

1) A brief report of the criticism on the Punjab Money-lenders' bill and the resolutions of protests passed against it all over the country. Compiled by L. Saligram Bajaj
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2) Gulshan Rai: Disabilities of ^{the} Hindus in the Punjab. V236:48(Y73Q2).V2 F5

A BRIEF
REPORT
OF THE
CRITICISM
ON THE
**PUNJAB MONEY LENDERS'
REGISTRATION BILL.**
AND THE
**RESOLUTIONS OF PROTESTS
PASSED AGAINST IT,
ALL OVER THE COUNTRY.**

COMPILED BY
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LAHORE.**

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THE PUNJAB MONEY LENDERS' REGISTRATION BILL.

The Money Lenders' Registration bill, which was moved in the Punjab Legislative Council on 10th November 1924 by Mr. Maqbul Mahmud, Bar-At-Law of Amritsar a member of that House, has created a world of sensation, widespread alarm, deep and indignant resentment and protest throughout the length and breadth of the Punjab in both urban and rural areas in a shape unprecedented in the annals of the British rule in this part of the country.

I have been regularly receiving in my office, the reports of the protest meetings, held all over the country and collecting the criticisms of the prominent educationists, distinguished bankers, merchants, men of business and Zamindars since the bill has been published with a view to writing criticism against its final adoption.

Though the time allotted for the publicity of a measure of such magnitude and importance was very short yet owing to its destructive, mischievous and far-reaching consequences, it flashed like lightning throughout and created a great stir, horror and dismay in every part of the land which is indicated by the brief report published in the following pages of this pamphlet.

During this short interval, I have received signatures of over fifty-four thousand memorialists from the out-stations and Lahore protesting against the adoption of this measure which have been sent to the office of the Punjab Legislative council in various instalments. If there had been more time the number of signatories would have gone up four or five times the present number. A great number of other signatures have been sent to the council direct about which reports have been sent to me.

I have tried to abridge the criticisms and resolutions fearing lest the synopsis might assume unmanageable and voluminous proportion.

These criticisms, which have been offered by men of parts and eminence all over country are worthy of special note and best considerations. The critics, I believe, have been actuated by laudable motives for the good alike of the rulers and the ruled, as they are peace-loving and law-abiding subjects of the benign British Government. They consider that the measure shall produce unprecedented results which shall strain the relations between various communities and effect the attitude of the masses inhabiting the country towards the government.

I also believe that it is a retrograde and suicidal step to introduce such a law in the country. It is against the interests of the government and contrary to the policy of statesmanship to throw a great section of the people into unemployment by forcing upon them an Act which is likely to deprive them of their legitimate work and professions and result in great disadvantage of the people living in the country at large.

I would avail of this opportunity to impress upon the minds of my Mussalman brethren also that the Hindus are always ready to co-operate with them in mutually useful affairs of their lives. I think, they should rather consider it their pleasant task to support and help their sister community in all the undertakings, provided these are not antagonistic to their real interests. I trust we are neighbours and should behave like neighbours and take delight in one another's prosperity, as flourishing and peace-loving neighbours are much better and desirable than miserable and quarrelling ones.

I hope that better council will prevail with our Mussalman brethren in the Council and the official members when this measure comes before the Punjab Legislative council next time and they will all co-operate in unanimously rejecting the bill.

Mir Maqbul Mahmud a young and energetic Barrister of Amritsar, the mover of the bill, is taking keen interest in the up-lift of his community in which we wish him all success. But fully reconsidering the pros and cons of the Money Lenders' Registration bill in face of such a wide-spread agitation and sincere and strong criticism, I believe, he will be magnanimous if he withdraws the measure for the good of the country and its people.

A list of the towns and villages is appended at the end where meetings against the Bill have been held and the resolutions of protests passed. The proceedings from the most prominent stations only have been recorded after the criticisms and those from the remaining ones have been left out to avoid lengthening the pamphlet.

Meetings in some other towns and villages may also have been held in addition to those shown in the list, the reports of which have not been received in this office but it is assumed they may have been sent to the office of the Punjab Legislative Council.

This list clearly indicates that the resentment and indignation against this measure has been universal and widespread there is hardly a town in the Punjab where this Bill has not roused feelings of sensation and alarm.

In the end, I would appeal most earnestly and respectfully to His Excellency Sir William Malcom Hailey K. C. S. I., I. C. S. the wide-awake, conscientious, just and sympathetic Governor of this province, who has brought peace and tranquility in the country by his foresight and statesmanship, to be most graciously pleased to exercise his power of veto in case the Bill is passed by the Council comes up to him for his final assent, in view of such a strong and wholesale opposition of the country against the adoption of a measure of an abominable nature and far reaching destructive consequences.

Lahore :
20th April 1925. }

SALIG RAM BAJAJ

Honorary General Secretary

PUNJAB MONEY LENDERS' ASSOCIATION,

LAHORE.

PUNJAB LEGISLATIVE COUNCIL.

BILL No. 7 of 1924.

The Punjab Money-lenders' Registration Bill.

[BILL AS INTRODUCED IN THE COUNCIL ON THE 18TH OF NOVEMBER 1924.]

WHEREAS it is expedient to provide for the registration of money-lenders in the Punjab, and whereas the Previous sanction of the Governor-General under sub-section (3) of section 80-A of the Government of India Act has been obtained; it is hereby enacted as follows:—

1. (1) This Act may be called the Punjab Money-lenders' Registration Act, 1924.

Short title, extent Act, 1924 and commencement.

(2) It extends to the Punjab.

(3) It shall come into force on such date as the Local Government may by notification appoint in this behalf.

2. In this Act unless there is something repugnant in the subject or context—

(1) "Money-lender" shall include every person who ordinarily lends money for pecuniary or other material gain; but it shall not include—

(a) a Co-operative Society registered under the Co-operative Societies Act, 1912;

(b) a public Company registered under the Indian Companies Act, 1913;

(c) the Local Government or any public servant acting under the Land Improvement Loans Act or the Agriculturists Loans Act;

(d) any individual, or individuals specially exempted by the Local Government in this behalf.

The question as to whether, at the time a loan was advanced, the lender was a money-lender shall be a question of fact to be decided by the Court.

(2) "Loan" means a loan whether of money or in kind, and includes any transaction which is, in the opinion of the court, in substance a loan.

3. A money-lender as defined by this Act—

Registration of money-lenders.

(a) shall register himself as a money-lender in accordance with rules under this Act, in his own or usual trade name, and in no other name, and with the address or all the addresses if more than one, at which he ordinarily lends money; and

(b) shall advance loans in his registered name, and in no other name and under no other description; and

(c) shall not enter into any agreement, or take any security in the course of, and with respect to, the advance and repayment of loans, otherwise than in his registered name; and

(d) shall maintain regular books of account, in the form prescribed by the Local Government, and shall enter therein details of all loan transactions including all details of repayment on principal and interest; and

(e) shall on reasonable request, and on tender of a reasonable sum (as fixed by the Local Government) for expenses, furnish the borrower with a copy of any document relating to the loan or to any security therefor.

4. Notwithstanding anything to the contrary in any enactment, rule, by-law, or any other provision of law—

Penalty for non-registration, etc.

No Civil Court shall proceed with any suit (for a loan advanced or security taken therefor) by a money-lender, where the loan or any portion of it was advanced after the commencement of this Act, unless the lender was registered as a money-lender, at the time the loan or any portion of it was advanced, and had complied with other requirements of the provisions of section 4.

5. The Local Government may after previous publication, prescribe fees for registration under this Act and make rules for the purpose of carrying out the provisions of this Act.

Power to make rules etc.

**Statement of objects and reasons by Mr. Maqbool Mahmud,
Mover of the bill.**

THE proposed Bill provides that every money-lender in the Punjab shall register his name and maintain regular books of account in the form prescribed by the Local Government, and that no Civil Court shall proceed with a suit (relating to a loan) by a money-lender unless the latter had complied with the provisions of this Bill. It aims at securing publicity of money-lending transactions in the Punjab and their uniform regularity. It is suggested by the poverty and indebtedness of the agriculturists of this province.

The Punjab is essentially an agricultural province. According to the census of 1921 about 15 millions of the Punjabis live on agriculture and they constitute nearly two-thirds of the total population. Their average annual income is calculated at Rs. 40 to Rs. 60 per head, while feeding and clothing alone of a prisoner in Punjab jails costs over Rs. 92 yearly.

Indebtedness is one of the main causes of this poverty of the Punjab cultivators. About 70 per cent. of the latter borrow from the Mahajan (village money-lender) at usurious rates of interests. This deprives them of a big slice out of the low yields of their crops. It stifles all initiative. The average gross value (which includes cost of production) of the produce of the Punjab is Rs. 100 crores a year; out of this land revenue takes away about four crores of rupees, the interest paid annually to the money-lender is *about 12 crores*; litigation costs about 4 crores; mortality amongst cattle costs another three crores and the loss from insect pests is nearly 9 crores.

The extortionate rate of interest charged by the money-lender, however, is not the only evil of the present system of rural finance. The trickery and uncertainty in the accounts kept by the Mahajan is perhaps its most dangerous defect. Experience of the Co-operative Societies has shown that one of the greatest incentives for the borrowers to repay their debts is the fact that they always know how they stand with their Society, how much they have paid to it and what is still owing. This is not possible with the ingenious system of book-keeping of the money-lender. The latter prefers—because it pays him—to keep a loose running sort of account; he seldom likes to strike a balance. And consequently there is a despondent feeling amongst his victims that they owe a debt 'still paying, still to pay' from which it is impossible for them to get out. A plea, under these circumstances, for fair play to be secured by publicity of money-lending transactions and uniform regularity in keeping their accounts needs no argument.

The Usurious Loans Act, 1918, expects of the courts, in certain suits between lenders and borrowers, to re-open the transaction *and take an account* between the parties. This, naturally, places extra work on the hands of a busy judiciary. It would be very difficult—if not nearly impossible—for the latter to explore through the incoherent and irregular mass of papers on which the money-lenders now enter their dealings. Regular books of account, kept in a uniform regular way, will materially facilitate work of the courts and promote interests of justice.

The Punjab is dominated by the money-lender to an extent unknown in any other province. The population of the Punjab is only one-eleventh of the whole, but one-fourth of all money-lenders found in British India reside and work here. Moreover, there has come into being a large number of persons who add to their incomes by secretly lending money on usurious terms. The rates of interest charged by the latter and the instances of their underhand play would, in most cases, eclipse similar performances of the worst type of professional money-lenders. They exploit their neighbours furiously, and through their secrecy keep clear of the Income-Tax Department as well. Surely it is to the common benefit of the State and the cultivators that such persons should be forced out of their hiding places.

The proposed Bill is modelled after the registration provisions of the English Money-Lenders Act with a few modifications to suit local conditions. It would, no doubt, deprive the unscrupulous from amongst 33,750 professional money-lenders in the Punjab of the convenience and profit of irregular, secret and unfair dealings; but it would protect 15 millions Punjabis agriculturists of whom *33 per cent. are Hindus, 15 per cent. Sikhs and about 50 per cent. Mussalmans*. It would also discourage the amateur money-lender and induce him to invest his savings in industrial and other productive purposes. Moreover, the registration fee would be a welcome and legitimate addition to the revenues of this province.

CRITICISM.

L RAM CHAND MANCHANDA, B. A. LL. B.
Vakil, High Court, Punjab, and President, Arorbans Mukh Sabha. LAHORE.

1. Is there a justification for legislature ?

(a) Justification for the English Money-Lenders Act of 1900. This Act was founded on the report of a select Committee of the House of Commons which brought out the following facts :—

- (i) That money lending transactions frequently owe their origin to fraud and misrepresentation.
- (ii) That money lenders under various garbs and guises issued misleading advertisements and circulars and caught the borrowers in their nets.
- (iii) It was proved that actual interest charged in some cases was 3000 p. c. and that the transactions were of a fraudulent character from start to finish.
- (iv) That such cheats when known changed their aliases and places of operations and thus fraud and cheating.
- (v) That it was found that in some cases 'bonus' for renewal of loan charged was as much as 1000 p. c.
- (vi) That it was established by evidence that this kind of money lending by professional money lenders at exorbitant high rates of interest was productive of crime, bankruptcy, unfair advantage over other creditors of the borrower, extortion for the borrower's family and friends and other serious injuries to the community. Thus a clear case was made out for the interference of the State through legislation. The evil of a dangerous nature was proved to exist. The evidence was clear and unimpeachable showing the existence of the evil. The interests of the people as a whole required that this should be remedied and checked. It is under such conditions that the English Money-Lenders Act of 1900 was enacted.

(b) The two principles on which the English Law was based were :—

- (i) To afford relief to the individual duped.
- (ii) To the community from crime and injury. The English law saves the individual victimised and duped by such professional sharks and the community from crime and injury. These two principles form the base work of the English Act. The first was formulated as follows :—
- (i) If it appears to the Court when action taken, that the transaction was harsh and unreasonable, the Court may open the transaction and take the accounts between the money-lenders and the person sued and notwithstanding any statement or settlement of account or any agreement to the correctness of accounts, relieve the person sued from payment of the sum claimed beyond what is fairly and equitably found due by the Court, and the second was expressed as follows :—
- (ii) That the money lender shall register himself under his own usual trade name and in no other name and with the address or all the addresses of more than one at which he carries on his business of money-lender.

The first principle has already been embodied in the provisions of Act X of 1918. Usurious Loans Act is already the law of the land and the Courts in India have got ample powers to relieve a person sued from the severity of an unfair dealing

It is proposed to embody the second principle in the Punjab Money-Lenders Registration Bill in Section 3 (a), (b), (c).

But no circumstances have been brought to light existing to-day in the Punjab necessitating the interference of the legislature. No evil has been proved to prevail. It is a blind imitation of the English Law, for which there was a genuine and real necessity. And at the same time it is a gratuitous insult to the money lenders in the province. This provision is uncalled for and there is no element of public good, justice or utility involved in it until it is proved that the evil of the kind which necessitated legislation in England exists in this province, and to such an extent that the interference of State is called for.

2. The Punjab Money-Lenders' Registration Bill goes further than its English prototype, if it be properly called so, inasmuch as it imposes a further obligation to keep accounts in a form or method prescribed by the local Government. While the English Law does not impose such an obligation. In this respect the provision of the Bill has no parallel in the English Law where the people are literate and advanced far ahead of the illiterate money-lenders in the Punjab while this provision will not frighten the cheat and swindler, it will certainly be most irksome and obnoxious to the generality of the existing class of money-lenders. In this country a vast majority of people are money-lenders as they lend money or a thing in kind and do not know the art of writing what to say of account keeping. The inconvenience and the suffering will be great and it will be bitterly resented. Many a simple honest fellows have been doing money lending for centuries and yet have not been to Courts of Law, will feel alarmed and lose their wits.

3. Now as regards the penalty :

The English Act aims at checking and controlling the dealings or cheats by penalising them in case they fail to get themselves registered or to do business in an alias by imposing on them a fine and a term of imprisonment or both which clearly shows that the evil which the legislature aimed at checking was of criminal nature and the punishment is just what is prescribed for any offence under our own Indian Penal Code for acts of cheating as defined in Section 415, I. P. Code and other cognate Sections.

The English Law does not enact, at all that the borrower will be relieved of his debts by reason of any omission on the part of the Lender and the Courts of Law will close their doors of justice on to him. This provision of the Bill as embodied in Section 4 adopts an unknown principle of jurisprudence virtually. It assigns to the defrauding Lender the position of an outlaw outside the pole of the protective relief. Such laws are not recognised by any system of civilised laws unheard of. It is not a principle of right and justice but of *Dhukka Shahi* which will induce the money-lender to take the law in his own hands or resort to other secret ways and means.

4. Again it has all the characteristics of a class legislation. It does not aim at securing public good or utility. It aims at imposing restrictions on the free exercise of the profession of money-lenders. No corresponding good is ever to flow from these restrictions. No change in the habits of the agriculturists will be brought about. His wants will not decrease and his calamities will ever remain. It will not have the slightest effect on his indebtedness or his indications to go in from debt.

This provincial legislation will give rise to complications in dealings with other provinces and will often result in dismissal of claims of money lenders in other provinces. This will give a bad name to Punjab and its credit to other provinces. Punjab will be reduced to the position of blessed isolation and so the common evil entirely of the Punjab as whole will suffer.

I have shown in the foregoing passages that the Bill is conceived in ignorance and want of far-sightedness and of sectarian spirit. Over and over again I have tried to imagine the state of things which is likely to come into existence if the Bill be placed on the Statute Book but I have seen nothing but unnecessary misery and confusion. The working of the Bill will not confer any advantages on the agriculturist, while it is bound to upset the minds of the trading classes and dislocate their vocations. Personally I am not against the principles of co-operative movements. On the contrary I consider it useful but what I am against is drastic hasty steps like the present measure which means to interfere with a slow gradual process of evolution. The agriculturist is improving his literacy and intelligence, while the communities to which the money lenders generally belong are showing retrograde tendency as appears from the figures of the Census Report. If he holds patience the time is not far off when with the advance of education the co-operative principles with little modifications will have the field.

The news of the introduction of the Bill has given a great alarm to the trading and money-lending classes, both urban and rural, as they attribute the measure to a desire on the part of the rural majority to injure and harm the prosperity of the profession and well being of these classes and to have under their control all the possible avenues of income exclusively to the agricultural classes. It may or may not be due to a desire of this nature but in face of the predominating rural majority in the Council it is susceptible of creating an impression of this kind. The good of the country and future development does not lie in hasty actions of this kind.

The people as yet have not advanced enough to disassociate the actions of the majority in the Council from those of the Government and wherever two simple ignorant individuals meet they naturally say. "Why the Government is against the urban trading and money-lending classes and what harm have they done to the Government? Are they not loyal, peaceful subjects of the Government. If the Government has the advancement of rural classes at their heart, it should not be at the cost of other classes." Such an attitude and such an impression is certainly not to the advantage of a harmonious advancement of the Province.

As regards the punishment proposed it is simply abominable. No other civilized system of law sanctions such principle as that which underlies the penalty provision of this Bill. Its prototype, the English Money-Lenders Acts, as I have shown already, was brought into existence to eradicate a real evil, the existence of which was established by authenticated reliable evidence collected. There the object in view was to catch hold of a delinquent cheat who in the guise of a money-lender went about from place to place swindling. That is not the case here at all. Then what possible earthly purpose the provision for registration will serve. What use of the entries in the register will the agriculturists make or the authorities that be, would make of them. In England the object was to catch hold and punish a dangerous citizen who put on the guise of a money-lender while in reality he was abroad to cheat, but yet the punishment provided for such a dangerous being was to quote the Money-lender's Act itself. "If a money-lender fails to register himself as required by this Act or carries on business otherwise than in his registered name or in more than one name or elsewhere at his registered address and fails to comply with any other requirements of this section he shall be liable on conviction under the Summary Jurisdiction Act to a fine not exceeding £100 and in the case of a second or subsequent conviction to imprisonment with or without hard labour for a term not exceeding three months or to a fine not exceeding £100 or both."

The provisions of the English Money-lenders Act show beyond a shadow of doubt that it is Penal Law and has nothing whatsoever to do with the Civil side of the question. In England the people of that country have nothing to show to the world a Civil Code like the one proposed in the Money-Lender's Registration Bill. So this kind of Civil Law is unknown to any other system of Law and our friend, the mover and the supporters can not be congratulated for ill-conceiving such a monster.

PROFESSOR BRIJ NARAIN.

In the first place, we do not know exactly the number of money-lenders in the Punjab. In the Punjab census returns money-lenders are included in Group 121 along with bank managers, exchange and insurance agents, money-changers and brokers and their employees. The total number of persons supported by this Group is 138,015 for the whole of the Punjab and 138,015 for British Territory. But in view of the fact that this Group includes several classes besides money lenders, the number of those supported by money-lending in the Punjab (excluding States) must be less than 138,015. It is impossible to say how much less, for separate figures for classes other than money-lenders included in this Group are not available.

The number of money-lenders assessed to Income-Tax is known, but no idea as to the total number of money-lenders in the Province can be formed on this basis, as Income-Tax is levied on incomes exceeding Rs. 2,000 annually. The number of money lenders earning less than Rs. 2,000 a year is not known.

On the basis of Income-Tax returns Mr. Calvert estimated the number of money-lenders in the Punjab to be 40,000. Taking the size of the family to be 4.7 persons, he thought that his figure agreed with the number (193,890) of money-lenders and their dependents returned at the census of 1911. But 193,890 was the number supported by Group 106 of the census of 1911 (same as Group 121 of the Census of 1921) and included other classes besides money-lenders. It is obvious that 40,000 as the number of money-lenders in the proper sense (according to the Census of 1911) is an over-estimate.

At the present time the number of money-lenders is certainly less than 40,000. If, following Mr. Calvert we divide the number supported by the whole Group 121 of the Census of 1921 by 4.7, we get 34,000 for the whole of the Punjab and 29,000 for British Territory as the number of money-lenders *including others*.

In the Punjab Census Report for 1921 Part 11 (Tables) the numbers supported by Group 121 in British Territory are classified as follows :—

Group 121 Bank managers, money-lenders, exchange and insurance agents, money changers and brokers and their employees.

Total workers and dependents					138,015
<i>Actual workers</i>					
Male	...	...	...	...	35,043
Female	...	...	...	...	3,089
				Total	38,132
<i>Partially agriculturist</i>					
Male	...	...	...	...	3,717
Female	...	...	...	...	209
				Total	3,926

It is difficult to say how far the figures shown under "Partially agriculturist" are reliable, for the returns of subsidiary occupations are generally very defective.

In the second place, whatever we may think of the domination of the Punjab by the money-lender at the present time, the fact cannot be ignored that the number of money-lenders in the Punjab *decreased* during the ten years ending in 1921. This is shown by the following figures :—

<i>Punjab including Delhi</i>			
	1911		1921
Group 106	193,890	Group 121	166,960
Group 107	26,282	Group 122	35,519
Total	220,172	Total	199,479

The figures of Group 121, as compared with that of the corresponding Group 106 of 1911 show a decrease of no less than 13.9 per cent. Group 122 (brokers, commission agents, commercial travellers, ware-house owners and employees) increased as compared with the corresponding Group 107 of 1911. If we assume, as the Punjab Census Superintendent does, that some money-lenders were wrongly entered under Group 107 in 1911, and compare the sum of these two Groups at the two censuses, the percentage decrease is found to be 9.4 (not 10.4 as stated in the Punjab Census Report, 1921, Vol. 1. p. 361). It is therefore certain that the number of money-lenders in the Punjab is not increasing but *decreasing*.

There is no doubt that the proportion of money-lenders to the total population is higher in the Punjab than in other provinces (1 : 151) in the Punjab excluding States. This is very remarkable, considering that the proportion of the total population dependent upon agriculture in Punjab is less than in any other province :—

Proportion of agricultural population per 1000 of total population.	
India	709
Punjab	590
Assam	880
Bengal	773
Behar & Orissa	597
Bombay	616
Central Provinces & Berar	742
Madras	708
United Provinces	750

While a lower proportion of the population in the Punjab is supported by agriculture than in other parts of India, preparation and supply of material substances support a far higher percentage of the population in the Punjab than in other Provinces. I have worked out below, for the major provinces, the proportion per 1000 of the total population supported by Preparation and Supply of Material Substances (Class B) and separately, by Industry (Class B, Sub-class III) and Trade (Class B, Sub class V):—

Per 1000 of the total population.

