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THE INDIAN RUSTIC.

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FOREWORD BY

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Institutes' Association*

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FOREWORD.

India is on the threshold of momentous changes, which will not merely affect her political status within the British Empire and in the comity of nations, but which will also have tremendous repercussions in the social and economic life of its peoples. It is no longer a sleeping giant with merely immense possibilities and potentialities of development, but a giant, which has shaken off the lethargy and slumber of ages, and which has awakened and realised its mission and which is busy equipping itself in various directions rapidly enough to attain its destiny. The last quarter of a century has seen changes in the ideas and ideals of her peoples in almost all directions wrought with surprising rapidity, so that it would be false to speak of the conservative east now in relation to India any longer. The development of the textile industries, at Bombay, Ahmedabad, Cawnpore and Calcutta and the birth of the iron and steel industry at Jamshedpur have led to an increasingly vigorous demand for a rapid industrialisation, the appointment of the Industrial Commission and later on of the Fiscal Commission, leading to the abandonment of the clearly untenable position of Free Trade and the acceptance of the policy of protection, though tempered with discrimination and watered by a system of preferences culminating in the Ottawa Pact. The develop-

ment of trade has brought about a closer examination of the machinery of trade, the establishment of Indian Banks the appointment of trade commissioners, the floating of steam navigation companies, leading to the creation of a strong Indian demand for an Indian Mercantile Marine, and to the attempts at getting legislation passed for the reservation of the Coastal Trade to Indians. The consciousness of the Indians of their rights and necessities came to be misunderstood to be a plea for racial discrimination, and arrested the success of these measures. The great economic depression during the last quinquennium has led to a searching examination and to another stage in the development of India. Trade conversations resulting in treaties and pacts with Great Britain, Japan and even with the Irish Free State have been further symbols of a new India taking an ever higher place among the nations of the world.

The Great War was an eye-opener in more ways than one. The gallant part which Indian troops played against the European armies, regarded as almost the most efficient in the world, fighting shoulder to shoulder with their Allied comrades raised Indians in their own as also in the world's estimation and the Montford Reforms gave further opportunities in cultivating a fuller national consciousness than ever before and led to the new aspiration o

Swaraj. A few years back, to think of Home Rule or Swaraj was a sort of sacrilege; but now Swaraj is a household word and is the accepted policy of the British Government, the only difference between the diehard school of British politicians on the one hand and the extreme Congress politicians on the other is the number of years and the stages for the attainment of Dominion Self-Government. The great political movements of the last fifteen years have also contributed to the awakening of the peoples of India and to the removal of the inferiority complex in their minds. The backward classes are coming out; they have realised their backwardness and though this realisation at present takes the absurd shape of demanding reservation of seats in the legislatures and preference in the administrative posts in the country regardless of efficiency, there is no doubt that the consciousness of their backwardness will ere long lead to earnest efforts to devise measures to remove it. The emergence of the depressed classes in the political field is similarly none the less welcome as showing how far the awakening of the masses has reached.

In this great upheaval, the village did not escape altogether. The candidates for seats in the local legislatures exploited their ignorance and illiteracy at election times, promising reforms and measures for the removal of their

grievances lavishly without the ability or the intention to do any of the kind; the congressmen exploited them in their non-co-operation and civil disobedience campaigns against Government, and though much misery was the result, it cannot be denied that the villages are no longer composed of dumb hopeless and helpless people, knowing nothing of what is happening outside in the country and the world. In a few years, the villager has made considerable mental progress, with a much wider outlook on life than ever before and with a better perception of the very important place he occupies in the body politic. The urban intelligentsia have learnt that the progress of India is very closely correlated to the progress of the rural areas and that therefore if they would work strenuously for the uplift of the country, they must take the masses-the rural masses-with them. This knowledge has not yet stimulated these urban people sufficiently to make constructive efforts for the betterment of the rural population, but a few earnest workers have already felt the urge for Rural Reconstruction and have dedicated their lives to that cause, which really spells the progress and development of the whole country itself. Government have always realised the great importance of the rural population and have always shown sympathy whenever measures have been proposed for its betterment. In recent years too, the appointment of the

Royal Commission on Agriculture, the establishment of the Imperial Council of Agricultural Research, and the very recent impulse towards Rural Reconstruction, consolidation of the Co-operative Movement, encouragement of Land Mortgage Banking are all evidences of the very great interest of Government in the wellbeing of the rural population of India.

The bulk of India's population is composed of people who live in rural areas and who carry on agriculture as their primary occupation. So preponderant is this majority that it is they who really represent India and not the few 11% who live in urban areas; it is this body of illiterate people who are India and not the 8% of the people who are literate. When we clamour for industrialisation, political freedom, Indian Sandhursts and Indian Navies, let us not forget that India—or the 90% of it is very far from all these. Nations are regarded as great, not because of its tall poppies but because of higher general mass level; a Gandhi, or a Tagore, a Bose or a Raman, a Tata may lend glamour to a nation but it is the man with the plough that is really an index to its greatness; the poppies must turn villagewarls, if they wish to really lead their countries to greatness. The urban intelligentsia must, if it is really desirous of speeding up the development of India, leave international problems to others for the time being, and take to motor transport for villages

in which the salvation of the villager lies, leave enthusing over and borrowing leaves out of Japan and America and Germany and take to infuse light and learning, life and yearning, in areas nearer home, so that the curious spectacle of an urban population, quite alert, with a rural population quite inert, of ultra modern air transport co existing with the centuries-old bullock cart, of music and entertainment programmes broadcast in cities by wireless co-existing with seeds sown broadcast in wireless unfenced fields; of birth control and eugenics in towns co-existing with promiscuous breeding and deterioration of cattle in villages, with the most advanced medical and surgical facilities in towns with the utter lack of even the simplest ones in villages, might cease to act as a blot on our land. India is veritably a land of contrasts. Stupendous mountains and vast flat plains, unsurpassed fertility and absolute sterility, polar cold and equatorial heat, dense jungles and bare deserts—these are contrasts enough. But none offers such a stupendous contrast to-day in India as the progressive modernised urban population and the listless, fatalistic, inert village population, and it is time that this strange contrast ended.

To achieve this object, obviously, the need for the moment is to direct attention villagewards and to turn the intelligence and efforts of the urban population to the reconstruction of the villages.

Rural reconstruction therefore is the cry of the day and schemes are in the air for achieving the object. Towards the close of his tenure of office as Governor of Bombay, Sir Frederick Sykes concentrated on this problem and made it his central theme in his lectures and tours. He has evolved and put forward a scheme, which largely consists in the Collectors in the various Districts enlisting the sympathies of the urban intelligentsia and appointing a Committee for carrying on the work of village uplift, through the Panchayats and cooperative better living societies. What this uplift should consist in has also been explained, but how the whole working of the scheme is to be financed is not so clear. One presumes that the Committees will find funds for the purpose and will somehow see the scheme through. The Punjab has appointed Mr. Brayne of Gurgaon fame as the Commissioner for Rural Reconstruction, and Bengal has similarly appointed an officer for the same purpose. It appears thus as if instead of the individual and spasmodic efforts for rural reconstruction, mass action now will be taken under the *ægis* of Government through its Revenue (or a separate) department. How far Government sponsoring of a mass effort will really succeed is a matter of doubt, but it must be realised that if the natural leaders of the people do not turn villagewards of their own

accord, there should be nothing wrong at all in Government giving the necessary stimulus and doing a little pioneering.

What however is rural reconstruction? The life of the village and the problems of the villages fall mainly into the following groups: Educational Sanitary and Medical, Social and Economic. Re-construction should rightly relate to all these; but one doubts whether a full and a comprehensive policy would not fail because of attempting to do too much. The economic reconstruction of village life has already been and is being tackled by the Co-operative and Agriculture and allied departments. The need for better methods of agriculture, for better tools and implements, for better manure, for better seed, and so forth are being impressed upon the villagers by the Agriculture Department; agricultural finance has been organised by the Co-operative Department, which also has paid attention, though rather haltingly, to the organisation of agricultural sale and supply but the results so far achieved have not been anywhere near what one would have wished. If efforts extending to over 30 years have such small success to their credit, it is obvious that there is something wrong somewhere and success must be sought in other ways. Sanitation and medical relief have not made much headway yet; the social life of the people has not changed substantially. A dull monotonous life,

bound and regulated by customs and conventions, still is the unhappy lot of the village population. Progress in education is still pitifully slow. The growth of literacy as revealed at successive censuses is so slow as to almost dishearten any worker, in as much as educational progress is indeed the condition precedent to progress in other directions. The ignorant and illiterate people of the village offer an extremely sterile soil on which the seeds of village betterment will never germinate. One cannot help therefore feeling that if we are serious in our desire and efforts for village uplift, we must concentrate to begin with on education, not necessarily in its narrower sense of starting a few more schools for children, but in a broader sense, knowledge, and training. The fruits of literacy would be realised by the next generation; but a rapid advance could only result from adult education, which aims not at opening schools for the adults and teaching them how to read and write, but at devising measures for dispelling their ignorance and broadening their outlook on life, by training them up to think, to act and aspire. Talks and intercourse with cultured people would be the best means towards this end. The Co-operative Society ought to be the centre of life and learning in the village; the village punchayat could play an important part indeed in revivifying the village minds; but unless contact, social contact

is encouraged and established with the intelligentsia of towns, the mental reconstruction of the villager which is the condition precedent to village reconstruction will not be possible to bring about. Wisely conducted co-operative societies, not merely for affording credit facilities but for all the economic needs of the village and able punchayats guided by local leaders, where these are possible, would certainly be very desirable. But generally what is imperatively necessary is to build up village uplift organisations in towns, village welfare leagues, which could organise enthusiastic bands of young workers, whose spirit of service to the motherland is not crushed out by the stern realities of the struggles of life, into rural scouts. These scouts, under a carefully arranged programme, would regularly visit and stay in the villages for several weeks, would by talks, tales, shows and so forth, enlighten the minds of the villagers, post them about the doings in the country and the world, and by daily contact, lead to an improvement in the mental attitude of the village population. Students at colleges, would be very useful as rural scouts, who could usefully utilise their long vacations with advantage to themselves, in the rehabilitation of their own health and in the knowledge they would obtain at first hand of the real India and in advantage to the villagers. Educated persons in the legal or educational professions, with vacations, could similarly spend their

vacations in selected villages. This would save them a lot of expenditure they would otherwise incur in visiting hill stations and seaside resorts; they would gain as much in health in the villages as they would expect to do in those expensive places; and they would by coming into contact with the simple villagers, indirectly, almost unconsciously, raise the mental horizon and level of these simple folk, without whose regeneration and uplift, the country cannot possibly achieve its objectives-

At such a juncture, when rural reconstruction is being seriously considered and when the importance of the village in Indian politics, economics, trade and commerce is being increasingly recognised, when the problem of the unemployment of the educated is creating a sort of cry of 'Back to the Land', Mr. Raina's little book will serve a useful purpose. It does not pretend to being a scholarly village survey or study; it does not pretend to deal with rural economics; it is a description based not on imagination as many descriptions are or tend to be, but on facts of village life in a group of villages in Kashmir with which he is quite familiar. The picture presented by him is generally true for all parts of India, and stimulates the desire for more intensive and systematised efforts for rural betterment.

*Bombay,
1st December 1934.*

H. L. KAJI

PREFACE

The experts who were called from England to report about economic conditions and surveys in India have estimated an expenditure of about 30 lakhs for a rural survey of India, and many more lakhs for other investigations in this respect. No inquiries can do good to the people nor can the State render help unless the people themselves make earnest efforts and no amount of money spent over investigations will prove of any great use. European economists can hardly realise Indians conditions by casual tours, nor can Indian armchair professors know what and how matters can be mended. It is only by the intensive examination of details which could be attempted by those who stay and mix with these people and who know their needs and difficulties, that the true picture would reach the authorities and if financial stringency is not acute, some help may be afforded. No outside agency can know the right needs of the people, and the economic experts themselves also have rightly remarked, "It is possible for the Government to do as much harm by guiding production into unsuitable channels as they have done good by drawing the idle resources of land, labour and organisation into use". Apart from other considerations, outsiders can have no idea of the standard of living of the Indian

rustic. While an English peasant is considered to be starving with 45 shillings a week, the Indian rustic has not even 45 pence to live upon in one full month. Investigations and inquiries certainly would be very helpful however if these are made in an economical manner, and these might well be left to college students, and co-operative or other officials, who go round from village to village and have intimate touch with the village. The professors in colleges could consolidate such reports and send them on to Government for consideration. But the question remains: Is the State really serious about it? The peasant in India has been overburdened with numerous institutions introduced in the village for his good and yet no appreciable change has taken place in his lot so far.

Arbitration better living societies have been tried in Kashmir under the wise guidance of Wazir Feroz Chand, Registrar, Co-operative societies, Kashmir Government, and good results have been obtained. They will avoid the necessity of the State introducing the punchayat system which is in such demand everywhere these days. It has been estimated that 16 crores are spent on litigation by the Panjab peasant every year and the development of such arbitration societies will help to save much of this large sum. This small book is a compendium of notes I have been

keeping during my official visits to villages. The expressions of opinion are entirely mine and personal and are in no case official.

I am really grateful to Prof. H. L. Kaji I. E. S. of Bombay for the foreword he has so kindly written and for the helpful suggestions he has made in the compilation and the arrangement of the chapters.

All this he has done with a heart with which he is pioneering the co-operative movement in India. I am also grateful to Sir Lallubhai Samaldas, Mr. V. Ramdas Pantulu and others for having permitted the publication of this book through the All India Co-operative Institutes' Association.

I hope, that this book may persuade others with better knowledge to let the world know more about the peasant of Northern India; it is this knowledge only which will lead ultimately to a correct diagnosis and to an effective prescription.

J. L. RAINA.

Mirpur, 1st December 1934.

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CHAPTER I.

BHADRAWA VILLAGE.

LIFE AND CONDITIONS.

A village in Bhadrawa has a climate typical of the Kashmir Valley, temperate, with no great extremes of cold or heat of the plains beyond its south. The area in its neighbourhood abounds in forests which too exercise a moderating influence on the climate. The rainfall averages about 30 inches a year. The soil is hard and stony though the mountains are covered with dense forests. On account of the uplands, the soil is rocky and irrigation is made difficult. When however the forests are cleared the soil is found to be tolerably fertile. But the scope for clearing the forests is obviously limited in view of the movement for the conservation of forests for the last 40 years.

The size of the population of the village varies from 20 to 200 inhabitants—60 being approximately the average figure. The number of families also varies very greatly from 4 to 50. It will thus be apparent that the size of the village is very small.

The main occupations of the people, in order of importance are (1) agriculture, (2) cattle rearing and sheep farming, (3) forest labour, and (4) wool manufacture. All the village families carry on both agriculture and dairy farming side by side.

Some families supplement their income by working as wage earners in forests. Agriculture is carried on in the old customary fashion: The size of the village-holding is determined by the size of the family. The larger the family, the larger will be the size of the holding (by reclaiming land from the adjoining waste lands). When a farmer feels the necessity of increasing the size of his holding, he selects a plot of waste land which is obtained without much effort. The farmer submits an application which is forwarded by the patwari after demarcating the Banjar (waste land) and reports the matter to the Tehsildar who consults the wishes of the other villagers and before the permission for the acquisition of the piece of land is given, objections of the neighbours are also considered. But these requests as a rule are easily sanctioned.

There has been some tendency of extensive cultivation for some time past along with the increase in population. Exact data of an annual increase in the cultivated areas are not available but it is reasonable to infer that about 70% applications have met with success.

The chief crops grown are maize, wheat, barley, rice and other local crops viz. *phallan*, *channa*, *codra*, and *kagni*. There are five kinds of pulses: *Mash*, *Mung*, *Masur*, *Rajmah* and black and red *Mothi*. Sarsoon (rape) is the only oil seed cultivated.

There is only one crop in the year. Some lands which are made to yield two crops in one year have to be kept fallow for some time. Agriculture depends wholly on rainfall.

