

**ECONOMIC PROBLEMS OF  
MODERN INDIA**

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OF  
MODERN INDIA

EDITED BY •

PROFESSOR RADHAKAMAL MUKERJEE

*Professor and Head of the Department of Economics  
and Sociology, Lucknow University*

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## INTRODUCTION

**Economic problems, old and new.**—As India enters a new phase in her self-government, her economic problems, though set in the old social and geographical background, tend to become more complex and variegated. Provincial autonomy brings to the fore the need of co-ordinated economic planning, while the unification of British and State India will extend the scope of economic problems and policies of the future. Yet nothing is truer in India's economic life of to-day than the persistence of poverty and indebtedness of her masses, studied with such earnestness by the pioneers of Indian economic thought, Ranade, Naoroji, Dutt, Digby and Nicholson. Though many new features indicating wealth and progress have been imported into the economic scene, the dependence of India's population on her agriculture which Ranade lamented about three decades ago, has increased since his time, with its inevitable consequences of unemployment and under-employment on a scale unparalleled in any modern civilised community. Famines, which swept off about 26·5 million persons between 1800 and 1900, have now lost their rigours, but the considerable masses of the population now live on a sub-nutritional level. And a sadder commentary on our economic situation cannot be found than the close, direct correspondence between harvests and birth-rates and inverse correspondence between harvests and mortality.

**Effects of agricultural predominance.**—More than half a century ago (1880) the Famine Commission laid bare the danger spot in Indian economic structure, in the more or less complete dependence on agriculture, and made out a strong plea for the diversification of employment. In the half-century while Japan made phenomenal strides in industrial

development and has now become a serious rival to the western industrial nations, India's progress was exceedingly tardy. In 1931 out of 154 million workers in India only 5 millions were engaged in industrial establishments and  $1\frac{1}{2}$  millions or barely 0.9 per cent in factories. Between 1911 and 1931 the percentage of industrial workers to the working population actually declined from 11.0 to 9.1, the country's increasing numbers crowding on the tiny holdings. Village and cottage industries are declining in most provinces. Artisan castes, such as weavers, potters, metal workers and oil-pressers, ousted from their traditional occupations, are falling back on agriculture. The main industry, agriculture, which engages 66 per cent of India's actual workers, produces a relatively heavy yield per acre, but an exceedingly small income *per capita*, due to the cumulative effects of social and economic circumstances which have now caught the Indian peasant in a vicious circle. It begins with a phenomenal increase of population—of about 230 millions since 1850—which is responsible for fragmentation of holdings under an obsolete law of inheritance, which has become an agricultural misfit; this aggravates poverty and indebtedness. These, again, make it impossible to obtain the full advantages that scientific experiments assure as regards the improvement of crops, manures and implements. Social custom and prejudice enter into the picture when it encourages polygamy among a large section of the population and compels the maintenance of as many as 67 cattle per hundred acres of sown area as compared with China's 15 and Japan's 6, indicating that at least 125 millions of Indian cattle are uneconomical and superfluous, while the country has only 60 million working cattle for about 300 million crop acres (1 pair of bullocks to 10 acres), a number wholly inadequate for intensive farming. History has also come into the picture. The rights and privileges of feudal landlords and revenue-farmers which were especially strengthened by the political unsettlement in the later Moghul days, and by the promises and pledges given by the British in 1793 and again at the time of the Mutiny in 1857, coupled with the age-long respect for aristocratic traditions,



have been the bulwarks of an effete, irresponsible landlordism.

**Mal-distribution of wealth.**—To-day the landlord in India has transformed himself from a wealth-producer into a rent-receiver and plays a small part in the agricultural partnership. The disorganisation of the village community, the loss of common rights in meadows, pastures and irrigation channels and the disuse of the collective employment of village artisans and functionaries, due to the misunderstanding of village tenures and collective rights by the English officers, have now become serious obstacles to the progress of small farming. Meanwhile the land laws have favoured the development of a class of intermediaries whose type and name are legion and who, whether in the landlord or in the ryotwari Provinces, lower the status of the actual tillers of the soil and intercept, sometimes clandestinely, through the levy of imposts, a portion of the profits of agriculture which might have gone back to the land.