	Preparation and Supply of Material Substances.	Industry.	Trade.
India	176	107	58
Punjab	296	193	72
Assam	64	26	33
Bengal	144	78	52
Behar and Orissa	109	69	38
Bombay	218	122	74
Central Provinces and Berar	155	93	47
Madras	189	113	64
United Provinces	164	110	44

Perhaps the high proportion of the money-lenders to the total population in the Punjab is, at any rate in part, explained by the relatively high proportion of the population supported by preparation and supply of material substances, which is higher in the Punjab than in any other province. This would indicate that money-lenders in the Punjab take a considerable share in financing trade and industry, and that sufficient capital for the purpose is not provided by organized banking.

Coming to the Bill itself, I may say at the very outset that I have no quarrel with the object of the Bill. No one denies that the agriculturist is exploited by

the Money-Lender. The money-lenders are also a prosperous section of the community, and the agriculturist who borrows money is very often poor. There is no student of economics, having the slightest knowledge of rural conditions, who would not say that the agriculturist needs protection against the money-lender.

But we have to consider whether the Bill is the proper remedy for the evil which undoubtedly exists.

It is easy to see that in its present form the Bill is objectionable.

There is registration of money-lenders in England, but the Bill differs from the English Money-Lenders Act in several important respects. With certain exceptions the term "money-lender" is so defined in the Bill as to include "every person who ordinarily lends money for pecuniary or other material gain," and loan means "a loan whether of money or in kind." These definitions are too wide, and if they are not restricted, unnecessary and harmful interference with legitimate operations of trade will result. The English Act exempts from registration "Person *bona fide* carrying on any business not having for its primary object the lending of money, in the course of which and for the purposes whereof they lend money." Again, according to the English Act, in order to show that a person is a money-lender, "it is not sufficient to prove that he has occasionally lent money at a remunerative rate of interest, but is necessary to prove some degree of system and continuity in his money-lending transaction" (Halsbury's Laws of England, Vol. 21, pp. 44-51). It will be seen that in the English Act the term money-lender is clearly defined, and that it does not mean "every person who ordinarily lends money for pecuniary or other material gain." What is the meaning of "ordinarily" in the Bill? In my opinion it is necessary to expressly state in the Bill that "ordinarily" means that there is "some degree of system and continuity" in money-lending transactions. Further, if interference with legitimate operations of trade is to be avoided, persons who are not primarily engaged in money-lending but in some other business, and who have to lend money in the course of their business, as traders, merchants and manufacturers, should be excluded from the definition of the "money lender."

Even when the "money-lender" has been defined as suggested above, the danger would remain that the restriction of money-lending to registered money-lenders, who keep accounts in a prescribed form, may seriously reduce the amount of capital now provided by the money-lenders for agricultural purposes.

It is not my object here to defend the money lender, but it must be recognized that, under present conditions, he is indispensable to agriculture. If he were to disappear, agricultural operations would be paralyzed.

The number of agricultural co-operative credit societies in the province and the number of members of these societies have been steadily increasing, but co-operation has not yet succeeded in solving the problem of agricultural indebtedness. The total rural debt of the province is huge...it is estimated to be about 90 crores. Loans made by agricultural societies during a year amount to about a crore. In the year ending 31st July 1923, loans made by agricultural societies to individuals amounted to 71.8 lakhs (79.2 lakhs in 1922). The total number of societies was 8,545 with 210,426 members (8232 societies with 214,837 members in 1922). The average amount lent per member in 1923 was Rs. 34 and in 1922 Rs. 37. It cannot be seriously contended that about 40 rupees represent the average requirements of the agriculturist in a year. I possess copies of accounts of certain cultivators of the Lyallpur district and Kapurthala State with the village mahajan, which show that an agriculturist borrows much more than Rs. 40 in a year, I give a few examples below:—

Lyallpur District.

Gulab (Christian)

25 acres. Amount 1918 1919 1920 1921
 borrowed Rs. 366 837 744 1,314

Kundan Lal Ode.

8 acres. Amount ... 1919 1920 1921 1922
 borrowed Rs. ... 572 189 193 54

Sardar Chima. Amount

12½ acres. ... 1915 1916 1917
 borrowed Rs. ... 125 102 266

KAPURTHALA STATE, VILLAGE TALWANDI.

Gamun Khan Rajput 1917 1918 1919 1920 1921 1922 1923

22 Ghumaon borrowed Rs. 116 81 218 96.

Ghulam Mhd. 20 ghumaon.

borrowed Rs. 212 115 252 151 120 44

Aziz Khan Rajput 16 ghumaon

borrowed Rs. 135 37 82 135 90 62 85,

(I am indebted for this information to my post graduate students Sardar Kapur Singh and L. Shiv Das).

It is certain that the agriculturist borrows on an average more than Rs 40 in a year. It is therefore more than probable that even co-operators have to borrow from money lenders in addition to what they borrow from co-operative credit societies.

That this is so is shown by copies of accounts of certain members of co-operative credit societies with mahajans which I possess. Such information is not obtained without difficulty, and the figures which I quote below relate only to a few societies. But they are sufficient to convince me, and I hope, any reasonable man, that co-operators borrow from the mahajan.

Initials of the members are given.

Co-operative Credit Society, Kaura village. P. O. Ichhra (Lahore Tahsil).

S. M. borrowed Rs. 300 from the Society in 1924 and Rs. 1483-6-3 from Rai Shaib Onkar Parshad, Banker Lahore Cantt. at various dates for various purposes (including purchase of seed) during the year.

Kohar village. P. O. Ichhra. Society estabd. 10. 2. 21.

S. S. Borrowed Rs. 2,400 from R. S. Onkar Parshad between 19th July 1921 and 14th August 1923.

Two other members of this Society borrowed large sums of money from Ganda Singh, money lender of Chung village, P. O. Ichhra.

Chung village. P. O. Ichhra, Society estabd. about 6 years ago (I do not know the exact date).

S. Choorah borrowed Rs. 40 in July 1924 from a money-lender for paying an instalment of his debt to the Society of Rs. 22, and for other purposes.

I have got the names of 7 other members of this Society who borrowed from money-lenders, the object of the loan in three cases being to repay debts to the Society.

Fatehgarh. P. O. Bhagwanpur, Lahore Tahsil. Society estabd. 1910.

H. D. borrowed Rs. 120 from a money-lender on 2. 1. 25.

Tophkana bazar Co-operative credit Society, Lahore Cantonment.

My information from a reliable source is that about half the total number of members of this society are in the habit of borrowing from money-lenders. I possess the names of these members as well as of the money-lenders from whom they borrow.

Faths Kalan, P. O. Saddar Bazar Sialkot Society estabd. 1914.

M. K., member, borrows from two money-lenders of Lahore Cantonment.

(I am indebted for this information to my Post-Graduate student, L. Kidar Nath, son of Rai Sahib Onkar Parshad Banker, Lahore Cantonment).

From what has been said above it is clear that the power of the money-lender is far from being broken, and that the time is still far distant when we shall be able to do without him.

Further, we should remember that not every cultivator is able to borrow from co-operative credit societies. Out of a total population of 20,685,000 in British Punjab, 11,757,000 are engaged in ordinary cultivation, and of these 3,590,000 are male workers. Taking the number of members of agricultural co-operative credit societies to be roughly 215,000, we find that those who receive loans from co-operative credit societies form only 6 per cent of the total number of male workers engaged in ordinary cultivation. 94 per cent of the ordinary cultivators therefore have to borrow from the mahajan, and are at present unaffected by the co-operative movement.

Under such conditions, restriction of credit may produce unfortunate consequences for the agriculture of the province. One of its results will be a rise in the price of capital.

The only two remedies against the evils which the Bill is designed to meet are the development of co-operation and the spread of education. This will be a work of time and labour, but problems which are very old and very difficult cannot be solved in a day.

MR. MANOHAR LAL M.A. BAR-AT-LAW, LAHORE. PROBLEM ECONOMIC EFFECTS.

The object of the Bill is declared by the member introducing the measure to be to "protect the borrowers, the majority of whom are agriculturists, from the trickery of many of the money-lenders", and this object is sought to be secured "by providing that every money-lender in the Punjab shall register his name and maintain regular books of account in the form prescribed", it being laid down that failure to register and keep such books would entail the penalty of the offending money-lenders' claim on loans being dismissed by Courts.

2. It must be conceded at once that a legislative effort to defeat trickery on the part of any large section of society is to that extent not open to any valid objection on the abstract ground of any theory of the inviolability of freedom of contract, and the case for legislative interference gains force when a measure is directed to protect a large and important class that is unable to take care of itself. The Bill must, therefore, be examined on the merits.

3. The real question is whether the Bill as framed is likely to attain the object it has in view, and further whether in attempting to protect the agriculturist borrower from the trickery of the money-lender, it is not likely to lead to other and undesirable results.

Now viewing the Bill as an economist, it appears to me to be open to the following serious objections:—

- (a) It does not take into view the fact that almost the certain result of this measure would be to curtail the amount of capital accommodation available to the agriculturist. The agriculturist of the Province is *at the present day* almost entirely financed by the village money-lender. Out of the total rural indebtedness of the Province, calculated by Mr. Darling at 90 crores in his very valuable work

on *The Punjab Peasant*, the Co-operative Credit Societies have been able to assume responsibility for a mere one per cent. Nor are these societies in a position to meet a major part, much less the whole of the fresh annual loan requirements of the agriculturist. Making every possible allowance for the economy which curtailed credit accommodation would force upon the agriculturist, and in many cases the economy is not likely to be in desirable directions, the effect is almost certain to be serious on the productive capacity of the agriculturist.

That curtailment of credit is certain to result is obvious. To many capitalists in the village with small funds available for investment, the trouble of registration and keeping prescribed formal accounts and the risk of losing their small capital otherwise must mean a complete abandonment of their *len den* business. It is not possible to calculate the amount of fresh available capital that would be thus driven out of the field, but I think it is not too much to say that it represents not less than 15 per cent and may be as much as 30 per cent of the total annual capital seeking employment. To me as a student of India's economic welfare, it is a matter of the most serious reflection what a fall in credit facilities to the extent of 15 per cent to 30 per cent would mean to the agriculturist, and thereby, to the wealth of the country, entirely apart from the fact that it involves a whole body of small capitalists being driven into immediate destitution, a class probably that deserves as much protection as the agriculturist and probably does so increasingly at any rate in the Punjab.

Apart from driving out these small funds from the field of investment, the effect on the ordinary money-lender is also certain to be in the same direction. There is much village capital that is on the margin, so to say, of employment in the many industrial enterprises that are springing up in the towns; there is also capital in the towns that is just allowed to migrate to the village. All this would be withdrawn from the village market and would be invested in securities and industrial concerns, may be even in Banks. In a predominantly agricultural country like India, curtailment of rural credit facilities is obviously a most serious matter. And yet the framer of the Bill appears completely oblivious of this important economic fact.

- (b) A large number of small people in towns who eke out a bare living would also be driven out from their legitimate means of earning a livelihood. It is a question whether in attempting such legislation as is contemplated by the Bill care should not have been taken to guard this indirect consequence.
- (c) Not only the capital of the small people referred to above, but also a large amount of capital owned by the middle class and even the well-to-do, must disappear from the ordinary capital market, because their dealings undoubtedly bring them within the very wide definition of a money lender proposed in the Bill.

It seems to me that as the result of these various forces agriculture would suffer, much capital would become sterile—already India suffers from the evils of unproductive-boarding—and in the towns the poor capitalist, a class including a large number of widows, orphans and old people, would be reduced to starvation. On the other hand, as a compensating advantage, a part of urban capital now not so used would find its way to industrial enterprise directly or through Banks.

4. The Bill is open to another objection. It aims at remedying an evil that is not peculiar to this Province. Rural indebtedness with all its attendant hardship and ills is not a peculiar feature of the Punjab, nor is the money-lender

here in some special and distinctive manner given to trickery or the agriculturist particularly exposed by weakness or illiteracy to the money-lender's designs. Legislation to secure the object ought to be designed, if at all, for the whole of the country. The problem can then be better studied and a more carefully planned legislative measure devised. As it is, a likely effect of this provincial legislation would be to lead to the export of capital from the Punjab to neighbouring Provinces. Capital is proverbially mobile, and I can picture to myself its migration from certain of the Punjab Districts into the neighbouring Province of the U. P. and also possibly into certain Native States. I regard this as a real danger.

5. The Bill is not drafted with sufficient care. The term money-lender is not easy to define, and the definition in the Bill appears to be much wider than even in the English Act. I am on this in general agreement with what Prof. Brij Narain has pointed out in an article in the *Tribune* of the 1st March 1925. The mischief resulting from a wide definition is so great that in my opinion that in itself constitutes a complete condemnation of the Bill, because it hits at much legitimate and innocent dealing that is not in the mind of the framer of the measure. I apprehend serious difficulties in arriving at a satisfactory definition of the class from whose over reaching operations it is sought to protect the ignorant borrower, but these difficulties must be faced on a detailed study and examination. The present Bill does not give any indications of this inquiry, and it would be disastrous to proceed with it in this form. It would be interesting to inquire if similar measures were ever contemplated by the Government of India or any of the Local Governments, and what difficulties, if any, they experienced in elaborating them.

6. So far, on the Bill as it stands, I wish only to add that the extent of "irregular, secret and unfair dealings" on the part of money lenders, or the usuriousness of the terms on which they make advances is apt to be exaggerated. Mr. Darling's authoritative inquiry into rural indebtedness in the Punjab shows that the annual interest charged on the total debt of 90 crores is 13½ crores, i. e. a charge of 15 per cent. This is very far from the heavy and extortionate rates usually pictured in discussions on the sad lot of the rural borrower, and when it is remembered that much of this interest charge represents a payment for undertaking a very troublesome business and the cost and the worry of realisation, and also compensation for the very real risk of often losing both the principal and interest the charge in so far it represents net interest, is not heavy. The true cause of the heavy charge is to be sought elsewhere than in the capacity of a clever and designing money-lender. Reduction in risk is already making itself felt in fall in interest charge, as in the case of secured debts which happily are on the increase in many of our districts—*vide* Darling's book, page 9. With the spread of education among agriculturists and greater certainty in realising debts in which Courts can help materially, there is bound to be a further decrease in the burden of indebtedness.

It must also be noted that with the present state of education among the village money-lending class, and in this respect there is not much difference in the case of a large percentage of the urban lenders, the difficulty of keeping accounts in any prescribed form would be serious, and in so far as it would not be possible for any of them to keep such accounts, the capital would become unavailable for present purposes.

7. I have not concerned myself with the state of feeling aroused by the Bill among the various classes of people and communities in the Punjab. That is a matter for the administrator to take note of. If it be the fact that the bill will give rise to "grave misunderstandings and ill-feeling between the agriculturists and the non-agriculturists," which one M. L. C. remarked in the course

of the discussion in the Council, that would be a reason for hesitating before proceeding with the measure, particularly when the rest of India is either silent or does not regard such legislation practicable. This consideration would obviously be more imperious if it were the fact that the measure is designed with any communal *arrière pensées*. Even if the Bill is not designed with any such object the fact, that large bodies of people think that the measure has this taint is to be borne in mind if not as a fatal fact at least as a cautioning factor. Extremely controversial measures, which arouse strong feeling or raise acute communal debates, do not, in my opinion, form proper subjects for privately introduced legislation. A bill such as the present, intended for the amelioration of the condition of the rural borrower, should proceed after proper study from the Government.

EDITORIAL TRIBUNE 11th MARCH 1925.

From whatever point of view one looks at the Money-lenders' Registration Bill, which is now before the Legislative Council, its potentialities for mischief are patent. Its professed object is to protect the simple poor agriculturists of the Province against trickery and exploitation by astute money-lenders. The promoters of the Bill want to achieve this object by requiring all money lenders to get their names registered and to keep accounts in a form to be prescribed by Government under the proposed legislation. No one who has the slightest familiarity with accounts and account-keeping can for one moment think that these provisions of the Bill can have any check on the trickery of unscrupulous money-lenders. If these money-lenders charge from their "unfortunate" borrowers usurious rates of interest, or if they induce simple unsophisticated agriculturists to make themselves liable for larger sums of money than the actual loans, the keeping of accounts in a prescribed form or the registration of the money-lender's name can clearly be no remedy.

If, however, the object in view is to make money-lending an anathema and to harass the lenders of money or to make the recovery of their debts increasingly difficult, the Bill is admirably calculated to secure that object. The net has been cast as wide as it could possibly have been. All persons who "ordinarily" lend money "for pecuniary or other material gain" are to be classed as money-lenders for purposes of the Act, and the question whether the plaintiff in a suit is or is not a money-lender shall be a question of fact to be decided by the Court. As to the denotation and connotation of the term "ordinarily" also, the Courts will have to form an opinion on the facts of each case, and we presume that, considering the tendency of most of our Courts to start with a bias against the money-lender, it will be enough for the defendant to produce a few of the poor debt-ridden agriculturists to swear that the plaintiff "ordinarily" lends money for the suit to be summarily dismissed.

It would thus appear that all persons who "add to their income by lending money," and not only professional money-lenders, will be brought within the meshes of the proposed legislation. As Professor Brij Narain has shown in an informing article in the *Tribune*, this definition of the term "money-lender" is not only different from but far more comprehensive than the definition of the same term in the English Act, which expressly exempts from registration persons *bona fide* carrying on any business not having for its primary object the lending of money, in the course of which and for the purposes whereof they lend money," and under which in order to bring a man within the category of a money-lender, it is necessary to prove "some degree of system and continuity in his money-lending transactions."

The Bill further lays down that if the Court comes to the conclusion, on the basis of the perfectly truthful and straight forward evidence led by the simple

and poor agriculturist, that the plaintiff is a money-lender, and is not registered under the Act or does not keep accounts in the "prescribed" form, then the whole claim must be dismissed and the court shall not go into the merits of the case. We cannot think of a more one-sided, more drastic or more utterly unjust piece of legislation. Had the Bill merely laid down that the accounts of a money-lender who has not followed the provisions of the law, would not be admissible in evidence, the provision, though it would have entailed a good deal of hardship on the rural money-lenders, the majority of whom are illiterate, would have been open to less serious objection ; but to say that, in such cases, the whole suit should be thrown out is the height of absurdity and injustice. What with the provisions of the Land Alienation Act and the Usurious Loans Act and other enactments, and what with the initial bias with which, as we have said, many of the Courts approach such cases, it has already become difficult enough for the money-lender to realise his dues from the agricultural borrower ; and the proposed Bill, if enacted, would make it all but impossible for many of the lenders to recover their money.

As to the disastrous consequences of the proposed legislation on village economy, we cannot do better than commend to the attention of the Legislature, the public and the Government the views of such an eminent economist as Mr. Manohar Lal. In the course of a dispassionate article in these columns he has clearly and, in our opinion, conclusively shown that, on the one hand, one certain effect of the measure would be "to curtail the amount of capital accommodation available to the agriculturist," with the result that agriculture would suffer ; and, on the other, much capital would either "become sterile" or "migrate to other Provinces" and "in the towns the poor capitalist, a class including a large number of widows, orphans and old people would be reduced to starvation." As regards the extent of the evil which the Bill seeks to remedy, Mr. Manohar Lal quotes the authority of Mr. Darling to show how very much it is magnified by the framer of the Bill. Mr. Darling's enquiry into rural indebtedness has established the fact that the interest charged on the total rural debt of 90 crores is $13\frac{1}{2}$ crores, that is, a charge of 15 per cent, which considering that "much of this charge represents a payment for undertaking a very troublesome business and the cost and worry of realisation and also compensation for the very real risk of often losing both the principal and interest" is, as Mr. Manohar Lal points out, by no means heavy.

Lastly, the political injury that this legislation will do to the Province will be incalculable. The agitation to which the Bill has given rise has materially added to the prevailing communal bitterness ; and the proposed law is bound to have a disruptive influence in our villages, which are so far happily not the cock-pits of communal strife that some of our towns are as the result of the machinations of self-seeking sponsors of so-called sectarian interests. The duty of the Government is absolutely clear. It should refuse to lend its countenance or support to the proposed legislation, and to compromise its position by identifying itself with such attempts to crush the legitimate activities of a community which happens to be in a minority in the Province.

A Correspondent of Tribune.

This Bill was introduced in the Punjab Legislative Council on the 13th November, 1924 and the same has been circulated for eliciting public opinion thereon.

This Bill professes to follow the principle underlying the English Money-Lender's Act of 1900 but the member in charge of the Bill in his speech to the

Council could not make out a case for the necessity of such a law. He had absolutely no positive and definite evidence of an existing evil which called for such a drastic remedy. No survey of the existing state of things was undertaken and enquiry made or evidence collected. It is on the assumption of an existing evil that justification for this drastic measure was sought. It is intended to protect the agricultural borrowers from the trickery of the money-lenders while the necessity for its English prototype was clear and based on evidence carefully collected which showed that money lending transactions frequently *owed their inception to misrepresentation of a fraudulent character* and it was ascertained that certain professional sharpers issued misleading advertisements or circulars offering to lend money without sureties or at low rate of interest when as a matter of fact they did not mean this. What in fact the lenders' practice was that they require sureties, when the actual rate of interest charged was exorbitant and high, the evidence established that in some cases the interest was as high as three thousand per cent. It was on the basis of such evidence carefully collected, weighed and sifted that the necessity for bringing the professional swindler in the guise of a money lender under the control of a public law, which appeared in the form of 63 and 61 Victoria Chapter 51.

The question may be asked from the mover of the Bill and its supporters as to what the material they had in their hands, what was its nature and credibility. The speeches made in support of the motion in the Council disclosed a lamentable lack of a definite idea as to the existence of evil which is proposed to be remedied. No evidence was collected, no instances of an ascertained character were cited. Naturally the mover and his supporters had to deal in vague generalities and fall back on platitudes, which to an impartial observer gave the impression of "no case at all."

If in reality the existence of the evil has not been established and no noticeable evil exists, then would not the Bill if passed into law be a source of great harm to the peaceful gradual evolution of the economic life and Banking dealings. In some quarters the impression is gaining ground that it is intended to drive out from the village economy, the money lender who is still existing in opposition to Co-operative Credit Society. The agriculturists have realized that the *Shah*, in the abstract shape of "rules and regulations of a village Bank" does not suit him at all, while his *Shah* in blood and flesh is sympathetic and accommodating and he is preferable to a Co-operative Society.

Has any agriculturist in recent times been victimised by a village money lender, have not so many protections already been thrown round him and when he can successfully elude the creditor by an easy resort to the Insolvency Court which can neither take away his lands or that what he needs to carry on his operations on the farm. Has the borrower been taken into confidence to ascertain his views whether he desires that his dealings with the money-lender be made public, whether the creditor wants to make known his dealings. I believe neither of the two parties immediately concerned want it. Then the question may be asked who wants the registration of all the honest accommodating and feeling money lenders, who have passed generations with the village agriculturists in peace and friendship. The only possible and reasonable answer that can be given is the interests of the Co-operative Credit Societies or those of the ultra-zealous prurulent sectarian reformer. While the evil is only hypothetical and imaginary, which the proposed law aims at eradicating, the proposed law is an undoubted social and economic evil.

PT. NANAK CHAND M. A.

