our administration, and the moderate character of the demand for ordinary seasons is apparent from the returns of area under cultivation for the years since the recent settlement was concluded—

Year.	Cultivated area in acres.
1288 fasli (1880-81 A.D.) ...	339,739
1289 „ (1881-82 „ ) ...	363,068
1290 „ (1882-83 „ ) ...	371,348

The reductions made amounted to Rs. 12,229, a decrease of 3·6 per cent. upon the revenue prior to revision. They have been greatest in the Dar-senda pargana, of which the past fiscal history and actual condition warranted the assumption that the abatement of revenue would be more considerable than in other portions of the sub-division. In this pargana it amounted to 5·4 per cent. of the previous demand; whereas in Tirauhan it was 3·3 per cent., and in Chhibún 1·4 per cent.

20. The difference between these reductions and those granted in Bánda proper must at once attract attention. It may be said that there was little in the past history of the Karwi sub-division to indicate that the collection of the previous demand, as revised in 1859, had in ordinary years been attended with any extreme difficulty. Compared with the period which preceded Mr. Mayne's revision, there were, after his revision, comparatively few transfers of estates by compulsory sale, and the value of land, which in some cases had before been nominal, there-after considerably increased. During the currency of the revised assessment the vicissitudes of season usual in Bundelkhand, and more or less

ver, and allowing for some inequalities of distribution, due to the pressure of other duties in the midst of which the revision was carried out, and to deficient information, it may be argued that the present settlement gave adequate relief without involving more reductions than were necessary. Nevertheless, it seems to avoid the conclusion that the difference between the results of the revisions of settlement in Bánda proper and Karwi has been due to a difference in principle upon which the revisions proceeded. The Settlement Officer of the former tract, entering it at a time of distress and contraction of cultivation, was led to hold that most probably a large permanent reduction of the revenue was required in order to elicit the energies and resources of the people; and then, in the assessment of a demand, which, if it be possible of collection in all seasons, is certainly considerably less than can be realised in a normal year. In Karwi, the Settlement Officer, beginning work at a time when agricultural prospects had improved, and a certain measure of prosperity had again come about, held that a low fixed demand in Bánda was a mistake, and that a fair full, or average, demand being fixed for normal years, bad seasons should be provided for, as they come, by the suspensions and remissions under intelligent and vigilant revenue administration. As has been remarked in the Resolution on the Bánda settlement, it is now inadvisable to raise, in connection with these settlements, the question as to whether any other system of settlement could have been introduced with advantage, and, it may now be added, with the prospect of uniformity within the whole Bánda district or Bundelkhand. To the Lieutenant-Governor and Chief Commissioner the wisest policy seems to be to sanction the assessments that have been made. It is admitted that in Karwi, on the recurrence of bad seasons, suspensions and remissions of revenue will, in all likelihood, be required. It remains to be seen whether a similar course will be required in Bánda, or whether the great success shown there in the assessment will enable the people to withstand the vicissitudes of season which will almost inevitably come during the currency of the new settlement. The future fiscal results of the two tracts can hardly fail, therefore, to be extremely instructive; and the experience gained in it may possibly help when the time comes for revising the settlements, towards the solution of the difficult problem of assessment in Bundelkhand generally. Throughout that province, as divided into Hamírpur, Bánda, and Karwi, every effort must be put forth to keep up from year to year a correct record of the cultivation, rental, and general agricultural condition of every estate.

The Karwi report gives little or no information regarding the effect of the settlement as it affected individual estates, being silent as to the number of estates in which, and the amount by which in them, the demand was lowered, raised, or left undisturbed. Little or nothing is said regarding the procedure followed in distributing the demand among the different shares within estates; while the notice allotted to other

subsidiary parts of the settlement operations (the preparation of the records and the adjustment of rent and other disputes) is very short. Apparently no attempt was made in Karwi to frame new rent-rolls, on rates determined by the Settlement Officer; and the ultimate effect and result of the difference in procedure in this respect in Bānda proper and Karwi will afford another point of future interest, and it may be, instruction.

22. The total cost of the revision of settlement, which, beginning in September, 1877, was brought to a close in February, 1883, was Rs. 3,15,320. But it is not quite plain from chapter XVII of the report whether or not this sum is exclusive of the cost of survey; apparently it is.

23. The settlement operations were throughout under the supervision of Mr. A. B. Patterson, except for  $7\frac{1}{2}$  months during the year 1880, when, during Mr. Patterson's absence on furlough, Muhammad Ismail Khān, Deputy Collector, was in charge. The excellent manner in which the Settlement Officer carried through the task entrusted to him has been cordially acknowledged by the Board of Revenue, and is recognised by the Lieutenant-Governor and Chief Commissioner, who also observes with pleasure the favourable testimony borne by Mr. Patterson to the services rendered during the settlement by Muhammad Ismail Khān.

24. The Lieutenant-Governor and Chief Commissioner proposes that the settlement of Karwi should be sanctioned, as in the case of Bānda proper, for a period of 20 years from the dates specified on the margin.

Pargana Darsenda, 1st July, 1880.  
 „ Chhibūn, 1st July, 1881.  
 „ Tirauhan, 1st July, 1882.

सत्यमेव जयते

J. R. REID,

*Secretary to Government,*

*N.-W. Provinces and Oudh.*

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ORDER.—Ordered that a copy of the above Resolution be forwarded to the Secretary to the Board of Revenue, North-Western Provinces, for the information and guidance of the Board.

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Ordered also that a copy of the Resolution and of the Settlement Report be forwarded to the Secretary to the Government of India, Revenue and Agricultural Department, with the recommendation that the settlement be confirmed for 20 years.

By order, &c.,

J. R. REID,

*Secy. to Govt., N.-W. P. and Oudh.*

# ORDERS OF GOVERNMENT

No.  $\frac{810R.}{145-2}$ .

FROM

T. W. HOLDERNESS, Esq., C.S.,  
*Offg. Secretary to the Government of India,*

TO

THE SECRETARY TO THE GOVERNMENT OF THE  
NORTH-WESTERN PROVINCES AND OUDH.

CALCUTTA, THE 4TH DECEMBER, 1884.

SIR,

IN continuation of my letter No.  $\frac{809R.}{146-9}$ , of to-day's date, conveying the orders of the Government of India of the Settlement Report of the Bânda district, I am directed, with reference to the papers noted on the margin, to confirm the settlement of the Kirwi sub-division of the Bânda district for a term of 20 years, from the dates mentioned in the last paragraph of the Local Government's Resolution No. 707, dated the 7th July, 1884.

Final Settlement Report of the Kirwi sub-division by Mr. A. M. Patterson, and orders thereon by the Board of Revenue and the Local Government.

2. The effect of the revision operations has been to reduce the aggregate land-revenue of the sub-division by 3 6 per cent. on the previous demand, and to materially equalise the incidence of the assessment on individual estates. The work appears to have been executed with great care and thoroughness by the Settlement Officer at a cost of a little more than three lakhs, exclusive apparently of survey charges.

3. It is not explained why the Settlement Officer did not adopt the plan followed in the rest of the Bânda district, of fixing the rents of occupancy tenants when he determined the revenue. Possibly the reason was that as the assessments were not reduced to the extent found necessary in the rest of the district, the Settlement Officer was not under obligation to see that corresponding relief was afforded to the tenants by the proprietors.

4. The general questions arising out of a comparison of the two settlements have been discussed in my letter above mentioned, to which reference is here invited.

I have the honor to be,

SIR,

Your most obedient servant,

T. W. HOLDERNESS,

*Offg. Secretary to the Government of India.*