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INDIAN ECONOMICS

*Being a Comprehensive and Critical Survey of the
Economic Problems of India*

First edition

VOL. II

BY

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APPENDIX

Report of the Royal Commission on Agriculture.

I. Summary of recommendations and conclusions.

We have already referred to the appointment of the Royal Commission on Agriculture and its terms of reference.* The Report was signed on April 14, 1928, and was published in July, 1928. In this place we propose to give a short summary of the conclusions and recommendations of the Commission.

(1) *General* :—No substantial improvement in agriculture can be effected unless the cultivator has the will to achieve a better standard of living and the capacity, in terms of mental equipment and of physical health, to take advantage of the opportunities which science, wise laws and good administration may place at his disposal. Of all the factors making for prosperous agriculture by far the most important is the outlook of the peasant himself. As this is in the main determined by his environment, the improvement of village life in all directions is the first essential step in a comprehensive policy designed to promote the prosperity of the whole population and to enhance the national income at the source. The demand for a better life can be stimulated only by a deliberate and concerted effort to improve the general conditions of the countryside, and the responsibility for initiating the steps required to effect this improvement rests with the Government. What is required is an organised and sustained effort by all those Departments whose activities touch on the lives and the surroundings of the rural population. The sympathy, interest and active support of the general public are also essential.

(2) *Organisation of agricultural research*:—The basis of all agricultural progress is experiment. However efficient the organisation which is built up for demonstration and propaganda,

* See Vol. I pp. 396-97.

unless that organisation is based on the solid foundations provided by research, it is merely a house built on sand. An Imperial Research Council should be constituted, the primary function of which would be to promote, guide and coordinate agricultural research throughout India. It would be a body to which the Imperial and Provincial Departments of Agriculture could look for guidance (without being subjected to any administrative control) in all matters connected with research, and to which such research programmes as they might choose would be submitted for approval. It would also serve to link research work in India with that in other parts of the British Empire and in foreign countries. It would also act as a clearing house of information in regard to agricultural and veterinary matters. It would make arrangements for the training of research workers. It should be entrusted with a non-lapsing fund of Rs. 50 lakhs to which additions should be made from time to time as financial conditions permit. In addition to three whole-time members—the Chairman who should be an experienced administrator with a knowledge, if possible, of Indian conditions, a member for agriculture and a member for animal husbandry—the Council of Research should consist of thirty-six members, eight nominated by the Government of India, eighteen to represent the provincial agricultural and veterinary departments, three to represent the Indian Universities, two to represent the Indian Central Cotton Committee and the planting community respectively, and five to be nominated by the Council for the approval of the Government of India. A Provincial Research Committee should be established in each of the major provinces to work in close co-operation with the Central Research Council. A Central Jute Committee should be formed (on the lines of the Central Cotton Committee) to watch over all branches of the trade from the field to the factory.

(3) *Agricultural Improvement*:—Intensive surveys should be undertaken when some specific problem is to be solved. Soil erosion by floods should be prevented either by the afforestation of the ravine tracts or by the terracing of land and the construction of earth and stone embankments. A definite programme is neces-

sary in respect of the economy of farmyard manure, utilisation of oilseeds crops by the development of a local oil-crushing industry, investigation of the economics of the bone-crushing industry prior to the establishment of the industry on a large scale. The highly important work of distribution of improved seed will mainly fall on the agricultural department who should however utilise the co-operative agency for the purpose. An officer of the rank of a deputy director of agriculture should be in charge of the work of seed distribution and seed testing. Agricultural engineering should be reorganised under the control of a Senior Engineer under the Director of Agriculture. As regards improved implements the aim should be the evolution of a small number of types of implements and machinery suitable for a wide range of conditions and suitable also for mass production. The improvement of existing agricultural improvements and machinery offers a more promising field than the introduction of new types. However, the manufacture of new types in India should also be encouraged e. g. by railway concessions, and a careful investigation by the Tariff Board of the handicaps under which Indian manufacturers are labouring owing to the high protective duties levied upon imported steel and iron. Problems of cultivation in dry tracts should receive closer attention than in the past.