*Bar-at-Law; Member, Punjab Legislative Council; Secretary,
"The Hindu Councillors' Party." LAHORE.*

DEAR SIR

You are aware by this time, I hope, that the "Money-lenders Registration Bill" introduced by Mr. Mir Macbul Mahmud in the last Session of the Punjab Legislative Council is now being circulated for eliciting public opinion. In the Legislative Council itself, the Bill was stoutly opposed by the Hindus and Sikh members combined, but by the majority of the votes, it was resolved to circulate it for eliciting public opinion. You are, therefore, requested to see that the Bill is considered in all its aspects and that the opinion of the public is formulated on right and proper lines with regard to the provisions of the Bill.

(1) This Bill is a Communal measure really brought forward to meet the demands of a certain section of the Mohammadan community as the following quotation from the Muslim Out-Look of 18th November, 1924 will show:—

"We will cheerfully admit that the Bill marks an instance of Muslim revolt against Hindu rapacity for it must follow that any undue tenderness expressed by Hindu leaders for a class of traders whose greed is a by-word and notorious throughout India betrays the Hindu propagandists in their true colours—the colours of confederates of people who are morally criminals and whom Islam teaches Muslims to despise and to denounce." This quotation is taken from the leading-article entitled "Money Lenders versus Muslims". Moreover Mohammadans think that as money-lending is unlawful according to the tenets of the Quran, that principle must be accepted by other communities as well. Thus they want to push through this measure without taking note of the injurious effects of this Bill, if passed into Law.

(2) This Bill will be impracticable in its working. According to its provisions, every person who lends money whether he is by profession a money-lender or not shall have to get himself registered as money-lender. Many ladies, widows and others who have lent their money to *Sahukars* and are deriving an income therefrom, shall have to get themselves registered. Similarly other people who occasionally lend money shall have to register themselves under the provisions of this Bill. The result of this would be that almost every one shall have to register himself. Surely this is a humiliation of the worst kind and is quite uncalled for.

(3) This Bill is bound to destroy credit and thus injure Trade and Industry. Trade and industry is generally built upon credit and the Bill, if passed into Law, will stop money dealings even between those who do not seek any protection and thus will injuriously affect those whose main or sole occupation is either Trade or Industry.

(4) This bill will hit the poor Zemindar the hardest. It would be impossible for the cultivators and the Zemindars to get money on credit at the time of their need and loans which they now are able to get at the time of their need for the purchase of cattle, implements of husbandry, seeds and other agricultural purposes, will not be advanced to them and thus the Agricultural Industry of the Punjab will receive the greatest shock and the Zemindars whom it is meant to protect will be the greatest sufferers.

(5) "Agriculturist" Money-Lenders such as Rajputs, Jats and others will be totally destroyed. Money-lending as a profession will thus become impossible for them.

(6) Loans advanced by friends to one another will cease.

(7) It is wrong to think that the Bill is modelled on the English Act. This Bill unnecessarily interferes with the freedom of contract and is harsh, unfair and unjust. It makes no provision for any penalty but requires the dismissal of suit, if a person who is not a registered money-lender or who does not keep his accounts in a prescribed form brings a suit for the recovery of the amount which he has lent.

(8) The injury to Credit, Trade and Agriculture will be immense while the protection afforded to any class of debtors is extremely doubtful. The Bill is a one-sided measure brought without considering the natural evil results to which it will give rise, if it is passed into Law.

Translations from Urdu.

L. GANPAT RAI BATRA, PINDI BHATTIAN.
THE PRESENT CONDITION OF THE HINDUS OF THE PUNJAB
AND THEIR RESPONSIBILITIES.

In the whole of India, Punjab is the only tract of country where unfortunately there are many difficulties in the way of Hindus at every step.

Did you ever think of it as why you are being kicked by every other nation. Do you deserve to be called a living nation. No, never, because you have no *Sanghattan* (organization) in you. You have got selfishness in you through and through. For your own selfish ends you cannot do any sacrifices. In this very Punjab, the Sikh nation is a handful of people, but the greatest nations cannot venture to speak a word against their interests, as the feelings of sacrifice for the sake of their religion and nationality are found fully developed in their muscles. The world is therefore singing the songs of their lion heartedness and gallantry. O, the Hindus of the Punjab! do hold protest meetings against this bill, and let the benign and just government know that you are thoroughly against this measure, otherwise you must know that the glorious past of your nation shall shed tears on your present plight but it will, do you no good after the bill has become a law and an accomplished fact like Land Alienation Act. Get you up and help yourselves. God will help you and no power shall be able to efface you from the world.

L. SANT RAM OF KOT NAKKA, DISTRICT GUJRANWALA.

(a) In presenting this bill, it is stated, that the income of the province would be increased. (b) The number of the money lending class would go down. (c) The agricultural class would be protected.

The Mover of the Bill is a scholar. It pains my heart to see such a learned man taking his steps towards the wrong directions, as for instance, how can it be possible that the income of the province would increase. In my view it is a mere supposition and it is moral guilt quite inexcusable to compel the Money Lending class to get themselves registered. The object of the Mover is quite evident that, by means of registration fee, the income of the treasury would increase. It is a wonder why should the money lending class be compelled to make contributions for the filling of the treasury. Why should all other people, for instance, pleaders, vakils, Zamindars, members of the council and many other professional men be spared from this registration fee. The money lending class is as good a subject of the Government as other people. It is another thing that in these days, this class is being degraded and every body is trying to kick them but do you think it a justice that the money lenders should only get themselves registered.

The number of the money lending class shall decrease. In my humble opinion, the best thing would be, to cut down the number of borrowers and restrictions should be naturally laid upon them and not upon the money lending class.

As to the protection of the Agricultural class, it does not come to my understanding, why the Government is so much particular about them. The Government has already done much for them. The Land Alienation Act is made for their sake. The Railways are opened to export their corns from the country. The agricultural colleges and schools are opened for their education and to satisfy their immediate needs, the Government has opened Zamindara Banks, to save them from the imaginary robbery of the money-lending class, but, still, in the view of the Mover of this Bill, these people are being robbed by the money-lending class. This is quite a wonderful thing. The fact is that the non-agricultural class is entirely at the mercy of the Agricultural people in the villages. They are always anxious to save their honour, life and property from their encroachments.

The Mover of the Bill advises the money-lending class to invest their surplus money in arts, industries and other paying concerns. But he is working under the sickness of presumption. He ought to have suggested some particular lines. The money-lending people have no other calling or profession with which to earn their living. The agricultural people can derive the resources of their lives from the lands or from the government service. The non-agricultural people have all the doors of earning shut against them. There are no openings for them in the Government service nor in the industry and arts. The trade has become very risky and it is not an easy thing to safely invest money in it.

Now this class has no other undertaking or business except advancing money to the poor. It is a mistake to condemn them. They are useful assets of the community. If there are people against the advancing of the money on interest they must come forward to help their brethren in advancing the money to them without interest or devote their time in educating them to be economical and thrifty in the manners of their living. It is sheer folly to waste time and energies in such bills, it is as foolish as to satisfy one's hunger by devouring the stones mistaking them it for a bread. It will instead of doing good do greater harm.

L. CHANAN LALL AHOOJA BANKER, FAZILKA.

The money Lender's Registration Bill has been laid before the Punjab Legislative Council. The Government has fixed 10th of February for receiving objections against this measure. This Bill is as a matter of principal objectionable. There cannot be given any example where a useful and innocent man of profession may have been compelled to get license for his work. License is deemed necessary in case of harmful professions, for instance, dealing in poison, opium and wine. I think, in view of the mover of this Bill, trade and money-lending professions are no less than dealing in poison. It is quite evident that this Bill is introduced to safeguard the interests of the common people and to protect the agricultural classes from the trickery of the money-lending class. But the mover of the bill seems to be quite ignorant of the real condition of Zamindars. Zamindars always stand in need of the money lending class to satisfy their daily needs, otherwise, they would not have been able to carry on their work without anxieties. In case of restriction being imposed upon them they would not be in a position to help the Zamindars. The Zamindara Banks would not be able to meet their demands to their satisfactions. If this bill would, unfortunately, be passed, there would appear a universal trouble. The people of all professions and grades from the poor blacksmith to a very high man of dignity would be in trouble. This bill is sure to bring about complications

in various forms in our Society. This bill would entail useless hardships upon shop-keepers and Sahoo-kars. O, the legislators! why should you bring this trouble upon the heads of shop-keepers and spare the people of other professions? If you intend to protect Zamindars, the best course would be, to enact such a law as to impose greater restrictions upon them, otherwise this money-lending registration Bill would prove quite ineffectual and put hardships not upon the money-lending class alone, but upon the agricultural people as well; for whose protection it is intended to be made it a law. In my opinion, the diagnoses of the sickness is wrong and its cure is more so. But my brother shop-keepers and money lenders, when will you be in a position to protect your interests, you must try to come to your senses when it is not too late. You must try to avail yourself of your previous experiences. I think it is time for you to change the manner of your earning why should you risk hundred rupees for the sake of earning one rupee and put yourself in the complications of law and still to be looked down upon by your friends. It is high time now to think over this question seriously and save yourselves from disgrace and dishonor.

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A Vakil of Montgomery.

The efforts to ruin the Hindus of Punjab have constantly been made for many years and it was believed, that after the passing of Land Alienation Act, the wings and feathers of the Hindus would altogether be cut off and they would be unable to fly any more. But the Hindus proved themselves to be too strong and have remained alive. Up to this time, in no country and in no nationality, such a law had been seen by means of which the whole of the Nation may have been deprived from the acquisition of land. Is it a justice, that a Brahmin Vakil or Government servant may be deprived of the right to purchase land, but on the contrary a Musalman Sayad whose forefathers have never done agricultural works, but have been living upon the charity of their followers may be considered entitled to purchase land after acquiring education and becoming a pleader or Government servant, Hundreds of examples may be cited of the people whose forefathers had not a bit of land, but they have earned money by other means and have purchased many thousand acres of land, because they were born in a nation whom the government have considered the agricultural class. All the openings of service have been closed for the Hindus. There was one profession by means of which they could help themselves by earning a decent living for them. But our friend Mr. Maqbool Mahmud Bar-at-Law has introduced such a bill in the council as will surely ruin the Hindus if it is passed into law. It is said that this Bill is introduced for the protection of the Zamindars. We also are of opinion that the Zamindars should be protected but not at the expense of money lending class. You may educate the Zamindars, open schools and Banks for them and teach them the evils of debts but it is a sheer cruelty to try to enlist the Sahoo kars into the criminal classes, and make it a law for them to get themselves registered to carry on their dealings.

According to that Bill the money-lending class after registration shall keep accounts according to the prescribed forms and dispense with the old forms of their accounts coming down to us from generations; and if any of them will fail to comply with this condition he shall not be entitled to file a suit against the debtors. What a great injustice and how much cruelty it is!

According to this ruling the money-lending class shall have not only to dispense with the old method of keeping accounts but they shall have to leave their professions also. They will have to remain slaves of Mussalmans

and Zamindars. Poverty would increase on account of their unemployment and this will naturally result in greater crimes in the society. I think Mr. Maqbool Mahmud has kept only one side of the picture before his eyes—the bettering of the agricultural class. He has ignored the fact that the Money lenders shall require a training in the new forms of keeping accounts and hence schools should be opened for them in the whole of the country.

I would propose, that in this bill, one section be added according to which the money lender should be given the same place as agricultural Banks, that in future no petitions of Bankruptcy from Zamindars may be accepted, that the registered money lenders should be entitled to attach the lands of Zamindars in case of decrees and to purchase them at the time of auction.

If such amendments are made by Mr. Maqubal Mahmud in the bill, then we can say he is actuated by good motives, otherwise he illegally wants to crush the Hindus taking advantage of his membership in the council.

We earnestly appeal to His Excellency the Governor of the Punjab that assent may not kindly be given for the passing of such Hindu destructive bills in the Council, otherwise there is a danger of wide spread disaffection in the country.

L. HAZARI LAL CHOPRA,

Joint Secretary Hindu Dharma Sabha Padhana, District LAHORE.

Ever since Mir Maqbul Mahmud has introduced money lenders' registration bill in the Legislative Council, there has come about a great sensation in the peaceful and quiet life of the villagers. There the people of all grades from the humblest to the richest are extremely anxious to realise as how marvellous changes, restrictions and complications this abominable and detested Bill shall bring about. The Mover of the Bill, while introducing it, has said that this measure is undertaken simply for the protection of the Agricultural classes, but we are quite at a loss to understand his reasonings. We have thought over this Bill very closely in an unbiassed manner and have ultimately come to the conclusion that this Bill, instead of proving useful to Zamindars will prove extremely detrimental not only to them, but to the general public also. It seems that Mir Sahib has got some other interior motive in introducing this Bill. We are pleased to know that the Zamindars of the Punjab are not prepared to devour this tabloid offered to them in the form of this Bill without having fully considered its advantage and disadvantages.

In the Punjab, both in urban and rural areas, all the people irrespective of their original professions take to money dealings also to a great or less extent for the satisfaction of their mutual needs. Friends, relations, well-wishers and widows would be deprived of the blessings of free mutual help in the form of loans.

To the best of our knowledge, Zamindars are becoming more and more prosperous every day and the time is coming in the near future when the business of money lending shall come into their hands and the restrictions which have been proposed by the Mover in the form of this Bill, instead of doing good to them, will entail many hardships upon them.

It is quite evident, moreover, that this measure will, as a matter of fact, decrease the number of money lending class on account of the restrictions proposed therein and the natural consequence would be, that the interest would increase and the measure, instead of proving a blessing, shall prove a curse to Zamindars and other people for whose protection the mover has introduced it.

Moreover, if this bill, unfortunately, is made into law, it will lead to decoities and thefts; as the villagers, instead of investing their money, will bury it in their houses, hence it will lead to the discouragement for the amassing of wealth.

The dealings in our country are chiefly carried on credit; but if this Bill is passed into law it will as a matter of fact bring about a great change in the trade and industries to the disadvantages of all classes of people in the country.

BY L. BAIJ NATH AGGARWAL, PANIPAT.

The Bill proposed by Mir Maqbool Mahmud in the Punjab Legislative Council is circulated by the Government for the criticism of the public. The people in the Punjab have raised cries of protest against this Bill from every nook and corner of this country irrespective of caste, creed and religion that this Bill is meaningless, injurious, mischievous and destructive. It has upset the Hindus, Sikhs and money lending class in particular. The reason of this being that the Hindus have already suffered deplorably from the Land Alienation Act; and this Bill would entirely ruin them if it is passed into law.

The money lenders are as faithful and loyal subjects of the British government as other people in the Punjab and what reason there is possibly that they are being deprived of their free and unrestricted dealings, we hope that our benign British government would protect our interests with as great regard as they do those of others.

According to the teachings of our Shastras we are engaged in different professions and we cannot as a matter of principle and religion deviate from the lines chalked out for us by the Vedas. But the proposed Bill interferes in our religion and it would eventually compel the money lending class, traders and merchants to give up their professions owing to the restrictions and hardships which would be entailed upon them if it is passed into law. I would ask Mir Sahib to explain if there is any part of the country where the government has interfered in the religious sphere of the people. This measure is very likely to harm the interests of the poor widows to a great extent. Among the Hindus, according to religious injunctions widows are given gifts in the form of money on which the poor ladies entirely depend by advancing that amount on interest. If this bill, unfortunately, passes into law it is sure to crush the poor widows. In the end we beg most respectfully to bring it to the notice of the Punjab Government that the mover of the Bill intends to interfere, in the religion of the Hindus in a disguised form of law and therefore it is desirable that this Bill should be checked from taking the form of law.

L. LAJRAT RAI.

It is stated that the money lending registration Bill effects those people who advance money to others on interest and does not include those people who advance money on profit. It is quite evident that Hindu and Sikh money lenders belong to the former class, and Mussalmans to that of the latter. The limitations of this Bill consequently will effect Hindu and Sikh money lenders only; and the Mussalmans would be excepted. The mover of this Bill wants to bring the Hindu and Sikh money lenders into the clutches of law and to compel them to give up the business of money lending so that it might come into the hands of Mussalmans. We honestly believe, that the proposed Bill would do more harm than good to Zamindars. The difference would be that the Mussalmans would suck more blood of the Zamindars than what is done by Hindu and Sikh money lenders in the present days. The Zamindars would thus come out of a ditch and fall into a well. I would therefore warn Zamindar members of the council to be on their guard at the time of giving their votes.

L. KAPUR CHAND PLEADER, LUDHIANA.

The Money lenders are hold responsible for the poverty of the Punjab Zamindars. The money lenders' registration Bill is considered to be its remedy. If it may be supposed at all that the Zamindars belong to the poorest class in the Punjab, can it then be possible to believe that their poverty is due to the trickery and the dishonesty of the money lending class by the remedy of which they might become prosperous again. The mover of the Bill has not produced any satisfactory proof for this. The annual amount of interest which is stated to come out of the pockets of Zamindars does not prove the fact in the least that this or any part of it is due to the trickery of the money lending class. No sensible man can venture to say that the debt and its interest are based upon dishonesty. In our society from the economical point of view lending of money is considered to be a most necessary element without which the organization cannot be maintained at all. It is most prejudicial and unjust to attribute bad motives to the debts and interests accruing therefrom. In the present Legislation both Civil and Criminal there is sufficient material already existing by means of which the people tempering in their accounts, or becoming dishonest in some other forms can be properly punished. In spite of this legal facility every sensible man knows how far the courts in the Punjab are favourably disposed towards the debtors and especially the Zamindars and how many facilities are given to them. Can it possibly be believed under such circumstances that the court would let go the money lenders unpunished if there is the least trickery practiced in their account and is brought to the notice of the Courts. It is very rare that inspite of so many facilities placed in the way of the debtors rarely cases of dishonesty have been brought in the courts against money lenders. From this very fact it is quite evident to believe that the indebtedness of Zamindars and their poverty is not due to the reasons enunciated by the mover of the Bill. If there might have been some individual cases of dishonesty it is no sufficient proof that the whole money lending class be punished and held responsible. Black sheep are to be found in every grade of Society and in all the departments. In absence of any cogent reasons it is a mere bigotry to hold the money lending classes responsible for the poverty of Zamindars. We are also of opinion that the status of the agricultural class might be raised, but the reasons assigned and the suggestions made are not what they ought to be.

We have tried to prove that this is only an imaginary evil which the mover of the Bill tries to eradicate by the introduction of this measure in our Society. If it may be granted even then this Bill would not be sufficient instrument to remedy the evil. The registration of the names would not improve the matters in the least. It would not be a safeguard against the trickery which is said to exercise by the money lenders. Hence the cure suggested is not the proper remedy for the supposed sickness.

The second restriction proposed in the Bill is that the money-lenders shall keep their accounts in prescribed forms, because it is presumed that it will check them from practicing the trickery which otherwise they can easily do. This is also an imaginary presumption. The Hindu System of account has come down to us from time immemorial and is said to be the safest and best form ever practiced by a nation. This very system was in vogue in the time past, when India was at the zenith of its glory. In the time of Mussalmans and the rule of the Kings of Mughlia dynasty the accounts were kept according to the same system which has made a name for itself in the time past for its perfectness. This very system is in vogue in every other part of India. How can it then be said by the mover of the Bill that this is defective in the Punjab. The supporters of the Bill I am quite sure are unable to show any flaw in it, and neither can they suggest any

other system in which there is no chance of trickery. It is right no doubt that in these days every western thing is considered to be perfect and preferable, for instance western government, western education and western civilization. But can it also be said the western system of account is a more perfect and flawless. Is there no chance of dishonesty and trickery in that? Are there more perfect means to be found to check dishonesty to investigate it and to bring it to the surface. Possibly it may be explained to us what are those reasons and arguments that it may be believed that the new system of accounts proposed by the mover would be preferable to the one already existing in the Punjab. The annual voluminous reports of the decisions of the English courts are sufficient proofs to show how far the western system of account is reasonable and perfect. What chance of trickery there is in the Punjab System of accounts which is not visible in the western. Truly speaking you would come across trickeries and dishonesties in the western systems of accounts which the poor illiterate money lenders in the Punjab cannot even think of.

When there is no safeguard and certainty so far as cheatings are concerned why then to change the old systems of accounts and to replace them by new ones and to impose unreasonable and unnecessary hardships upon the money lenders.

The third restriction proposed in the Bill is that any person who would not get his name registered would not be entitled to seek the help of law in case of realising money from those whom it might have advanced on interest as if he would be deprived of the protection of law. But the question is if the motive underlying this restriction is to remove trickery and whether the object in view can be achieved in this way. I think, not. The diagnosis of the disease and its remedy are both wrong and in my view it will do more harm than good to the patient. The number of the money lending class would become limited and the interest would naturally increase. The circulation of money would be stopped and the dealings would be suspended, and the hardships and troubles would go up. The money lending class would be compelled to give up their profession to their great disadvantage. There would be no mutual help given to one another by friends and relatives. The money lending class would dwindle and suffering will prevail everywhere. The resources of getting money on interest would become limited, and thus both the money lenders and Zamindars would be in trouble and this measure instead of proving a blessing shall prove a curse.

L. Girdhari Lall Banker & Municipal Commissioner, LUDHIANA.

The objects explained by the Mover of the money lenders' registration Bill are entirely imaginary, and if this Bill is passed into law it will prove of more harm than good to the people for whose protection this Bill is proposed. If it is intended to increase the income-tax why then the government has made the money lending class a scape goat. The people of other classes, for instance, pleaders, Government servants, doctors, and teachers could also be brought under the influence of law. The money lending class is the backbone of society and in every part of Indian, for instance, Behar, Orisa, Madras and Bengal it has made the agricultural class prosperous. It is a pity that such a measure is proposed in the Punjab to ruin the money lenders, traders and merchants who are mostly Hindus. This measure is sure to prove destructive to our society, it would create disturbance in the country and the peace and prosperity would altogether vanish. I am quite sure the mover of the Bill instead of helping his community is trying to ruin them, though he is under misconception that he is trying to ruin the Hindus.

L. Des, Raj Chak No. 96. Rakh, Tehsil Jaranwala.

The money lenders' registration Bill is introduced in the council with other objects than those explained by the mover himself. My Zamindar brothers if you need money now you can have it from your brother, relative or friend at an ordinary rate of interest. But if this Bill is passed into law you will not be able to get money from them so easily, as the money lending will altogether depend upon the registration of names.

The dealing would become very difficult, credit would vanish and trade and industry would be gone, circulation of money would be stopped, hardships would increase, quarrels and fights would become more common, disunity would grow up, pleader class would become more and more rich at your cost, you must be on your guard. If this calamity appears you are sure to be ruined and come into the clutches of law. Now is the time approach the government to beseech her that you do not need such laws and pray to God that He may save you from such miseries.

Arorbans Sudharak, Lahore.

Many Punjabis who are living in the foreign countries have looked at the evil consequences of the money lenders' registration Bill with horror and detestation. They have as a matter of protest sent their signatures to the secretary of the money lenders' Association, Punjab which shall be sent to the office of the Punjab Legislative Council in due course of time. The Punjabis living in Africa as well as in America who are still ignorant of this measure, will hear of it with dismay and surprise and will express their resentments and indignations against this Bill.

Partap Lahore—A new instrument to crush the Hindus of the Punjab.

It cannot be denied that in carrying on the dealings the money lending is a chief factor in every department of life, whether trade or industry. Attempt should however be made that unnecessary hardships and burdens may not fall upon the borrowers. The object of the mover of this Bill is to protect the agricultural class; and we therefore confine our remarks to them only.