The most important crop is *maize*, which, is sown in the latter half of Baisakh or the first half of *Jeth* (May-June). Rain is most required at this period, for the seed does not germinate without moisture in the land. After the first ploughing is done in the beginning of Baisakh, the farmer waits for rain and he finds the earliest opportunity to sow the autumnal crop. In the event of scarcity of rain during this period, much harm is caused to this crop, and the loss may go up to half of the total produce of the autumnal crop. When the failure of rain causes damage to the autumnal crop, the farmer hopes for the spring crop which is less liable to damage from excess or shortage of rainfall. Both these crops supplement each other and reduce the probability of famine. The autumnal crop does not require rainfall except during the sowing season, but the crop will be in abundance, if it also rains during the months of Har and Sawan (July-August).

The autumnal crop is a great anxiety to the farmer. Villagers often try to propitiate gods with animal sacrifice to bring rain at the proper time. When the rain falls, the villagers gather in the temples and consult the wishes of gods through soothsayers. Animal sacrifice is offered and the

soothsayer is required to undergo many penances. If these methods prove fruitless much alarm is caused in the minds of the people and fearful rumours get current among the villagers. The scarcity of rain is attributed to the wrath of gods; and several methods are tried to propitiate them. The leading men of the villages and the soothsayers take to fasts and undergo other forms of penance demanded by the latter.

The bear and other animals also cause great damage to the maize crop. In order to overcome this danger, raised platforms are built for keeping watch over the fields during the night. A kind of drum is sounded and fire is lighted during the night time and this continues for one month and a half till the harvest time is over.

Next in importance comes *wheat*. Maize is the chief food stuff for the consumption of villagers. Some wheat is consumed locally but it forms the main crop for sale. It brings good price in the market and is therefore sold to the baniya for the payment of land revenue and other necessities

Rice is produced in a small area of Bhadrava. It is considered a rich food and is used sparingly. It forms an article of consumption only on festival days and on important occasions. The usual saying in Bhadrava is that rice is either produced for the tyrant or the sick.

Channa resembles rice in taste but is not so delicious. It grows without the help of the water

in dry lands like maize and other autumnal crops, Channa is occasionally used with wheat, *chapati* (bread) for entertaining guests. Other food stuffs such as barley, codra and phallan and other coarser kind of food stuffs form the ordinary diet of the agriculturist

Sheep farming, cattle rearing and bee keeping are the most important subsidiary occupations. Each farmer has at least one pair of oxen and two cows. The number of oxen for ploughing also varies according to requirements of each family and the number entirely depends upon the size of the family. Each family has a number of sheep and goats. The number varies from 10 to 2000 in each case. Families owning large flocks carry on both agriculture and pastoral occupation at the same time. There is division of labour in the family, and the members in charge of the flocks have not to look after the work in agriculture. Their business is to accompany flocks to pasture lands and they are required to migrate to warm parts of the Jammu Province during the winter. They spend nearly 10 months outside their homes. It is only for a month or two that they are able to stay at their homes. During this period they are relieved by other members of the family who take up the duty of working after the herds and allow them time to take rest. The sheep and goats do not go near Bhadrava or near the neighbouring villages because there are no large pasture grounds in the vicinity. These flocks are carried to the

highest peaks where there are slopes and pasture grounds. Sale of the sheep and goats and wool supply the family with funds for purposes other than food.

The status and the wealth of the family is determined by the number of the sheep and goats one has in possession. The land has little value. A holding maintaining some five members of a family may fetch Rs. 150 or Rs. 200 at an average. A *Maldar* or a wealthy person in a village means that the person has large herds of cattle, besides the land. A typical Bhadrava village has not yet outgrown the pastoral stage. Every village has peculiar features of its own; but they are alike in the following particulars:—(1) The size of a village is not very large. There are only a few villages with a population of two hundred people. (2) There is ample scope for extensive cultivation. (3) The cattle and sheep are the determining factor in the computation of the wealth of a man, and (4) there is yet great superstition and belief in supernatural agencies which are supposed to interfere with the daily actions of a man:

Sheep or goats numbering about 50 are left at home to supply occupation to boys or girls who have nothing to do with agriculture. People possessing less than 200 sheep or goat combine their flocks, and thus an economy of supervision and control is effected. At the mountain, shepherds

combine together to keep joint supervision which is taken up by turns by each family. Separation and combination is effected with much ease. The difficulty of recognition would appear to be insurmountable at first sight, but the shepherd has a peculiar knack to recognise his flock. No cases of quarrels arising from the separation or combination of flocks have been heard.

Shepherds lead a very hard life. They dwell in forests and on mountains and are used to inclemencies of the weather. They live mostly on milk and meat, which is only boiled, and have to economise the use of corn as its supply is obtained with difficulty. They live an adventurous life and have to face great dangers in protecting their flocks from the raids of wild beasts, particularly tigers and bears. The shepherd sleeps with his legs squat and head covered with both hands in order to keep the chest protected against chill. During the night time the shepherd places the entire charge of the flocks under the care of his dogs. Cases are very rare when the dog needs the help of his master in his scuffle with a tiger or a bear. Early in the morning the master relieves the dog of his trust and allows him to rest for the whole day. A shepherd is able to recount numerous adventurous tales of his experiences, and one is tempted to go into the jungle and to spend some nights with these people. The combination of cattle rearing with agriculture creates a slight separation in their functions. Those who pos-

sess a large number of cattle live a different life. Such families have two houses, one in the village and another very near small pasture grounds. The house which has greater importance is the agricultural home in the village and the other called *Gaiwar* has none of the comforts of the former, but affords a shelter for the cattle during summer months. It seems that the system of having two houses for a family has originated from two necessities: first the need of pasture grounds for cattle which cannot be found near villages and secondly the need of keeping the cattle as far away from the agricultural areas so that the possibility of damage of corn by any cattle may be minimised. The family moves to the mountain house during the summer and returns to the village during the winter. They get a supply of ghee, butter and lassi (whey). Cattle rearing is carried on in the old traditional ways. But crowdung is used as manure for lands and unlike the practice in other parts of India it is not used as fuel, as the villager gets an abundant supply of fuel from forests.

Bee keeping is followed by almost every family. It is however done in a very crude manner. No particular attention is given to this occupation and the bees are freely allowed to build their hives in whatever manner they please. Two or three holes are made in the outer walls of the house. From the inside a big earthen pot with holes is kept which pours out honey and the bees do their own business unhampered.

Generally the owners of the large herds of cattle do not feel the necessity of working as *forest labourers*, because the sale of ghee and wool supplies them with sufficient funds. But the poorer folk, who have no large herds of cattle work as wage earners under the guidance of a contractor who works frequently only as sub-contractors to big companies who have received contracts from the State. The contractors are very hard task masters. They pay the wage earners customary wages and exploit them in many ways. The labourers are unorganized and therefore cannot bargain with the contractors on equitable terms. It seems that one connected with the forest cuttings is responsible for the exploitation of ignorant and unorganized labour. The forest worker cannot maintain himself for the whole year on forest work alone. He regards it only as a subsidiary occupation and, therefore, prefers low wages to unemployment. These labourers work in the forest along with their wives for four to five months of the year. The forest workers go home with an average income of Rs. 10 per head for the season after deducting their food expenses. The diet of the labourers consists of the maize *chapatis*, *dal*, and wild grown vegetables of the forest. Very little amount of oil is used in *bhajis* (vegetables) while ghee is used sparingly in *dal*. The labourer may also get a chance of having meat once or twice a month.

Complaints are often heard of the contractors' tyranny over the workers. Fines are imposed for

faults which are deducted from their wages. High rates of interest are charged when advances are made by the contractors. In this way the labourer is exploited and it has produced devastating effects on him. All the contractors earn very high profits and have been able to amass large fortunes but nothing has so far been done for the labourers who are treated as serfs. When advances are paid these people with their wives have to work as domestic servants in lieu of interest. Until recently the law gave the contractor the option of getting the labourer imprisoned if he was unable to pay back the debt and so the labourer with his wife submitted to the dictation of the contractor in accepting very harsh terms. Cases are not wanting where labourers had been virtually reduced to the position of slaves by the contractor. The law has now afforded protection to the labourer in this direction but not to the extent it should have, so far as the practical side is concerned. The labourer is poor and ignorant and does not know his way out. He cannot afford to get time to go to seek advice. The only course left for him is therefore to accept the best terms he can get at the hands of the contractor without involving himself into further trouble.

Wool Manufacture. Another subsidiary occupation during the idle months of the winter is the manufacture of woollen cloth. This is primarily a family occupation and one to which the people are admirably suited. Woollen cloth is generally

preferred to cotton and even the women who require some cotton clothing (*Paijama* and *Dupetta*) use it both sparingly and economically. The men use woollen trousers, woollen shirts and a close-fitting woollen or cotton cap for every day use and woollen coats and muslin *pagaries* are now becoming more common. Whereas cotton cloth is purchased from the baniya, the woollen cloth is manufactured by the families themselves out of their own wool. Wool manufacture is a family occupation and almost all its stages are gone through within the home itself. Weaving is sometimes undertaken within the home and at others a weaver is engaged from outside. Patterns of various designs are fast coming into vogue while the fame of Bhadrawa blankets (*kamat*) has travelled far beyond the districts. A blanket fetches Rs 10 to 15 in the bazaar to-day. It is also of interest to note that for the blankets there being no market as such and therefore no middleman, the buyer must approach the manufacturer direct.

As mentioned above, cattle rearing provides occupation for the people and every farmer sells annually some amount of ghee or butter to the baniya who supplies him with cotton cloth, salt, tea and other minor necessaries of village life.

The baniya is a retail dealer and usually dependent upon Amritsar merchants who buy his ghee obtained from the agriculturists in small quantities. The baniya earns very high profits as an intermediary, and combines trade with money lend-

ing. Loans are advanced to the agriculturist for a return in kind. The rates of interest are always determined by the necessity shown by the borrower. The baniya does not advance loans always in cash except in very hard cases, when he expects immense profits. Generally loans are advanced by small shopping transactions such as in tea, snuff, cloth and salt with the promise that commodities like ghee, butter and wool are returned instead. Every villager has a hereditary Sahukar or Shah as he is named. Every peasant has dealings with his own Sahukar whose services are indispensable to him. The customary rate of interest is 25% per annum and in addition to interest many banyas deduct a small account varying from one pice to two annas according to the need of the villager before the opening of his cash bag. Loans for a shorter duration than six months are advanced on discount by deducting two annas per rupee from the sum asked for.

The baniya also has to face some difficulty in recovering the loans. Every baniya generally engages a servant for making tours in villages for this purpose. This additional expense further explains the high rates of interest. If the debtor fails to return the loan on the promised date he surrenders the right of receiving more loans unless he pays an extra fine for delay made to the baniya. The money market is governed by custom mostly.

All *houses* are single storied and have flat roofs which serve as compounds for storing corn

and are the safest places for making the stalls of reaped harvest. All operations of separating grain from stalks are performed on the roof. Double storied houses are very rare as these are not convenient for the agricultural life of the people. Every double storied house has a projected flat roof extended for storing purposes.

There is in fact no need for the economy of space which may necessitate double storied buildings. All houses are built with the single purpose of affording shelter from cold. Great care is taken to have as few inlets for air as possible in order to protect the inmates from cold blasts. Every house has at least two and at the most five rooms. In almost all the houses there is a separate kitchen but the villagers generally do not shelter cattle separately. Rich villagers allot a separate room for the cattle under the same roof but generally men and cattle are housed in one and the same room. In an average family house, one will usually find a cattle shed, a store-room, a bedroom and a hall for ceremonial occasions. In the same room, one will find on one side wooden railings as an arrangement for keeping off the cattle and on the other side there is a wooden box for storing corn, and, in the middle of the hall, cots are spread for sleeping. Sometimes, a separate small room is allotted for storing jewellery and other precious things. In the absence of a private room, even precious articles of the family are placed in one corner of the same room. Every

house has a spacious verandah because it is used for sleeping during the summer months and for enjoying the sun during the winter and occasionally for storing corn temporarily in bad weather. The houses are not built on a raised level. The material used is wood and stone. The villager needs the services of a carpenter and a mason for the building of his house. The rest of the labour is supplied by the members of the family themselves. The agriculturist is allowed a concession by the Forest Department for wood and timber and stone can also be easily brought from the neighbourhood. Bricks can be had with difficulty and so these are costly. *Deodar* and *kai* are the only kinds of wood used in buildings.

The people are generally speaking unclean. They do not take a regular bath or even a wash. The cold climate and poverty is to a great extent, responsible for this. They live in very *unsanitary conditions* when in their homes. Phthisis, cholera, and plague are unknown, but small pox, malaria, pneumonia are common diseases from which the people suffer. Small-pox is supposed to be caused by a goddess. Every child is vaccinated in a very rough and unscientific fashion in his or her childhood. When a villager suffers from malarial fever, he does not use any medicine for weeks together. The use of quinine was not known before, but it is now becoming common. The villagers have their own remedies to cure a malaria patient. Without supplying any medicine a herb is tied round

the neck of the patient with some incantation. No arrangement for immediate medical help is available in the villages. If a villager falls ill, he consults physicians (vaidyas) who follow the business more by inheritance than experience, and there is no well organised dispensary in most of the villages. If the physician fails to come to the patient within a week or two, the illness is attributed to the malicious charges of witches and ghosts, and the soothsayer is the only person conversant with these agencies. His services are therefore requisitioned to cure the patient by his strange methods of hypnotism and music. He is believed to have the power of invoking the help of the god of whom he is a favourite devotee, and is supposed to have the power of counteracting the malicious influence of these supernatural agencies. The soothsayer performs great miracles like walking unharmed through a fire, piercing himself with a sword end to end, unhurt and shooting the patient without injuring him. These are only tales and stories and on enquiry the writer was referred to some other soothsayer. It is interesting to watch how this doctor diagnoses the diseases and performs his operations. A drum is beaten and he begins to talk of persons who are sitting around. He dances, leaps and does many things which only stimulate the imagination of the people observing this. He has many stories to his credit of having saved patients from their death beds. He offers animal sacrifices to appease witches and ghosts who are believed to be keeping the patient under evil influence.

Maize forms the favourite and the staple food of the people. Curds and whey form the major part of their morning meals. The evenings are enjoyed with maize loaf and some vegetable cooked in whey. Every family has a regular supply of *lassi* (whey) throughout the year. Pulses and vegetables are next in importance to the lassi. Vegetables grow in the gardens attached to every house but their supply is only seasonal. Vegetables require a regular water supply but there are no arrangements for the purpose. Vegetables can be obtained in abundance during the rainy season alone. Often vegetables grow wild in forests which can be had for the trouble of gathering them only. Most of these vegetables are very delicious. Guchhis is one of the many varieties of the forest vegetables but there is a season for their growth. Vegetables are dried for winter use and these are also stored to be sold. All vegetables are prepared in oil. Sarsoon is the only oil seed cultivated. Oil is also extracted from the local nuts. Ghee and milk are not used in ordinary diet but only on festival days and on important occasions. Ghee fetches a higher price than oil in the market and therefore is preserved for the baniya. Wheat is a more precious food stuff than maize and therefore it is put up for sale. As honey is cheap, it is used sometimes in place of sugar. On an average every family manages to get meat once a week. There are no butchers' shops in villages but a sheep is killed and distributed among neighbouring families.

The villager is very lavish in expenditure on *festivals* and when marriage ceremonies are performed. On festival days a villager entertains a number of guests varying from ten to one hundred according to the social status that he commands in his village. The head man or the *lamberdar* of the village has the highest status and he therefore maintains his dignity by entertaining a larger number of guests than the rest of the villagers. But the number of his guests does not exceed one hundred. If a villager has invited ten guests he has to make a provision for 40 men, because many uninvited acquaintances and sometimes strangers also drop in. It is considered very discourteous to refuse admission to an uninvited guest. The chief articles of diet of the festival day are wheat chapattis, rice, one or two of meat courses. The last course generally consists of ghee in combination with honey and milk. The villager is on the whole abstemious in his use of these articles on other occasions.

Every villager needs the services of a shoemaker, potter blacksmith, weaver, basket-maker, barber and corngrinder. Most of these services are paid for in kind according to ancient custom. The *blacksmith* receives a fixed quantity of corn annually measured by bushels at the harvest time for all the services that he has rendered during the year viz. mending all agricultural implements of the peasant. The shoemaker or the *chamar* is required to make shoes for the members of the

family and he receives his corn for each pair of shoes. He is also required to repair all the shoes of the family and for that he gets his share of corn. It will be of interest to note that the shoemaker supplies shoes to the farmers of his village at concession rates—and this not without reason. He gets a free supply of skin from the dead cattle of the farmer and is allowed to sell his surplus hides after catering to the village requirements to merchants outside. There is thus a small trade with towns in hides and skins.