(4) *Subdivision and Fragmentation of holdings*.—In tackling the problem of subdivision and fragmentation great caution and the utmost possible consideration of the opinions and prejudices of the people affected are necessary. An element of compulsion may be inevitable but compulsion should not be regarded as dispensing with the need for the most scrupulous attention to the wishes of the people. It should be reserved till the latest possible stage of a proposed scheme for consolidation and may be applied to secure for the majority the advantages which an obstinate minority might otherwise withhold. The State should undertake propaganda work and difficulties should not be allowed to become an excuse for inactivity. State action in favour of consolidation should be taken in a gradual manner where it is introduced under a permissive Act. Special areas should be selected for notification under a permissive Act and full enquiry

should be made into the opinions of the right-holders before any measure of compulsion is introduced.

(5) *Demonstration and Propaganda*.—In a country where there is widespread illiteracy ocular demonstration is the best method of convincing the cultivating classes of the advantages of agricultural improvement when it is thoroughly tested on a Government experimental farm. Demonstration plots belonging to the cultivators themselves, cultivated under departmental control or direction, are preferable, though demonstration farms may be useful for certain special purposes involving industrial as well as agricultural operations e. g. maintaining a small plant for making white sugar or a high quality of *gur*. Other recommendations are short courses in particular subjects for cultivators on demonstration and seed farms, peripatetic demonstrations of improved implements, organisation of agricultural shows, and publicity in a form approved by the public including leaflets, cinema shows, lectures, and especially demonstration trains etc. Taluka Development Associations such as those in Bombay might be started with advantage by other Provinces to do propaganda work in favour of improved agriculture under the control of Divisional Boards of Agriculture. A far greater use than at present of the co-operative credit societies for propaganda work by the Agricultural Department, the appointment of a propaganda officer for each province attached to the office of the Director of Agriculture, are other recommendations.

(6) *Animal Husbandry*.—The deterioration of live stock may be arrested by a reduction in the number of plough cattle along with an increase in their efficiency, attention to all matters that would tend to decrease the number of bullocks required for cultivation and an effort to secure better treatment for dry cows and cows in calf. Feeding and breeding are the two most important factors in cattle improvement. The productivity of the grazing grounds may be increased by regulation of grazing lands by Panchayats or co-operative societies; allotment of definite areas to cattle-improvement societies; supply of water, where necessary, to grazing grounds; cutting and storage of grass; utilisation of silage; and cultivation of Egyptian clover (*berseem*); etc. As regards cattle-breeding, special efforts such as limiting the

issue of breeding bulls to selected districts with regular inspection and intensive breeding operations are necessary. To improve the present unsatisfactory condition of milk supply in the towns, municipal corporations should organise co-operative societies for the supply of milk and establish large dairy farms. To secure proper representation for animal husbandry, it is proposed that one of the members of the Council of Agricultural Research should be an eminent scientist well-versed in some branch or branches of animal husbandry.

(7.) *Forests*:—The possibilities of fodder supplies from forests to be drawn upon in times of scarcity should be carefully examined. Grass cutting should be preferred to grazing. The possibilities of afforestation for increasing fuel supplies and the incidence of railway freight should be thoroughly examined. Development of forest industries is a matter of great importance to agriculturists, especially to those who live in the neighbourhood of forests, and to this end a forest utilisation officer should be appointed in each province. Deterioration of forests should be remedied either by natural or artificial regeneration. A reclassification of forest areas is proposed into a major division in charge of commercial forests; and a minor division in charge of minor forests; fuel plantations; village woodlands and waste lands; and the transfer of more or less wooded areas now under the control of the Forest Department to village management is suggested. Short courses at the Agricultural colleges should be instituted for all newly recruited forest officers to foster a closer touch between the Agricultural and Forest Departments.

(8) *Diseases of live stock and their control*:—The drastic methods adopted in Western countries for stamping out contagious diseases are declared to be unsuitable to Indian conditions owing to the prohibitive cost of compensation, inadequacy of veterinary staff and popular prejudices against destroying healthy animals. It is necessary therefore to devise measures for protecting the individual animal. The serum-simultaneous method is preferred to the 'serum-alone' method. No charge should be made for preventive inoculation. The provision of veterinary aid in India is totally inadequate and the Commission recommend the establishment in each district of

a central veterinary hospital with a number of dispensaries serving the subdivisions of the district. The staff attached to these dispensaries should be increased and men sent out to tour in the surrounding districts. A substantial increase of veterinary officers of all grades is necessary. Veterinary research work should be concentrated at the Muktesar Institute.