The agricultural people have three resources to borrow money viz. (1) The old system of advancing money. (2) Zamindara Banks. (3) The Mussalmans without charging interests. The proposed Bill condemns the old system of accounts and it is alledged that it has done great damage to the Zamindars. If this claim would have been right then it is quite evident that the second and third resources would have made great improvement. Generally Zamindars do not derive any benefit from the Zamindara Banks inspite of the persuasions of the Government. In fact it is right that some of them to keep up their position and dignity take recourse to such banks. The poor Zamindars are afraid of the agricultural Banks on account of their various forms of complications and tedious procedure and charging of compound interest. The next source opened to the Zamindars is to borrow money from their co-religionists without interest and it seems desirable that every chance should be availed of such conveniences but it is neither always the case nor it is so convenient as it appears to be. The professional money class ordinarily charges low rate of interest and affords greater facility to the public than any other class. It is said that money lenders suck the blood of Zamindars, but it is not a general rule, there may be solitary example as there are blacksheep everywhere. The treatment of the money lending class

with the borrowers is desirable. It is very rare that they go to courts against them and if they go there at all it is at their cost. The fact is that the justice demands that their attitude should be praised because to gain one rupee for a month they put hundred in risk. In many cases the money lenders lose their capitals. The money lending registration Bill proposed by Mr. Maqbool Mahmud is an unwelcome measure and will do more harm than good if it assumes the form of law.

Maulana Mohammad Ali writes in Hamdard.

The money lenders' registration Bill introduced by Mr. Maqbool Mahmud in the Punjab Legislative Council has created great stir and mischief in the Punjab. It has brought about a great split among the Hindus and Musalmans. The Hindus are strongly opposing this Bill and the Musalmans are supporting it. We are sorry to say that the speeches made on the occasions of meetings held in support and opposition of this Bill are not limited to the condemnation and admiration of this measure but these are accentuating Hindu-Muslim and communal questions. It has been made an instrument for the expression of bitter feelings against one another and two different wings are availing themselves of opportunity to express their feelings of resentment and indignation against one another. Under such circumstances it appears desirable that Mir Maqbool Mahmud should give up his idea of presenting this Bill or present it at the time when some atleast one third members, of the Council may begin to support it, and some Sikh members may also come forward to favour it. The propaganda work which is being carried on in support and opposition of this measure should be confined to the evil and good effects of this Bill. There does not appear to be any need of expressing resentment against each other.

L. Mohan Lall Bhatnagar, Vakil and member of the Punjab Legislative Council.

There is one of the suspicions in the Punjab that if you desire to bring about fight in a family you should bury thorn of a porcupine in any place in that house and as long as that thorn shall remain buried there, fights and quarrels shall take place in the members of that family without reasons and inevitably.

Those people who believe in this suspicion generally make use of it to wreak vengeance upon their enemies. As that thorn is pointed, it creates a painful idea in the minds of those persons whom it is intended to effect according to their faith; that his relative or brother is passing peaceful days and he is in trouble. This idea does not permit him to take rest, and instead of trying to remove his own trouble he tries to injure his peaceful relative and as long as he does not suffer there is no rest for him. In reality he neither feels peaceful nor does he feel pain, but it is due to the charm of the thorn which makes him feel like that. There are two evident signs of that thorn.

(1) It creates the idea that he is in trouble and the other man is in peace which injures him like the thorn.

(2) That person who is under the charm of the thorn does not try to remove his own trouble but he tries to find peace of mind in giving trouble to others. Similarly those people who have faith in suspicions believe that in the foundation of the Punjab Council chamber thorns of porcupine are buried, therefore some of its members instead of doing good to the country are trying to injure it.

The fact whether the thorns of porcupine were buried there, would either be known to the contractor of the Council Chamber or to the engineer under whose

supervision the Council Chamber was made. But it cannot be denied that the systems had great resemblance to each other. There are ninety-two members in the Punjab Council, out of whom seventeen are Europeans, 36 are Musalmans, 24 Hindus, 14 Sikhs and one is a Christian.

First of all Sir Fazal Hussain, the Minister for education, was effected by the charm of that thorn, and an idea began to pain his mind that the Hindus of Punjab are peaceful and well-to-do people and the Musalmans aggrieved and distressed. He had therefore to exercise the full force of his powers against them whether the Musalmans may be benefitted or not, but the Hindus might be in trouble. This is his policy. He has won all India fame in creating communal differences between the Hindus and Musalmans. Lately when he had been ill and his condition was stated to be serious, some of the imaginative minds had begun to believe that the peaceful condition of the Hindus is paining his heart and this was his sickness. Well this is all jocular. We believe that Sir Fazal Hussain himself is quite innocent—because whatever he is doing, he is doing it under the influence of that thorn. Many representatives of the rural area are giving vent to their poisonous feeling against the citizens, out of whom the name of Chaudhri Dulli Chand is specially stated. He is always pained by the idea that the citizens are very peaceful and comfortable, and that all the taxes of the world may be imposed upon them and they should be deprived of their rights. Unfortunately he is very fond of giving speeches and does not let go any opportunity without availing of it to speak and on every occasion he would find fault with them, saying that they enjoy electric fans, drink iced water, use icecream and enjoy walking on the Mall road and use good clothes. In his idea if a son were to be born to a villager and reward to be given to the nurse, it must be paid by citizens as they are enjoying comfortable life.

In a meeting on the 17th January 1925, the effect of that thorn was prominently noticed. Chaudhri Ram Singh proposed that a college be opened in the district of Kangra. Chaudhri Dulli Chand opposed him on the grounds that if a college be opened in Kangra then the proposal for opening a college in Rohtak would be dropped. But when Chaudhri Ram Singh said that he never meant that the college should not be opened in Rohtak but he meant that college in Kangra should be opened after that of Rohtak. In spite of it Chaudhri Dulli Chand was strongly opposing him and said, if college would be opened in Kangra, the expenses of the Government would increase and the villagers would have to pay the taxes. The effect of that Thorn is not only confined to Sir Fazal Hussain and Chaudhri Dulli Chand but it is effecting other members of the Council also.

Recently Mir Maqbool Mohmud a young Barrister of Amritsar and a representative of the village constituency has introduced a bill in the Council known by the name of money lenders' registration bill. The Hindus believe that this bill is framed with a special intention of injuring their interests.

But some of the people go to such an extent in believing that it is intended to propagate Islam by the help of this bill to check the taking of interest as it is considered to be unlawful according to their faith. Pandit Nanak Chand Barrister had stated in the Council that it was an Islamic measure and that Musalmans, and official members had come to an understanding with one another that the former should support the Government measure and the latter should help the former in passing this bill.

Before we can form any opinion about it, it seems desirable that we might discuss its pros and cons and then come to a definite conclusion.

In section II of the money lenders' registration bill definition of money lender is defective. It does not include only that person who ordinarily lends

money for pecuniary or other material gain, but it includes any transaction in any kind which he will not be able to realise with the help of court as he comes within the definition of money lender.

Mir Maqbool Mahmood the mover of the bill is a Barrister and practices as a lawyer. Supposing he advances ten thousands rupees to a cultivator at the interest of 5% per annum. He will be able to realise money with the help of the court without getting his name registered, as he does not come within the definition of money lender. The fact under clause C section II that the local Government can exempt any individual from the operation of this bill means that the local government has been given too much power to exempt their favourites. The Musalmans' specially men like Mr. Maqbool Mohmud would surely be exempted from restriction of this Bill by the local government. Under clause D section III a money lender shall maintain regular books of accounts in the form prescribed by the local government. This clause is ambiguous. The amount of fee for registration is not stated. The name of the officer of registration is not given. The procedure to be undertaken in this respect is not explained. There is deficit in Government budget; it is just possible the fee for registration may be fixed very high.

Under Clause B section III the "registered name" and "other description" are liable to be misinterpreted.

Clause C in section III is also liable to raise many complications, under clause E section III the expression "reasonable request" and "reasonable sum and expenses" are doubtful.

Instead of the provisions of section IV there should be the provisions of section III, which seems to be a misprint. The operation of section IV may be avoided, for instance, if a money lender who has not got his name registered wants to advance money to any body he can state in the document the name of any place out of the Punjab for the repayment of that loan for the recovery of which the lender can seek the help of the court out of the Punjab and get the decree executed in the place where he is residing. But if the high courts of India may decide that the act of Mir Maqbool Mahmud shall have its operation even out of the Punjab then we shall advise our Mahajan class to give the name of a state or a British territory.

Section 5 is also full of complications and according to it unlimited powers have been vested in the hands of administrative officers which will result in disastrous consequences.

**Copy of a letter addressed by the Zamindars of Gillwala to the
Secretary, Punjab Legislative Council, Lahore,**

Sir,

We have heard that a law is going to be made by the Punjab Legislative Council known by the name of money lenders' registration Act. The object of it is that no money lender or shopkeeper shall be able to recover his loans whether in the form of money or kind advanced to any body without having his name registered.

This Bill has been introduced in the council by our dear friend and representative Mr. Mir Maqbool Mahmud; and whose object is to protect the Zamindars from the hands of money lenders. We, the poor Zamindars of this part of the country appeal most submissively that our voice may be expressed in the Council.

We pray most respectfully that such a measure shall impose upon us greater miseries and hardships. Banks do not advance money to us. If once we may

take loan from a bank where to go next month for the same. If accidentally we need ten rupees in the house where to get it from. If a cattle is dead and the cultivation work is stopped where shall we go to then. If our dealings are with a bank, the money lenders would not care for us and would not have any dealing with us. But if he would give us loan at all he would ask us to write 15 Rs. for 10 and we shall have to do it. There will be a greater *Garbar* (intricacies) in the accounts than before. Instead of the matters being mended we shall be liable to be exposed to greater danger.

The Courts are already existing. The law is already there. One who tempers with accounts is punished by the courts.

If the accounts may be found to be wrong anywhere, circulars or instructions are to be issued. If the mover of the Bill is against the money lenders which has actuated him to introduce the Bill it will do no harm to them. It will ruin us only. The money lenders shall take to trade, store corn and increase their income by mortgaging ornaments, but we, the poor Zamindars would find rest nowhere. This Bill will not help us in the least; but bring calamity upon us.

We say it with forcible language and certainty that if the Bill is passed by the council at all, the government revenue would hardly be recovered.

If money lenders' registration Bill is passed, the shopkeepers would not give us daily articles of consumption on debt.

Sir, kindly do take pity upon us, do not deprive us from salt, oil and peppers.

Sir, whenever we take money on debt from a money lender to satisfy our needs and he asks us to pay the debt we take a year or more in making promises. But when the time of payment comes near, he threatens us to go against us to the court. We are not afraid of it. He is put to lot of troubles and can hardly recover money from us.

Sir, I am a big landlord but I have no cash in my house. Once I needed six hundred rupees for the marriage of my daughter, I went to the manager of a Bank, requested him to advance me that amount but he did not care a bit for me, I could not dispense with marriage ceremony. I went to a money lender, and he was kind enough to advance me that amount and performed the marriage.

Sir, I am the owner of sufficient tract of land, but I have got no cash. It strikes me where shall I get money from if the money lender shall not advance it to me. If money lenders' registration Bill is passed, the *Sahookars* will give up their profession, and will not have their names registered which shall bring us untold miseries. In the end we most respectfully pray that there are already existing numerous conveniences for the sake of Zamindars, and it is quite unnecessary that any restrictions imposed upon their free contracts and dealings, otherwise we are afraid we shall suffer. For this act of your kindness we shall be highly obliged to you.

BANDE MATRAM 28th JANUARY 1925.
UNIVERSAL PROTEST AGAINST THE PROPOSED MONEY LENDERS'
REGISTRATION BILL.

Public meetings have been held throughout the whole of Punjab to protest against the Bill introduced in the Council by Mir Maqbool Mahmood and circulated by the Government to elicit public opinion about it.

The Hindus and the Sikhs whom the Bill particularly affects have sent to us for publication, resolutions of resentment and indignation against it in such a great number, that these, if published in one issue of the paper will occupy the major portion of it.

At the time, when this Bill was introduced into the Council, both the Hindus and Sikh members have strongly opposed on the ground that this measure shall not only fail in its objects, but will lead to widen the gulf of differences which are already existing in the country owing to the communal questions.

The circumstances which have lately arisen have justified the apprehensions of the members. It is extremely to be regretted that where the Hindus and Sikhs have opposed this Bill, there the Muslim papers have begun to support the measure and to shower abuses upon them.

Our Contemporary, the *Zamindar* in its recent issue has called those Hindus and Sikhs, who are opposing the Bill, deceitful and cunning people.

The *Zamindar* and Muslim Outlook have assumed such an attitude since recently that they cannot suffer to bear the difference of the Hindus and the Sikhs from them on matters of principles and attribute them to their dishonesty and trickery. The Muslim Outlook has crossed all bounds of decency in this respect. It had gone so far as to say that Mahatma Gandhi was wanting in moral courage as he had not embraced Islam.

The *Zamindar* had considered it its duty to oppose even the Bill with regard to the export of beef from India, which Pt. Sham Lall Nehro was going to move in the Legislative Assembly, notwithstanding the fact that the measure is useful to the country in all its aspects.

In fact our Musalman contemporaries had made it their ordinary course of action that they would oppose the measure which is supported by the Hindus and *vice versa*. If the case would not have been like this, it was impossible for them to support the money lenders' registration Bill which is evidently an extremely harmful measure for the country.

In this Bill it is stated that the people who would give any thing on credit would not be able to seek the protection of the Court, if their name would not have been registered previously for the recovery.

The result of this ruling has been that the *Shahookars* have begun to take measures against it. In one of the meetings recently held to protest against this Bill, it was announced that in future the Hindus should not advance money to the Musalmans except in the cases where they receive ornaments as mortgage property worth double the price.

In our opinion, if this Bill is carried out its first result would be that the poor and the needy people who take loans on pronotes or bonds will be compelled to mortgage their ornaments, and the most unlucky of them having no such ornaments will suffer untold miseries and hardships.

The second defect of this Bill would evidently be that the money lenders having got their names registered to keep their accounts according to prescribed forms will charge greater rate of interest as it is a common custom with the shop-keepers to throw extra expenses on the shoulders of their customers, consequently the burden of the salaries of the English knowing accountants borne by the money lenders shall eventually fall upon the needy people.

We are quite prepared to believe that some money lenders suck the blood of illiterate peasants and other people and if one runs into debt, it goes on for many generations to ruin his heirs and it is the duty of the government to save the people from the iron and cruel hands of such Shylocks.

But its remedy is far from that suggested by Mr. Mir Maqbool Mahmud. This remedy instead of eradicating the evil will add to it. If the Government is really anxious to cure it then it is desirable for her to open Co-operative Banks

everywhere, which might advance money to the Zamindars, peasants and other needy people at the ordinary rate of interest. This only remedy shall cope with the ill treatments of *Shahookars* complained of. But the difficulty is that the Government has to invest good deal of money in it and she is not prepared to do it.

The circumstances demand that as long as it is not done needy people cannot attain salvation from the hands of greedy and covetous money lenders.

The proposed Bill will add fuel to the fire. This measure instead of protecting the illiterate and needy people from the cruel hands of money-lenders, will entail greater hardships and troubles upon them in addition to the differences and split which it will bring about between different races. It behoves the benign government that it should take the universal outcry and resentment against this Bill into due consideration and should not allow it to be made into law.

The Non-official members, whether, Hindus, Sikhs or Musalmans should cooperate with one another in opposing this Bill as it is injurious to our province from every point of view.

L. Ganpat Rai Batra Pindi Bhattian.

(This matter should be read before that given on page 17)

In these days the alarm of danger is raised by the Arorbans Sudharak to awaken the Hindu Nation. If we look at the majority of the members of the Punjab Legislative Council we find that the condition is quite hopeless; but it is still pleasing to see that the Hindu Nation has felt the danger of the coming evil on account of the bitter experiences of the Land Alienation Act. If we carefully study the Hindu Nation we come to the conclusion that it is just like a lion which has been surrounded by the villagers and is brought under the aims of the hunters.

The Land Alienation Act, Zamindara Ranks, Communal representations in services and many other traps and pitfalls have proved futile which our friends have managed to lay before us for our extinction. They do not realise that the Hindu Nation has outlived many other nations which had made persistent efforts to destroy them as it has been rightly said by an Urdu poet.

"Our life cannot be made extinct by force."

"O, Heaven, you may test us as much as you please."

Those nations which try to make us extinct are no longer existing. But our name is still living and shall remain alive in the time to come also.

Mr. Maqbool Mahmood Bar-at-law at the time of presenting this Bill before the Council remarked that the said Bill was brought before the House for the good of Zamindars.

He has not only tried to throw dust into the eyes of the Hindu Nation, but he has tried to dazzle the eyes of the government also by remarking that this Bill if made into Law will go to increase the income-tax and registration fees to a great extent.

The said Barrister has tried his best to show that he never meant to injure the interests of the Hindus in presenting that bill. But the language he has used at the time of introducing the Bill before the council that the poverty of the agricultural class is entirely due to the trickery and exploitation of the money-lenders will indicate how far he is actuated by good motives and is giving a bright proofs of his brotherly feelings towards Hindus by calling them dishonest and unscrupulous people, on the other, hand he is working under misconception that

he is doing the religious service to fifteen Crores of the agricultural people on account of which he has aimed to win perpetual reputation in the Punjab.

It is a pity that the mover of the Bill being himself a citizen is quite ignorant of the difficulties of the agricultural classes in the rural areas, which he will surely come to realise if the Bill is unfortunately passed into law. I wish Mir Sahib could take the trouble of coming to my village to see things with his own eyes, after which he would be in a better position to know that the agricultural classes cannot live a single day there without the financial support of the money lenders. I am quite prepared to believe that Co-operative Banks would be thrown open to help them but these institutions will not be sufficient to satisfy their immediate needs. A poor man at the time of losing his father can borrow money from the money-lender at once there and then, but if he could have his needs satisfied from the Bank, he would have been waiting for the money till the dead body of his father would have been kept lying without being consigned to the earth for days together. The time would surely come when the agricultural people would curse their lots if this Bill becomes law. It is high time that we must be on our guard and reject this Bill otherwise our repentance afterwards will be of no good to us.

VOICE OF PROTEST AGAINST MONEY LENDERS' REGISTRATION BILL, BY A HINDU VILLAGER, A New danger ahead for the Punjab Hindus

The province of Punjab is the most unlucky province in India. This province is the home of the communal differences. The constitutions of the councils of the Provinces is made on such bases which admits of this evil to a very great degree. One community is on the look out to defeat the other and to disgrace it. The readers of the proceedings of the Local Council in the papers must know that the interests of the minority are crushed in this House. This is the result of the first instalment of Swaraj. If full responsible government would be given to this Province it will be an eye-opener to the Punjab Hindus.

Ever since the present council has come into existence the members of the majority have displayed a definite form of attitude. One of the most prominent member Mir Maqbool Mahmood is a young barrister, practicing at Amritsar. To the best of my knowledge he never resided in a village and neither has he got a practice of long standing which might show that he is a man of vast experience though he has recently been nominated a member of the District Board by the Government. The speeches delivered by him in the Council indicate that he is a great friend of Hindus in general and *Shahookars* in particular. The speech which he had made on the occasion of last budget is worthy of note. The money lenders' registration Bill which was presented before the council by the mover indicates how far he was actuated by laudable motives. This Bill is specially devised to crush the Hindus because Musalmans do not belong to the money lending class, and this Bill will effect the Hindus and Sikhs alone. The above mentioned member has tried to show that this Bill will benefit the Hindu agricultural class also. But a sensible man must know that there are no cultivators in the districts of Punjab excepting in few. This fact clearly shows that the Bill is introduced with the intention of crushing the Hindus.

In other provinces cultivators are also to be found in great number, but such a law is never heard existing there.

Now the question arises whether there is real necessity of the Bill or not. Uptil now no complaint is ever made in the papers or otherwise from any of the districts in the Punjab. If the things would have been as they are explained by

the mover of the Bill, these would have been brought to the notice of the public. As far as my experience goes as a villager I can say without fear of contradiction that the relations of the villagers are most cordial and friendly. The necessity of the Bill explained by the mover is an outcome of his own brain. He is perfectly aware that his co-religionists do not suffer on account of this Bill in the least and if it would effect the others, he would not mind it.

There is a condition laid down in the Bill that every *Shahookar* will have his name registered, and this condition is not binding upon the people of other professions as the money lending profession is considered to be ominous one. The name of a money lender must be declared and made known to the public, though the name of a doctor and a *Hakim* and of other people in the province should not be registered; as the money lender satisfies the needs of others for a petty gain.

I challenge to the mover of the Bill that he should prove the majority of the non-agriculturists in the civil cases in the Tahsil of Tarantaran, I say with full force of responsibility that the money lending class in this Tahsil consists mostly of Jats, and this fact is known to the villagers, as well as to the lawyers, who have got vast practice.

The mover of the Bill is welcome to contradict in this respect if he can venture to do so. I think Mir Sahib will not deny to exempt Hindu and Sikh Jats in the list of Zamindars. This Bill is equally harmful to both agricultural and non-agricultural classes; and the statement of the mover that this Bill is useful for the agricultural people is wrong.

This Bill is a deplorable interference in the rights and liberties of the subjects. Except under certain limitations no person can advance money on debt, otherwise he is likely to lose that amount. According to one of the conditions laid down in the Bill, the Money Lender shall keep an Account Book according the prescribed form, otherwise he will also lose his money lent to the people. This has been supposed that every lender of money is an educated man, and I hope in this statement Mir Sahib has betrayed his ignorance and actions of vast experience, I want to tell Mir Sahib, if he does not know before, that almost all Jat money lenders of the rural area of Amritsar are illiterate, and this condition will entail very great hardship upon them, and they would not be able to carry on their business and will be thoroughly ruined. Mir Sahib has tried to win over the Government also, by the assertion of the statement that her income would increase. I think Mir Sahib does not know if the money lending class will be ruined where the money shall come from then. In fact this Bill is devised as a new weapon to ruin the Non-Muslims.

The Hindus are already in great trouble on account of unemployment. The doors of service are closed against them, and they have been debarred of the rights of the acquisition of Land, and they have no other sources of income, but still the members of the Muslim community want to degrade them all the more. The Hindus are divided, but the Musalmans are in tact. There are no quarrels between them. It is a pity that the Hindu members in the Legislative Council are divided against one another. The life of Hindus in this Province is in danger, and the efforts are being made to degrade them.

I wish, there may be as great a unity between the members of our community as in those of others, and there may be friendly relations and cooperation between them. We must take lesson from the example of Mir Maqbool Mahmud. Though he is Kashmiri in nationality and is the Musalman resident of city and does not belong to any agricultural class, yet being a staunch Mohammadan, he is trying for the good of his coreligionists of the rural area. I hope that men of parts and intelligence will warn the Hindus of the coming danger as this Bill is more harmful to them than the Land Alienation Act.

Protest Meetings held over the Country to condemn the Bill.

Protest meeting in Lahore against money lenders' Registration Bill under the auspices of Arorbans Mukh Sabha, Lahore.

On 11th January 1925 at about two O'clock under the presidentship of Lala Ram Chand Manchanda, B. A., LL. B., Vakil, High Court, Punjab, a representative meeting consisting of all grades of people was held in Lahore to raise the voice of protest against this Bill.