The *potter* supplies the earthen pots to the family and is paid annually in kind like the blacksmith. No definite terms exist between the potter and his customers. He is expected to supply all the earthen pots required in a year in return for his share.

The *weaver* is also paid in kind but receives payment piecemeal for every service rendered in preparing blankets and warm suitings. Baskets of various designs are needed for agricultural work and are supplied by professional basket makers called *dums* who receive payment piecemeal as is the case with weavers.

Corn-grinding is not a hereditary occupation restricted by caste. Any villager can build a water-mill for grinding corn and entrust the supervision to a member of his family. The mill owner deducts 1/20th part of the flour required for grinding as remuneration of his services and hands

over the rest to the owner, The income of a water mill can support at the most two or three persons The barber receives payment for services done just like the blacksmith and potters. Besides his own business he not infrequently acts as a surgeon.

The services of the *silver-smith* are either paid in kind or in cash at the option of the customer. Silver is the most common metal used as a store of value and for ornaments. Gold ornaments are slowly becoming common with richer people.

The artisan class as mentioned above cannot maintain itself by serving a single village. The average population of a village being insufficient for his support, the artisan has therefore to serve two or three closely situated villages. He also resorts to farming on a small scale.

But the picture of this state is now fast changing. A greater use of currency now replaces barter and the artisans, carpenters, masons, smiths and shoemakers are paid in cash by all those who can afford it and they find this a cheaper method of exchange The self sufficiency of the village is also being undermined. All houses are no longer being built by the villagers themselves on a system of mutual help. The tastes of the villagers too are becoming variegated and they are no longer content with the mahajan's services for the supply salt, iron, khaddar, cloth and tea.

Muslin pagaries are displacing close fitted cotton or woollen caps and cotton garments are preferred

to woollen ones especially in summer and richer women don even silk shirts in the hot season. The use of both toilet and washing soap is becoming common though the poorer villagers cannot yet even give up the ashes of a certain kind of wood for washing clothes and clay for bathing. Sugar has not still completely ousted gur but it is not an article of general consumption. Honey serves the purposes of both and the average family is self-sufficient in this respect. The use of such articles, as umbrellas, knives, handkerchiefs, foreign dyes for pagaries and dupettas and glass bangles is being slowly popularised by hawkers and it is not an uncommon sight to see even poor women gathering round a bangle-seller ready to barter their ghee or butter or even corn for the new glass-bangles.

The main *source of income of the State* from these parts is forests. Next to forests comes land revenue. The burden of land revenue is borne willingly by the villager. There is no elasticity in this respect, sometimes the land revenue drives the villager to the door of the money-lender who charges very high rates of interest. In addition to land revenue the villager has to pay a hearth tax, a road tax and a grazing fee levied for grazing buffaloes, goats and sheep. The hearth tax is annas 12 per hearth annually. The road cess is annas 2 per family. The income realised from earth and road tax is used for the construction of roads and bridges. Roads and bridges on the whole are

bad and the villagers have to depend to a great extent on private charity and on their own efforts. All those funds are not entirely spent on these roads but on main roads. The minor roads and bridges are constructed by villagers by their own labour.

The grazing fee rates are as follows—

Sheep..... $1\frac{1}{2}$ annas annually per head.

Goats.....4 annas annually per head.

Buffaloes.....Rs 4 as. 2 annually for such owners as are considered nomads and no rent is paid for a buffalo whose age is less than one year.

Cows and oxen are free from taxation because they are used for ploughing agricultural lands. But the zaminder has to pay Re. 1 for each buffalo with the land rent.

At the time of revenue settlement in every village a sum assessed on the number of cattle has to be paid by him irrespective of the fact whether that number has decreased or increased. It is easy to see that in the case of the farmer especially when cattle have died of disease the amount assessed acts as a heavy burden and a source of great trouble to the villagers.

Social Life and Customs :—The most peculiar feature of the social life of the people is the laxity of their *marriage laws*. The system of giving one's daughter or sister in exchange for a daughter-in-law or a wife—known as the Dheri system—is most pre-

valent in Udhampur district and in many parts of the Jammu province. Not infrequently the bride does not go to her husband's house and extra-marital relations are condoned and the off-springs of such relations are even regarded legitimate.

The *Rajputs*—have still preserved their pride and in places like Paimasta they would not even tolerate a person passing through the village on horseback with his umbrella opened out. Manual labour is still despised by them irrespective of their economic status and a Rajput Zamindar small or big, must invariably employ a “Kamie” to till his land and exact a salute from all kamies. A Rajaji, however poor he may be, gets infuriated at a *kamie* for not standing at a respectable distance from him and uttering his salams (*Jai ki*) properly. But the Rajput only lives in the shadow of his past glory and, it is not a little amazing to see, sits in his Mandi Palace—a stone near his hut, waxing eloquent over his forefathers' deeds of glory. These Rajputs still cling to the old superstitions and customs such as their prejudice against the birth of daughters and it is still feared that despite the steps taken by Government infanticide has not been abolished from amongst them. They take pride in bringing girls as brides for their sons from distant villages but consider it humiliating to marry their daughters to persons belonging to other classes.

It is almost a custom with the people to have one or two feasts a year when a villager invites

his neighbours and relatives and often spends lavishly in entertaining them. But here too caste restrictions are strictly observed. The Brahmin may invite other villagers to his place but would not take his meals with the lower castes. The lower caste men—the *dooms* and *chamars* invite not only the other *dooms* and *chamars* but also at times Rajputs; and they also feed the Brahmin. Of course, the food in the last place is invariably prepared by the Brahmins themselves. The most common occasion when the villagers feast is the time of the performance of Chobarsi (fourth year ceremony of a dead relative). It has been found that the villager even incurs a heavy debt on this occasion. Another peculiar custom in which religious custom and superstition blend together is in Kishtwar. When a child is seriously ill a small lamb is offered to the gods to propitiate them in order that the child's life be spared.

The *dance* occupies an important place in the social life of the people and the following is a brief description of a typical village dance.

The sun was set and the twinkling light of the small stars was preventing the pervading darkness to approach soon, the people were gathering as the sound of the beating of the drum reached their ears. Every one present seemed to talk about the dance which in their own language is termed *kudd*. It was difficult to listen to every one talking in his own way. But the drum continued to be beaten louder and louder when a party

consisting of three or four men rushed into the mob with words Bishu, Bishu which indicated that they were asked to sit.

All people assembled had hardly taken their seats in an ordered circle, when a man with burning sticks in his hands, entered the centre and lighted the fire. This was an indication that the dancers were approaching nigh. The dancers were expected but despite the anxiety of the audience the advent of the smiling dancing fairies was much delayed. They entered from one of the dark corners one after the other, a number of them, till they reached very near the fire which showed their smiling faces shining with the glare that was prevailing all over. The dancers sat but the village drum continued and when the music at the flute was sounded the dancers jumped into two parties each led by an elderly lady who stepped onwards and circled round the fire with stretched hands and bent knees began to walk round it and prostrated in prayers. It was finished in less than a couple of minutes when at once they stood up all with open arms and began to dance singing praises and inviting the help of Gods and Goddesses mostly worshipped in the Ilaqa. This was the beginning of the *Kudd* (village dance).

The dance is mixed Scotch and American and it is very *symmetrical* but with the day's toil these fairies are short of the comfort and rest, dancers must have before going in for it. They sing folklore and tell many jokes which keep the audience

in unceasing roars of laughter, though the dancers themselves are very serious. With smiling faces they jump and leap. The few that had the torn woollen cloth over them (usually used by women while working on the fields) compared favourably to the fine dresses worn by ladies at the time of dance in the highly cultured towns or cities.

They danced and sang the praises of the Maharaja and with no schooling in music or dance and with no apology finished their *kudd* which was a cause of great delight to all those sitting nigh. This is the only delight and pleasure that makes these toiling fairies forget their miseries and mellow starvation in contentment.

CHAPTER II.

INDEBTEDNESS.

The one fact which dominates the economic life of the agriculturist and even affects his general outlook is the fact of his indebtedness. In this chapter, therefore, we propose to take a brief survey of this problem with a view to analyse its causes and its remedies. And to do this it would be best to start with the description of the one agency that has for ages played so prominent a part not only in the peasant's indebtedness but in the whole economic life of the village.

The chief reason why the Sahukar has remained unassailed in his position is his familiarity with the village conditions and intimate contact with every individual in the village. It would therefore be interesting to describe how a Sahukar gets his footing in the village and gradually comes to wield the grip in which he holds most if not all the cultivators. The following is the account of the career of a Mahajan lad, Ram Dass, 17 years old, in the village of Patiadi.

Ram Dass in one of his wanderings chanced to meet an elderly person of the village and stopped for gossiping with him having offered some tobacco for the latter's pipe and even salt and sugar a little later. The peasant whose name was Krishna was greatly pleased and desired to be more acquainted with him. Ram Dass then paid

occasional visits to Krishna and even gave him several presents. The latter in his turn was very hospitable and Ram Dass was asked even to stay at his place. His meals were prepared with great care and the ladies of Krishna's house also became friendly with him. He offered a few glass bangles to the senior lady and the others expecting similar presents took extra care in preparing his meals and even offered him milk or curds and butter. At dinner Ram Dass had wheat bread while others only their daily maize bread. Very soon the Mahajan lad became known in the whole village and become acquainted with the visitors at Krishna's house to whom he was all courtesy. A little later Ram Dass refused to be treated as a mere guest and refused to take meals at Krishna's house unless he was allowed to pay for flour, ghee etc. They were very much impressed at this clever gesture. "He is a reliable man," they all said. Ram Dass now had his own visitors from the village and he slowly began to enter into small dealings with them. They all liked him and his bargains, and persuaded him to open a shop of his own in their village. In less than a month he was established and the village girls came flocking round him to buy his bangles with their maize and ghee and butter. His customers now grew in numbers and a part of his stock of provision which they supplied him with for buying his wares had to be sent to a neighbouring city for being disposed of.

Ram Dass was a man of frugal habits. He had moreover to pay no rent for his shop located in

Krishna's house, for the latter only took pride in Ram Dass' company and in enjoying his evenings with him. He occasionally boasted that he would himself establish a shop in course of time.

Ram Dass was very patient for the next four months, during which the peasants nearly exhausted their surplus store of provision. He then saw that their time for borrowing had come and became more vigilant and began to make secret enquiries about the conditions of different men and their needs. The villagers were now anxious to borrow wherewith to buy their eatables and the Mahajan lad was easily the best source, a good obliging man, who could keep their secrets. Ram Dass in his turn did not fail to send, indirectly, messages about his willingness to lend. Thus the negotiations began. Again, Ram Dass' terms were never harsh and the way in which he treated his customers and debtors was very agreeable. He lent money and the loan could be returned in kind at harvest time with 1/6th of its part as interest. There was then no wonder that the story of his clientele of his custom as a shopkeeper was only repeated in the case of his loan operations and quite a number of villagers not only exhausted their own stocks but began to live upon the sums borrowed from Ram Dass. The young man now shifted his head quarters from the village and only returned at harvest time to recover his loans and he brought several new requirements for the villagers. By his tact he not only succeeded in recovering a number of loans

but also by manipulation he took good care to see that interest was not only 16½ per cent. And for those who could not repay he had a different method of treatment. He saw that he could entrench himself permanently in the village. "You need not worry so much, friend," he would say, "you can simply sign this paper and show that you are quite willing to repay your loan as an honest man, though this time as ill luck would have it you could not." The peasant is more ready to put his finger mark to a document—a mere piece of paper, than to part with his eatables; again that very often happens to be the only way to put off the evil day. But this is a golden opportunity for the wily Mahajan. In one case, however, it must be said to the credit of Ram Dass; though he planted himself firmly on the village he did not resort to manipulations and unfair ways while asking the peasants to sign their documents. But it is not unusual to see a Mahajan putting down a bigger sum than what he actually loaned or a larger rate of interest as also other conditions which he may never have put forward to the peasant. Many things are taken on trust at these transactions but the Mahajan adds them to his account at the time of preparing his documents. Finally when the matters go to court the Mahajan by his obvious advantages like his familiarity with accounts and legal technicalities, seldom fails to get a hold on his client from which the latter seldom extricates himself during the rest of his life.

We have seen how the village shopkeeper plays a great part in the indebtedness of the

peasant. As the latter looks up to the former even for the necessities of daily life, there is little wonder if the debt—small when first incurred, becomes a huge sum in course of time. Before however we come to examine other causes of indebtedness it would be interesting to look into the system of charging interest on loans. There are a number of such systems which prevail in different parts of the province.

The Masaida System. The Kishtwar Tehsil until quite recently was not more steeped in debt than the neighbouring Tehsils; but of late indebtedness has been increasing at a rapid rate and for this the Khoja Musalmans especially of the Kishtwar town are largely responsible. Most of these Musalmans are money lenders and their clients are the Zeminders, or *gujjars*. The religion of these Musalmans, however, does not permit them to charge interest on loans. They have, therefore, devised the following ingenious method. Suppose a sum of Rs. 40 is lent on June 1st and the zeminder promises to repay it in ghee at the rate of $2\frac{1}{2}$ seers for a rupee. He will thus have to give 2 maunds and 20 seers. But the market rate at the time of the harvest called *Khush Kharidi* is only $1\frac{1}{4}$ seers for a rupee. The debtor returns 50 seers of ghee but the balance 50 seers is turned into cash again at the prevailing market-or *Khush Kharidi* rate, so that he has to supply 100 seers again (if he has no money to return the loan. Thus in many cases he has to

enter into an agreement for the second. It is this agreement which often proves disastrous. If the year has been bad for the harvest, and as it very nearly happens at least once in three years, cattle have died of some disease, the supply of ghee is low with the result that the peasant is able to return only 30 seers. The balance of 70 seers is turned again into cash at the prevailing market rate. From a number of such cases, it has been calculated that the interest rates of these Khoja Sahukar rises to no less than 500 to 700 per cent. in the course of 5 years while a Hindu Sahukar may charge 25% per annum. Is it any wonder then that the Gujjars of these places have simply been ruined ?*

In the illaqa of Udhampur and Ramnagar Tehsils, the money lender receives from the debtor an additional amount in the form of kind as well as the interest due.

1. (a) Ten seers of grain (called *dopai*) for every rupee as interest are paid, or as an alternative (b) interest equivalent to 20 to 25% and some grain as a matter of courtesy for the loan advanced; this system is called *Kuhl*.

2. Instances are not even now wanting where the debtor had to keep his children under the service of the money lender and for services rendered no payments were made. Though much of this system is dying out it has not completely disappeared.

* See inspection notes of Sigdi (*supra*).

3 In the Kashmir valley in the Darmiani Serhadi parts the floating debts are not only at the high rates of *wadh*,† but some part of it consists in money advanced to Zamindars by grain dealers on more or less reasonable terms. In the Kandi circles‡ a large proportion of this debt is advanced for fruit.

4. Since the Zemindars have no system of saving, a part of the unsecured debts stands as a floating account between them and the traders. Special legislation was passed in order to end all transaction between the *waddar* and the debtor and now the latter is at liberty to repay his debt in cash in place of kind as he was bound to before

5. At the time of advancing loans, the interest whatsoever it may be, high or low is deducted from the advances made. Suppose one wants Rs 100 from the moneylender for about two years. The interest fixed is 12½%. He will therefore get Rs 75/- But if he is in need of Rs. 100 full, he has to execute a bond for Rs 125. Any instalment paid will go to cut the loan in principal but the interest accrued for the intervening period will be deducted on the original principal. So that he, in the first instance, executes a bond which includes the interest with every instalment paid and he pays additional interest which is equally double what is actually decided upon.

† Wadh system of advancing money to the peasant means that those who advanced money always dictated their rates which had to be accepted by the peasant.

‡ Positions of land which entirely depend upon rainfall.

6 There is a curious system of charging interest called *Ganth khulai*. It consists in this that the sahuakar requires the debtor to make an offer of some money before the money bag is opened.