(9) *Irrigation*.—A periodic revision of the position in regard to the outstanding projects is suggested, and the construction of protective irrigation works from borrowed funds is approved. The formation of Irrigation Panchayats for the distribution of canal water, further investigation into the economics of tube wells, co-operative sinking and working of wells, inquiry into the causes of abandonment of old wells, encouragement of the extension of irrigation from small streams by means of power-driven pumps, formation of local irrigation committees on the analogy of local railway advisory committees, establishment of a Central Bureau of Information on irrigation matters, preparation of drainage maps, appointment of a Director of Agriculture for Sind with Karachi as his headquarters in view of the importance of the Sukkar Barrage Project, are other recommendations.

(10) *Communications and Marketing** :—The most hopeful solution of the cultivator's marketing difficulties seems to lie in the improvement of communications and the establishment of regulated markets on the Berar model as modified by the Bombay Legislation. † This system can be advantageously extended to other crops than cotton. The Government of India should undertake an investigation into the possibility of standardising weights and measures throughout India without undue interference with local custom. Co-operative sale societies are the most effective method of enabling the cultivator to secure an adequate premium for superior quality. The Agricultural Department should help such societies by the grading of produce. Market surveys are recommended as a preliminary to the formulation of an effective policy for the improvement of marketing. An expert market officer should be appointed to the staff of the

* See Vol. II, Chapter VI, p. 235 and pp. 538-546 above.

† See Vol. I, p. 306.

agricultural departments in all the major provinces. In view of the growing importance of Indian agricultural products in Europe, the Indian Trade Commissioner in London should be given the assistance of an officer with experience of agriculture and Co-operation in India.

(11) *Agricultural Finance* :—No usufructuary mortgage of agricultural land should be permitted by law unless provision is made for automatic redemption within a fixed period of years of which 20 should be the maximum. Local conditions should be the guiding consideration with regard to the desirability of extending the principle of statutory restriction on the alienation of land. Facilities offered by the Land Improvement Loans Act should be made known more widely to landholders. Part of the allotment under the same Act should be placed at the disposal of land mortgage banks where these are firmly established. The co-operative movement should receive all possible encouragement. An enquiry into the causes of the failure of the Usurious Loans Act is recommended. If the provisions of that Act could be fully utilised, this would go far to remove the worst evils of uncontrolled usury. The Punjab Moneylenders Bill and the British Moneylenders Act are commended as models to the consideration of Local Governments, who should also carefully consider the case for a simple Rural Insolvency Act. The Income Tax Department should periodically review the position of the moneylenders.

(12) *Co-operation* :—Every effort should be made in all provinces to build up a highly educated and well-trained official staff. The time has not yet come for the elimination of the official staff. The extension of the system of organisation of a supervising agency by federating primary societies into supervising unions is recommended. The personality of the Registrar is a matter of vital importance and the best man available should hold the post. Efforts in the direction of organising and developing Provincial Unions or Institutes deserve every encouragement, including grants-in-aid from Government, assistance by way of contributions towards the out-of-pocket expenses of honorary organisers, assisting institutions whose object is to spread education and the application of co-operative principles and promot-

ing specialised forms of co-operative activity such as consolidation of holdings, adult education, irrigation and the like. Regarding the question of land mortgage banks, the Commission endorse the resolution passed by the Conference of Registrars of 1926 in favour of the establishment of such banks under the provisions of the Co-operative Acts. Government should assist such banks by the guarantee of interest on debentures issued by them rather than by subscription to their debentures. Land mortgage banks would be a suitable agency for distribution of loans under the Land Improvement Loans Act. The debentures of such banks should be considered to be trustee securities. A central organisation is necessary to control the issue of such debentures. Otherwise the position will arise of a number of small institutions flooding the market with competing issues. Land mortgage banks should be organised after the most careful preliminary enquiry, and their constitution and working should be as simple as possible. For some years to come there should be an official member on the committee of management of each bank. The Commission prefer, as a matter of principle, the single purpose society to the multiple purpose society. Expert advice should be liberally given to ensure substantial progress in non-credit co-operation. Outside the credit movement, the main function of the co-operative departments is to prepare the ground for full utilisation of the advice of experts, employed by the Government in its several departments, organised for rural welfare.