The chairman introducing the objects of the meeting in lucid language explained the disadvantages of the Bill to the audience. After this L. Govind Ram Khanna, M. A., LL. B., Vakil, High Court moved the following resolution :—

That this meeting does not feel the necessity of the money lenders' registration Bill. If it is passed into law it will prove destructive to the trade, art and industry and agriculture, and will create split in the society. This was seconded by L. Shankar Das Bajaj and was passed unanimously.

The second resolution, that in the opinion of this meeting, the registration of the money lenders is unjust and unreasonable was moved by Mr. Ganpat Rai, Bogra Bar-at-Law, Lahore. Bhai Harnam Singh Monga supported this resolution and it was unanimously carried out.

Dr. Gokal Chand Narang M. A. Bar-at-Law and member, Punjab Legislative Council moved the following resolution. "That it will retard and hamper trade and industry to a very great extent to impose restriction on the methods of accounts, in these days of enlightenment and especially in the case of illiterate shopkeepers.

Seth Ram Dass Manaktahla, Vakil, Lahore in a short but impressive speech supported him and the resolution was carried out unanimously.

L. Salig Ram Bajaj, Honorary editor, Arorbans Sudharak, Lahore, moved the following resolution.

- (1) That this Bill will degrade the social condition of the money lenders.
- (2) That this bill will interfere in the free contracts of the people.
- (3) That this measure will create split among the agricultural and non-agricultural classes.
- (4) That this will lead to litigation, crime and disturbance in the country.

L. Ganpat Rai, Contractor, Lahore Cantonment supported this resolution and it was carried out unanimously.

L. Sant Ram M.A. Gorowara, professor Dayal Singh College, Lahore moved fifth resolution in an impressive speech.

"That the penalty proposed for non-registration in this bill is too severe and harsh. Chanudhri Gurdas Mal Manchanda supported this resolution and it was carried out unanimously."

Commercial Association, Amritsar.

This Association in its general meeting held on the 14th of January passed the following resolutions :—

- (1) That this general meeting of the Commercial Association raises its voice of protest against the money lenders' registration bill, because its evident object is to ruin the money lending and trading classes.
- (2) That a copy of the above resolution be sent to the president of the Punjab Legislative Council and members of that House.

(3) That a sub-committee of 5 members of the association be organised who might take the propaganda work in their hands against this bill.

(4) That this association requests other associations and public bodies in the country to take similar steps against this bill.

MEETING IN HAFIZABAD.

A joint meeting of Hindus and Mussalmans was held at Hafizabad to protest against this bill.

It was unanimously resolved that this bill may be thoroughly rejected and for this purpose memorial be submitted to His Excellency the Governor of Punjab.

MEETING AT ROHTAK.

On 5th of January 1925, a public meeting of Hindu Sabha, Rohtak was held under the chairmanship of master Ram Narain B. A.

L. Mansa Ram in an opening speech dwelt upon the disadvantages of this bill after which the following resolutions were unanimously passed:—

“That this meeting of the Hindus of Rohtak held on the 5th January 1925 under the presidentship of L. Ram Narain B. A. raises its voice of protest against money lenders' registration bill and considers it injurious to agriculture. It further recommends to the members of the Punjab Legislative Council that they would unanimously reject this bill.”

That a copy of this resolution be sent to the Secretary Punjab Legislative Council, L. Bank Raiji, member of this *Ilaga* and to all the English and Urdu Newspapers.

BHAGIAN (District Shekhupura.)

A meeting was held on the 14th January under the chairmanship of L. Bakhshi Ram. The meeting was very well represented and some of the prominent men amongst them made stirring speeches against the bill. After this the following resolution was unanimously passed:—

That we, the inhabitants of Garyal big, Garyal small, Akharian Bar, Bhagian, Hamidpur, Gandhoowala, and Jatrike, who have joined in this gathering raise our voices of protest against this bill and request the benign government most respectfully that this bill should not be allowed to take the form of law.

That copy of the above resolution be sent to the papers for publication and the Secretary, Punjab Legislative Council.

Copy of Resolution No. 11 passed by the All-India Vaish Maha Sabha in its 30th Session held at Bareilly under the presidentship of Rai Sahab M. Har Bilas Sarda; M.L.A. on Dec. 23th 1924.

This Conference, being the representative body of the Vaishyas of India, strongly protests against and expresses its sense of disapproval at the Punjab Money-lenders' Bill pending before the Punjab Legislative Council, as the said Bill is an attack on the Vaish Community and would effect adversely the industrial development and agriculture. It would create intricacies and embarrassment in the way of petty lenders and borrowers in villages and would prove detrimental to them. It would also have an insalutary effect on other provinces as well.

This Conference therefore resolves that a memorial be submitted to the Punjab Government praying for the throwing out of the Bill, and in case the Bill be passed by the Punjab Council a memorial be submitted to the Governor of the Punjab or the Viceroy with a prayer to withhold their assent to the said Bill.

A Committee of the following gentlemen be framed to do the needful in the matter.

1. Rai Bahadur Lala Sita Ram, M. A., L. L. B., M. L. C., General Secretary, Vaish Maha Sabha, Rais, Meerut.
2. The Honb'le Lala Sukhbir Singh, Member Council of State, Rais Muzaffarnagar.
3. Rai Sahib Lala Ganga Ram, M. L. C., Ambala.
4. Sir Ganga Ram, C. I. E., Retired Superintending Engineer, Lahore.
5. Rai Sahib M. Har Bilas Sarda, M. L. A. Retired Judge, Ajmere.

Memorial submitted by the All-India Vaish Maha Sabha to His Excellency the Governor of Punjab.

MAY IT PLEASE YOUR EXCELLENCY,

The humble memorial of the All-India Vaish Maha Sabha (Head office Meerut) sheweth as follows :—

That the Vaish Mahasabha is a registered representative body of the Vaishyas of India, the main object of which is the advancement of social, economic and industrial well-being of the community along with those of others.

That at the 30th annual session of the Maha Sabha held at Bareilly, (U. P.) on the 28th, 29th, and 30th December last under the Presidentship of Rai Sahib M. Harbilas Sarda, M. L. A. of Ajmere a resolution (translation enclosed) was unanimously passed expressing alarm at and dissatisfaction with the Punjab Money-lenders' Registration Bill (No. 7 of 1924) and it was also resolved to submit a Memorial to your Excellency in regard thereto.

That your humble memorialist begs leave to approach you with the hope that your Excellency will be pleased to take fully into consideration the effect of the Bill on the Money-lending and Trading classes before allowing the Bill to become Law.

That your humble memorialist begs leave to submit that the object which the Bill seeks to serve will be defeated by its very provisions while at the same time it will greatly injure the Money-lending and trading classes both as lenders as well as borrowers.

That your Excellency must be aware of the fact that Banking facilities in India and the Punjab are very poor. Many districts and towns, to say nothing of villages, have practically no banks. Considering therefore the vast distance, meagre banking facilities and the general ignorance and illiteracy, the Sahukar is an indispensable necessity in the economy of life, specially in villages.

That it will also be equally clear that the credit of the borrower is often more personal than in relation to any tangible security that he may offer or he may be supposed to have. To disturb or destroy this would do good to no body.

That the Bill evidently seeks to protect the "borrower" from "the bad faith" or "cheating" of the money-lender. But your humble memorialist begs to point out that this object will not be attained. Clause 3 (d) and (e) of the Bill lays down that the registered lender shall maintain regular books of account and shall furnish copies of the account at a reasonable request. With a dishonest

money-lender it will be the easiest possible thing to keep wrong accounts, against which the borrower will have practically no protection. In a Court of law the presumption (owing to this specific provision) will be all in favour of the money-lender and against the debtor.

That any variation pleaded by the debtor will necessarily be oral and a great deal of litigation and perjury will result. So far therefore as the supply of copies of accounts are concerned it will not help the "ignorant villager." No man can be expected to furnish copies whenever the whim of the borrower would have it.

That the Bill also provides for a "reasonable request." Assuming therefore that at the first opportunity the debtor obtains a copy of his account and detects a mistake, what would be his remedy? Nothing but litigation. Litigation not only means expense to the borrower but it also provides a hunting ground for unscrupulous persons whose chief object is to fatten themselves on the embarrassment of others. For the honest money-lender it will mean so much more trouble. If he feels that he has to deal with a troublesome customer, he would rather drop him than undergo all that trouble and the possibility of a species of blackmail. It would obviously result in serious loss to the borrower for want of money in need.

That it would not be difficult to take advantage of the pressing need of a borrower and make him agree to sign the account with full knowledge that they are untrue.

That Sahukars in villages are not educated people and it would be a problem as to what arrangements they can make for furnishing copies and observing other technical requirements of the Bill. The natural consequence would be that the credit, which, so far as the petty borrower cultivator is concerned, is mostly based on expectancy, is likely to get rudely shaken.

That the Bill leaves a wide door for the difference of opinion even among the Judiciary in the matter of the definition of "money-lender". It is axiomatic that credit can not thrive on uncertainty. Would the definition include the widows who form a considerable class of people earning their livelihood by lending money? Would it include that class of persons who, on more than one occasion, have helped friends by lending money on interest? Would it include traders who draw or claim interest on over-due Hundis, or who at odd times have a few thousand rupees to spare and invest them in Hundis for the slack season? Would it include traders who mostly allow petty traders to buy goods on long or short term credit and charge interest? Would it include a person who takes mortgage of a property?

That your humble memorialist therefore feels that the provisions of the Bill if enacted into law would be of no real help to any body. On the other hand they would rudely shake "credit" and the "village economy," would inflict indingity on a large class of respectable subjects of His Majesty and would lead to perjury, litigation and blackmail.

That to confine the business of money-lending to registered lenders only is to shorten the field for borrowing for the needy and the unavoidable consequence thereof would be to enhance the rate of interest.

That your humble memorialist trusts that your Excellency's Government would lend no countenance to a Bill which in the end would benefit no body, would create unnecessary litigation, shake the credit of the borrower and prove disastrous to trade.

Meerut :
Dated 25th February, 1925.

SITA RAM, Rai Bahadur,
M.A., LL.B., M.L.C.
Hony. General Secretary,
ALL-INDIA VAISH SABHA.
(Head-office) MEERUT.

All India Khshatri Conference, Central Committee, Lahore, in its meeting passed the following resolutions against the money lenders' registration Bill.

This Sabha looks at the money lenders' registration Bill with deep sense of disapproval and resentment.

In the opinion of this gathering the money lenders' registration Bill will prove destructive to their social and the économical developments and will be a source of communal differences which shall widen the gulf of split between the Hindus and Musalmans and will be an undesirable interference in their daily routine of life.

This Sabha most respectfully requests the Punjab Legislative Council and the Government to reject this Bill.

HINDU SABHA, MULTAN.

This Sabha in its meeting held on the 15th of January passed the following resolutions :—

(1) That the money lenders' registration Bill is extremely detrimental to the trade, arts and industries, agriculture and ordinary dealings and that it accentuates the feelings of hatred and disunity between two sister communities of this country.

(2) That the compulsory registration of all the money lenders and shop keepers is far from justice, and the condition imposed upon them to keep accounts in a prescribed form will entail further hardships upon them, and the penalty proposed for non-compliance with this condition is extremely harsh and retrograde measure. This is sure to lead to litigation, crime and disturbance.

THE YOUNGMEN ARYA SAMAJ RAWALPINDI.

The following resolutions were passed in its meeting dated 17th January 1925 :—

That this meeting looks with feelings of contempt the money lenders' registration bill which Mr. Maqbool Mahmood has introduced in the Punjab Legislative Council to ruin the Hindu and Sikh *Sahookars*, and it requests the benign government and patriotic members most earnestly and respectfully that this Bill should not be allowed to be made a law ; otherwise it shall act as an axe on the nationality of India.

That copies of the above resolution be sent to the Secretary, Punjab Government, President, Punjab Legislative Council, Dr. Gokal Chand Narang and the papers of the Province.

SHAHPUR DISTRICT ASSOCIATION, LAHORE.

Under the patronage of this association in a meeting of the University Students of the various colleges held on 23rd January in the D.A.V. College, Lahore and presided over by L. Ram Chand Manchanda B. A. LL. B. Vakil Hight Court, Lahore the following resolution was unanimously carried out.

That the money lenders' registration Bill is thoroughly uncalled for and absurd measure and that its various sections are not based upon truth and right principles and that it supports one class of people at the expense and sacrifice of other, and that the proposed penalty is far from justice.

RAWALPINDI CANTONMENT.

L. Kanshi Ram writes :—That the following memorial was submitted to His Excellency the Governor of the Punjab from the Arorbans Rawalpindi Cantonment.

May it please Your Excellency.

We the Arorbans inhabitants of Rawalpindi Cantonment and Sadar most respectfully pray that the Bill proposed by Mr. Maqbool Mahmud is extremely injurious to the interests of *Sahookars*, traders, merchants and shopkeepers as well as other dealers. Under the present circumstances every one of them whether he may be Hindu or Sikh looks at this measure with hatred and feelings of resentment, and that this is introduced in the Council with a view to help the Musalmans at the expense of other classes in the Punjab. Consequently it should not be made into law.

ZAMINDARS OF THE LAHORE DISTRICT.

This meeting held at Raiwind on 19th and 20th of January, passed the following resolution against the Money lenders' registration Bill :—

“That this gathering of Lahore Zamindars strongly opposes the Bill introduced in the Punjab Legislative Council by one of the members, and though evidently it is explained to be moved for the interests of Zamindars, but in reality it is a new weapon to create in the minds of the people feelings of distrust, and that this Bill is likely to entail various hardships upon them in their daily routine of life and it will give a great backward push to the agriculture, trade and the industry of the Province.

Lahore Trades Union.

(1) This union in its meeting held on the 26th of December, unanimously resolved :—

“That this representative body of the Lahore traders and merchants, considers the proposed money lenders' registration Bill very dangerous measure, and is of opinion that it will prove destructive to the internal trade of Punjab and its dealings with foreign countries, and it timely brings to the notice of the Government that if this Bill is passed into law, it will prove very fatal to the industrial condition of the country which has taken a satisfactory shape now.

That the copies of this resolution be submitted to the members of Punjab Legislative Council, Secretary of the Punjab Legislative Council and to the press for publication.

HINDU SABHA, ROHTAK.

On 15th January 1925, a meeting of the Hindu Sabha presided over by L. Ram Narain B. A. was held. L. Mansa Ram explained the defects of the money lenders' registration Bill to audience in a long speech, after which the following resolutions were unanimously passed.

(1) “That the citizens of Rohtak in this gathering expressed their feelings of resentment and protest against money lenders' registration Bill, and they are of opinion that this measure is likely to prove too injurious to agriculture and trade.”

“They hope that the members of the Punjab Legislative Council will spare no pains to reject it as it is likely to prove most disadvantageous and harmful to the peoples of all classes in the country.”

(2) "That this Bill if made into an act will effect increment in the rate of interest".

(3) "That it cannot check the evils for which it is proposed".

(4) "That it is likely to prove injurious to industry, trade and agriculture".

(5) "That if this Bill is to be made a law at all, it may be made applicable to the debts advanced to Zamindars on the document of Account Books kept by the ordinary shopkeepers".

(6) "The definition of loan is altogether ambiguous and open to objections".

(7) "The present civil procedure code is a satisfactory weapon to cope with dishonesty".

(8) "That in case of the suspension of debts there is likelihood of the increase of crimes".

(9) "That poor people and others of ordinary means shall meet with great hardships in the purchase of articles of daily consumption and use".

(10) "That this Bill is an utter failure to achieve the objects for which it is introduced in the council by the mover".

This meeting proposes that copies of the proceedings and the objections be submitted to the mover of the Bill, His Excellency the Governor, the Secretary of the Council and their representative L. Banke Rai and the papers.

THE VAISH AGGARWAL PANCHAIT, PANIPAT.

This Panchait looks with expression of hatred and contempt the money lenders' registration Bill moved by Mir Moqbool Mahmud in the Council, and this body is of opinion that the Bill is not only unconstitutional and uncivilised measure and a stumbling to block in the way of the profession of *Shahookars* but that it interferes in the religious ceremonies of Hindus also.

That this Bill crushes the rights of the Hindu widows and illiterate villagers and if this would take the form of law, it will bring about a sort of stir in the public peace and widen the gulf of disunion between various classes inhabiting in this country. That this Panchait vehemently but respectfully request the president and the members of the Punjab Legislative Council to reject this Bill.

HINDU SAHAIK SABHA, AMRITSAR.

This Sabha looks the money lenders' registration Bill with feelings of hatred and is of opinion that it will damage agriculture and trade and disturb public peace and tranquility.

(2) That the evils in the accounts of *Shahookars* for the removal of which this Bill is proposed are imaginray.

(3) That this body considers it unnecessary and requests His Excellency most respectfully to withhold his sanction to this Bill being made an act.

KUNJAH (DISTRICT GUJRAT).

The inhabitants of this place assembled in the Mandir of Santan Dharam Sabha to discuss the money lenders' registration Bill, and came to the following conclusions :—

(1) That the Musalmans with the intentions of depriving the Hindus of the advantages of money lending have tried to introduce this Bill.

(2) That this measure is ineffectual to protect the Zamindars from the imaginary evils of the money lending class.

(3) That instead of doing good to Zamindars it will do them more harm.

(4) That this Bill may not be passed into law, but if it is not possible at all, it may be tried in two or three districts, and after experimental operation it may be given the treatment which it rightly deserves

HINDU SABHA, LAHORE.

On the 12th of January at five O' clock in the evening in Pari Mahal a public meeting was held in which there was an attendance of about 5 thousand people, and the ground was fully overcrowded.

L. Amar Nath Vakil, Lahore was voted as the chairman of the meeting. L. Gobind Ram after giving an impressive long speech moved the following resolution:—

(1) That this meeting of the Hindus of Lahore raises its voice of protest against and strongly condemns the money lenders' registration Bill.

This Bill is introduced in the council with motives of injuring the interests of the Hindus in the Punjab, and the speech made by the mover at the time of introducing the Bill is extremely misleading.

The speaker was supported by L. Ram Chand Manchanda, B. A. LL. B., Vakil, High Court, Lahore who said that it is wrong to say that the Bill is introduced after that already in vogue in England. He made a long and impressive speech against the money lenders' registration Bill, and made an appeal to all the members of the Punjab Legislative Council to see honestly if this Bill was in the least needed in the country. He was followed by Dr. Gokal Chand Narang who said that the Hindus should not be disappointed if the official, Musalman and some of the Sikh and Hindu members had voted in its favour, and if Sir Fazal Hussain is their opponent and the government is not on their side. They must fight to the last for their rights and expose the evils of this Bill. The learned Doctor appealed to the press that they should consider it their duty to write against this Bill. He made stirring appeal to the people of all sections, Arya Samajists, Sanatanists, Mahabir Dalls, Sewa Sammitis, Jain Sabha, Arorbans Sabha and Khatri Sabha that they should make agitation against the Bill and explain to the people the spirit which has actuated the mover to introduce it.

After this Bhai Parma Nand while speaking about the happenings of Kohat in a painful language, explained that the Bill is a weapon which is being used by their opponents to penalise and punish them.

In the end, the President said in an eloquent and stirring speech that the Hindu should give up untouchability which is a curse in their Society, and he brought his speech to a close by strong condemnation of the Bill.

SARGODHA

To-day at about twelve O'clock on the 18th January 1925, a public meeting was held in Grain market presided over by L. Dewan Chand Chhabra in which the Hindu and Sikh population of Sargodha and its surroundings had taken part. After short speeches by some of the audience, the following resolutions were carried out:—

“The money lenders' registration Bill is an unnecessary measure and it clashes with the interests of the trading and money lending classes and that this Bill does

not stand any test of truth and principle and that it is simply impossible for the money lenders' to keep accounts otherwise than they have already been doing".

"That His Excellency, the Governor of the Punjab, may be requested to exercise the power of veto if the Bill goes through the Council successfully".

FEROZEPUR.

The Arya Samaj Ferozepur looks at the money lenders' registration Bill with feelings of abhorrence and requests the benign Government that this Bill may not be allowed to become a law, otherwise this will prove a sort of calamity to the traders and Zamindars.

JHABBAL (DISTRICT AMRITSAR.)

In a meeting of the citizens of Jhabbal which was held under the chairmanship of Pt. Bishambar Dass, the following resolutions were passed:—

"That the people of Jhabbal thinking the money lenders' registration Bill a curse to the people of all classes in the Punjab express their feelings of hatred and protest against it and hope that it may not be made into law".

"That copies of this resolution may be submitted to His Excellency the Governor of the Punjab, Deputy commissioner Amritsar and to Raja Narindar Nath".

LYALLPORE.

At a general meeting of the Hindus of Lyallpur held on the 25th January 1925 under the presidency of Lala Bodh Raj Vakil, a resolution was passed strongly condemning the introduction of the Punjab Money-Lenders' Registration Bill as it is opposed to the best interests of trade and is an encroachment on freedom of contract, and is calculated to stifle agriculture and to promote racial hatred already so intensive in the province.

It was resolved further that the Bill was wholly unnecessary in view of Legislative enactments already acting as a strong check upon the usurious spirit of money lenders.

PASRUR.

The members of the Pasrur Bar Association assembling on the 2nd instant in an extraordinary meeting strongly protested against the provisions of the proposed Money-Lenders' Bill, this being injurious to the interests of the borrowers and of the commercial community, as it would limit the number of the money lenders who would be in a position to dictate their terms.

SHARAKPUR HINDU SABHA'S PROTEST.

The President Hindu Sabha Sharakpur writes that a protest meeting of the Hindu Sabha, Sharakpur was held on 10-1-25 and a resolution was unanimously passed urging that the Money-Lenders' Registration Bill was injurious to the interests of the public on many grounds, chief among which were that money-lenders would find it difficult to keep accounts in the manner proposed in the Bill, that defects stated by the mover of the bill did not exist, that money-lenders and borrowers-enjoyed mutual good feelings, that the bill would be highly detrimental to trade, commerce, and agriculture, that it would engender ill-will between agriculturists and non-agriculturists and would create a further incentive to litigation, demoralization, and consequent crime and breach of the peace.

Copies of the resolution would be forwarded to the press and the Secretary, Legislative Council, Punjab.

Protest Meeting in Montgomery.

A mammoth meeting of the citizens of the town was held on the 19th at 5-30 p. m. in the local Panchayati Gurdwara to protest against the passage of the Money-Lenders' Registration Bill. Lala Boota Ram, Merchant, was voted to the chair and Lala Dharam Chand, Contractor, was elected Secretary. Lala Ram Chand Manchanda, Vakil, Lahore, who happened to be here and who was invited to help the people in their deliberations, addressed the meeting. In a short but impressive speech he dwelt on the evil effects that the Bill was likely to produce on the money-lenders who were mainly Hindus.

Then the following resolutions were unanimously passed :—

(1) That the citizens of Montgomery look upon the provisions of the Money-Lenders' Registration Bill with a feeling of indignation and are of opinion that :—

(a) The statement of objects and reasons is based upon wrong data and there are other independent causes that can be attributed to the alleged poverty of Punjab cultivators.

(b) The provisions of the Bill are an attack upon the freedom of action and independence of dealings and will tend to ruin the trade and industry and stifle agriculture.

(c) In the presence of Usurious Loans Act of 1918 and other provisions of existing law there does not arise necessity of any such law as is provided in the Bill.