These and similar payments are demanded from the poor peasant who is in need of money and cannot but comply with them. Though much of this sort of oppression is passing away, it is not entirely annihilated.

These systems prevail in spite of the presence of Co-operative Societies for the last three decades and as can be seen above, it is often not the debt that actually impoverishes the peasant so much as the different systems of charging interest-call it usury or what we like.

But it would be misleading to say that the sahuakar has been even in recent times an unredeemed curse. It is true he has lost his old well-defined place in the village economy which while it conferred privileges carried with it no small obligation. Even to-day the sahuakar is more sympathetic than the official of the village co operative society. And it is no wonder that the sahuakar still persists. In Germany it was not until the last decades of the 19th century that the village money lender disappeared with the advent of the credit society. The remedy therefore lies in reviving indigenous banking and remoulding it in light of present conditions. And if this is a distant prospect and if the sahuakar still remains indispensable the villager must be taught to be sharper in his dealings,

more matter-of-fact in his business activities, shrewder in the use to which he puts his loan and cleverer in watching the ways in which the sahuکار steals an advantage over him, exercises privileges over himself and comes to wield a grip over the whole village economy.

Other Causes of Indebtedness. There are other causes more or less potent than the one above mentioned.

1. The most important of these undoubtedly has been the *low agricultural productivity of the farm*. In this area it is not the pressure of population on the arable land as the want of improvement that reduces the holdings to an uneconomic level. Besides there is also waste land round about many villages which could be so fruitfully utilized with a little improvement. Old methods of tilling, old implements, lack of application of manure, all these only aggravate the difficulties of the cultivator in eking out his pittance from the soil and even a slight failure of the season drives him to the door of the money lender.

2. *Heavy mortality of cattle* causes very frequent extra expenditure. And it is deplorable that the diseases of cattle have not been attended to with proper care. In a single year 192^o-29 thousands of cattle perished.

3. *Ignorance and illiteracy of the people*. There was a murder in a village. All the families in the village were obliged to pay Rs. 5 each in order

that the members of their families may not be suspected or searched.

4. The villagers are very often persuaded to go *to court for the settlement of disputes* which can be easily settled by the headman. But it is not this choice of tribunal so much as the way in which the litigation is carried on which is responsible for the trouble. Thus in a village named Mahadeo two families went to law. Both of them had to borrow money to pay to their vakils. The case was protracted and went on for months and the quarrel itself was forgotten so that often a time when they went to the court on the days of hearing one only saw them returning to the villiage as friends complaining about the loans they had to borrow for their counsels' fees.

5 *Ceremonial Expenditure* Custom is hard to fight against, let alone, to overcome.

(a) In the village of Jagwal, Shama, a Brahmin had to perform the Chaubarsi ceremony of his father's death. His cattle had died of disease in the previous year. He was already indebted to the local Co operative Society to the extent of Rs. 200 and his annual income never exceeded Rs. 285. To add to this he had inherited a debt of Rs. 800 from his ancestors. He sought refuge in a loan of Rs. 400 from the money lender to cover the estimated cost of the ceremony.

(b) We have already remarked about the rigidity of the social system in the opening chapter. Suffice

it to note here that in quite a number of castes heavy sums have to be paid to the bride's father at the time of marriage. But in several cases as in the villages of Ramnagar and Udhampur this obligation is obviated by giving one's own daughter in exchange for a son's bride. It must, however, be noted that the expenditure on marriages and other ceremonies have often been regarded as the prime cause of indebtedness of the ryot. We have already shown that there are other equally if not more potent causes.

Legislation for preventing Usury. Two acts deserve mention here which have been passed by the Government of Kashmir. (i) the Agricultural Relief Act and (ii) the Agriculturists' Land Alienation Act.

1. *Agricultural Relief Act.* This empowers the agriculturist to go to court and demand a settlement of his account with the creditor at once, rather than go through the complicated method of a civil suit. It made it obligatory on the judge to examine the history of the lending between the debtor and the creditor for a certain number of years. The Act is very clear and has produced some good result; and much better result could have come about had it not been for the failure of people to make use of it. It is deplorable that even the officers of the Co-operative Department did not make a proper use of it. In some cases they persuaded the Zamindars to go to court irrespective of any consideration;

in others, loans were advanced to them for these suits even without their knowledge and a number of suits were filed in default, and in yet other cases, co-operative officers, who were also vakils, conducted cases (only drew their fees) in a manner which only brought dishonour to the whole Department. But the chief cause of the failure of this Act has been the ignorance of the existence of the Act itself. When Mr. Strickland, Registrar of Co-operative Societies, Punjab, was asked by the Royal Commission on Agriculture "Are you apprehensive that the superior authorities are not seeing that the provisions of the Usurious Loans Act are carried out", he replied 'I do not think anybody knows that it exists. It hardly exists at all'. Much the same thing is true of the above Act in Kashmir.

2. *Land Alienation Act.* Quite a different story has to be told about the Land Alienation Act. Especially in view of the Relief Act, the Act should have been repealed altogether; for it reacts with disastrous effect upon the poor peasant. The Act has been a mere imitation of the Punjab Land Alienation Act. It has restricted mortgages and sales with the result that the value of the land has fallen very low, for only the agriculturist money lender can accomplish the purchase of land and these are not many. The Act prevents the peasant not only from not paying off his debt but also from paying the instalments fixed under the Agriculturists' Relief Act, in time-

He is in the last resort compelled to offer his small holding to a neighbouring zemindar-money lender, who purchases it when he sees he cannot make any other use of his money, and the seller hardly makes any profit from the bargain nor can he value his debt. If the object of the Act has been to prevent the swelling of large estates at the expense of small ones, it has entirely failed. While "it protects the weak, it confers valuable privileges upon the strong."*

In his cross-examination before the Royal Commission, Mr. Darling showed much inclination to get the Act amended on the ground that the powerful landlord may not be able to swell his lands without the interference of other people bidding for it. If that were the only consideration there would not arise much need for the Act being repealed or reconsidered. This Act was passed to benefit the cultivator then and there could never be so much distinction between the big and the small agriculturists. The moneyed class which always comes from the urban area exploits the

*Mr. M. L. Darling,—(i) "Circumstances have changed so profoundly since the Act was passed that in my opinion it requires reconsideration. It was primarily passed to protect the weakened cultivator from expropriation and in this it has succeeded. But it no longer protects the weak...Many agriculturists are now in a position to buy land and as purchasers, are now placed in a privileged position by the Act. The conferment of privilege is obviously much less definable than the conferment of protection. Some advocate the introduction of a homestead law making whatever area is necessary to support a family inalienable. Such laws are in force in America and Europe but they do not always prove effective, and as recently as 1920 a commission reported against their introduction in Italy".....

poorer class when they are in debt to money-lenders. With the change in the standard of living and some prosperity in the peasant class, an Act like the one existing is of not great avail, but is harmful in that the peasant is not at liberty to sell his land to the highest bidder.

When a neighbouring big landlord is free to purchase the land, no appreciable change in agricultural improvement can be made by private enterprise. No perceptible improvement is gained, except that the value of land goes down and the poor ryot gets poorer still and falls deeper into debt. With the introduction of co-operative societies previous methods of duping the peasant by the money-lender are over, and if a village co-operative credit society is run on sound lines, there will be no great need for retaining or extending legislation which has served its purpose.

The existence of a sahukar in the village is not always a curse for the villagers. The sahukar is more sympathetic to the peasant than the co-operative official in his present form, who under bad guidance is a great enemy to the peasant. The sahukar cannot be eliminated easily from the villages as was possible in Germany. The case in that country was different from what we have in India. The credit society in Germany has taken the position of the village bank, which accounts for the absence of the sahukar there. Indigenous banking, which is peculiar to different

places in India has its own benefits. Apart from the fact that the sahukar is extracting so many privileges from the debtor, it is a matter of fact that the villager cannot live without him. The sahukar is very helpful to the villager, who with a little strength of mind can make him his friend and helper instead of an enemy.

If the villager is taught to be a bit sharper in his dealings, much of his indebtedness will be a matter of talk only, and not of actual fact within a very short time. There is no harm in increased indebtedness, if money so borrowed is usefully spent.

CHAPTER III.

Labour.

The problem that comes next in importance to "Indebtedness" is the labour problem of the village. We find that when a reference is made to the phrase "Labour Problem" most people believe that it means only the issues that arise in connection with labour in factories and the labour supply of the cities. Even in India few people imagine that while there exists a problem or problems of labour in the newly organized industrial cities, there is a more stupendous problem, if not the problem of problems, of labour in villages.

Let us therefore first examine the sources and kinds of labour which one finds in these villages.

1. There are certain families who can send one or two members for other occupations than agriculture. They may even send them to cities.

2. Agriculture really speaking is a technical job but the agriculturist is ignorant of the ways by which he could better his lot. He sometimes gets uninterested in his work and so leaves it to other members of his family and is anxious to resort to other ways of earning.

3. Most of the labour supply of the cities, however, comes from peasants who flock there in the slack season. They work in factories or public works for a few months and return to their homes having added a little to their annual income.

4. There are some who in fact cannot do any thing with their lands and as they get no technical advice they cannot obtain a yield sufficient even to maintain their farms; they abandon the land in disgust and seek employment elsewhere,

5. There are landless labourers, who are occasionally employed by farmers. But they leave the village for the city more willingly than others.

6. The small industrialists of the village and the handicraftsmen have been ousted. Where they have failed to get land, which would still give them a contented life, they have joined the army of labourers.

The main problem of this 'army' as we have called it is its organization. Just as for the agriculturist there is the problem of better farming-if possible by agricultural research, the one thing needful for these "would-be labourers" is their organisation either through Trade Unions or Labour Unions or even co-operative societies. It will suffice to stress the importance of this problem by observing what hardships these ignorant men undergo for the lack of proper organization. One may only follow the career of a number of villagers setting out in winter from the hilly districts for the industrial towns of the Punjab.

There is generally one crop in a year in the hilly parts. With a view therefore to supplement their income and also not less often to avoid wintry cold the agriculturists go out from the villages.

The larger the number the lesser will be the income such will earn, as they will be obliged to sell their labour more cheaply. They will be outsiders to the Punjab Trade Unions and are therefore liable to be deceived by the employers. But their first difficulty is about the place they have to go to where their labour is most required. For want of information much of their time is wasted in the act of migration itself. There are then the expenses of the journeys from place to place. It is not unusual to hear of cases where a peasant flings himself out of a running train in order to save himself from detection by a railway ticket examiner. It may also happen that with all these wanderings they may not secure employment on the plains and are obliged to return to their hilly districts. A return journey by the snowy peaks may take a heavy toll of their lives when some lose their way in the snows and some die of exposure to cold.

But can even legislation stop this migration—a hunt for food? And yet this picture is not over drawn. In 1925-26 the winter was unusually severe and quite a number of villagers who left their hilly country in search of employment had to return disappointed, and though it is not possible to give exact figures, not a few perished on their way home, through peaks 10,000 feet above sea level. Again in 1930-31, at Wazirabad railway station one could hear the groans of these labourers returning to Kashmir disappointed and empty

handed all cursing their fate with a dismal chorus of "no work this time". Only those who have travelled to Kashmir in winter can realize the woes of men who were compelled to proceed to the Panchal Pass. In view of these facts, a careful enquiry either on an official or a non-official basis into their exodus and return from November-December to March-April will be most welcome. It will not only reveal more clearly the reasons why the peasant leaves his home for the plains of the Punjab-but also what proportion of these men succeed in getting employment, as also what kind of work and whether such exodus is beneficial to the village economy as a whole and if so whether there is a need for an agency to supply the necessary information to those who seek such employment. Such an enquiry should also reveal :

1. What is the actual work in which these men are employed;
2. Whether the work of these temporary hands is of any benefit to the occupations in which they are employed.
3. What wages do they get.
4. The general merits and demerits of this class of labourers.

But it is generally well-known that these men cannot be employed as factory hands. Their primary occupation remains agriculture. The work that such men, therefore, mostly secure is that of a coolie or a wood-cutter. As this becomes only a side occupation he is willing to accept low wages;

and the employer too only engages him for a seasonal occupation at as low wages as possible. The labourer generally tries to get himself employed in a *mandi* (market) in a shop for one season. But he seldom seeks a job in a regular or organized factory for he has as it were an inborn partiality for agriculture.

On the other hand, it is also equally known that the Kashmir hillman is endowed with a great capacity for work and he should prove an asset to any industry. In view of this then it seems a little strange that the problem of the organization of 74% of the population—which is agricultural has not received the attention of the enthusiasts of "rapid industrialisation." Moreover, this rapid industrialization has, for the majority of workers in the cities, spelt only slums and long hours of monotonous work. But it will also not be enough if an organization is created to give the necessary information to these temporary labourers and consolidate their position re: their bargaining power; in fact that will not solve the problem. The real solution lies in the revival of the subsidiary occupations or cottage industries. If the peasant therefore is taught to be more careful about his farming and provided with a by-occupation which will not only keep him near his farm and farming but also supplement his income, he will cease idling his time or waste it away in vain search for occupations and will also turn with more diverted and intelligent interest to his primary occupation

And this attention will considerably lighten the work of introducing better implements and more scientific methods as the farmer can depend upon his inherited skill as an agriculturist. An organisation for the supply of the necessary information to those who seek employment outside the villages has already been stressed. Such a body can as well be a complement to the one suggested above for the uplift of the agriculturist. And for these requirements there could be no better form of organisation than a co-operative society. But there is another aspect of the problem which requires the immediate attention of all concerned. It is a system of more or less forced labour if not slavery itself. It is called *Begar*. It is said that this system was common in India in the past and until recently it was enforced in the Indian States with rigour. The most simple form of it was "the human carriage" at a time when there were no proper roads. This service could be easily obtained through a writ from a tehsildar. No doubt the travellers and visitors paid a small charge (very often 4 annas) to their carriers, but the officials never thought that they had to pay anything at all. It was only their privilege. Instances have been known when these carriers were even left without food morning to night while the employers had their meal without any irregularity. Some villagers also recollect cases where these carriers died as a result of flogging or sheer starvation. This state of things has now become a matter of

the past, but it has left its traits behind. Such repression and tyranny have killed the innate talent of the people and in places where it was most rampant, people have now become only idlers. Secondly while the officials cannot now become despots they cannot still give up their privileges altogether. They still feel that they are entitled to get all things from the village. It must, however, be noted that as a result of the awakening of the people on the one hand and the enlightenment of these petty officials on the other, the regime of the privileges of the officialdom is rapidly coming to an end though human nature being what it is these methods are sometimes used under cover of frauds.

In Kashmir, a system of contractorship has been introduced for the supply of labour to officials and non-officials. But where such association which take such contracts are not found the *begar* system is changed into *Kar-e-Sarkar* (labour for the State) and wages are paid for this work. This has reacted upon the villegers in a strong way. The higher caste men never go for manual labour at all and the others either because they fear being oppressed or because they do not hope to get decent wages prefer to be idle than to join such ranks. Hence most of these men try to get exemption from the *Kar-e-Sarkar* even when they are called upon to go to works for which they are paid invariably.

Menial labour is obtained mostly from the Province of Jammu. The Jevars of Jammu are employed as house-servants or as carriers of water to a number of houses. This latter kind of labour however is disappearing with the advent of water taps. Human labour is still used in hilly tracts where no other means are available.

Remedies. Even in British India, no attempts have yet been made to attack the problem of rural labour as such. The Takavi Loans Act is only for the distressed farmer. The Co-operative Societies Act of 1904 confined its scope to credit co-operation only and to remedy this defect the Maclagan Committee was appointed. It was realized even then that unless the peasant increased his earnings, merely supply of cheap credit would plunge him into disaster. Even after the 1912 Act, the results of the Co-operative Movement in the country have not been encouraging except in the Punjab. The problem of rural labourer is not how to give him loans at a low rate of interest but how to enable him not to be in need of any loan at all.