(13) *The Villige*.—The Commission refer approvingly to the Madras District Health Scheme and the Bombay Village Aid Scheme and the scheme for subsidising medical practitioners to settle in small towns and villages. The improvement of water supply in villages is most important. To fight malaria, a much freer distribution of quinine is necessary and the Central Government should be responsible for the development of cinchona cultivation, the manufacture of quinine and control of distribution so far as the price within India is concerned. There is an urgent need for developing the rural medical and public health services to the utmost possible extent and with the utmost speed. The establishment of a Central Institute of Human Nutrition *

* See also Vol II, pp. 201-205.

is recommended. Villagers have ample time at their disposal for improving the amenities of the village by co-operative action under proper leadership and the institution of village guides for a group of villages trained on the lines adopted in the Gurgaon district of the Punjab is highly commended. Social workers organised into societies should be enlisted for linking village and town life. Every province should try to establish a Bureau of Rural Economic Research on the lines of the Board of Economic Enquiry in the Punjab. Careful attention is invited to the Punjab Central Rural Community Board which combines the advantages of both the official and private type of organisation. Co-operative Better Living Societies should be established. The question of co-operative arbitration for the settlement of village disputes should be carefully considered. Private organisations have a very inviting field for raising the members of the depressed classes in the village into full membership of the common life through education and inculcation of self-help.

(14) *Education*:—Compulsory primary education is the only remedy for the present unsatisfactory position. Co-operative education societies on the lines of those formed in the Punjab are recommended, and the importance of the proper choice and training of the teacher is stressed. While rural bias may be imparted to primary schools no attempt should be made to teach agriculture at this stage. Adult education is primarily a matter for non-official activity. Vernacular middle schools on the lines of the Punjab experiment, which include agriculture as an optional subject in the curriculum are recommended in preference to the Loni type of schools.* It is desirable to add to the curriculum of high schools in rural areas a course in agriculture. The Universities can make a valuable contribution to rural development, and agricultural colleges should be affiliated to them. Agricultural or rural economics should receive greater prominence in the agricultural college courses. A period of post-graduate training should be an essential qualification for direct recruitment in the higher grades of the agricultural service. An Agricultural College at Dacca and one for Bihar and Orissa are suggested.

† See Vol. I pp. 394-395.

Facilities should be provided to enable passed students to obtain further practical experience before commencing active work either in the public service or on their own lands.

(15) *Rural industries and labour*.—The multiplication of industries of the ordinary commercial type, such as cotton gins, rice mills and sugar refineries, supplies one solution of the problem of spare-time employment in rural areas. New industries such as implement firms should be established throughout the country, for which the staff should be trained by the Government. There are opportunities for the development of a poultry industry with Government assistance. An inquiry into the economics of the lac industry is recommended. The chief solution of the problems of the cultivator is intensification or diversification of his agriculture. Co-operative societies formed by village artisans should be encouraged by the Departments of Co-operation and Industries in each Province. Small factories will multiply with the progress made by the industrialisation of the country—a tendency which will be to the cultivator's advantage. The best chance for the smaller industries to hold their own is technical education and co-operative organisation. Government should advise and make suggestions for the development of small industries and make itself responsible for a new industry in its pioneer stage. To lessen the pressure of population on land, all restrictions on the internal migrations of labour should be abolished and definite schemes of colonisation, where possible, should be encouraged.

(16) *Horticulture and Plantations*.—The Commission hold that fruit growing can seldom be profitably combined with ordinary cultivation by the small cultivator owing to serious financial and other difficulties. Improvements in transport, picking and packing of fruit, as also suitable marketing arrangements are necessary. The prospects of market gardening (vegetables) are more hopeful than those of fruit culture. Much research work in connection with fruits and vegetables and an enquiry into their economic possibilities are desirable. The planting industries which deal principally with tea, coffee and rubber are well-organised and there should be co-operation between the Associations formed by these industries and the

Agricultural Department, and their joint representation on the Council of the Research Board is recommended.

(17) *Statistics*:—The Commission after reviewing the present position regarding statistics affecting the rural areas, make several useful recommendations for their modification and extension. They invite the co-operation of private individuals and associations working on a common plan under the aegis of University organisations or semi-official bodies of the type of the Punjab Board of Economic Enquiry to prosecute research into such sociological problems as indebtedness, mortgage debt and fragmentation of holdings. The objects of statistics collected by Government agency are declared to be the supply of information required by Government to discharge its functions and secondly, the supply of information required by the producers and the general public. Each agricultural department should be strengthened by the appointment of a statistical assistant and an expert statistician should be attached to the Imperial Agricultural Research Institute.