The large proportion of agricultural labourers to the cultivators, and its increase in recent years, are the symptoms of social unsettlement in the village which rises to the fury of fire-raising and *bazar* looting as money-lenders and landlords become too importunate in their demands and as communal antagonisms feed the fire of agrarian discontent. The landless class, newly risen to importance in India, floats about in the countryside, lowers agricultural efficiency and prevents the introduction of machinery in agriculture, and, in the absence of subsidiary occupation and of regular employment in the fields, is pushed to the cities where it lowers urban wages, and impedes the development of organised unionism, housing improvement and civic amelioration.

The agricultural labourer occupies the lowest rung of the Indian economic ladder, that toiling, long-suffering serf, who is the first to suffer from famine, plague, malaria and influenza. He numbers to-day 25 millions, and a single meal, thin gruel and loin cloth are all he can hope for in a year of plenty in India. His average wages in these years of

depression vary from two to three annas per diem in Northern India. Above him come the small tenants and cultivating owners who number 61 millions. Next come the non-cultivating owners, rent-receivers and landlords, in whose hands land has been concentrating during the last few decades.

**Low purchasing power.**—In India the wealth *per capita* has increased during the last 50 years, but the mal-distribution of wealth has grown worse, jeopardising efficient land utilisation and sharpening the contrast between the landlords and the rack-rented peasants, between the increasing class of rent receivers and the inferior tenants-cum-labourers and the toiling agricultural serfs. The average *per capita* income in India is estimated at Rs. 67·5 per annum. The United Kingdom *per capita* income is put at £76 (as compared with India's £5 only) and the average *per capita* taxation is Rs. 5·7 in India as against Rs. 260 in the United Kingdom. With such a narrow, insecure, economic base it is no wonder that India's mass education and hygiene have been sadly neglected. India's expenditure *per capita* on education is only one-tenth, and for medical care and public health one-eighth to one-half, of a rupee in the different Provinces, and her percentage of literacy among persons aged 5 years and over is only 9·5. India's death-rate is 22·4 per 1,000, as compared with Japan's 17·8 and the United Kingdom's 12·3; her infantile mortality is about 171 per 1,000 as compared with Japan's 118, and the United Kingdom's 64. Her average expectation of life is only 26 years, a figure which is less than half of that in the United Kingdom and is much lower than in most civilised countries of the world. With an unhealthy, illiterate and inefficient working population and with such low purchasing power of the agriculturists, industrial development is retarded and the course of foreign trade determined mainly by the vicissitudes of agriculture. It is only thriving agriculture which, by increasing the purchasing power of 70 per cent of India's population, can serve as the secure basis of the development of industries by affording a large and expansive

internal market for their wares ; with agriculture on a steep incline, pushed down by constant population increase and recurrent droughts (which visit Northern India at intervals of six years), India's industry and trade cannot contribute usefully to the solution of her poverty and economic backwardness.

**Economic planning :** (1) restriction of numbers.—The predominance of agriculture, conservatism, indebtedness, a limited home-market for industrial products and industrial backwardness are all interlaced together in a chain which binds the country to inescapable poverty and inefficiency. The economist, if he is to succeed in his fight against this enslavement, must co-ordinate his plans in a concerted offensive. These, in our judgment, are chiefly four: (1) the population drive, (2) the industrialisation drive, (3) the rural reconstruction drive and (4) the social reform drive.