We have already shown how the rustic moves to towns for seasonal occupations. This phenomenon is not confined to the Kashmir State. Complaints have always been made that not only the millhands but the railwaymen continue their attachment to their village homes and lands and are eager to return to their homes if and when they can successfully make two ends meet by

their favourite occupations. Let us take one more concrete illustration of the want of attention to the problem we are discussing. In a certain native State, 10 crores of rupees were spent for building cart roads and 4 to 5 lacs are spent every year for their maintenance. The labour supply is obtained from the villages by contractors who actually take up the work of building or repairs being supervised by the State engineers. When it was suggested to one of such contractors by an engineer that it would be better if the labourers organised themselves in a union and bargained collectively instead of each labourer approaching the contractor, the suggestion was not countenanced at all. And yet these very contractors spend hundreds of rupees in distributing clothes etc. to the poor. They think they do so much charity and are such good citizens. Can we however honestly call this charity ?

In Kishtwar villages, for instance, plenty of work has to be done in the forests and actually some labour unions were formed especially to organise labour for felling trees. These unions, however, had to be dissolved as they did not find favour with some big people. But they have been revived in a different way now. Instead of there being labour unions, labour is now organised by contractors with the result that the fruits of organisation go to the latter instead of the former. The contractors have some advantage over the old unions. They can deposit large amounts

as security, and they may wield influence with the government also. But this cannot last long; the labourers realize how they are deprived of the fruits of their work. Their hope lies in the formation of unions that will make their influence felt by the efficiency with which their contracts are carried out and not simply by the amounts they provide as deposit. There is also the problem of skilled labour. Until recently local labour was utilised only for unskilled occupations, skilled labour being in variably imported. This not only meant less wages but even the opportunities for the local labour to advance to the skilled stage were denied to them. There is enough scope for employing the Kishtwar-men, for their womenfolk do most of the domestic work as well as that on the farms. An enquiry into the village of Palmad actually revealed that men were not only prepared for the more skilled job but were even ready to form unions and eliminate the contractor altogether. Thus for example in another village, Banihal, the village folk as a body were prepared to deposit a sum of Rs. 10,000 if a labour contract was entered into with them.

As against this the official view has sometimes been that contracts entered into with labour unions of these villagers give rise to difficulties or especially mean delay in their carrying out. This may be true perhaps in the initial stages. But this can be no argument against providing opportunities for the formation of labour unions and for giving contracts to the latter instead of to the middlemen.

There are again some works wherein a little delay is always permissible. In any case, it is obvious that the gain far outweighs the supposed loss.

It must, however, be added that the organisation of village labour for their economic betterment will not be a success unless the ignorance and illiteracy of the peasants are removed. To wipe out this illiteracy which accounts for so much of their poverty, there can be no single remedy better than a movement by the educated classes of cities for settling in villages and carrying out systematic and intelligent propaganda. To this problem, therefore, we now turn our attention.

CHAPTER IV.

EDUCATION

It must be made clear at the outset that the problem of the child in a village primary school is quite different from that of a child going to an urban school of the same type. By the time a boy or a girl is 7 or 8 years old he or she is often required to drive cattle to a grazing ground or attend to some work on the farm or help the housewife at milking time whereas the city boy or girl very often comes fresh (green) from the cradle. It is now recognized on all sides that education of the masses is the duty of the society or the state and nowhere does this realization need to be translated into practice more than in India where even education in three R's will spare the villager the trouble of being dependant upon others for even the writing and reading of his letters and where education will greatly help him to improve his lot in every way.

At the same time we have to take care that this education does not add another problem to the village economy such as unemployment of the educated classes in the cities. No body wants a village boy to become a clerk in the city after completing his primary education nor must the parents feel that their children will neglect or fight shy of their household duties. The village boy may know how to read and write. But he has not

to forget how to breed cattle or improve his method of farming or the seeds of his produce or to conserve the manure and utilize it in the best way. All these must form a part of the general equipment of a village boy or girl.

In this connection it will be interesting to note a Punjab experiment. The Co-operative Department have started compulsory co-operative schools, making it obligatory for the members of the societies to send their children to these schools. In several cases there was a common school between two or three villages. As in other matters, the Co-operative Department of the Kashmir State was goaded to imitate their neighbouring British province. Being merely a desire to copy the Punjan method, the effort lacked proper ambition. But the Government of Kashmir was approached for a subsidy and actually a sum of Rs. 12,000 was given as grant for the purpose. Accordingly, the Punjab co-operators in Kashmir worked out a scheme for opening 100 compulsory co-operative schools in rural areas. But it is curious to note that while the villager was willing to pay a tax and bear the burden of the cost of schools in cities, he was not quite willing to equip his own school. The fault to a greater extent lay with the authorities concerned. It will be a great dishonour to the cause of education, deceit on the community and misuse of Government funds if these twenty members of a co-operative society only formed a Maktib (local alphabetical school) where children

did no more than learn the verses of the Quran or the Gita by heart. This they can do in India even without schools and without distracting them from their farm activities. This sort of education cannot improve the general ability of the boy or girl much less the village organisation, which it is now already realised by the villagers, needs to be changed with the times. But the demand for such schools must come from the villagers themselves. Otherwise the introduction of compulsory education societies by the Co-operative Department will not prove useful. On the contrary it will be an unwarranted interference with the Education Department and create confusion in the work of these two progressive departments. But a co-operator can be of great help to the educationist without creating such trouble. He can profit by the example of the Punjab where despite the willingness of members, compulsory or adult schools societies have not met with much success. Again in such an event they come to depend upon State aid and be less useful as co-operative societies. The co-operator can help to create the right spirit and desire to form schools societies. If again the members firmly resolve to educate their children at first up to a lower standard as far as possible without any state aid, the goal will be more easily reached. In the Punjab there have been such cases and Government help there was not necessary. Mr. Strickland actually stated before the Royal Commission on Agriculture that "No

help from Government appears at the moment to be required". The real problem is to create a willingness among the villagers themselves to resolve to establish such schools.

The Education Department alone cannot tackle this problem. It may open schools after schools but it may only meet with disappointment if the villagers are indifferent to them.

The following instances will clear this point and it may be interesting to quote what the writer once said while writing an official report :—

" During my tour in Phagon last, I saw a teacher of the school at Tajore on a lonely shop playing cards with some wayfarers at 12 o'clock in the noon. I did not know him to be a teacher, but as I was tired having come on foot all the distance about 4 miles from Ramnagar to this place, I was feeling thirsty and I enquired for water to drink. I sat on the shop to take rest. Some village boys came around me and I began to talk to them. The man in front of me addressed one of these boys in a paternal tone, " Why have you not closed the door" ? The boy blushed and very meekly replied, "The boys are still there." The man at the shop sharply shuffling the cards grew cross with the urchin for distracting his attention from winning the game and directed him to turn the boys out of the school premises and close its doors. On this I enquired from the person in front of me if there was a State school in that

village, and who was the teacher, and how was the school closed so early when there was no gazetted holiday. He perhaps felt the force of my searching enquiries and said that the boys requested him to grant them leave as most of them were already absent. On further enquiry from the boys it was found that the teacher never went to the school and the boys were getting their lessons from the pedestal of the shop on which he was sitting, and usually the senior boys coached the junior ones and the school almost always closed about that time, and if the teacher was busy it would not open at all. This is not the case in one village only but almost everywhere especially at places which are away from the road."

At Charil village the urchins were all Kashmiris. The morning prayer sung by them was in Urdu, and not one verse of the prayer was intelligible to any one of the scholars. At the time of the inspection some of the parents of the scholars, while appreciating the idea that they saw their boys literate remarked that they were sorry to find, the boys had forgotten the use of their domestic work. This is the description of two different schools in two different villages.

The Punjab Co-operative Department is now making over these compulsory education schools to the control of the Education Department. It is of primary importance that matters be handled rightly in time. The Director of Education should invariably consult district officers who can offer their

suggestions and information, and improvements may be effected at particular places according to requirements.

It will thus be noted that while there is the problem of unemployment of the educated in cities, a problem of greater magnitude faces the Indian leader in his plans of rural reconstruction. There is, however, one problem which is common to both these spheres viz. the teaching of the dignity of labour. Thus for instance in Jammu though a Rajput may own a plot of land, he would prefer to be a Government office peon to being a farmer. It is beneath his dignity to touch a plough. There is a kind of inherent aversion in a Rajput for turning to agriculture. He could only like to be a master, or a landlord however small the plot of land may be and he likes to be styled a "Raja". We have already referred to their customs and manners in the first chapter. Suffice it to say now that in certain places, the Rajputs are reported to follow no better occupation for their livelihood than that of blackmailers and highwaymen. They harass the weak who find it difficult to report their grievances to the police offices, which are often situated at a distance of 20 miles in the hilly regions. Mention must also be made of the plight of another class—the Pandits. The Pandit in Kashmir has been always timid on account of his subordinate position. He has for the last several centuries been a favourite clerk of a foreign master. He is content if he gets his meals, morning and evening. He is

however a little different from the Rajputs: for though he prefers clerkship to anything else he has no aversion for farming. The main reason why he has generally ceased to be a landowner is the repression for centuries by his masters. But he is faced with an awkward situation. He is highly educated as compared with the other classes. The doors of Government service are now almost closed to him. His ancestors have left him a tradition by which he scoffs at other professions. He has lost land and with the advent of the Land Alienation Act he is debarred from being an agriculturist. He has moreover been cowed into being a meek and docile figure by his Afghan tyrant. He is helpless apparently for no fault of his own

In the following paragraphs we offer a few suggestions for linking the problem of the educated unemployed in the cities with that of rural reconstruction and education. The schools and colleges turn out thousands of young men—a number always swelling and the State must see that this number is checked or employment is found for them. During the last census operations, there were 13,000 applicants for a few temporary jobs for tabulation work. In the land we have villages in which the schools—if they exist—seldom serve the purpose they have in view. It will be no solution of their problem merely by carrying out propaganda for rural education and for establishing schools, such as we have had in the urban areas.

Unless the peculiarities of the villages, such as those to which we have been referring, are taken into account the whole fabric of village life will be disturbed in such a way that rural reconstruction will present insurmountable difficulties. We would therefore suggest that the educated classes of the cities as well as the villages should first be awakened to a sense of the dignity of labour and the former should set an example and at the same time carry on a propaganda for education etc. by taking to agriculture themselves. The association of these educated agriculturists with their more unfortunate comrades will create an automatic effect in the village life within a very short period of time. A few proposals are made in the following paras for bringing about this fusion about. They are tentative suggestions and may need to be improved before being put into practice. But we believe that some such measures only will be of avail to fight the problem of the illiteracy of the rural population, and to improve the lot of villagers generally as the State may not be able to afford money to spread education so fast.

One of the important questions in the carrying on of propaganda for education in the rural areas is the removal of the gap that has come to exist between the cities and the villages. The efforts to spread education on the lines along which it has been done in the cities have not met with success because the methods do not appeal to the majority of villagers. We believe that the present time

when there is such great unemployment of the educated in the cities is the most opportune when a real contact between our cities and villages could be established. If the educated in the cities leave their desks and arm-chairs and take to agriculture and then start an intensive propaganda for rural reconstruction, the results will be very encouraging. Not only will the educated be able to make a living but they will also automatically provide an impetus to the other villagers to improve their standards by copying their example, if not by the propaganda the educated are expected to carry on.

We have already one scheme more or less to achieve this aim that has been experimented upon in Bengal, viz., Bengal Youngmen's Zemindari Society. In the scheme that we propose we will profit by the mistakes they committed in Bengal. It must be confessed, however, that it is only a tentative scheme and its details could be adjusted later. Its main object is to bring about a direct contact between the educated city-bred and the illiterate rustic. It thus differs from Sir Daniel Hamilton's scheme of "Monetising the Labour" but it starts with preliminaries.

The Indian University and secondary schools system suck from the country side best intellect but the social conditions of the country discourage such intellect from returning to the villages and thus from influencing the villagers in the direction of education. The religious organisations of the

Indian communities do not offer to graduates the same opportunities of work and influence as fall to a clergyman in England or to a minister in Scotland. There is not again, the same scope for an Indian medical graduate in the villages as is afforded to a medical practitioner in the English country side. The Indian landowner does not ordinarily proceed to a university. What primary education in England would have done without the influence of the parson, the squire and the doctor is difficult to imagine ; yet in India these influences are rarely available to rural education. Again in England the primary school enjoys the honorary services of an army of philanthropic ladies who visit the parents, care for the needs of the children and carry out a hundred and one little duties, the performance of which enables the school to be appreciated as something of real value by the people. In order to give a fillip to the educated unemployed, we might lay down the following basis on which the lands may be granted.

1. The applicant is a young man.
- 2 He has passed the Matriculation Examination.
3. If in State service he will take leave for not less than two months in the year and go to cultivation himself, producing a certificate of the Tehsildar that he has with his own hands done cultivation work of a certain area and has made improvements there.

4. In case of one who is not in service he spends not less than 3 months in the year in the field in the work of actual cultivation in one way or the other.

5. A person will be liable to forfeiture of land and the rights he gains thereon if he does not fulfil conditions 3 and 4 above.

6. He will be a member of the Agricultural Association formed in that area.

7. He will be a peasant proprietor and will do all to improve the lot of his associates and will loyally pay all rents of tenancy at the rate, fixed by the authorities.

8. He will pay all subscriptions that the Association considers right for intensive propaganda.

9. In the Association, the labourer-cultivator will be the member and the labourer will not be asked, for the purposes of the Association or the upkeep of a small library or for any other propaganda, to pay any subscription.

10. The propaganda will be done in the language the rural community can understand best in that area.

11. The land he occupies will not be divided into small holdings. He will at the time of occupation or at a time before his death nominate any one person to be his successor. Only one person will be entitled to the possession, who will be responsible for all the liabilities and undertakings as if the successor had personally entered into an agreement with the State.

12. That the land will not be sold in portions and if sold wholly, the purchaser will be under the same obligations as the seller.

13. That after a period of the year, the peasant proprietor will do the work on the field or for its improvement for the whole year. The State will not have to incur any expense.

The question is how land is to be distributed. By introducing the literate people to the fields it will not only afford employment to many but at the same time it would introduce literacy among the villagers in as much as :—

1. Propaganda will be an automatic effect of the constant association of the literate people with the villager.

2. The educated will be on an equal footing with the uneducated.

3. The organisation of the libraries and reading rooms is bound to impart to the villagers news about agriculture and other news of daily interest which will enlighten the villagers.

4. Associations are formed to organize labour and other information bureaus.

5. The formation of a Co-operative Society, which will try to turn into a village bank, will be a great educative factor.

The suggestions made above will be education of a practical nature which will improve the interior and help the citizens.

CHAPTER V.

SUBSIDIARY OCCUPATIONS.

Any person who pays even a flying visit to the countryside will see that the villager is busy with one thing or another all day long. He toils and toils to improve his lot. Early in the morning he leaves for his field and one often finds him making ropes besides the fire at night or in the moonlight. But with all his labour he seldom makes two ends meet.

The importance of secondary occupations in the agricultural economy of our country cannot indeed be exaggerated or emphasized too strongly. If the income from agriculture in good and lean years on an average is enough for the agriculturist's needs, simple as these are, nothing more would be needed at all. But under the various handicaps that beset him, his budget is in general a deficit budget. It becomes therefore imperative for him to devise means to increase his earnings so as to balance his budget. This he could do by carrying on processing work such as rice hulling or cotton ginning or oil extraction. For this however he has neither the skill nor the capital. He has therefore to fall back on simpler cottage industries.

It is a truism to say that the main occupation in India for the villager should be as it has always been agriculture. But the fact that most of them find it hard to make it paying and many fail even

to get a square meal a day shows that either agriculture is overcrowded or is badly organized and the remedy is to draw away surplus people from agriculture or to provide the farmers with the means for adding to their income.

The main strength of a villager lies in pursuing agriculture to the best of his ability and up to a certain extent there is some truth in saying even here that the more the merrier. It is therefore of paramount importance to see how our agriculturer can be made to prosper. Is he exhausting the soil? Are his cattle sufficient in quantity and quality? Does he know the uses of the different kinds of manure? Does he use them to his advantage? Are his lands subdivided or fragmented? All these questions must be adequately answered or remedied before we should think of burdening the agriculturist with by-occupations. We have to emphasize this in view of the fact that while there is so much cry for devising subsidiary occupations for the farmer it is apt to be forgotten that there is a more urgent need of reform in agriculture. We may also remark at this stage that in many cases, at present, the agriculturist hardly gets time to pursue side-occupation, especially when there are two or three crops. In the rainy season the farmer is as busy as the rest but even in others he seldom knows rest. Are we then to grudge this holiday for a month or two? But with all his industry his

poverty makes him inefficient and his inefficiency never allows him to get out of his poverty.