(18) *Agricultural services*:—The Commission make a number of recommendations for reorganising the agricultural services and defining the status, qualifications and pay of the grades of officers. They think that the field of recruitment to the superior provincial agricultural services should not be restricted to the province itself or to India in the interests of a wider outlook and variety of experience.

(19) *Miscellaneous*:—Recommendations are made in respect of a number of miscellaneous subjects, such as the agricultural development of the minor provinces, co-operation between British India and the Indian States, the establishment of a Local Self-government Institute as in Bombay, investigation of the problems of agricultural meteorology, the continued adherence of India to the International Institute of Agriculture at Rome (though the need for a special representative from India on its permanent Committee is not recognised by the Commission).

II Government action on the Report: The Simla Conference.

The Government of India in a circular letter dated July 23, 1928, to the various Provincial Governments suggested (a) firstly, that early action should be taken to examine the recommendations of the Commission and to classify them according to the order of urgency and financial feasibility; (b) secondly, that there should be a joint deliberation at a conference to determine the intrinsic value of the recommendations in order of priority and the line of action to be followed with regard to them; and (c) thirdly, that the Conference should endeavour to define the authority, central, or provincial, or both acting in unision, on which responsibility should rest. Accordingly, the Agricultural Conference consisting of provincial representatives (Ministers of Agriculture, Directors of Agriculture, Registrars of Co-operative Societies etc.) met at Simla from the 1st to 6th October, 1928. The main recommendations made by the Commission were discussed and action already taken by the various provinces in respect of some of the recommendations was ascertained, and emphasis was laid upon the financial implications of the Commission's proposals which made immediate or simultaneous adoption of them impossible. The Commission's Report was accepted as the basis for rural reconstruction and agricultural advance and for the progressive application of the main recommendations as the circumstances of each province might permit. The recommendations in regard to the Agricultural Services were to be left to the discretion of the Provincial Governments. The main recommendation regarding the Imperial Research Council to be set up and financed by the Central Government was approved of in general terms. *

* III. Criticism and Appreciation.

In their seven hundred and odd recommendations the

* It is understood that Government have modified the organisation of the Council by splitting it into two, one to be called the Governing Body which will consist of about a dozen members including three members of the Central Legislature, and the other called the Advisory Body which will be composed mainly of experts. This is as it should be, for the Council as recommended by the Commission would be too unwieldy a body, and did not provide for any representatives from the Central Legislature.

Commission cover a very wide range of subjects. There is no straining after originality for its own sake noticeable in the Report. Consequently its conclusions are such as will command almost universal assent. On some subjects the recommendations are perhaps more halting and non-committal than they need have been. For example, on the question of subdivision and fragmentation, the Commission have adopted a "willing to wound but afraid to strike" sort of attitude. While recognising the seriousness of the evil, they stop short of definitely recommending the only remedy that has been found to be satisfactory elsewhere, viz., legislation with a certain degree of compulsion in it.

On the whole, however, the Commission are right in taking a conservative and practical view of rural and agricultural reform in a slow-moving country like India, and not recommending any swift and radical changes. This explains the commonest criticism of the Report that it contains nothing strikingly new. The complaint has been on the lips of many that the mountains have been in labour and brought forth a mouse. The Report, however, would have been a very curious, not to say, a dangerous document if it had studiously ignored everything that was old and already well established. So long as old truths are not being acted upon there is need and justification for every fresh repetition of them. There can be no question that the Report is a very valuable document and a rich storehouse of authoritative and up-to-date information on Indian rural conditions, and that as regard most of the problems it deals with, its recommendations and conclusions are helpful and enlightening. One of the undoubted benefits that may be confidently expected from the labours of the Commission is a general revival of interest in agriculture and a fuller realisation of its supreme importance to India. In the various educational institutions of the country, the pupils are likely in future to hear more about the problems of the countryside than they have been used to and the instruction imparted in the schools and colleges will bear a closer relation to the practical realities of life in India. There will take place a much-needed ruralization of urban thought and the most vocal sections of the community

will be vocal to better purpose, as they will have no longer any excuse for not knowing more about the actual conditions of life and labour in the rural areas. The Report has done useful service in recording in one place the measures already initiated in the different provinces for tackling problems of rural uplift. Hitherto the Provinces have generally been content to plough their lonely furrows without much of mutual help, knowledge or consultation. The Report should induce greater co-operation among them and a greater desire to learn from each other.