(d) The condition of affairs and the state of society as present in the Province do not warrant the provision of the proposed measure. The Bill if made into law is bound to create feelings of disaffection between various communities in the Province.

(e) It is an iniquitous piece of legislation which penalises the whole class in order to cure an imaginary evil. The Punishment proposed is unjust and unknown to any system of laws of a civilised country.

(2) That the Secretary be authorised to send copies of the proceedings to:—

(a) The Chief Secretary to the Punjab Government. (b) The Secretary Punjab Legislative Council. (c) The Press.

HOW IT HARMS AGRICULTURISTS.

A number of bankers in Rohtak have sent the following for publication through the Hindu Sabha:—

We had the opportunity to go through the Money-Lenders' Registration Bill. The mover proposes to provide some relief to the agriculturists in the Punjab and to protect the borrowers from the trickeries of the money lenders. But the Bill provides facilities neither to the lenders nor to the borrowers. More than 90 per cent of the agriculturists live in small villages, who make small purchases from the local petty shopkeepers. Those of us who are acquainted with the rural life of Province, know that most of the shop-keepers are as illiterate as the agriculturists. Their monthly income can hardly afford them Rs. 15 a month. To expect a village Bania to have regular accounts like modern banks would mean that he should engage the services of an accountant and should himself starve. The agriculturists buy things from the Bania whom they pay for at their harvest time, as they have no cash to pay then and there. Will the Government start Banks to lend the poor cultivators free of interest or at a nominal rate in all the central villages in the Province?

How the agriculturists are to be benefitted by the Bill is not understood. The petty money-lenders will prefer not to advance money to the agriculturists.

The big money lenders who are in a position to keep their accounts on the lines prescribed by the Government, will charge higher rates of interest. Thus the agriculturists will suffer a great deal. It will increase capitalism, the result of which generally ends in dacoity and murder in the Province. The Bill if passed into law will mar the credit of the borrowers, which will be a death blow to the trade of the Province. The cultivators by the time of sowing their harvest are exhausted of their funds to supply them seeds, necessary implements and in some cases pairs of bullocks, etc. All their requirements are met by the village money lenders. The refusal of loan at such a critical time would certainly ruin the cultivators. He has no banks, no co-operative societies whence to borrow money to meet his requirements. The mover has suggested no remedy to this. Further the Bill gives too much latitude to the courts, which will mean increase in corruption. We oppose the Bill in the cause of the freedom of contract of fair dealing.

SIALKOT.

Mr. Mukat Rai, Secretary, Money Lenders' Protest Propaganda Committee, writes:—

Copies of the Punjab Money-Lenders' Bill No. 7 of 1924, in Urdu were circulated widely in the District. The general opinion of the shopkeepers, money lenders and traders is against it, and they further consider it to be injurious for business purposes. The trade in the Punjab will be hampered. A protest meeting was held on 7.2.1925. in the Dharamsala of Sardar Gurdit Singh under the chairmanship of Lala Jamit Rai Sahukar of Sialkot. The meeting was a representative gathering. Lala Kirpa Ram Bhatia, B. A., LL. B., Pleader, put forward the following resolution which was passed:—

"This meeting of the Sahukars, shop-keepers and inhabitants of the Sialkot city consider the Money-Lenders' Registration Bill unnecessary and injurious and they further believe that in case the Bill is passed by the Legislature, the trade in general shall be highly hampered, in spite of the fact that the borrower shall have no benefit thereof".

Copies of the above were sent to His Excellency the Governor of the Punjab, Deputy Commissioner, Sialkot, and the General Secretary of the Money-Lenders' Association, Lahore.

GUJRAT.

The *Sahukars* of Gujrat at a meeting held on 21.1.25 resolved that the proposed Money-lenders' Registration Bill was highly detrimental to the progress of the indigenous banking business and as calculated to be very unjust and unfair to the different parties involved in a money-lending transaction. In view of the importance of this branch of business to a vast majority of the population of the province, it prayed the Government not to let this injurious measure take the shape of an Act, and thus save an important and influential section of its loyal subject from economic degeneration, which this Bill is sure to bring in train.

A DELHI PROTEST.

DELHI, FEB. 16.

The Delhi Hindustani Mercantile Association has resolved unanimously requesting Mr. Mir Maqbul Mahmud not to press the Punjab Money-Lenders' Registration Bill in the Council in the face of strong protest of the public and commercial bodies, as it will utterly ruin trade. The Association requests the members of the Council to reject it, if not withdrawn by the mover; and also requests the Punjab Government to veto it if passed through the Council, as it is in every way harmful to Zamindars, traders and commercial men.

RAWALPINDI HINDUS' MEETING.

On the 6th February, an extraordinary meeting of the Hindu Sabha of Rawalpindi, representing Sabukars, Zamindars and shopkeepers, was held in the Samaj Mandir, in which resolutions were unanimously passed recording its strong protest against the Money-Lenders' Registration Bill and beseeching the Government that this Bill, being an extremely undesirable, detrimental and ill-conceived measure may not be allowed to pass into law.

2. In the opinion of this Sabha the purposes aimed at by the introduction of this Bill can be achieved better, by the strengthening and expanding of the co-operative movement and by a more rigid enforcement of the Usurer's Act already passed by this Legislature.

3. The Sabha requests the Hon'ble mover of the Bill to kindly withdraw it in the interests of the Hindu-Muslim unity and in case the Bill be pressed in the Council, the Sabha earnestly requests the Government to instruct the official members to oppose the measure.

AMRITSAR MERCHANTS' PROTEST.

The following resolution was adopted by the Amritsar Commercial Association, Amritsar, at its general meeting held on the 14th January, 1925 under the Presidentship of Lala Sant Ram :—

"That this meeting of the Amritsar Commercial Association enters its emphatic protest against the proposed Money Lenders' Registration Bill because it is detrimental to the interests of trade, destroys credit of the Province and is subversive of the civil rights of free citizenship".

Money Lenders' Registration Bill in the Punjab Provincial Zamindar Conference held on 11th April in the Bradlaugh Hall, Lahore.

Sardar Nidhan Singh Alam, the president of this Conference referred to the bill during his presidential speech in the following words:—

"A new instrument is being prepared for the Zamindars in the form of the Money Lenders' Registration Bill. Evidently the Zamindars will give credit to Mr. Maqbul Mahmud, the mover of the bill but they do not know that actually this measure will prove extremely detrimental to them".

"The Government has opened the Zamindara banks but the people who have gained experience of these institutions know how much the Zamindars have suffered on account of the prices of lands having come down to half of those prevailing previously"

In the same sitting of the Conference, the 8th resolution was passed against the bill which runs as follows:—

"That this gathering of the Punjab Provincial Zamindar Conference places on record its emphatic protest against the money lenders' registration bill, as it considers the measure against the interests of the Zamindars."

Kotli Nawab Sadulla Khan, District Gujranwala.

Lala Ram Chand, Vakil, High Court, Lahore and president Arorbans Mukh Sabha reached here on 18th January 1925. He gave an address against the Money Lenders' Registration bill there in a public meeting presided over by Lala Jawanda Ram after which the following resolutions were unanimously passed:—

"That the money lenders' registration bill is most injurious to the money lenders, dealers and merchants and neither is it based on the principles of justice and equity. There does not appear to be the least necessity for such a law in the society, as it will do them more harm than good."

"That the relations of the money lenders and the borrowers as well as Zamindars have been -most cordial and friendly for generations together. The introduction of such a measure in the society will be extremely derogatory to them and the new system of accounts according to the prescribed form suggested by the government will entail extra hardships upon them".

"That a copy of the above resolutions be submitted to the Secretary, Punjab Legislative Council as well as to the Secretary Punjab Government and to the papers in the province."

Hindu Sabha, Ferozepur.

Under the auspices of this Sabha, a public meeting was held in the old grain market on 13th January 1925 in which the following resolutions were carried out:—

"That this meeting of the citizens of this town raises its voice of protest against the Bill introduced in the council by Mr. Maqbul Mahmud. In the opinion of this gathering, this Bill shall prove harmful to all classes of people irrespective of caste, creed or religion generally and to small Zamindars in particular as well as to the export and import of the province and will create split between the Hindus and Musalmans."

"That the Government be requested to reject the Bill in view of disadvantages given in the above resolution."

Letter of L. Tek Chand Taneja B. A. of BANNU.

MY DEAR L. SALIG RAM JI,

During the short time that I had at my disposal, to explain the evil effects of the Money Lenders' Registration Bill to the people ignorant of this measure, I visited Gujranwala, Wazirabad, Sialkote, Akalgarh, Hafizabad, Gujrat, Jhelum, Rawalpindi, Kalabagh, Isakhel, Mianwali, Kamar Mashani, Mari, Khushab, Malakwal and came across people of various classes both Hindus and Musalmans, literate, and illiterate, Zamindars, Shopkeepers, Sabookar's, pleaders, Municipal Commissioners and Government servants and held discussions with many of them about it both individually and in public meetings. They have almost all without any exceptions condemned it in the bitterest terms and are labouring under apprehensions that if the money lenders' registration bill is passed, it will surely lead to their ruin. The question of the struggle for existence is already very hard and if the measure is carried through the Council, it will throw the whole country into unemployment, spread bitter discontentment in the masses, create distrust and accentuate the differences already existing between the two sister communities.

I made every effort to allay the feelings of the people and told them that the Government had circulated the measure to elicit public opinion about it and if the feelings running against it were very strong, there is every hope that she would give consideration to it which it rightly deserves. I explained to both the Hindus and the Musalmans that the measure should not be made a bone of contention between them but that they must proceed against or in favour of it in a most constitutional manner possible, I can safely say that if this measure is passed, it will throw the government in a worse position. I think you have got more than

enough material against it now to assure the government that the whole country is against it and it will be a suicidal policy for her to give it the least support. I think that you are doing great service to your community, country and the government in working against this Bill, which is so vastly condemned in the Land of Five Rivers.

I would to God, that better councils may prevail with the Honourable members of the Punjab Legislative Council and the worthy mover of the Bill to give the measure their best consideration and to co-operate with one another without the least feelings of prejudice for the good and uplift of their country in rejecting the Bill, so greatly destructive in its effects.

Your sacrifices and devotions in the cause of the Mother Land are worthy of appreciation in which I wish your every success.

With best regards,

Speeches given in the Council against the Bill at the time of its presentation before the House.:

Sardar Narain Singh—[Rawalpindi Division and Gujranwala (Sikh) Rural] (Urdu): Sir, I am glad to find that my worthy friend from Amritsar has worked with so much zeal for the interests of the agriculturists. I have the honour to represent the Sikhs of seven districts, majority of whom are agriculturists, and I am as anxious to improve the lot of the Zamindars, as anybody else in this House. But the means, my friend has proposed to achieve that end are bound to do more harm than good. Some popular and practical Bill, not curtailing the freedom of the people, and not affecting adversely any special community or a section of any community and carrying everlasting results, should have been introduced in this Council. My worthy friend, perhaps, on account of his living in a big city, has not studied the rural conditions very closely. This Bill will create grave misunderstandings and ill-feeling amongst the agriculturists and the non-agriculturists which it will be hard, nay, impossible to remove. My honourable friend has failed to consider that most of the money-lenders though, carrying on their occupation for many generations, are quite illiterate and unable to keep regular accounts like modern banks. Therefore if this Bill be carried, dishonesty will be encouraged amongst the people, litigation will increase and ill-feelings between the agriculturists and the non-agriculturists will get an impetus and in spite of all this the desired object would remain unfulfilled.

Perhaps, my worthy friend believes that money-lenders alone are the root cause of all the calamities that befall the poor agriculturists and that his Bill is going to be a panacea for all the evils. Sir, I submit there are black sheep in all the professions. There are thousands of them in the noble profession to which the honourable mover and myself both belong. These lawyers are the greatest factor in the ruin of the agriculturists. If there had been no lawyers, I am sure, Zamindars would not have fallen into such a pit of misery and trouble (hear, hear). It is the legal profession that is mostly responsible for many an act of murder, arson and robbery (hear, hear). Seventy-five per cent. of the income of the agriculturists goes to the lawyers. Why not have a Bill to protect the Zamindars from this honourable profession? Everybody in the world has freedom of contract and he can deal with anybody he likes. It may be said that you engage a lawyer when you are involved in

some serious case, but who compels you to borrow from a money-lender? Why not advise the agriculturists not to borrow at all from a money-lender? If ever there are complaints of compulsion or instigation for borrowing money against the money lenders, you can hold me responsible for that. Rest assured that no money-lender presses anybody to borrow. If my honourable friend is so charitably disposed towards the agriculturists, let him start a bank to lend them money free of interest or at a nominal rate. If he cannot afford to do that let him and his friends invest some thousands of rupees out of their spare money in the Co-operative Banks, so that the poor and needy Zamindars may borrow in their times of need on more favourable terms. This would to some extent prove a better and practical way of helping them, but you cannot expect a village *Sahukar* to have an office for keeping his books like a regular bank.

My worthy friend has proposed the mere dismissal of the suit of a *Sahukar* who fails to keep regular accounts. Thank God that he is satisfied with this much and has not further suggested a punishment of rigorous imprisonment for a year or six months. I represent the rural and not the urban people and I can, therefore, very well say that the Bill is not acceptable to the Zamindars. This Bill is sure to prove very harmful to them and if such a Bill is to be passed at all then, I think it would be better, and I believe I have many to support me here, to declare all transactions between money-lenders and agriculturists as illegal.

The honourable mover does not like that the urban money-lenders should go unbenefited by his generous Bill.

Mir Maqbool Mahmood Sir, I never said that about urban money-lenders. I said that urban borrowers too should not go unbenefited by this Bill.

Sardar Narain Singh: As far as non-culturists are concerned there are hardly two per cent. who would desire to have such a Bill. The villagers and urban borrowers both do not like to have such a Bill. I have not studied the book, but I have read the quotations as published in the newspapers. On page 44, volume 1 of...

Mr. President: There are only one minute and a half left of the honourable member's time. I have given him as much time as I gave to the mover of the Bill and cannot do more.

Sardar Narain Singh: I request my friend to have some regard for the poverty, illiteracy and present pitiable condition of the people of his country. This Bill is not at all likely to help the agriculturists, not to say of the non-agriculturists. With these remarks I oppose the introduction of the Bill.

Pandit Nanak Chand : [Hoshiarpur (Non-Muhammadan), Rural]: Sir, I rise to oppose this motion. My first ground for opposing it is that the Bill is purely a Muhammadan measure. (Voices of 'hear' hear' and 'order, order'.) When I say so, I have measured my words. I repeat it is purely a Muhammadan measure. (Voices of 'no, no' and 'yes, yes'). Sir, you will find that amongst the Hindus there are classes who carry on money-lending business. Amongst the Hindu agriculturists there are Jats and Rajputs who are doing money-lending business. Those who have practised the profession of law in the Districts of Hissar, Rohatk and Hoshiarpur will bear me out that a large number of cases in courts come from those Jats and Rajputs who do money-lending business. Therefore my submission is that it is purely a Muhammadan measure because in the Quran people are asked not to lend money on interest because it is unlawful to do so. (Hear, hear). My learned friend said that Hindu Shastras prohibit money-lending. I challenge him to quote any text from the Hindu Law or Shastras where money-lending is considered unlawful or is prohibited.

Mir Maqbool Mahmood : I never said that, Sir.

Pandit Nanak Chand : I submit, Sir, that nowhere either in the text of *Manu* or in any other Hindu texts registration of money-lenders has been a compulsory measure. You will find amongst the Sikhs also classes of persons who are doing money-lending business. Therefore when I say that it is purely a Muhammadan measure I have measured my words and I repeat them again.

Then my learned friend says that he brings this measure for the benefit of the agriculturists. My submission is this measure would be a blow to the agriculturists. It would not improve agriculture. There are Hindu landlords in the Province who own any number of acres and these lands are cultivated by the Muhammadans mostly. I know that whenever these cultivators come to the landlord and ask for a loan of money which is to be repaid at harvest period it is generally given. If this loan is refused the cultivators will suffer a great deal. It would be absolutely impossible for these landlords who do not know book-keeping and who carry on their book-keeping in an ordinary way to advance loans to these cultivators. In this way every landowner who advances money shall have to register himself. Therefore it would be impossible for these cultivators to get a loan from their landlords at the time of their need. It would also be impossible for these agriculturists to go to banks for a loan. Banks are not situated in all the cities and in all towns and in all villages. It would be equally impossible for these peoples to borrow money from Co-operative Societies for they also do not exist everywhere. Moreover in the case of a private money-lender the borrower can say, "I am unable to pay you, now, therefore you should allow me some more time for repaying the loan." This sort of concession he cannot claim from the banks or Co-operative Societies. Therefore, I say, Sir, that this Bill would be a blow to the agricultural industry of the Punjab. It is wrong on the part of my friend to say that it will benefit the agriculturists.

I oppose it on the further ground that it is introducing an element of law which does not exist before. It is, as my learned friend Sardar Narain Singh hinted, against the spirit of the law of contract. You are not only putting some great hindrance in the way of free dealings and freedom of contract. My submission is that if you do that, if you check the freedom of contract, you are doing away with the law of the civilised world. Why should a man not be able to go to anyone whom he likes for the borrowing of money? Why should this impediment be placed in the way of those who lend money or those who borrow money? Why should the borrowers be asked to go to a particular class of people?

Then I submit, Sir, I oppose this Bill because it cannot achieve the end which my learned friend says he has kept in view. How is it going to check a high rate of interest? Is it entered in the Bill that interest should not be charged at such and such a rate? Is this going to prevent a person who has got an advantageous position to dominate over the will of the person who is not in a dominant position? My submission is that this Bill is not going to effect the object which my learned friend has in view. It is impossible that it should be able to achieve the object, if that is the object which my honourable friend has in view. If there is some other object which he has not disclosed in the Bill or in his speech, I can not reply to that. Further, Sir, I oppose this Bill because it aims a blow on the peace of the Province. Do you think, Sir, that the Hindus are going to take these things lying down and they will not make opposition to this Bill in all places? Why disturb the peace of this unfortunate Province? I thought that the Hindu-Muhammadan question was going to be solved. I thought the appeal which His Excellency has made on more than one occasion was falling on willing ears. My

submission is that this measure will create trouble in every town, in every village and in every part of this Province. It is impossible that the Hindus would allow this Bill to go unchallenged in this way. This Bill would stir up hostile feelings. The next day the Hindus would organize themselves and they would try to exclude all the Muhammdan cultivators from their lands and they would try to do their utmost to wreak their vengeance on a class which at this time is in a dominant position and which tries to impose its will through this Legislature on unwilling communities. It may be asserted: Look at the government members, they have voted for the measure. At this time, unfortunately, the Hindus feel that the Government officials and the Muhammdan members have entered into a sort of alliance and they being in a dominant position want to introduce certain measures which are repugnant to the Hindus and others. It is unfortuate that this impression should be created by the action of the Government members voting in this particular way. The Government members should stand aloof and try to see what the feelings of the people are on this point. When there is solid opposition on behalf of the Hindu and the Sikh community to this measure, my submission is that it behoves the Government to be absolutely neutral in a matter of this kind. There are men who feel that the Government officials are taking sides in a matter in which they ought not to take any sides. Therefore I submit that on a question of this kind which is of a very contentious nature when the Hindus all over the Province are feeling that the Government is partial to one community and is not impartial, it is the duty of the Government officials to stand aside and not to give votes on one side. They should try to gauge the feeling and they should see the fact that the people who have voted against this measure are all Hindus and Sikhs combined. Therefore my submission is that in a measure of this kind it is the duty of the Government officials not to give their votes in a particular way and thus create the unfortunate impression that they are partial to one community.

Mr. President: The honourable member has dilated on this point at sufficient length. He will observe as the House has observed that members of the Government themselves did not vote.

Pandit Nanak Chand: I am aware of the fact that the three members of Government remained neutral.

Mr. President: The other members of the Government are perfectly entitled to hold their own private opinions on any subject whatsoever.

Pandit Nanak Chand: I know, Sir, that the three Government members did not vote, and they remained neutral. But the other Government officials voted for the measure, and I do not say that they are not entitled to vote. What I am submitting, Sir, is that their vote on one side is likely to create the unfortunate impression that they are supporting a Bill which is solidly opposed by two communities. It was on that ground that I appealed to them to keep aside and to remain neutral in a measure of this kind. Not that I challenge their right to vote, they have got the right to vote in any way they like; but my submission is that their voting in this manner is likely to create the impression on the public and upon the Hindus and the Sikhs, specially, that they are in favour of this communal measure. As I have already submitted, that impression exists and it should be the duty of the Government officials to remove that impression which is existing in the minds of the people whether rightly or wrongly. With these words I oppose the motion that the Bill be allowed to be circulated for eliciting public opinion.

Diwan Bahadur Raja Narendra Nath (Punjab Landholders-General) (Urdu): Sir, I have listened very attentively to all the speeches delivered by the honourable mover and the supporters of the Bill. In some matters, such as, the

PROTEST RESOLUTIONS

Against Money Lenders Registration Bill.