The main problem then is to improve agriculture. Ordinarily the peasant is very thrifty-though on occasions - he is led to be improvident. This is however to be mainly ascribed to a rigid social order and his subjection to foreign powers for centuries - which have made him lose not only his courage, but initiative and discretion. The methods of agriculture are notoriously ancient. In the innermost parts of the country the peasant still ploughs his field, waters his land, sows and reaps his crop in the same ways in which his ancestors did centuries ago. He is not unaware that his ploughshare goes only a few inches into the ground and that he takes the major part of a day to plough even a single acre of his land. But how can he help it? Who can help him? There are other more advanced farmers who have seen better ways of farming and are willing to adopt them; but their purse does not permit them - nor does any institution come forward to help them.

The first problem is that of raising the status of the agriculturist making him more efficient in the pursuit of his main calling by a more intensive application of improved methods of farming. Where then is the need for subsidiary occupations, one would ask. In the first place where the land yields only one crop, the farmer has certainly a long slack season. Secondly, while

the agriculturist may be busy for the year round, a great part of his labour is wasted as a result of his antiquated and unscientific methods. Our suggestion for the improvement of agriculture in fact must provide him with greater leisure than what he at present gets from his daily drudgery. Again the peasant in his own way very often tries to supplement his income by taking up some other occupation such as rope making. But here again, his want of method prevents him from benefiting to the utmost from his labour. Finally the fact must be recognized that at present at least agriculture is not a paying proposition to the farmer and he must supplement his income in one way or the other.

The main task hence, therefore, is organisation and proper guidance. The peasant realises the need for by-occupations and very often attempts them but for want of proper knowledge and guidance he gives up the work when he finds that it is not sufficiently remunerative. There are, however, one or two things which must first be remedied before we can think of any propaganda for by-occupations. The first is the colossal problem of Indian life-economic, political and social-illiteracy. In the hilly districts in Kashmir there are villages where one does not find men who can keep proper accounts and the troubles to which the peasant is put every now and then on this account could be easily realized.

The second problem more or less dependent on the first is the social prejudices against certain occupations. The Brahmin in the Ramnagar and Udhampur districts still feels that he need not follow any other occupations than that of getting a bare pittance from door to door all the year round. The Rajput "Raja" feels, it is beneath his dignity to take up any manual work

We shall now briefly deal with the main subsidiary occupations which the peasants in Kashmir follow at present.

Sericulture :—The peasants of Banihal and Kishtwar and several other places in the Kashmir Valley rear cocoons. The Hindoos have a prejudice against this, but, it is growing less and less. In a village of 40 houses about 30 go in for this by-occupation. Each family rears cocoons separately and so has to engage one member exclusively for the service of the silk insect,

The cocoon rearer has to go to adjoining villages for the mulberry leaf. As equal distribution is not possible in the village where there are not many mulberry trees, there are frequent quarrels. Again, as there is no joint effort each man has to waste an equal portion of the day in obtaining the leaf. These thirty men in the village disengage themselves from agriculture in order to devote themselves to the silk industry. But such organisation of this by-occupation is

entirely without method and leads to much waste and difficulty. If, however, all the villagers were to combine in this work and two or three men were engaged on whole time service for the rearing of cocoons, it could not only be done better, but the joint effort will bring better results. The produce could naturally be greater.

This lack of co-operation, however, is based upon apprehension. The villagers have been told that the officials fear lest if there be disease in one place, the entire village produce might be affected if the work was done jointly. But there is a big supervising establishment and its retention is of little use if the officials cannot help the peasant in getting over this difficulty. Strict supervision and proper guidance would undoubtedly remove such fears.

After the rearing work is finished the cocoons are handed over to the Department of the State at fixed centres. Kishtwar is a centre for receiving the cocoon crop from the peasant in that Illaqa. The payment is made according to the produce in each case individually. Each man generally receives about 18 to 20 rupees. As soon as the amounts are received by the villager half of the amount is taken by the Sahukar in payment of debt and the remainder is very often spent in the town itself as the peasant, when he comes to possess so much

cash, is lured on to a shop where he purchases bangles etc. for his wife and daughters. Has this by-occupation then been of any help to the peasant, one may well ask ?

Poultry farming:—There are many people who breed the hen. Breeding is not always done for one's own needs only but for the purpose of consumption by others. Cock, hen and its eggs are put on the market. The hen does not require much feeding and so ordinarily it is kept by almost every Muhamedan family in Kashmir and by most of the families of Thakers, Megs and other castes in the Jammu Districts. Whenever it is found that the number of hens is increasing beyond their requirements these are exported to the city or at times the Sahukar takes them away as an instalment of the payment of debt. There are no places where cross breed is followed nor are there poultry farms for the improvement of the quality of the poultry. Though this industry is already a by-occupation, to introduce it on a big scale it may have to be left entirely to a separate organisation. A few villagers in a selected area may be able to do it well. Paimasta in Ramnagar Tehsil and Banihal in Ramban Tehsil in the Jammu province are the best places for such an experiment, as it has been observed that there are plenty of hens available though few take any care for them and poultry farms will be a success in these areas.

In Kashmir, Dhevsu or Lolah will be suitable centres. But poultry farming on a small scale can become a subsidiary occupation for all or most of the peasants, while for running a poultry farm on scientific lines they have entirely to leave off the work on their lands.

Apiculture :—There is again a great scope for honey making. Even to-day several hundred maunds of honey are being sold. Most of the peasants know how to rear bees but bee-rearing can be made a big business and may be introduced by men with money. This would perhaps, in the initial stages, deprive the small farmer of his independent income. But the improvement in the existing system will make it popular in the long run,

Hand Weaving :—The weaver can be helped in the villages by showing him the right methods. The weavers are very anxious to improve weaving, but there is no person to give them instructions on the subject. There was for some time a peripatetic party appointed by the Government of Kashmir but it seldom did the work at places where the need was the greatest. The Director of Industries went over to Jaganu on tour and several handlooms were visited by him; but subsequently nothing was known whether any instructions were given to the weavers who anxiously sought enlightenment.

Hand Spinning :—This busy wheel has been in vogue in India for a very long time. Even

now old women work at it. The younger generations have seen the mill cloth. That is a cheaper thing too. One almost wonders if the Charkha can be recommended now as a subsidiary occupation for the Zemindar. There is no doubt a movement which is advocating Charkha to defeat England or to bring pressure upon the English Parliament through its unemployed labour so that India might be freed from the yoke of the English. But human nature being what it is, the movement may live for some time but the finer fabrics which can be purchased cheap and which may have been sacrificed for some time will not fail to attract men's minds in the long run.

The mill will work in England or in India, and the Charka cannot compete with this cloth or help the peasant very much. It is no use beating about the bush when we want to give a permanent sub-occupation to supplement the farmer's income. It is noble to think that the Indians have begun to wear Khaddar but not many are using the hand spun Khaddar including the peasant. But the Charkha may be used in an improved form and that may be driven by electric or steam power to reserve human energy for better purposes.

Sheep Rearing:—In Kishtwar, Dudu, and Bhadrava, sheep rearing is followed by a great many families. Almost every villager has his sheep. Each family has one or two of its

members specially entrusted with this work and they have to spend at least ten months in the year outside the home. There is division of labour in the family. This is considered a subsidiary occupation. The pastures are at great distances from villages where the cattle are driven by those members of the family who are spared from the work on agricultural lands, and in order to minimize damage to the cultivable lands, cattle or sheep are always kept far away from the farms and dwelling places. This is a profitable profession provided it is carried on in a methodical manner. It must be said that the villager has done his best to take full advantage of sheep rearing on this side—so far as his intelligence could help him. But if he is organised, he may do better.

In case of cattle, the cow, the buffalo, and the ox, the villagers really have two separate residences, one for the summer and the other for the winter. The summer houses are high up on mountains, very near the pasture grounds and during the winter accumulated grass is supplied to the cattle who are driven to winter houses which are usually built in villages on the plains or in comparatively warmer places. Sometimes near the pasture grounds cultivable lands are also tilled in order to supply food to those who take charge of the mountain residences. During the summer the villager is able to accumulate butter, ghee or other bye-products

of milk. The villager would certainly much benefit by his occupation if he is made to subsidise his income with the same care with which he tries to accumulate these commodities. He has certain disadvantages; but these he could overcome.

The villager has no other means of creating manure for fields excepting that of the **cowdung** which alone is his manure. That would also supply good manure provided it is well managed. So far, he has not done much to collect other sorts of manure.

In advanced countries, the use of cowdung is not made in the manner that is done in Indian villages. Most of the things which are usually wasted could better be used for manure and that would certainly become the occupation of some, who otherwise do not use their time profitably.

But different soils require different manures. It is necessary that proper places should have proper things for which expert advice may be essential. But even the properties which could be turned into proper use are not attended to. Some guidance in this respect is much needed.

CHAPTER VI.

CO-OPERATIVE SOCIETIES.

In this chapter we propose to examine how the Co-operative Movement has affected these villages. It has been thought proper to give actual illustrations from the inspection notes and diary records-avoiding of course the names to show how a movement though well-conceived and well planned defeats its end in its practice simply because proper attention is not paid to its administrative machinery. A is a village in the Province of B. The village is spread to about 10 miles in circumference. It is hilly but owing to the availability of water it grows rice and maize in abundance. There is no good vegetable excepting *Karela* or *Kadoo*. Houses are situated at great distances; the villagers are peace-loving and generally of a very obliging nature and though poor they are shrewd.

This village has had two co-operative credit societies in the past, but people experienced great difficulties during their existence. A Zeildar, a resident of this village, was appointed as a sub-inspector and a Lambardar's son was appointed as paid secretary for this as well as some other co-operative credit societies in the neighbourhood. It is easy to see how much influence these two landlords could wield upon the peasantry of this place. There was not much supervision from above, and so they formed a veritable kingdom of their own,

representing the State as a big money lender and the co-operative credit society, the means through which credit was spreading. They showed no mercy to the peasants if they failed to pay the *kist* to the co-operative society, but the *kist* usually went to the pocket of the Sub-Inspector.

Money was collected and it very seldom went into the account books or the register of the society. Loans were advanced to members by the sub-inspector in the following manner:—

(1) They were given to those who were his debtors, thereby facilitating his own (personal) transactions.

(2) The borrower never got actual money as the loans granted became part of his personal transactions and false entries were made in the books of the society.

(3) In many cases where recoveries were made, lesser amounts than the actual were credited to the name of the debtors.

(4) No pass books were issued and also no receipts were given for the money paid.

(5) False documents were made to be signed and the money embezzled.

(6) The registers of the Society were not kept with the members but these were kept by the Sub - Inspector himself at his residence, who seemed to have been empowered to disburse and receive money at his sweet will.

(7) The higher officers went to the Illaqa, called for the registers to their camp (usually situated at a distance) and returned in hurry without scrutinizing the accounts or seeing the members of the society. This particular co-operative society in the village "A" was a favourite hunting place for the sub-inspector; therefore an even more extreme procedure was adopted in other places of the Tehsil.

Though this state of affairs was known to the people, they were afraid of reporting things against their own headman. They were overawed but when pressed to speak the truth they expressed great hatred of the co-operative officers.

Frauds were practised on these people in other ways too. In the Annual Statement, figures were manipulated and accounts were made somehow to tally with the General Bank Accounts. Thus for example supposing Rs. 100 were shown in the books of the society to have been sent to the Central Bank, it was not actually sent. At the time of preparation of annual statements this amount was dropped from the credit side, but shown on the expenditure side as advanced to a member of the society and thus given up entirely in the total. As no proper check was administered, this continued from year to year, and so the annual statements submitted were fabricated; the increasing balance of interest recoverable of false amounts was

shown as big profits accumulated to the credit of societies indicating that their past transactions had good results.

Fictitious bonds were prepared, as there was no dread of supervision; and at times the preparation of bonds also was not considered necessary, and amounts were shown to have been put in the custody of the treasury. This kind of fictitious rounding up of figures went on for a couple of years even in the first six years of its life. The recoveries naturally fell short and the working of the Society was reported to be bad and a suggestion was made that it should be liquidated.

The members of the society were blamed and the matter was so reported to the Government that the outstanding loans were recovered as land revenue. No one reported the true situation. It will be seen that the societies were not bad because the members did not understand the significance of past transactions, not because they were not anxious to see their societies bettered, but because they were suppressed and the whole show was run by irresponsible officials for exploitation. At times the members of a society were ordered to go to distances of 9 to 10 miles, to Tehsil head quarters to repay loans and for inspecting purposes. No wonder then if the Co-operative Society became for them a curse.

Inspections are necessary and they are effective if carried out regularly. They prove disastrous if these are made only to fill in the diary. It would be of interest to quote practical instances in this connection.

1. Diary file of Inspector A.

It was found that he never visited a society which was at a distance from the Head Quarters of the Tehsil. Whenever the Inspecting Officer visited the society the members of the society were simply called from distances at Tehsil Head Quarters, without letting them know what his inspection was about.

2. Diary file of Inspector B.

Visits were noted in the inspection books of about twenty societies in two days and the dates were given correctly. When the inspection notes were submitted to higher authorities after a fortnight the inspector received compliments for having made so many inspections. The diary, as it is, shows the manner in which inspections were made.

He puts the halting place at a village A on the 21st Har 1985 and he inspected (i) B (ii) C (iii) D (iv) E. On the next day, the 22nd, his diary shows that he inspected (i) A (ii) F (iii) G (iv) H.

B Society is at Tehsil Head Quarters and it is at a distance of 2 or 3 miles from A; D is at a distance of 5 miles, E at a distance of 3 miles and C at a distance of 8 or 9 miles of hard ascent.

These show that either all the members of all these societies were called from such big distances for the sake of inspection or only the books were sent for and the inspections merely recorded. Both will produce the same bad effect.

A comparison of the diaries of another inspector and a sub-inspector shows that they were touring together in merriment and in order to deceive the higher authorities entered their inspection in the inspection books on alternate days, the Inspector giving the date one day later to that of the sub-inspector, or sometimes a day earlier.

Again during inspections the higher officer throws himself upon the hospitality of the subordinate officials. This encourages the latter to adopt dishonest methods in their turn with the ultimate result that at these inspections the real work of the villager is forgotten and looking after the comforts of the officials demands greater attention than the work of the Department in recovering the dues from the members.

Many such cases have come to notice and when no serious action was taken, it has

naturally resulted in the spoiling of the whole situation, for no society would go wrong if the members were shown the benefit of the presence of a real co-operative society in the village.

In order to stop a system like this it is very necessary that the highest official should take the lead in this respect and press the subordinates to do the right sort of work.

When the Registrar or the Director General of Co-operative Societies gets into the bad habits, the subordinates necessarily take the precept and the effect on the movement is disastrous

In one case when a Provincial Registrar called *en bloc* all members of a credit society from long distances for inspection to a place which is a mountainous tract, a member questioned him as to why a share could not be reduced from Rs 50 to Rs. 20 a year in the case of each individual member, the Registrar snubbed the enquiring member in a lordly tone "*Chup Karo, Tum Bewakuf Hai*" (keep quiet, you are a fool) (extract from personal diary of one Assistant Registrar). The same Provincial Registrar issued an order that a set form be filled in by all the officials subordinate to him. He was definite that inspections be made on the prescribed form after actual visits. While inspecting he had himself set the example of calling the members *en bloc* to his camp. It

is so happens at times that a society is inspected by a sub-inspector and the inspector, the assistant registrar and then the registrar in one and the same month; then the members of that society have in fact to spend the whole month for the inspection or rather in dancing attendance upon idiosyncracies of the officers and in coming and going from long distances with little practical good to themselves or the societies. In credit societies when a prescribed form of inspection is to be filled in by all, the effect produced will only be disastrous. The members will remain absent and they will either become defaulters or they will try to get rid of a society which becomes for them a source of constant trouble and worry.