Poverty is largely a matter of the man-land ratio in India. In 1891 India's population stood at 287 millions. In 1931 the population was 353 millions. This increase of numbers, coupled with the fact that the percentage of population supported by land increased from 61 in 1891 to 73 in 1931 denotes a very serious situation. It is estimated that by the next census year the population will reach 400 millions. The increasing population is not being absorbed in industries at all, the percentage of industrial workers to the total population diminishing from 5.5 to 4.3 between 1911 and 1931. A state of chronic food shortage, aggravated by drought and now by the depression, affects particularly the very young and very old, and also women, especially those in the child-bearing age, when the ancient practices of infanticide, abortion and abstinence from intercourse have been largely discarded and the results are high infantile and maternal mortality in this country. The reduction of the number of women at the reproductive period, worn out by a long struggle with food deficiency and by frequent child-bearing, is one of the demological causes of the recent slackening of the birth-rate in the more heavily congested

regions. Malnutrition affects also the death-rate, people with reduced power to resist infections falling easier victims to epidemics. Between 1901 and 1931 the mortality from the main epidemic diseases was about 67·25 millions.

Birth-control for a country like India principally aims at the reduction of excessive mortality. Various customs, contribute to increase the number of births in the average family, which leads to agricultural inefficiency and unemployment through sub-division of holdings, and thwarts schemes of mass education and improvement of rural sanitation. Birth-control propaganda must now be carried into village homes and cheap and fool-proof contraceptive devices, which are now available in the country, popularised. For this is India's basal economic issue, which left untackled will not permit a fair trial to any forward social and political programmes. Large and systematic plans of land reclamation and colonisation within India in such provinces as Assam, the Central Provinces and the Punjab and in Burma, and of Government-assisted emigration and settlement in appropriate overseas lands within the British Empire or outside, which may relieve population pressure, will also have to be considered and the Central Government should initiate and effectively carry out such programmes by entering into imperial pacts or bilateral agreements.

(2) Use of tariff, currency and banking management for industrial development.—The industrialisation drive began with the adoption of the policy of "discriminating protection" and has had a chequered career. The protection given to industries has sometimes been inadequate and spasmodic, while the industries themselves have failed to profit most from it due to inefficiency of management and tardy rationalisation. The lack of co-ordination between the monetary and fiscal policies has been also one of the chief obstacles to an all-round industrial advance. Further, however rapid the development of large-scale industries may be, without the re-organisation of India's handicrafts and cottage industries by co-operative methods, and by the adoption of improved implements and of fuel and electric power, we cannot quickly correct the unbalance of the

economic system. Rural industrialisation will sooner lead to a rise in rural purchasing power, and prevent unemployment, which has become normal in the Indian village.

India is now passing through an era of severe depression. The decline of value of her total agricultural production to the extent of 47·5 per cent since 1929 has contributed towards a diminution of her total volume of foreign trade and an increase of agricultural indebtedness the real burden of which is now estimated at the colossal figure of Rs. 2,200 crores. Central and provincial budgets have also shown grave deficits; nation-building services have been starved; unemployment has increased; wages, especially agricultural wages, have been lowered and the plane of living shows a decline. The co-operative movement, upon which hopes were concentrated for rural and agricultural progress, has also suffered a disastrous set-back. The urgent problem now in India is to secure recovery of prices and this calls for a new monetary and banking policy. The co-ordination of tariff, currency and banking management is, in fact, the first essential step towards economic recovery, in the first instance, and towards economic planning which must necessarily be built upon the former. To the extent India does not enjoy complete freedom to use the weapons of tariff, and financial and monetary management for a forward industrial policy, her industrial revival is in that measure delayed. But the acquisition of full economic autonomy is not enough. The management of fiscal and financial policy for a country like India, with such diversity of agricultural and industrial resources and grades of development, demands a sagacious and wide-minded economic nationalism. Strong opposition may easily develop between the agricultural Provinces and States which would want a tariff for revenue only, and the manufacturing Provinces which would clamour for higher and higher protection. It is the foresight of financiers and statesmen at the Centre which can avoid political conflicts, like those of the United States when the first experiments towards a Confederation were launched, and which may endanger federalism in India.