No.	Name of town, city or village.	District.	Association or Sabha who passed the resolution.	Remarks.
1	Lahore	Lahore	1. Arorbans Mukh Sabha 2. Hindu Sabha 3. Traders' Union 4. Bharat Khatri Conference 5. Sanatan Dharm Sabha 6. Atta Company.	
2	Sargodha	Shahpore	Arorbans Sabha Sargodha	
3	Kanan Sian	Sialkote	" Kanan Sian	
4	Pindi Bhatia	Gujranwala	1. Arorbans Sabha 2. Hindu Sabha	
5	Akalgarh	"	Arorbans Sabha	
6	Layallpur	Layallpur	"	
7	Kunjah	Gujrat	"	
8	Dharamkote	Ferozepur.	1. Arorbans Sabha 2. Hindu Sabha	
9	Bhopalwala	Sialkote	1. Arorbans Sabha	
10	Bhagian	Shekhupura	"	
11	Nawan Shahir Doaba	Jallundhar	Hindu Sabha	
12	Sialkot	Sialkote	Arorbans Sabha	
13	Kotli Nawab Sadula Khan	Gujranwala	Hindu Sabha	
14	Kotli No.	"	"	
15	Aminabad	"	"	
16	Dangwala	"	"	
17	Rajewala	"	"	
18	Hamidpore	"	"	
19	Agowind	"	"	
20	Ballowali	"	"	
21	Kot Mirza Khan	"	"	
22	Marb Bolochan	"	Arorbans Sabha	
23	Wazirabad.	"	"	
24	Gujranwala	"	"	
25	Ambala	Ambala	Sahukars General Meeting	
26	Kot Naka	Gujranwala	Arorbans Sabha.	
27	Bherian.	Gurdaspur	Mahjan Sabha	
28	Bhampal P.O. Narote Jaimal Singh	"	"	
29	Jalala	"	"	
30	Ikhlaspore	"	"	
31	Gurdaspur	"	Hindu Sabha	
32	Tarandi	Shekhupora	Sahukars and traders	
33	Monda	Tarantaran	"	
34	Jandiala	"	Sanatan Dharam Sabha.	
35	Nagrota Balwag	"	Mabajan Sabha.	
36	Palamore	"	"	
37	Sujanpur	Gurdaspur.	"	
38	Rawalpindi	Rawalpindi	1. District Hindu Sabha 2. Sanatan Dharam Yuvak Sabha 3. General meeting Hindu Muslim Joint meeting	
39	Hafizabad	Gujranwala		
40	Amritsar	Amritsar	1. Commercial Association 2. Arorbans Kumar Sabha 3. Agarwal Yuvak Sabha 4. Amritsar Association	
41	Karanwali	Sialkote	General meeting of Hindus	
42	Bure-uthi	"	Money lenders' Association	
43	Chuhar Munda	"	Public meeting	
44	Rohtak	Rohtak.	Hindu Sabha	
45	Gharyal Kalan	Sialkote	General meeting	
46	Gharyal Khurd	"	"	
47	Akherian	"	"	
48	Hamidpore	"	"	
49	Gandowala	"	"	
50	Jalreke	"	"	

No.	Name of town city or village.	District.	Association or Sabha who passed the Resolution.	Remarks.
51	Bado Mali	Sialkote	General Public meeting	
52	Kunjah	Gujrat	1. Arorbans Sabha 2. General meeting	
53	Ambala	Ambala	Hindu Sabha	
54	Raiwind	Lahore	Zamindars meeting	
55	Rawalpindi	Rawalpindi	Arorbans Sabha	
56	Kasur	Ferozepore	General Meeting	
57	Ferozpur	Ferozpur	Arya Samaj	
58	Raipore	Sialkote	Public meeting	
59	Kala Shadian	Gujrat	"	
60	Shahpur	Shahpur	District association	
61	Village Khotian	Jehlam	Zamindars, Shahukars and Shopkeepers	
62	Takhat Hazara	Shahpur	Public meeting	
63	Daryala	Jehlam	"	
64	Fazalka	Ferozpur	1. Arya Samaj 2. Arorbans Sabha	}
65	Zera	"	Public General meeting	
66	Gurdaspur	Gurdaspur	Mahajan Sabha	
67	Chhala	"	Mahajan Sabha	
68	Kangra	Kangra	Trade Union	
69	Rawalpindi	Rawalpindi	1. Arya Yovake Smaj 2. Mahabir Dal	}
70	Sarur	Gurdaspur	Mahajan Sabha	
71	Chineote	Jhang	General meeting	
72	Saranwali	Sialkote	"	
73	Sargodha	Shahpur	"	
74	Montgomery	Montgomery	"	
75	Multan	Multan	Hindu Sabha	
76	Lahore	Lahore	Sanatan Dharm Sabha	
77	Dhodha tehsil Pasrur	Sialkot	General meeting	
78	Lyallpur	Lyallpur	Hindu Sabha	
79	Bathan wala	Tehsil Narowal	General meeting	
80	Killa Sobha Singh	"	"	
81	Village Mohe Khurd Verowal	Gujrat	"	
82	Village Ganachore	"	Hindu Sabha	
83	Chunian	Lahore	"	
84	Jhabal	Amritsar	Public meeting	
85	Amritsar	"	Dist. Hindu Sabha	
86	Pindi Said Pur	"	Public meeting	
87	Gujrat	Gujrat	"	
88	Jagdev Khurd	Tehsil Ajnala Dist. Amritsar	General meeting	
89	Panipat	Kernal	Vesh Agarwal Panchayat	
90	Kaleki Mandi	Gujranwala	General meeting	
91	Kamalia	Montgomery	Public meeting	
92	Pattoki Mandi	Lahore	General meeting	
93	Kalaszala	Sialkote	"	
94	Chak No. 127 Rukh Branch Balolpore	Lyallpur	"	
95	Chak No. 128 "	"	"	
96	Chak No. 30 Retian	"	"	
97	Chak No. 11 Ladha Jhang Branch	Jhang	"	
98	Chak No. 12 Chuharyanwala	"	"	
99	Chak No. 13 Salorianwala	"	"	
100	Chak No. 45 Jhang Branch	Lyallpur	"	
101	Chak No. 44 "	"	"	
102	Chak No. 29 Achokra Rukh Branch	"	"	
103	Moga	Ferozpur	Public meeting	
104	Sialkote	Sialkote	"	
105	Dinga	Gujrat	General meeting	

2000 Signatures

No.	Name of town city or village.	District.	Association or Sabha who passed the resolution.	Remarks.
106	Pasrur	Sialkote	"	
107	Fateh Jang	Attock	Public meeting	
108	Hoshiarpur	Hoshiarpur	General meeting	
109	Delhi	Delhi	The Dehli Hindustani mercantile Association.	
110	Kala Bagh	Mianwali	General meeting	
111	Pindri	Karnal	Money lenders and debtors	
112	Kotli Arora	Gujranwala	Public meeting	
113	Mandi Sadik Ganj	Bahawalpur S.	Arorbans conference	
114	Abohar	Ferozepur	Arorbans Sabha	
115	Macloed Ganj Road	Bahawalpur S.	"	
116	Malut	"	"	
117	Bahawal nagar	"	"	
118	Jalalabad	Ferozepur	"	
119	Minchnabad	Bahawalpur S.	"	
120	Mitranwali	"	"	

**“THE DISABILITIES OF THE HINDUS”
“IN THE PUNJAB.”**

BY

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The Disabilities of the Hindus in the Punjab.

It is a wide spread belief among the Hindus of the Punjab, that the Policy of Government, at any rate in the Punjab, is anti-Hindu. On the side of the Government, however, it is usually said, that the present complaints of the Hindus in this province may have been due to the fact that "developments which have followed the introduction of the Reforms Scheme have emphasised the growing power which the extension of the franchise and introduction of representative institutions have inevitably placed in the hands of the Majority Community." But I would beg to point out that the complaints of the Hindus refer to not only to what has taken place since the introduction of the Reforms Scheme, but to what is being done from a long time past before the Reformed Councils came into existence. In fact the Hon'ble the Minister of Education has on several occasions openly said that he has not initiated any new policy, but has given effect to a policy that had already been chalked out by his predecessors. It may be true that in the minds of Governors "there is no other thought than a desire to hold the balance equal between the communities." Government may have never intended to harm the Hindus, but at the same time the policy of Government, though planned with the best of intentions, has done great harm to the Hindus. In the following paragraphs I would try to show how during the past 25 years the policy of Government has hit hard at the Hindus.

Introduc-
tion.

1. I would start from the Punjab Alienation of Land Act passed in 1900. The professed object of this Act was to protect the peasant proprietors of the Punjab, and to prevent their expropriation of agricultural land. No one can quarrel with this laudable object. But the way in which this Act has been worked has done great harm to the Hindus. Under this Act *all* owners of land do not get protection. Only those who belong to tribes notified by Government can be protected. The following Statement compiled from the Punjab Census Report 1921 and the Government list of Notified Agricultural Tribes, will make the position clear.

Proportion of
different
communi-
ties engaged
in Agri-
culture.

Community.	Total population.	Engaged in Agriculture.
(a) *Hindus	... 88,46,884	... 46,98,962 ... 53 per cent.
(b) Sikhs	... 31,07,296	... 23,50,597 ... 75 "
(c) Muslims	... 128,13,383	... 76,08,872 ... 59 "
Total	... 247,67,563	146,58,431 59 "

* Hindus include Jains and the Buddhists, and figures relate to the Punjab as a whole.

Proportion of different communities notified by Government as agriculturists.

From the table given above, it would appear that in the Punjab 53 per cent. of Hindus, 59 per cent Muslims, and 75 per cent Sikhs are engaged in agriculture. Let us now see what proportion of each of these three communities have been notified as agricultural tribes under the Alienation of Land Act. I have added up the Census populations in each district for each of the notified agricultural tribes communitywise. The result is exhibited in the following table

*Community.	Population.	Agriculturists on basis of 53 p. c.	Notified Tribes.	Per cent Agriculturist.	Percent notified Tribes.
(a) Hindus	66,16,922	35,06,990	21,23,746	53 p. c.	32 p. c.
(b) Sikhs	22,94,207	17,20,655	15,65,328	75 "	68 "
(d) Muslims	114,41,321	67,52,149	68,47,851	59 "	60 "
Total ...	203,55,490	119,79,794	105,86,925	59 "	52 ,

* Figures refer to *British* territory in the Punjab, and Hindus include Jains and Buddhists.

From the table just given it would become apparent that out of 53 per cent Hindus, who follow the profession of agriculture, only 32 p. c. have been notified as agriculturists under the Alienation of Land Act. In case of the Sikhs, 68 per cent have been notified out of 75 per cent actually engaged in agriculture. But in the case of the Muslims, although 59 p. c. are actually engaged in agriculture, 60 p. c. have been notified as agriculturists under the Act. The only meaning of these figures, is that while Hindus to a very great extent, and the Sikhs to a smaller extent have been refused protection of the Alienation of Land Act, in the case of their landowners and agriculturists, quite another principle has been followed in the case of Muslims. In the case of the latter community even non-agriculturists, it appears, have received protection under the Act. It should be a matter of no surprise then, if the Hindus complain, that the Alienation of Land Act has actually reduced the area held by them. As we are studying the effects of Government Legislation on Hindus, I venture to think it would be fair if we exclude from our calculations the area of Government waste lands purchased by the Hindus in open auctions

Working of the Act promotes conversion of Hindus to other faiths.

The unjust working of the Alienation of Land Act, so far as the Hindus are concerned, can be illustrated by studying the way in which tribes have been notified as agriculturists under the Act. In several districts of the Punjab, Indian Christians and Mazhabi Sikhs (Depressed classes converted to the faith of the Sikhs) are notified as agricultural tribes. Most of the Indian Christians, and all the Mazhabi Sikhs in the Punjab, are converts from Chuhras, Chamars, and other depressed classes of the Hindus. An overwhelming majority of the people in these castes, work as agriculturists. But these Hindu labouring castes of Chuhras, Chamars, Meghs and others have not so far been notified as agricultural tribes. Evidently the Government do not consider these tribes fit to be notified as agriculturists

But the moment persons in these very castes give up Hindu religion, and adopt christianity or Sikhism, they become fit to be notified as agriculturists. Cannot this be taken as an indirect inducement for the Hindu depressed classes to change their religion? Is it fair that this inducement, however unintentional it may be, should come from Government? If Indian Christians and Mazhabi Sikhs, could be notified as agricultural tribes under the Alienation of Land Act, the Hindus are entitled to ask from Government why their caste fellows, the Chuhras, the Chamars, and the other depressed classes among the Hindus have not been notified as agricultural tribes. May not the recent rapid increase in numbers of Indian Christians and Mazhabi Sikhs be partly attributed to the peculiar way in which the Punjab Alienation of Land Act is being worked? A study of the following figures may in this connection be of some interest.

Year	Indian Christians	Mazbhai Sikhs.
1881	... 28,054	...
1891	... 48,472	...
1901	... 66,591	7,775
1911	... 199,751	21,691
1921	... 346,259	65,004

There has been a most rapid increase both among Indian Christians and Mazhabi Sikhs from 1901 onwards. The Alienation of Land Act came into force also in 1901, and the purposes for which it could be used, may have begun to be realised by the people, a decade later

Again Sayeds, majority of whom are engaged in literary, commercial and Industrial occupations and are the priestly class among the Muslims, and Qureshis possessing some spiritual status among them, are both of them notified as agricultural tribes under the Act. But Brahmins the priestly class among the Hindus although a majority of them are engaged in the occupation of agriculture, are not considered fit to be notified as agriculturists. One of the objects of the Alienation of Land Act was to prevent expropriation of such peasant proprietors, as are usually recruited for the army. But Sayeds like Brahmins do not enlist themselves in the Army. Why should then the Sayeds the priestly class of the Muslims, be considered fit to be protected against expropriation and not the Brahmins. In rural society, ownership of land confers on the proprietor a status. A non-proprietor in the villages possesses no status and no position. Right to purchase agricultural land under the Act has given a new status to individuals. Since Sayeds in 27 out of 29 districts, being members of notified agricultural tribes, possess the right of purchasing land, and the Brahmins do not possess such a right in more than 2 districts, the latter hold in the villages a much inferior position as compared with the Sayeds. The Qureshis among the Muslims are originally a commercial class. They are notified as an agricultural tribe. But Aroras a commercial class among the Hindus, who in the words of Mr. Darling (Income Tax Commissioner Punjab) stands

Pro-Muslim working of the Alienation of Land Act.

in the western Punjab "for capacity, intelligence, and thrift" are not so notified. "Mr. Darling in his recent Book on "Punjab Peasant," tells us, that "if cultivation (in western Punjab) is any where above the average, if fruit trees are growing along the water courses, or if an experiment is being tried, it is ten to one, that there is a Kirar in the background, directing and supervising the work." And yet this Kirar (Arora) who is able to bring about great improvements in methods of agriculture, cannot purchase agricultural land, and his Muslim rival Qureshi can do it. Sir Ganga Ram, a man belonging to a Hindu commercial caste of Agarwals, has revolutionised agricultural methods in the Punjab, but under the Alienation of Land Act, he cannot purchase land from persons belonging to notified agricultural tribes, even though they may be very inferior agriculturists. Pathans are notified as an agricultural tribe in 25 out of 29 districts of the Punjab. The Bilochs are notified as an agricultural tribe in 17 districts. The Pathans and Bilochs, from across the Border residing in or working as tenants in districts may purchase agricultural land in the Punjab, even though they be foreign subjects, and natives of Afghanistan, or Persia. But a Hindu Khatri or Arora, who is a British subject living in the Punjab cannot under the law purchase agricultural land from other agriculturists. The Alienation of Land Act is a badge of inferiority for the Hindus of the Punjab, and is a source of great humiliation to them in the villages, specially in the central and western districts of the Punjab, where very few Hindu tribes are notified as agricultural tribes. For all this pro-Muslim working of the Alienation of Land Act the Punjab Legislative Council, and the Reforms Scheme, are not in the least responsible. Tribes are notified as agricultural tribes, by Executive orders, and in this matter the Punjab Legislative Council is never consulted. The Alienation of Land Act has now been in force for a quarter of a century; it has been worked against the Hindus from long before the Legislative Councils came into existence. Even now the working of the Act is a deserved subject. The Majority community possesses no power in the administration of the Act, and in the notification of Agricultural tribes they have absolutely no hand.

The policy of Government is against the Hindus adopting the profession of agriculture.

next ?

The only plausible excuse for preventing the Hindus from purchasing agricultural land from other agriculturists, is the protection of peasant proprietors against expropriation. The Act has not stopped expropriation of small proprietors. It has not prevented the big landlords from swallowing up the small landlords. The money-lender from whom it was intended to protect the small landholder, has appeared among the agricultural tribes also. The only thing the Act has succeeded in doing is to prevent the Hindus in the Central and Western Punjab from purchasing Agricultural land from agriculturists. The Government has not only prevented the Hindus from purchasing land from other agriculturists by means of a legislative measure, they have also adopted other means to prevent the Hindus from obtaining agricultural land otherwise. The Government in the Punjab is a very big

proprietor of Crown waste lands. Since the establishment and opening of new colonies in the nineties of the last century, something like 23½ lacs of acres of Crown waste land has been distributed by Government. Out of these 23½ lacs of acres the Hindus have been given only 1½ lacs, i. e. hardly 7½ %. Here again the Hindus have received a stepmotherly treatment. Should it then be a matter of surprise, if the Hindus believe that the Government eyes their community with disfavour. The distribution of Crown waste lands is also a Reserved subject, and in this matter too the legislature and the majority community has no hand. The working of the Alienation of Land Act and the policy underlying the colonisation of Crown waste lands, both show that the policy of Government is to exclude Hindus from the occupation of agriculture, with the consequence that in the rural areas, the Hindus have become strangers in their own land.

argue

After Agriculture the next great occupation of the Punjabees is Trade and Commerce. But here also the Hindu in the Central and Western districts of the Punjab, feels that he is gradually being ousted by the operation of Government Legislation, and working of Government departments. The Alienation of Land Act, without protecting the small landholder against expropriation at the hands of his bigger neighbours, is fast transferring the Banking or Sahukara business of the Hindu into the hands of the Notified Agriculturist, who has, in addition to having become a big rent-receiving landlord, also adopted the profession of a money-lender. The Co-operative Credit Societies supervised and controlled mainly by non-Hindu officials are also doing their bit, in ousting the Hindu Sahukar from his ancestral occupation of banking. The Co-operative Stores are intended to oust the non-notified Hindu tribes from export trade, and their ancestral occupation of shop-keeping. The cumulative effect of all this is, that in the Central and Western districts of the Punjab, the Hindu is not wanted as an Agriculturist, he is being ousted out of the Banking profession, and efforts are being made to take away in the rural areas, trade also out of his hands. Consequently the tendency for the Hindus, specially in the Northern and Western districts of the Punjab is to give up residence in rural areas, and to concentrate themselves in towns. If the existing policy continues, time may come, when Hindus may find it impossible to live in rural areas. This is a contingency highly injurious to the Hindus, and I doubt very much whether the Government can look upon it with equanimity. I quite admit that Co-operative Credit Societies and Co-operative Stores are opened with the intention of reducing the indebtedness of agriculturists, and not with the intention of doing harm to any other community. No one can quarrel with these laudable objects of Government. But what the Hindus argue is like this. Government is anxious to adopt measures for the protection of agricultural and military classes. They have decided that agricultural land should not go out of the hands of certain tribes, they have opened Zamindara Banks to protect them from indebtedness, they encourage them to have their own stores, and they like them to deal direct-

Hindu in
Trade and
Commerce
losing
ground.

ly with the exporters, so that they may save for themselves the middleman's profits, they have established Experimental Farms and Demonstration Farms for improving their agricultural methods, they have established Cattle Farms, for improving the quality of their agricultural cattle, and last but not the least, Government have constructed and opened huge Irrigation Canals for the benefit of agricultural tribes. The non-agricultural consumer has obtained very little benefit from these measures. In spite of all these improvements in agriculture, for him the price of food grains has become higher. Perhaps it is intended by these measures to make the Agricultural Tribes of the Punjab a self sufficient community. But would it not by shutting them in a water-tight compartment separate them altogether from the rest of the population and cause another division among the people. They already have begun to demand a share in the administration in proportion to their population. The Hindus argue, the Government have done so much for agricultural tribes; what have they done for the non-agriculturists, majority of whom are Hindus. They argue is this not the policy of Divide and Rule. The following table will exhibit the proportion of agriculturists and non-agriculturists; community-wise: -

Occupation	Muslim	Sikhs	Hindus	Total
(1) Literary and Commercial Classes	8,20,012.	2,58,396	20,52,445	31,30,853
(2) Agricultural Tribes	65,35,404	15,65,328.	21,23,746	1,02,24,478
(3) Industrial and Agricultural labourers	40,88,905.	4,70,483.	24,40,731	70,00,119.
	* 114,44,321.	22,94,207	66,16,922	203,55,450

* The figures relate to the British territory in the Punjab and the Hindus include the Jains and the Budhists.

Government policy benefits Agriculturists but injures non-Agriculturists.

Among Literary and Commercial classes, I include Brahmans, Aroras, Khattris, Baniyas, Suds, Mahajans, Bhatias, Kayasthas, Sheikhs, Sayeds, Qureshis, Khojas, Chishtis, and Kashmiris. From the table just given above, it would appear, that among the Hindus, the literary, commercial and capitalistic classes, constitute quite one-third of their community, while among the entire literary and commercial classes of the Punjab, quite two-thirds, are Hindus. The Agricultural Tribes among the Hindus, constitute one-third of their entire community, whilst among all Agricultural Tribes, Hindu Tribes are only one-fifth. To the Hindus agricultural profession on the one hand, and literary and commercial pursuits on the other hand are of equal importance. To the Muslims and the Sikhs, however, among these two professions agriculture is the main occupation. The State activities have so far benefitted mainly the agriculturists. The commercial and literary classes as such have upto this time recieved no protection. It is true Post Offices have been opened, Telegraph lines laid and Railways and Roads constructed,

which have increased the trade and commerce of the country. But I will not enter into ancient history, and will not attempt to show that the original objects of Railways, Roads and Telegraphs, were political and strategical, rather than commercial. These departments of State have incidentally, improved trade and commerce of the country also, but benefitted mostly foreign trade, and exporters of food grains. Those who deal with Schedules of freights on Railway and Shipping concerns, tell us that these freights push forward foreign trade, and benefit very little the Indian community. In case of road traffic, we have taxes on Petrol, and Motor Vehicles. As regards Sahukars, or the Indian Bankers, there is not much love lost between them, and the Government departments. Even at present we have in the Punjab a money lenders Bill on the Legislative anvil and it is very widely mentioned, that a big influential Secretariat Official is at the back of the Bill, and that Mir Maqbul Mahmud (the mover of the Bill) is only a tool in his hands. I do not say there are no abuses in our existing Sahukara system. I possess no brief for the Sahukar, and I do not propose to defend him. But if there are abuses in our existing Sahukara system, so there are abuses in many other institutions of the Province, even among many of the Government departments. The Sahukar in the Punjab, is perhaps a necessary consequence of the existance of a very widely spread small peasant proprietorship in the Province. And yet efforts are always made to run him. Is it because he is in most cases a Hindu. The Hindus feel there is a distinct contrast, between the position of agriculturists and non-agriculturists. If there is famine or scarcity, or if an agriculturist wants to make some improvement in his holding, he can expect a taccavi advance from Government (under the Agriculturist Loans Act). Can an artisan or factory owner expect the same assistance? Government establishes at great expense an Agricultural College, with the object of imparting sound knowledge of agricultural methods. But when the turn of traders and merchants comes, the only Government Institute for imparting commercial education, which could have been expected, if developed, to improve business methods among Indian Commercial classes, was closed on the plea of retrenchment, by the Muslim Minister of Education who has in these very days of retrenchment opened many Intermediate Colleges in Muslim areas. The Hindus ask, is it because almost 80% of the commercial classes are Hindus? I will readily admit that the Government has no bias against commercial classes; I will also admit that in all what the Government has done for the benefit of agricultural classes, the Government had no intention of doing any harm to the commercial classes; but what I would certainly submit, is that so far the good of the commercial classes, most of whom happen to be Hindus, has never *positively* been before the mind of our officials. The commercial classes have merely been neglected, and been left to shift for themselves. The result is that a Hindu belonging to a commercial class, either does not now find his ancestral occupation profitable, or he is on account of new developments around him

being ousted out of his hereditary profession.

The Hindus
not wanted
in the
Army.

3. The next great occupations after Agriculture, Trade and Commerce are the Public Forces. It is a fact well-known that in the Public Forces in the Province, the Hindus do not find a place. At present the Recruiting Officers of the Army recruit from among the Hindus only the Jats and the Rajputs. In some cases the Gaur and the Muhyals from among the Brahmans are also recruited. So far as I am aware, men belonging to no other castes or tribes, among the Hindus, can get enlistment in the Army. For the Sikhs and the Muslims the case is different. These two latter communities have got Regiments of their own, and the Sikhs and the Muslims *as such* can without any hitch get an enlistment in the Army. Under the present conditions if any Hindu not being a Jat or a Rajput, wishes to join the Army he has very often to change his religion. He usually becomes a Sikh. During the intensive recruiting days of the last great War, we have on record, on the testimony of some of the Recruiting Officers that a large number of families of the Hindu Zamindar Class, in order to get enlistment in the Army, became Sikhs. If these Hindus anxious to join the Army, could do so by remaining Hindus, they would have had no inducement to give up their religion. And those to whom their religion was very dear, must have obviously denied themselves the privilege and pleasure of joining the Army. What inference would an ordinary Hindu Zamindar not belonging to Jat and Rajput castes draw from this? Evidently he would think that the Recruiting Officers of Government do not like his religion. This also to some extent explains, why the Mazhabi Sikhs have increased so rapidly during the last decade, or so, as the following figures will show: -

note them

Year		Mazhabi Sikhs.
1901	... ..	7,775.
1911	... ..	21,691
1921	... ..	65,004.