Visits by officials should be so arranged that no one of the members gets the least inconvenience; they must be fixed as far as possible when the ryot is completely at leisure. The inspections should be quite unostentatious and such that the members are guided to make it a business concern only. The inspecting officer must be a true friend of the villager and enquire into all his difficulties and try to remove them. It may be that a defaulter has to be reprimanded so that the collection work may not fall in arrears, but when economic conditions and the character of the people indicate that a society can be established by methods other than those successful elsewhere, efforts must

be made from that point in view. In order to gain that end, the inspecting staff must always study the people and make enquiries about them before they start organisation work or go for inspections. When inspecting a society, the higher officers should be able to do what the subordinates have failed to perform and they should be able to find means to overcome the difficulty the lower staff may have been faced with

The officer has to impress the villagers with his presence and has to be very particular to see that fictitious recoveries are stopped, for the subordinate staff very often want to show that they have effected many recoveries. Fictitious recoveries are possible mostly in newly started societies which however must come to a stand still soon, when their credit limit is exhausted.

Loans:—(a) In one of the inspections it came to notice that an inspector in order to favour some members took up the reaudit of an audited society and increased the credit limit of some members and sanctioned loans to them after persuading them to make certain repayments to the Central Bank. The recoveries were made only from members who were granted more loans

(b) Another inspector used to write his recommendations before the loan application was made by the members of the society. He

would not even wait for the formal procedure, let alone the consideration that members of the committee were to be consulted before a loan is to be granted to a member.

(c) In another case, an inspector who got displeased with a member of a society which was working very well, tried to obstruct his activities by not sanctioning any loan to members at the time of need. As the members of this society had entirely cut off their transactions with the sahuikars, the only recourse left for them was the co-operative credit society and this need could not be met, through the displeasure of the inspecting staff. This delay resulted (and this procedure will always end with the creation of disaffection) in the ruin of the society.

Some of the enclosed records from the personal Diary of an Assistant Registrar would be of interest and will give an idea of the primary defects of a co-operative society and where improvement is necessary.

Extracts from notes, dated 28th Baisakh.

When I was going from village P to Q I had hardly done a mile and the inspector and the sub-inspector were with me. Coolies carrying my luggage had gone ahead and the sub-inspector had left his luggage behind. It seems that the lambardar of the village had pressed a

person to carry the bedding of the sub-inspector to another stage and this service was refused. Some hot words may very likely have been exchanged. Soon after a man was seen coming after us in hot haste and we stopped. We thought there must have been some skirmish and on coming near us he cried "You can take your money back, I do not want it" I was puzzled and on questioning he said, "Sir, I am the member of the village bank and that is the reason why I am every time asked to carry the load of the officer of the bank". By the bank he meant co-operative society. The sub-inspector got very angry with him when the peasant said no officer paid any money for carrying the load. But on further enquiry he said that other officers of the Department did pay him. However, I did not like to interfere much even when I was told by the Zamindar that they were never paid money for the carriage of such loads by the departmental men and passed this service off under the guise of state work. Mine had become a queer position. I could not speak anything. In that lonely place where I had no person to help me it was difficult to displease the sub-inspector and inspector by reprimanding them in the presence of the people as that would mean bad policy. Thereupon the only course left for me was to remain silent and watch things as they were going. But this case vividly represents one of

the reasons why little is being done in the way of bringing about improvement in the standard of the peasants' living. There are only two ways how this is done. Firstly, the difficulty is created by people who do not make any payment whatsoever to the poor peasant for service taken from them, no payment is made even for their rations. In some cases, the lambardar makes a common cause with the officer; for all eatables, eggs, milk, ghee and other articles are supplied free of charge and they are shared by all. This disastrous policy means that the peasant has to feed so many officers. Any improvement offered to the zamindar regarding his living or his land is thus naturally considered by him another calamity and another way of robbing him as that would naturally invite more officers to the village.

I was talking to some peasants whom I found very reasonable and they appreciated every word that I told them. The people then in that part of the country are habituated to remain dirty not because they cannot afford to wash or they do not like to wear clean dress but they have come to harbour a suspicion. They are of opinion that if they move decently they may be passed off as right people and, thus more officers would go to their side. When I was talking to a group of people about cleanliness, one of them inquired. "Sir, why

are you talking about it when no other officer so far has told us to remain clean and wear good clothing. This cannot be without some motive." I was thinking over what he said and I was rubbing my forehead when there was a buzzing in the group. For a moment I did not know what reply I could make to a question like this. I thought I must satisfy him as to what my meaning could be in telling them to remain clean and that I should impress upon them the advantage of neat living. Before I did so, another man interjected, "Perhaps you want to ascertain how much wealth we have". This was the real problem with me and it was difficult to satisfy them about my *bona fides*. The only way to meet the difficulty was to ask them why they asked me that question. One and all spoke, "Sir, we have already been very much hard pressed". Afterwards I made several enquiries and I found that big officers did not at all go to this side which is one of the reasons that smaller officers exploit the peasant. Even when big officers go to this side they do not talk to the villagers, so that 90% of their anxieties which would be removed by simple association with him go unattended to. And it is very easy to remove their other difficulties, but because unfortunately the officers want to show themselves big in the eyes of these zamindars, they keep aloof. Even the sub-inspector of the co-operative society tries

to show himself to be a big officer. "Could that be avoided by us" said I. A sub-inspector replied "Then Sir, I will not be responsible for your arrangements". "I do not want any arrangements, you only attend to your office business" said I. In this way the sub-inspector was quieted. He was only one of the many who have false notions of prestige as the "Tehsildar of Bank." There has not been strict supervision over these officers as all those appointed in the Department were our man's men.

I was talking to my inspector about the people of this place. He told me "What is our life without bribe." If I had power I would have dismissed the person there and then and would have let the society remain without the inspector till a right minded person was available. It is a matter worth considering that an inspector goes on tour to a mountainous place with Rs. 2-8-0 in pocket and with very little bedding, because he knows he gets his meals free and no meal will go without a hen. There is no use asking for explanations because they are conscious that in this they only follow the higher officials and they openly say they do not mind any reports against them. They know what that threat means.

Co-operative Society A. Tehsil B:—

There are about 17 members in this society. This village has got about 150 houses. The

houses are a distance from one another, on account of the mountainous tract. The reason why members have not increased in number in this society is that they never knew the purpose why a society was made. No share money was invited from the members at the time the society was started. They were not made to understand the elementary principles of a credit society. They were only told that the State was to advance loans to them in order to eliminate the sahuakar and would do so at very low interest.

In starting a credit society the object is to grant loans to the members, but a loan applied for the first time was not given in time. It was sent to them by the Central Bank through B Tehsil, which is at a distance of about 50 miles from this village. After the loan had reached the Tehsil head quarters at B, it remained there in the treasury for about 4 months, and the interest of about Rs 72 accumulated which was debited to the President who could never know about it. The Departmental men also did not come to inform the members even through it was not winter and there was no snow on the mountains and when the President of the society was informed about it he was only told that he had made himself liable for the payment of the interest, so that the first transaction of the society began with the burden that fell upon the members of the

society and they had to pay interest on money about which they had no knowledge. This naturally created a very bad impression upon the members of the society, and other villagers.

Another thing that alienated the members from the society was that this interest was put on these people by an *ex parte* arbitration about which also the members did not know. The man who was appointed as an arbitrator was a sub-inspector of the Department who passed an award without the knowledge of the members. No superior officer of the Department has ever visited this tract and the treatment of the subordinate officer was very bad towards the members.

Co-operative Society C. Tehsil B:—

There are about 150 houses in this village containing about 700 persons and the co-operative society consists of 17 persons only. The members of the society were never taught the principles. They have been under the impression that the State had begun to take the place of the money lender and when the time for payments came, the State would with all rapacity fleece them without any mercy. For some time the loans were recovered as land revenue.

At the time of my inspection the treasurer of the society presented two loan applications to me recommended by the Inspector. They were persuaded to take the loans but they did

not know the consequence. They had retained the applications because the members desirous of taking the loans were in a fix as to whether they would be put to trouble later. These fears are entertained by the peasants in other places also, as they are not taught the right principles of borrowing.

The people of this village are in need of salt every time, especially for their cattle. The sahumars have been supplying them with this commodity at very high rates. On studying the conditions, I came to the conclusion that a purchase society should be at once started. But before actually starting a society like this the members should also be taught the way in which it is to be conducted. A list of members was prepared in which the requirements for six months, in detail, of each case were given. The purchase was to be limited to the members of the co-operative society alone. All the members joined to work on the line suggested. The inspector was ordered by me to send the sub-inspector along with one or two members to purchase the salt at a nearby firm. In the first instance, the society was to get money from the central bank for this purchase and instead of advancing a loan in cash in each case, salt was to be advanced according to the requirements of each member.

The inspector was to arrange for the

carriage of the lorry from the town B to another town (17 miles)

The sub-inspector was to see that the members of the society carried the load also themselves on payment to the village (12 miles) so that all the profit in one way or other accrued to them. This was a preliminary attempt to start the society.

Note: I do not know what became of it later, as I was transferred elsewhere.

Village D:—

There is a co-operative society in this village. The society has been working in this village for the last 14 years but the members in general do not know even the preliminaries of co-operation. There is only one consolation that it is working under the guidance of its president, who is an old man and the lambardar of the village. He wields great influence. There is great receptivity in the members, who understand things if taught. As I had been occasionally going to this village and suggesting improvements which were adopted so readily by these people, the lambardar requested me to go to the village on a formal visit. After my inspection of the society, the villagers joined and the members of the society passed the following resolutions.

1. If a member of the society does not keep his cowshed clean and does not make his drain, he shall be liable to pay a fine of two rupees.

2 All members will make an effort to remain clean and they will try to keep their women and children clean

Of course, the members were more anxious to impose a fine for the breach of the second resolution but it was not considered expedient in the first instance.

Note:-It would be very interesting to insert here the remarks by the provincial Registrar on deputation from the Punjab over this inspection note. He asked, "You had seen the society recently. What was the necessity of going there? These improvements are immaterial."

My reply to this was that if the people of one village were made to live better in two months there was no use going to visit thirty societies in thirty days without putting any life in the societies of those places and the provincial Registrar considered the reply as an insult to him.

Co-operative Society E:—

All the members of the society belong to different occupations such as tailors, masons, carpenters, etc. All of them have been members of the society for about 10 years but they

have not been able to make any saving whatsoever although they have been earning a wage from one to two rupees a day. The members were therefore persuaded to put about one to two annas a day from what they earned and spent the rest in their expenses (as if they had earned their wage less by one anna). In this way within less than three months it was observed that they had saved some amount. Some of the members in a similar society at Udhampur had prepared small boxes and some of them have prepared earthen pots with an opening on one side only and one of the members told me that he was able to save in this way Rs 20 which he paid as university fee for his boy's matriculation examination. The Provincial Registrar remarked on this inspection note "This matter is not a new suggestion, and does not require much attention".

Co-operative Society F.:—

This society consists of such people who are good clerks and they required the help of the Moharir of the Co-operative Department to keep accounts. But the way in which the Society's accounts were actually kept was disgraceful.

They were made to understand the significance of a co-operative society and they agreed to keep their own accounts.

A Relief Act was passed in the Kashmir State much earlier than the Punjab Government passed the Usurious Loans Act. It was hoped that this Act would really bring relief to the people in respect of the high rate of interest they had to pay to the sahlukars. But the co-operative officials—thanks to the lack of check on their work—have prevented it from bringing good results or even from making the people realize the advantages of co-operative credit. The Act laid down that the societies would help their members to lodge complaints against the usury of their sahlukars and thus force the latter to settle up their accounts; the members would then only remain debtors to the societies that helped them.

Let us now see from an actual instance how the aim of the Act is defeated. A Vakil was engaged and loans were advanced in the name of several members. The Vakil was the honorary secretary of the Central Bank. The members were called to the Bank from their distant places and asked to place their thumb impressions on the documents relating to these loans and they were informed that their complaints against their sahlukars had been lodged. But the Vakil never pursued his cases and all the applications were filed in default. The Vakil of course did not fail to pocket his fees. The loss and the feelings of the members can be easily imagined.

The co-operative officials simply examined the diary of their subordinates and judged their work from the number of cases filed in court and the recommendations for loans made by the Inspectors. They contented themselves with thinking that recommending the loan was not only enough but was really a good piece of work. This piece of legislation has been praised outside the State. Thus for instance, Mr. Strickland giving evidence before the Royal Commission on Agriculture said that it was an effective legislation passed by the Kashmir State. He added, "I would like the debtor to be able to go to court and sue his creditor for a decree against himself and it should be compulsory for the court to apply the law as it is in the Kashmir Legislation". He believed that it should be compulsory for the creditor rather than the Court to give him instalments for repayment. It must be admitted that the immediate effects of the Act were quite salutary. The sahkars were afraid that their position was assailed and hastened to request their debtors to settle up their accounts and for that purpose invited the help of the panchayats of the villages. It has also been observed that these early attempts were all successful.

As time went on, however, the co-operative officials took charge of the execution of this method. Their angle of vision was a little different. They thought that the aim of their

department was to bring the people within the fold of the co-operative credit movement. They therefore belittled the importance of the panchayats and tried to emphasize the need of credit societies by granting loans to the indebted zamindars to carry their complaints to court. But the members (even the members of the Managing Committee) never saw that the object for which money was advanced was achieved.

They even did not trouble themselves to find out as to when the suits relating to the loans were lodged or that these applications in certain cases, were filed in default.

The ignorant members against whose names the loans were granted for the suits at times did not even know of this fact.

The result of all this was frequent feuds between the sahkars and zamindars and the farmers who at first were quite willing to come to terms with their debtors grew furious at being worried by court proceedings which came to nothing and established a stronger hold on the villagers.

We have referred to in detail to the many shortcomings of the co-operative movement in one place. But it will be observed that at least some of them are not peculiar to one place only. Some of these very defects were observed in

the Punjab, but there capable and effective supervision from the higher authorities suppressed any mischief with tact.

In Kashmir, too, similar steps are being taken now. The officers should not only be careful in finding out mischief and intrigue in the department but also suppress these with a strong hand. As soon as a co-operative official is found lacking in straightforwardness, he must be proceeded against strongly. It is possible that the clerks of higher officers, for their own gain, try to check the enthusiasm of the officials and put many obstacles in their way. Objections of a slight nature are shown to be serious, and if they do not succeed in their efforts, they try to curtail the ordinary comforts of the officials, try to corner them by getting explanations demanded for very slight errors on his part. Unless, therefore an officer does possess a strong mind, his energies are apt to be wasted in mere routine and his enthusiasm slackens. This naturally results in depriving the co-operative department of the advantage of real efficiency and initiative. Supervision too becomes slack and the movement begins to have one defect after another.

It will, therefore be seen that the immediate need for the remedies of these ills will be along the following lines:—

1. That no society will be supported by the

Department unless it is organised in fact on correct principles.

2. That it must always be seen that after a society is formed no pressure of any kind is brought to members for taking loans - nor to outsiders simply to increase the number of members. No society of this kind can ever prove successful.

3. As far as possible societies should not be formed in far off and out of the way places ; but when are so organised the officials need not be deterred by the distance and difficulties of roads They must not fail to maintain constant touch and proper vigilance.

4. It will be seen from our discussion that the success of a society depends first upon the members of the managing committee and secondly upon the supervision of the departmental staff. It is therefore clear that the former should not be men who will utilize the society to gain their selfish ends and that the latter should be strictly straightforward. Their honesty, it may be added, should not be allowed to pass unrewarded.

5. In a number of places, as seen above, the sahkars have come to wield a tighter hold if not on the zamindars, at least upon the societies themselves. This influence must be speedily removed.

6. The co-operative officers should not labour under a misapprehension that villagers do not

or cannot appreciate their talk or discuss their own affairs intelligently.

7. It must, finally, be made clear that the aim of a co-operative society is not to be a bank which grants loans, but to enable people to practice self-help. Every member should know this well and the guidance of the Department must be directed towards this end.

There is also another practical difficulty. A society which has been in existence for 6 or 7 years sometimes fails although its transactions have been both numerous and continuous. A reference to the appendix will show how this comes about as also what remedies for such a situation are possible. It will be observed that it is generally the 5th year of a society's life which is critical and should be closely watched.