The fear has been expressed that the adoption of some of the recommendations will lead to a multiplication of posts carrying extravagant salaries and the importation of European experts who are no experts. However, since the need for research in agriculture is beyond dispute, the selection of a competent agency for taking charge of it is a matter which would require the utmost vigilance on the part of the Legislatures and the intelligent public. If they wake up betimes to the dangers of the situation, such as they are, it should not be impossible for them to prevent the apprehended abuse.

In order that any useful practical results should be reaped from the work of the Commission, each Province will have to undertake a special investigation into its own conditions in the light of the Commission's recommendations which are necessarily very general in character. Disappointment might also be avoided by not expecting too quick results. The process of implementing the recommendations of the Commission, which has just started, will inevitably be slow and difficult and all the resources of the Government and the community will have to be patiently mobilised for many years to come before rural India can hope to turn her back on the deep shadows and emerge smiling and prosperous into the radiant light of day.

Some select opinions on Vol. I.

The Servant of India:.....“the volume will be an indispensable *vade mecum* for all wishing either to gain or brush up their knowledge of economic problems in India. A large portion of the extant literature on the various subjects has been traversed and condensed wonderfully well so as to guide the reader instead of mystifying him. In the case of controversial questions both sides have been presented with fairness and impartiality although there is no attempt to burke definite pronouncements.....We are glad to find that the authors have made a clean sweep of the false prudery surrounding the discussion of the problems of birth-control and contraceptives.....On the whole the problem of population has been dealt with very fully and ably in the volume before us.....The chapter on the co-operative movement is one of the best in the volume and the treatment of the subject leaves nothing to be desired.....We heartily commend this volume to all students of Indian economic problems including publicists and workers engaged in active politics, who seek for a reliable presentation of these problems in their various aspects.”

The Mysore Economic Journal;.....“The authors of this book have avoided the common pitfalls and have endeavoured to keep to the main topics of Economics, without trenching upon politics proper. They have covered in this volume quite a large field. Their treatment of topics is free from conventionalism of every kind and their criticism of views and men both frank and unbiassed (*e. g.* Caste, Khaddar, etc.). Though primarily intended for University students, the book will, in our opinion, be found useful by publicists in this country. If a sound grounding in Economics is a *sine qua non* for a public man in this country, here is a book for him. We should like to see it read widely in the large interests of this country.”

The Times of India:.....“so far as their own work is con-

cerned, there is no confusion of thought or lack of continuity.... This chapter (on Social and Religious Institutions) deserves a much wider public than the college class room, as it is full of information and replete with shrewd commonsense.....Their plan is good; their execution, save for mistake arising from hurry, good. The English style is quite praiseworthy."

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Principal G. Findlay Shirras, *Gujarat College, Ahmedabad* :— I am of opinion that the book is very useful to the students reading for the B. A. Honours degree of the University of Bombay. I recommend it to my classes.

N. S. Subba Rao M. A., (*Cantab.*), *Director of Public Instruction, Mysore* : " I am sure the book will be a welcome addition to the library of all students of Indian Economics."

S. G. Panandikar M. A. Ph. D. D. Sc., *Professor of History and Political Economy, Elphinstone College, Bombay* :—" I have read carefully the first volume of Professors Jathar and Beri's " Indian Economics, " and if the quality of the second volume, which will be published shortly, turns out to be as good as that of the first volume, I have no hesitation in stating that the book will be the best among the general treatises on the subject that have been produced so far and that the book will prove most useful not only to the B. A. Honours and M. A. students of Indian Universities but also to the general reader who is interested in the economic conditions of India and desires to secure correct ideas about them without a specialised study. The topics included in the first volume have been fully and yet lucidly and scientifically dealt with. Its literary style possesses considerable merit. But the chief merit of the volume is that it not only places before the reader both the sides of each controversial problem but also gives him a sane and balanced view in most cases and avoids extravagant statements and sweeping generalisations.

G. Sinha, B. A. (*Cantab*), *Revenshaw College, Cuttack* :.....
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B. S. Agarwala, M.A., *Professor of Economics, Agra College, Agra* :—"...by far the best book obtainable on the subject..... Extremely well-written, up-to-date, free from bias...and well arranged."

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for the Index.*)

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