(3) **Rural uplift and primary education.**—In the rural reconstruction drive, the effort should, in our opinion, first be concentrated on the removal of illiteracy, although improvement of agriculture and of cattle, co-operative organisation, rural industrial employment, improvement of village roads, housing and sanitation must also form parts of a concentrated programme of rural recovery. Illiteracy now ranges from 70 to 90 per cent of the population in the major Provinces and States of India. The problem here also is mainly economic; for poverty compels large premature withdrawals from schools when the pupils can take up, in however small a measure, the economic burden of the family. The flight from schools and lapse into ignorance lead to a vast wastage and ineffectiveness and raise the cost of achieving literacy, the United Provinces, for instance, showing such a high figure as Rs. 120 for each student. Further, the limitation of provincial resources has recently led to considerable retrenchment in educational expenditure and consequent decline in enrolment in schools and colleges, as for instance in Bengal, Bihar and Orissa, and recently the Punjab. Universal primary education should be our aim, and the Central Government will have to accept its share of burden and responsibility in furtherance of this, since the Provinces lack adequate resources. India also requires a new system of education in the villages, which will fit the people for rural services and ways of living and assist towards modernisation of the villages, towards rural reconstruction in the extended sense. Education of right type, including guidance and instruction for cultivators and workers and industrial and technological research, which are indispensable for economic progress, is only just beginning tentatively. After primary education the urgent needs are the re-organisation and linking of credit and marketing. We have to evolve a State-controlled system by which the co-operative societies will help towards the liquidation of irrecoverable debts, grant credit almost exclusively for productive purposes and arrange repayment through the collective marketing of all produce. As long as the village *banya* and the peripatetic grain-dealer dominate agricultural credit and marketing, we cannot much improve the peasants'

income. With co-operation gradually spreading from credit and agriculture to business and caste and labour organisation, large developmental schemes, launched on public loans, as in the United States and Italy, will help materially to create employment and lead to wider diffusion of purchasing power and social benefits.

**Social reform and economic progress.**—A rural recovery scheme must not only be a planned and co-ordinated programme, but broad-based on peasant habits, traditions and institutions. Rural planning is a delicate and difficult art, and vast sums may be wasted if there be no proper co-ordination of reconstruction activities of Government in the fields of agriculture, co-operation, education, sanitation and social welfare, nor re-orientation of *panchayats* and other intermediary bodies which develop local initiative and progress-mindedness among the rural masses. The peasant cannot be progress-minded in one direction and conservative and superstitious in another. No progress can be achieved if social custom, family and marriage habit encourage the peasants to multiply without restraints and out-reach not merely the out-put of their fields but also the facilities of education and sanitation that may be provided. The advantages of co-operative credit are nullified if the peasant continues to waste money lavishly on social ceremonies in the sequence of births, deaths and marriages in the family or falls a victim along with his cattle to diseases, seasonally and recurrently, through disregard or ignorance of the elementary rules of hygiene. Neither intensive farming nor dairying can flourish as long as religious sentiment prevents the Indian peasant from taking a practical view of animal keeping. No benefits from the distribution of good breeding bulls can accrue if the Brahmini bulls, now selected for their worthlessness, roam about in the entire countryside and the peasants, instead of getting rid of the useless, worn-out beasts, which eat up the fodder sadly required for the cattle, increase their numbers to offset the deterioration of breed and efficiency. Even for the poorest cultivator how much manure is burnt, and how much would the land improve if he could

use night-soil as manure like the Chinese peasant; how much food is wasted and how much would it be improved if only the prejudice against all animal foods could be overcome! How often are the fruits of toil of the depressed castes, who form the backbone of Indian agricultural labour and a considerable section also of industrial labour in India, dissipated in drink and vice because of the social barriers to acquiring land, following less servile and degrading occupations and otherwise improving their economic status and standard of living! A rural recovery programme must therefore include social reform, an offensive against all out-worn religious creeds, social beliefs and caste habits, which prevent the men and women of India from taking a common-sense attitude for conserving and wisely using the present limited resources. The more the economists of the country look at the sociological whole situation, the more will their ideas and programmes be of practical benefit to the nation.