It may bear repetition to state that the higher officers while touring should carefully scrutinize the work of the Inspectors. It may also be suggested that it should be made incumbent upon the Inspectors to provide for their own boarding while they go on their rounds. An extra allowance to enable them to do so may be paid by the bank if necessary. In no other way can the defects pointed out above be remedied. This remedy would also enable the inspectors to remain honest when they are unduly influenced by personal considerations about members who have been their hosts.

The officers should also recognise that in the co-operative department they should act more by persuasion than by orders. The progress of the movement must spring from within the activities of members and not by rough and ready methods. Informal talks - and very intimate too - achieve more than red tape methods. It has been my experience and I cannot help commending it to others.

An officer of the co-operative department, provided he follows such methods, will not only be a tower of strength to the department but an example to other departments of the State.

Finally I may also recommend the formation of an Advisory Board in each district to whom all complaints can be carried by members as well as non-members of societies and whose advice can be sought by the societies.

When a movement like the Co-operative Movement is first started, not only should the first steps be taken after due and careful consideration but it must be seen that these bring forth practical and useful results. The first successes should be such that they must on the one hand prove an object lesson to the workers in the movement but also attract the people for whom the movement is meant. If, however, the earlier instances are failures for one reason or another there is more likelihood of harm resulting from the movement than any good coming out of it.

It is true that as the object of the movement is the general economic uplift of the ryot, all possible steps should be taken to relieve him by help which he would derive by joining this movement.

No doubt the ryots' indebtedness is great. But it need not be exaggerated by the co-operative officials. They have on the contrary to moderate it to a good purpose. The idea so long promulgated of borrowing and lending cheaply does not seem to have instilled any such feelings which can make them do their own business and lead them to self-reliance. There is no harm even if there is double the indebtedness if the money that is advanced to the ryot can benefit him in his efforts to get relief from the scourge of poverty and if the money is always used for productive purposes. That would certainly lead him to prosperity some day.

The villager is suspicious as he is already under the dread of the dealings of the Sahukar. It is not the object of the Co-operative Department to merely take the place of the money lender and but after having taken up this position it should not ignore other aspects at all. It is a slur on the superior officers, if they do not properly supervise work or allow the frauds to go on unpunished for years. In order to raise the standard of living of the peasant the ordinary daily things in the life of the village have to be set right. Mr. Calvert, with his Punjab experience says "We pursued the

policy of treating the Department as one of adult education of which the primary object was to instil into the people the need for organising themselves on economical lines if they were ever to escape from the burden of poverty and debt."

To these words the present writer would add that the supply of cheap credit does not bring us very near our object but a co-operator must always try to transfer the provision of unproductive credit to productive borrowing.

Credit until recently became the only consideration with the co-operators in India, and to this side only all confined their energies with the result that many credit societies came into existence. The number of non-credit societies is still small and their capacity of work is much limited. The main object "that distributive justice" is to be brought about by a co-operative society was entirely ignored. Co-operation is a protest against exploitation and aims at bringing the producer and the consumer nearer by elimination of the profiteering middleman. So long as the rural population does not fully realize that the movement is one based on self help and mutual reliance much cannot be done. Some people thought it to be a philanthropic association and did not take into view its business principles. No such idea was given to the people that it was a complete business concern. Loose and inefficient management should have no place in it and "the real contrast

between a co-operative and business concern lies in the fact that in the case of the former the profits do not exclusively go to the shareholders or the Managing Director but are divided according to the principles of distributive justice." The societies give no accomodation to the ryot for the security of his production and what is now needed s the resuscitation of the functions of purchase and sale societies. Marketing is as important as production. The extent of rural indebtedness should be accurately ascertained. Inspite of the presence of co-operative credit for the last three decades, there has not been much diminution in the indebtedness. We have to find means to increase the earning and the repaying capacity of the ryot.

CHAPTER VII

Arbitration Better Living Societies.

Arbitration Societies were in the first instance started by me in Banihal and I was of opinion, that such societies might do well only in mountainous places. In Bhadon 1989, Mirpur District was a disturbed area and under the direct control of the Special Minister appointed by the Jammu and Kashmir Government for this purpose. In the tehsil of Kotli, account books of money lenders were missing through the disturbance and it was a problem as to how one could bring about a reconciliation between the borrower and the lender.

After the disturbance on account of the lack of rains, the produce was very short, provisions stored by the sahkars had been burnt by the rioters and the sufferers also had been rendered homeless. All these things had made the situation precarious. The matter was fully discussed and the Hon'ble the Special Minister agreed with Wazir Feroz Chand, the able Registrar of the Jammu and Kashmir Government, and arbitration societies were organised by me.

The first arbitration society was started in the name of Mr. L. W. Jardine, I. C. S., Hon'ble the Special Minister for the disturbed area etc., in Kotli Tehsil, and this was registered by the Registrar immediately. Another society was started in the name of Colonel Baldev Singh, the

then Administrative Officer for the Mirpur disturbed area. Subsequently a net work of arbitration societies was started on the eastern side of Kotli tehsil with a union at Seri.

An extension of these societies was made in Bhimber tehsil also, and another union was started at Manawar. In the meanwhile, Mr. V. N. Mehta the Hon'ble the Revenue Minister suggested, that better living societies might also be started so that the saḥukar and the peasant might be able to bring about a reconciliation through the better living society, without referring the matter to a third party. The Hon'ble Mr. Mehta suggested that these better living societies might be formed on the basis of the reconciliation boards, proposed by the C. P. Government on lines similar to those adopted in the legislation passed by the Kashmir Government through the Relief Regulation Act.

I am personally opposed to the formation of different intitutions in one village as that would only tax the energy of different classes of officers under different departments working for the same purpose, and the villagers also would have to be dealt with by different people.

The arbitration societies so formed could achieve this without introducing much difficulty in the village-organisation which is deemed to be smoothed by the adoption of a simple procedure.

In order to find a solution to bring about a reconciliation between the two, a few provisions in the byelaws of the arbitration societies with

provision for better living were formed, which have also been registered by the Registrar

These have been called Better Living Arbitration Societies which have also been turned into small village municipalities and they are working satisfactorily. A bill proposed by the Hon. Mr. V. N. Mehta, regarding the reconstruction of villages to spread sanitation throughout the rural areas also has been passed into an Act by the Kashmir Government. This might bring into conflict the different institutions so formed unless amendments are proposed to bring the two under one control.

At Manawar, Barnala Barhing and other places where these Better Living Arbitration Societies are working the people are taking interest in their sanitation work which is going on very smoothly.

In this division, 110 societies with two unions have been organised and these societies are doing wonderfully well. These societies were registered about the end of Bhadon 1990 and the number of references made by the people to the Police Thana at Seri will show that there is comparatively great

Month.	No. of cases referred to Thana Police before the establishment of arbitration societies.	Month.	No. of cases referred to Thana Police before the establishment or arbitration societies.
Jeth '90	5	Assuj '90	3
Har '90	6	Katik '90	2
Sawan '90	4	Maghar '90	2
Bhadon '90	10		

reduction in criminal litigation. These arbitration societies themselves settle many cases without referring them to the Police. Most of the arbitration societies are doing the work of spreading compulsory education in rural areas, and by the introduction of a clause in their byelaws, a great deal of propaganda has been carried on to put a stop to bad customs among the people.

Many cases of interest have been decided by the Jardine Arbitration Society and other arbitration societies. Some of the money lenders' accounts were settled very smoothly to the satisfaction of both the parties. A case by a father against the disobedience of his son was very interesting. The son was charged with beating his father and mother for disagreement with his young wife. The father asked the committee to punish the son but the mother thought that an apology from the son might be considered sufficient for all that was done, and persuaded her husband to accept her views. The father agreed but asked for the return of the buffalo which had been given to the daughter-in-law in anticipation of a child's birth. The committee agreed to that and the son was made to apologise and to return the buffalo which was considered sufficient punishment.

Some of the societies have made it compulsory for the members to send their boys to the neighbouring government schools.

At Bārnala and Manawar, people have decided to clean their own streets and the latter has levied

a cess of one anna to enable them to maintain 3 bhangis in addition, as the village consists of about 500 houses and they consider that the small bazaar should always remain clean. Other villages are also following suit. At Barnala, the members of the society have collected a good amount of money to introduce water pumping. At Balirampur the villagers have built a Dharmasala and have now begun to drink water together from one well which had become a matter of great trouble to the people on account of certain personal prejudices. The members are arranging baths and other necessary items for a healthy life.

At Pangali two brothers were living jointly for a long time after the death of their parents and kept the whole of their property and earnings with the wife of the elder brother. When the brothers began to live separately the elder brother refused to give the younger his share of the property. The case if referred to the court would have been dismissed for want of evidence or some other technical flaw and entailed heavy expense; but it was decided very amicably by the society.

At Chhamb a member of the Jat community who had some time before given his daughter in marriage in a family with the definite promise of getting a girl in return for his son when both would attain majority came up before the Panchayat, but when the parents refused and wanted to marry the girls elsewhere the members of the

society of this village decided the case in his favour.

Most of the cases regarding money transactions were so decided that the repayments were readily made in cash on spot to the satisfaction of both the parties. Cases of land demarcation, division of property, restitution of conjugal rights, compensation, simple hurts and similar other things have been very satisfactorily dealt with by these societies. One has really to be careful lest some bad persons take advantage of the simplicity and good heartedness of the panchayat dars, and for this purpose supervision over the societies may have to be strengthened in such ways as the men on spot might think proper.

APPENDIX.

Inspection Reports of some villages.

Village Pare, Tehsil Ramnagar.

In order to settle accounts, under the Relief Regulations Act, members of the co-operative society in the village were persuaded to bring suits against sahumars. The vakil was appointed by the Co-operative Department and to defray his expense, loans were advanced to the members, by the co-operative society of whose activities he had no knowledge. These amounts were entered into the books without information to the members. The vakil took away the money, having drawn it personally from the Central Bank, and did nothing for the settlement of accounts. So applications were filed in the Court in default. This only swelled the indebtedness of the members. Therefore the members of this society are burdened with great debt.

The sahumars greatly dreaded the Relief Regulations but that fear is gone owing to the constant follies of the Co-operative Department. The Court has always much sympathy for the poor peasant, but as he was asked to pay heavier instalments than he could bear he became worse off. As soon as there was a break in payment, the sahumars confiscated all his property. But the sahumars were clever enough not to touch all who

were under their debt. They did it in the case of one or two men very tactfully where they knew they would have success in the Court. This had a great effect and the rest of the ryots gave up their suits and entered into transactions again with the sahuکار in the same way as before.

The villagers here have another difficulty. They have a deficiency of water supply.

After going round the whole village, I found that a canal could very easily be brought for irrigation purposes and the village could have two crops in the year. One crop is not sufficient for these people and hence they have to depend upon the sahuکار. This could be avoided if the co-operative society would spend two to three hundred rupees in digging a small canal (Kuhl). The object is to benefit the whole village. The people in the whole of the village were willing to join the co-operative society for this purpose, and it was agreed that a tax could be levied on such people, who were not the members of the Society. Loans advanced for such purposes produce a great effect upon the people.

Village Mulward, Moda Singdi.

The people of this village are under the influence of sahuکارs to a great extent. One Shamas Din is a member of the co-operative society here. He owes Rs. 500 to a sahuکار. He stated that this money was never borrowed in cash.

Primarily certain articles of use such as snuff, tea or salt was obtained from the Khoja (Sahukar) which were turned into cash value and a receipt was obtained from him. Later the amount accumulated at compound interest. Shamas Din intended to be free from all this debt. The sahukar was given all the cattle he possessed. After deducting the interest and some money towards the principal, he has a loan of Rs. 150 even now. He further said that he does not pay any interest now to the Sahukar as he has three sons who are in the service of the Sahukar. Three sons are working under contract till the whole amount in principal is remitted. This is a sort of indirect slavery, which is in vogue even to-day in the village.

Very great anxiety exists in the minds of the zamindars of this place on account of the visits of an insect which has been spoiling their maize corn. I collected several specimens of this insect and personally brought them back from Kishtwar to Anantnag and sent them up to the Director of Agriculture for investigation and necessary action so that the people be relieved of the trouble. The peasant ought to be shown some practical remedy at once by the Department concerned.

Village of Bat Gadhi (Kishtwar.)

There are about 60 houses in this village. The inhabitants are mostly Gujjars. The village is deep in debt which after thorough investigation

has been estimated to amount to not less than Rs 50,000. There is a good deal of propaganda done by sahu-kars in this district. Although these people have been supplying milk, ghee, butter and maize in great quantities to the sahu-kars for some time past the indebtedness seems to be increasing. After striking an average for the last five years, I found there has been no lessening of indebtedness. These people receive in return from the sahu-kars, snuff, tea and tobacco chiefly and sugar and salt very seldom on payment in cash. The sahu-kars take things from these people in very small quantities. While the Gujjars do not maintain any accounts, the sahu-kar is prompt in declaring his accounts to the people. The situation is as follows. Almost every day in the morning or on alternate days, the village sahu-kar goes round the Gujjars, and receives articles available from them in the form of ghee, butter, etc. and takes them away; the Gujjar does not write any accounts as to how much he has supplied. He usually thinks he will remember it.

On seeing the condition of the people of this District, I collected all the members of the co-operative society and such people from the village who were prepared to listen to me. After discussing the whole situation with them, it was decided that all those people should accumulate their produce of ghee and butter and sell it wholesale on cash payment; they also promised to discontinue the practice of giving without any

account any articles to the sahuکار if it was necessary. In order to settle up accounts with their money lenders those who were present decided to make payment in cash and not in the form of articles.

Dichhad Village.

This is a village with about twenty houses. Almost all the inhabitants belong to the Gujjar community. They are dealers in ghee. I have estimated their indebtedness at about Rs. 12,000. The sahuکارs take ghee and butter without keeping any accounts. After this was explained to the members of the co-operative society, it was decided that no quantity of the ghee or any other articles be given to the sahuکارs without keeping accounts, and as far as possible the articles given could be handed over after the value was ascertained by both parties.

Village Bankot (Banihall)

A small nalla passes through this village. The nalla is very dangerous and during the rains covers a wide expanse. It cuts off the communications of Bankot with other villages. As there are no arrangements for the supply of water in the village, the peasants have for drinking and cultivation purposes arranged to get water by a *kuhl* from the neighbouring spring. For this one has to pass by the bank of the nalla for about 60 yards. There is no other passage to let the

water pass through. During the rainy season the force of the nalla is very great and as the embankment is not sufficiently strong, it gives way. Every year the peasants have to spend a lot over the repairs and it involves a very heavy expenditure upon the people. There is a co-operative society and I found that water could be supplied either by steel pipes or (for the arrangement to be made cheaper) through two big hollow trees which could be supplied to these villagers by the Forest Department to enable them to get water by making a groove in these trees. The people gladly took up the suggestion and agreed to meet all other expenses provided the trees were granted to them.

Lati Kasmirian.

The members of the society are weavers and prepare *pattis*. They have to sell their *pattis* very cheap. These members purchase wool individually and so they are always losers in the bargain. Each family has to send one member expert in weaving for the purchase of wool. Some times these men have to spend one month and a half each in going up to the mountains to make the purchase. It was therefore proposed to them that they could make the purchase collectively each family making a demand equal to its requirements. They agreed to act upon the advice and this time they did it without forming a society for the purchase.

As there has been some trouble in the marketing of their produce. I wrote to the Secretary, Exhibition Committee, to exhibit these *puttus*. The Direction of Industries can encourage local industries in this way. Almost every one of the families is doing this business as a subsidiary occupation. Though these people have expert-fingers, they do require guidance. I wrote to the Director of Industries to depute peripatetic parties to this side but it is not known to me what became of it later.

Village Devegai.

There is a small hillock facing Devegai on the north. Maize is cultivated on its west. On the southern and eastern side of the hillock, there is no cultivation. Some of its portion is used for grazing purposes. While I was staying in the Dak bungalow, I met a German scientist who was on his world tour analysing different soil. He told me that most of the portion of the southern part of the hillock, which was neither used for grazing nor for any other purpose, could be well utilized by the Horticulture Department which could get a return of Rs. 10,000 a year at a nominal cost, of two or three hundred rupees. He suggested that the grape vine and the mulberry could very well flourish in that area, if the villager took up his suggestion.