**Recent progress in Indian economics.**—Economic realism has been the inevitable outcome of the progress of economic research in India in recent years. The Indian Universities have been quite alive to the needs of economic survey and investigation, and their output of publications is not small. For all the major Provinces of India we have now meticulous rural studies, including intensive surveys of agricultural costs and profits, rent and agricultural labour, credit and indebtedness; while monographs on special industries or problems such as those of transport, housing, business management, wages and organisation of labour have also been published or are under way. Several research bodies like the Indian Economic Association, the Indian Statistical Institute, Calcutta, the Indian Institute of Population Research, Lucknow, and the Boards of Economic Enquiry in the Punjab and the United Provinces, Gokhale Institute of Politics and Economics, Poona, are contributing materially towards economic investigations in different fields; while the annual conferences of the Indian Economic Association have pro-



vided an excellent clearing-house for exchange of economic opinion, both academic and official. Nor should we omit to mention the excellent materials on economics scattered about in such official reports as the Settlement and Survey Operations Reports, Census Reports, Review of the Trade of India, to select only a few from a growing and voluminous literature, not to speak of the various Reports submitted by Commissions and *ad hoc* Committees, appointed from time to time by the Central and Provincial Governments. A great deal more of thorough and painstaking research in the different sub-divisions of economics, however, has yet to be carried on in the country in order that we may achieve the standard set by Great Britain, the U.S.A. and Japan, and none recognise this more than the authorities in the different fields who have contributed to these volumes.

This work is a product of many minds and of specialised investigations in different fields. But there is an underlying unity of purpose, towards an adequate understanding and treatment of India's vast and increasingly complex economic problems, both domestic and international. The scientific value of such a composite work gains not merely by the authoritative expositions of experts but also by assuring to each complete freedom of opinion and theory, uninfluenced by any narrow considerations of politics and social expediency. Thus the symposium has been planned as a strictly scientific undertaking towards an adequate comprehension of the various factors and constituents making up the Indian economic situation as a whole. It is hoped that besides being useful to all teachers and students of economics it will also be an aid to administration in appreciating and solving the difficult economic issues and problems facing India.

EDITOR.

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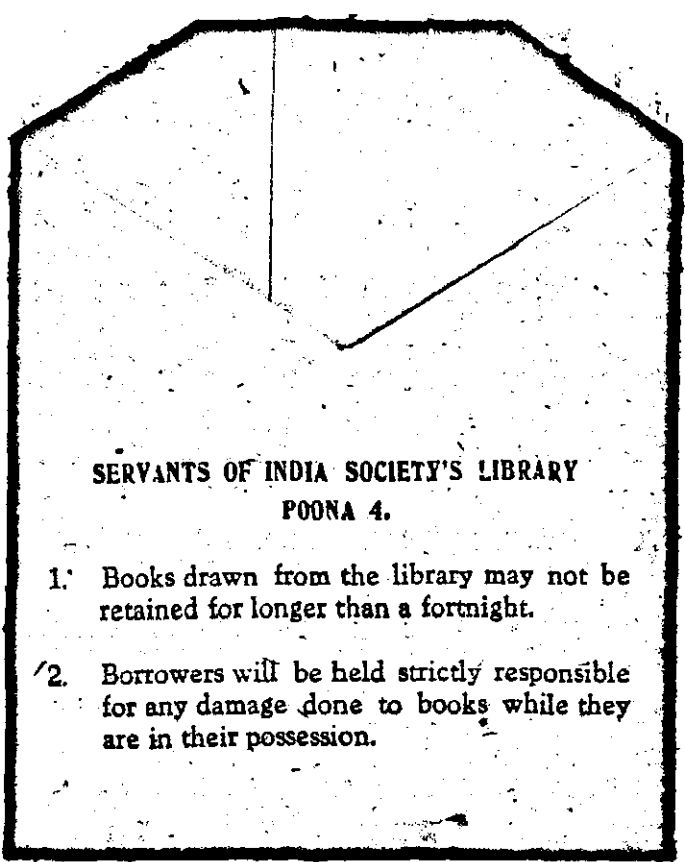
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1. Books drawn from the library may not be retained for longer than a fortnight.
2. Borrowers will be held strictly responsible for any damage done to books while they are in their possession.