The Hindus
not wanted
in the
Police.

In the Police also the Hindus do not find any place. This line is also closed to them. No effort has so far been made by Police recruiting Officers, to recruit police constables from among poorer and depressed castes of the Hindus. The Police is at present recruited from among the poorer and labouring classes of the Muslims. Similar fields from among the Hindus could also have easily been tapped.

The back-
wardness in
Education of
Agricultur-
ists and
Muslims
due to nat-
ural causes
peculiar to
India.

4. The next great occupation is Public administration. The literary and commercial classes are distributed community-wise in the following manner: -

Muslims	... ..	8,20,012.
Sikhs	... ..	2,58,396.
Hindus	... ..	20,52,445.
Total	... ..	31,30,853.

It would thus appear that quite two-thirds from among the literary and commercial classes are Hindus. The traditional occupation of these 20½ lacs of Hindus is Liberal Professions, Public Administration, and Trade and Commerce. Very few people in these Literary and Commercial castes have left the Hindu faith. On the other hand, it would seem, the bulk of people in Military and Agricultural castes and tribes of the Hindus have given up the Hindu faith, and have adopted the faith of Islam, or have become the followers of the Gurus. Among Artisan and Labouring castes also, we find quite two-thirds have left the Hindu faith. The educational backwardness, therefore, of Muslims and Sikhs, is not so much due to their religion, or to neglect on the part of the State, as it is due to the natural unwillingness of the people themselves to give up their traditional occupations. India is a land of castes, and up to this time western education in this country, has been sought after, not so much for the sake of education, as for the sake of joining Liberal Professions or obtaining appointments in the Administration. Under such circumstances, only such castes and tribes, whose traditional occupation was Liberal Professions, or Public Administration, such as Khattris, Brahmans, Kayasthas, Agarwals, Aroras, Shaikhs, Sayeds, Chishtis, Khojas and Kashmiris, took to western education. From the literary figures in English, we find that among Literary Classes there is nothing to choose between Hindus and Muslims. The following table will show that the Muslim Literary Classes are as advanced as the Hindu Literary Castes :

Muslim
Literary
Castes are
as much ad-
vanced in
Education
as are the
Hindu
Literary
Castes.

brock?

Caste or Tribe.	Literates in English per 10,000, for males.	
1. Khattris.	...	976.
2. Sheikhs.	..	385
3. Brahmans	...	312.
4. Sayeds	...	297.
4. Qureshis	...	273
6. Agarwals	...	258.
7. Aroras	...	255.
8. Kashmiris	...	167.
9. Khojas	...	118.

Before the advent of British Rule in the country, it were the Literary Classes, whether Hindu or Muslim, who monopolised the Liberal Professions and Public Services. The Agricultural and Military professions were monopolised by certain other castes and tribes. Under British Rule Education has spread more widely, and far beyond the old circle of traditionally Literary Castes. The spread of education among non-Literary Castes, has induced them also to enter Liberal Professions and Public Services. Consequently the supply of applicants for entry into the Literary Professions became much greater than the demand. Many of the Khattris and Brahmans therefore, began to turn their attention towards Trade, Commerce and Agriculture. When Aroras, and Banias, and Suds and Bhatias began to feel in their traditional Commercial Occupations the

Government policy affects injuriously the Hindu Literary and Commercial Castes and favours non-Hindu castes.

competition of Brahmans and Khatris, the former turned their attention towards Agricultural Land. By spread of education among them, the Agricultural Classes had been enabled to seek entry into the Liberal Professions, and Public Services, and this caused Literary and Commercial classes to seek an opening in the Agricultural Profession. Had things been left to themselves, there would have been a natural readjustment of professions and occupations to castes. But that was not to be. The State on the one hand took special steps to encourage and promote western education among hitherto non-Literary Agricultural and Military castes and thus by having more educated men in the market, restricted for the Literary Castes, the field of their traditional occupations. But when on the other hand, more and more men of Literary and Commercial classes, came in, and entered Agricultural Professions, and purchased Agricultural land, the State appeared on the scene and stopped them from doing it. The Hindu Literary and Commercial Castes, who had been turned away from their traditional Literary occupations are prohibited from purchasing Agricultural land from Agricultural Tribes. The Agricultural Tribes on the other hand are not only guaranteed their existing lands but are permitted to purchase more land, and in addition to that are also allowed to compete with Literary Castes in their traditional occupations. The policy of driving Hindus out of Agriculture, of denying them any entry in the Military, and Police Forces, and of restricting their employment in the Public Services, and failure to protect them against foreign competition, in their own traditional occupations of Trade and Commerce, has caused amongst them unemployment to a very serious extent. It is increasingly been felt, that for a youngman belonging to Hindu Literary Castes all doors for earning livelihood are being closed. A youngman belonging to Muslim Literary Castes and tribes, is under no such disabilities. People belonging to Non-Hindu Literary Castes and tribes have Military and Police lines open to them, they have vast openings in the Agricultural Profession, so they need have no attraction for western education to any great extent. The Muslims demand, and they are now being conceded, a share in the Public Services, more or less in proportion to the *entire* population of their community; but the men actually taking advantage of employment in the services are the Muslim *literary* castes and tribes. A Muslim educated youngman is therefore in a much better position than his Hindu rival. The following table will exhibit more clearly the existing state of affairs: -

Community.	Population.	Percent of total population.	Literary castes and Tribes.	Percent of total literary castes.
Hindus	66,16,962	32%	20,52,445	65½%
Sikhs	22,94,207	11%	2,58,396	8½%
Muslims	114,44,321	55%	8,20,012	26½%

It would thus appear that the Hindus are only 32% in the general population, but among the Literary Castes and Tribes they are 65½%. The Muslims on the other hand are 55 percent in the general population, but among Literary Castes and Tribes their proportion is only 26½%. There is

Muslim
minister of
Education
has pushed
forward to
extremes

another advantage that the Muslims enjoy. Out of 8,20,012, Muslim Literary and Commercial castes and tribes, 3,12,447 are Sayeds and Qureshis who are notified as Agricultural Tribes as well. The Sayeds and Qureshis therefore, not only receive state aid in keeping their old lands and in purchasing more Agricultural land from other Agriculturists, but they also keep their position in the Literary and Commercial pursuits. Under the present conditions, the 8½ lacs of Muslims claim 55% share in the Public Services, while 20½ lacs of Hindus are asked to remain content with 32% or at the utmost 40% share. This formula is now being enforced more and more in all departments of Public Administration, with the result that a very large number of Hindu Literary Castes are now in the grips of unemployment. In the case of Liberal Professions too, the doors of such Colleges giving Avocational Education, as Medical College, Training College, and Engineering College are being closed against the Hindus. Percentages have been fixed for different communities for admission into these Colleges, not on the basis of Literary Castes in these communities, but on the general proportion these communities form of the total population. Under this scheme while the Literary Classes among the Sikhs and the Muslims are unduly favoured, the Hindu Literary Classes being far more numerous in number, suffer incalculable harm. Under this policy the Agricultural and non-Literary classes, 80% of whom are Non-Hindus enjoy triple advantages. They are encouraged more and more in expanding their Agricultural occupations, they keep their monopoly in Military and Police forces, and they are also given a share in the Public Services, in proportion to their *entire communal* strengths. The Literary and Commercial classes, 80% of whom are Hindus, are considered undesirable in the Agricultural Profession, and are gradually being driven out of it. They are refused admission to the Military and Police lines, and are now in addition being asked to give way in the Public Services and Liberal Professions to ever increasing numbers of Statutory Agriculturists, and Muslims and Sikhs. The Hindus being driven away from all sides, do not know which occupations they should now adopt, and how they should earn their livelihood. This policy of driving away the Hindus from some professions, and restricting their employment in the remaining professions, has been followed not from the commencement of the present Reforms Scheme, but has now been in existence for more than a quarter of a century. In the initiation and development of this policy, the Legislative Council had very little share, and the Majority Community up till four years ago had no hand. The Muslim Minister in the Reformed Council has still further developed and perfected the above mentioned policy, and pushed it forward to extremes. In the Education Department, he has not only practically stopped all direct recruitment of the Hindus, but in order to secure a certain proportion of Muslims in every grade of the Services, he has also entered upon a policy of wholesale supersession of Hindus. In *Appendix A* to this note I have shown how Senior Hindu Officers in the Provincial Educational Service and every

the policy of favouring non-Hindus.

He has gone a step further in Muhammadising the Administration.

grade of the Subordinate Educational Service have been superseded by Muslims. A cursory study of the *Appendix* will show, that in order to push up very rapidly Muslims from the lower grades they have very often been given double and triple promotions in the course of a few months, or at the utmost in the course of a couple of years. A teacher's line is now practically closed to the Hindus, so far as Government and Board Schools are concerned. So far as Government Grant-in-aid to private Schools is concerned, no new non-Muslim School can now hope to get a grant from Government; so Hindu teachers can have no openings in their private Schools as well. In this connection it may be pointed out, that in Hindu, Sikh, and Christian private Schools, very large number of Muslim students receive instruction. Refusal of Government grant to Schools maintained by Non-Muslim agencies means that the Muslim Minister of Education not only wants to stop or reduce State Aid to Non-Muslim Schools, but he also wants that Muslim students should not even read in Non-Muslim Schools. The Muslim students in Hindu and Sikh Schools are not required to attend lectures in Hindu or Sikh Theology. Rather on the other hand in some of these non-Muslim Schools arrangements are and can be made for the separate religious instruction of Muslim boys. Establishment of Educational Institutions always means a recurring financial burden on the Non-Official agencies that come in the field. The Grants-in-aid are always supplemented by private subscriptions. The Muslim community partly on account of its poverty, due to its somewhat improvident habits and partly due to its lack of interest in western education, has not so far been able to open sufficiently large number of Schools. Under the existing rules no school can earn grant-in-aid, unless the managing body of the school is itself successful in raising privately some funds. The stoppage of grant-in-aid to non-Muslim schools, is, without benefitting the Muslim Community, doing great harm to the cause of Education in general, and to Non-Muslim Schools in particular. The present policy may prevent the Muslim students from getting any education, and it has certainly denied to the non-Muslims all opportunities for private effort in the cause of Education. This has made the Hindus smart under a feeling of unjust treatment, and the Muslims also get no benefit out of it. Again if we look at the list of Executive Officers in the Education Department, we will see that the entire cadre is being Muhammedanised. I give below a list of District Inspectors, Deputy Inspectors, and Inspectors of the Province, and their distribution in the Districts :—

District.	District Inspector.	Deputy Insp.	Inspector.
1. Hissar.	... M. Rahim Bukhsh	} M. Allah Rakha ...	} L. Atma Ram
2. Gurgaon	... Mr. Pran Nath.		
3. Rohtak.	... L. Rang Biharilall.		
4. Karnal.	... M. Ghulam Hussain.		
5. Amballa	... M. Mohsin Abbasi.		
6. Simla.	... S. Amar Singh.		

7. Kangra	.. S. Bikram Singh.	}	Mr. Bihari Lal ... S Bishen Singh.
8. Hoshiarpur	... L Amir Chand		
9. Jullundur	... L. Ram Nath		
10. Ludhiana	... S. Bhagwan Singh.		
11. Ferozepur	... S Narayan Singh.		
12. Lahore	... M. Ghulam Hussain.	}	M. Fateh Din...Mr. M. A. Sanderson.
13. Amritsar	... S. Barkat Singh.		
14. Gurdaspur	... S. Gyan Singh		
15. Sialkote	... M. Nawaz Khan.		
16. Sheikhpura	... L. Ram Chand.		
17. Gujranwala	... B. Kanhaya Lal ..		
18. Gujrat	... M. Abdul Latif.	}	Fazal Mohd Khan...Mr. Leich Wilson.
19. Shahpur	... M Yaqub Shah		
20. Jhelum	... M. Ghulam Muhi-ud-Din.		
21. Rawalpindi	M. Zia-ud-Din.		
22. Attock	... Hafiz Ahmad Khan.	}	L. Khazan Chand...S Nur Ilahi
23. Mianwali	... M. Ahmad Said.		
24. Jhang	... M. Abdul Ali.	}	
25. Lyallpur	... S. Zahur-ud- Din.		
26. Montgomery	... M. Mahmud Hassan		
27. Multan	... S. Ghulam Muhiuddin.		
28. Muzaffargarh	L. Sukh Dayal.		
29. D. G. Khan	... M. Ghulam Rasul	}	

From the list given above it will appear that out of the five Deputy Inspectors, three are Muslims, one Christian, and one Hindu. Out of the 29 District Inspectors only six are Hindus. In the Rawalpindi Division there is not a single Non Muslim District Inspector of Schools, and in the Hindu Division like that of Ambala, 3 out of 5 District Inspectors are Muslims. Again in the Punjab Provincial Medical Service too, the door has almost completely been closed against the Hindus. In trying to bring in a large number of Muslims in the Service; even the pledges of the Government of India given to the Hindus in time of War have not been respected. *Appendix 11* appended to this note will show how far the claims of Hindu officers are being ignored, and junior Muslims and Muslims fresh from College given their places.

5. In the Department of Local Self Government, the Hindus have been treated very badly. In order to understand the feelings of the Hindus in this matter, perhaps it would be necessary to enter into a bit of past history. In India the basis of Municipal Government and Municipal Taxation have always been laid on Indian Trade organisations. And in the Western countries too, the Municipal Corporations started from trade guilds. In India also, the earliest efforts in levying municipal taxation were made in 1810, in the time of Lord Minto, when a tax was levied on the occupiers of Houses in Benares to defray the cost of the Police newly engaged for the City. The citizens of Benares refused to pay this Tax, and there was a big *Hartal* held in protest of this tax. The citizens of Benares formed a big deputation, and it began its march on foot to Calcutta, to personally lay their representation, against this tax, before the Governor General. This big deputation was dispersed by British

The principles underlying the structure of Municipal bodies in India.

troops, after it had proceeded some distance. But the Regulation levying this tax was also repealed. In 1813, when another Regulation was enacted for levying a Municipal tax, this time in Dacca, a Committee consisting of the Headmen of the Town was appointed to administer this tax. From that time onward, everywhere when a municipal tax was levied, its administration was entrusted to a committee of local Chaudhries or Headmen. In the Punjab, too, soon after annexation, when the question of levying Municipal taxation arose, we are in one of the earliest Provincial Administration. Reports told, that the then Commissioner of Lahore was advised by the leading men of Lahore, Amritsar, and Gujranwala to secure in this matter the help and co-operation of the local Headmen. Now who were these local Chaudhries or Headmen? They were like Aldermen and Chiefs of Trade Guides of old England, the Senior men or Headmen of the different Trades, Industries and Professions. In the Pre-British Administration also, the Government of the day collected taxes through these Chaudhries, and consulted them in settling local administrative questions. The underlying principle in the constitution of Local Panchayats in India has been, that those who settle municipal supplies, should also constitute municipal committees. In India, the Panchayat or Municipal supplies have always been made not by the masses generally but by the different Trades and Industries. Taxation of every other class of people, for municipal purposes, has in India always been opposed. That is the reason, the main source of municipal revenues in this country is Octroi, and in the Punjab we have not been successful in levying an House-Tax. This feature of Municipal Taxation, shows, that the ordinary masses in our towns and cities, are unwilling to shoulder any *direct* municipal taxation, and that municipal revenues must always be obtained from the Trading and Commercial classes. The Hindus and the Europeans to day are practically the only Trading and Commercial classes in our Punjab towns. When the masses, as I have just pointed out, are in our country unwilling to shoulder direct municipal taxation, I would venture to submit, municipal representation cannot, in fairness be based on population figures of communities distinguished by religious and sectarian differences. In the absence of direct taxation of the masses in the Municipalities, it was therefore wrong for Government to introduce in the Municipalities, Communal Representation based on religious differences. This Communal Representation, in the Municipalities was introduced long before the present Reforms came into force.

What Mian
Fazal-i-
Hussain
has done in
Municipal-
ities.

On 1st January 1921, when Mian Fazal-i-Hussain and Muslim majority came into power, there were altogether 101 municipalities in the Punjab, of which 79 were based on a system of election. Of these 79 Municipal Committees, with an elective element, 38 were based on Separate Communal Electorates, and the remaining 41 on mixed or general electorates with open voting. Mian Fazal-i-Hussain has increased the number of such municipalities which are based on Separate Communal Electorates, has everywhere increased the number of Muslims in

such Municipalities, and even in those Municipalities, where he has kept mixed or general electorates, he has suggested the construction of ward areas in such a way as to secure a much increased representation of Muslims thereon. Since nominated members are eventually under the thumb of the minister, they cannot be expected in communal matters to take an independent view. The result is, that whenever Mussalmans and the nominated members combine, and as a matter of experience they do ordinarily combine, the Hindus are in almost every municipality in the Punjab in a minority. - The Trade and Commerce is everywhere in the hands of the Hindus. Under the present system of municipal taxation, the taxes fall mainly on the Trades and Commerce of the towns, and yet when the time comes for constituting municipal committees, the Hindus must remain content with a minority share. Under the system of Communal representation, developed and perfected by Mian Fazal-i-Hussain, the majority communities, who are unwilling to shoulder direct taxation, get majority representation, and the Trading and Commercial classes, who pay almost the entire taxes, are denied effective voice in the administration of those taxes. The Bureaucracy provided for only the *representation of Mussalman point of view* in the municipalities, but Mian Fazal-i-Hussain has given them *control* as well in such bodies. This is entirely against all ideas of representation.

Let us now take the District Boards. Under the administration of Mian Fazal-i-Hussain, the Hindus have not only lost heavily in the towns, they have been very badly treated in rural areas also. The total population in the Rural areas is 185 lacs, and the total population dependant on Agriculture in the entire province is 117 lacs. I presume quite an appreciable number out of these 117 lacs, being Rent Receivers, do not actually reside in the rural areas, but ordinarily live in the towns. I think, I would not be far wrong, if I put down 1/3rd of the Rent Receivers, as living in towns. So the actual number of people dependent on agriculture, and living in rural areas may be taken as 114 lacs. This means that quite 71 lacs, or more than 33% of the rural population is non-agriculturist. And yet in the District Boards, it is mainly the big landlords, who under the present rules, possess the vote. The total number of voters, in all the district boards of the province, as shown in the Note prepared by the Ministry of Education, and published in Punjab Gazette, Part 1-A, dated 21th August 1923, is 6,31,599. The total number of Rent Receivers in the Punjab is 8,86,423. If we deduct out of these about 3 lacs of Rent Receivers living in towns, then the number of Rent Receivers left in rural areas is 5,86,423. The voting qualification for landlords, for the purposes of district board elections, is sufficiently high. Only those who pay a local rate of Rs. 1-9-0, per annum are entitled to vote. The local rate is levied at the rate of about anna 1, per rupee of annual value of land, which amounts to double the land revenue. It means that those who pay about Rs. 12, to 13, in land revenue are entitled to vote. From the Electoral Roll of the Pujab Legislative Council, we learn that the number of those

What Mian
Fazal-i-
Hussain
has done in
District
Boards.

landlords who pay in land revenue Rs. 25, or more, is 2,53,698. (Electoral Roll, 1920) It would therefore be not far wrong to assume that the number of those landlords who pay in land revenue Rs. 12, or more is represented by the Figure 5,86,423, the number of Rent Receivers in the rural areas of the Province. In case of non-agriculturists the district board franchise is possessed by those who pay Income-tax, or pay a district board cess of not less than Rs. 4, per annum. In addition to this all those who possess the Legislative Council franchise, are also included in the district board electorates. They are the retired and pensioned Indian Commissioned officers. The District Board electorates may therefore be thus classified :

Landlords	...	5,86,423.	} Figures in 1920.
Lamberdars	...	33,812	
Income-Tax payers	...	6,433	
District Board cess payers	..	4,931	
Retired Commissioned officers			
Total	...	6,31,599	Figures in 1923

Mian Fazal-i-Hussain follows different principles in the case of Municipal bodies and District Boards.

The respective strengths of the different classes of people in the District Board Electorates, as exhibited in the table given above, is certainly a rough estimate ; but for the purposes of finding the nature of the electorate, I am sure the table gives a sufficiently well defined picture. The structure of the district board electorate puts before us very prominently two things. Firstly although the non-agricultural population in the Rural areas is more than 38 per cent, they are not even 2 per cent on the district board electorates. Secondly, the district board electorate is almost entirely manned by such capitalist classes as big landlords or persons having more than Rs 2,000, income per annum. The vast number of peasant proprietors, agricultural tenants, agricultural labourers, artisens, and shop-keepers, have no place in the electorate. Large property and big income these are the only qualifications for earning district board franchise. But when we come to the municipalities, our Ministry of Education atonce becomes democratically inclined. In the Municipal towns the electorate must be sufficiently lowered so as to include even the pettiest labourer. Then again in the municipalities, we have separate communal representation, but in the district boards joint electorates are still retained. Why this different treatment for the two types of local bodies ? The Hindus feel that this differential treatment has done great harm to the Hindus. The non-agricultural classes in the rural areas, quite 2/5th of the total population in such areas, who happen to be mainly Hindus in the Western, Northern, and Central Punjab, have practically no place in the district board electorates, and can have by election no seat on the local bodies. In the towns on the other hand, the electorates are being so arranged, and ward areas are being so constructed, that the labouring and the non-capitalist classes, who happen to be Muslims, are getting control, almost everywhere.

Under the present conditions the capitalist classes in the rural areas, who in the Central and Western and Northern Punjab are mainly Non-Hindus, get complete control over the District Boards. But the capitalist classes in the towns, who happen to be Hindus, are being everywhere relegated to a back position.

Then again take the Panchayats. Here only such people can become members of the Panchayats, who pay a local rate on Rs. 15 land revenue. This qualification for the membership of Panchayats, shuts out from these bodies, all non-agriculturists, who I have stated above form quite 2/5ths of the rural population. These rural Panchayats, have been given extensive powers. They exercise important criminal and civil judicial powers, and they perform important administrative functions. These Panchayats can try money suits up to the value of Rs. 50 ; their decisions are final, and yet the people belonging to the creditor classes can have no seat on the Panchayat; while men of the debtor class, the Zamindars, are the only men eligible to be elected to these Panchayats ; and they only possess the jurisdiction to give decrees on the suits filed by their creditors. Whenever these Panchayats are established, the non-agricultural people quite 2/5ths of the total population, are put at the mercy of their Zamindar fellow residents. The non-agricultural Hindu in such villages where Panchayats have been established, is an undesirable alien. In the rural areas generally, which are under the jurisdiction of District Boards he possesses no political rights, has no share in influencing the administration carried on by the District Board and he is now being more and more made to feel that he lives there at the sufferance of Zamindar classes. In the towns, which have hitherto been strongholds of Literary and Commercial classes, there also they are being forced to occupy a subordinate position.

Under such conditions, what are the Hindus to do? The number of Hindus must be restricted in the Public Services ; they must be shut out of Agricultural Profession ; in Industrial and Commercial pursuits; they can expect no protection against foreign traders, merchants and manufacturers ; hinderances and obstructions are placed in the way of their getting Literary, Scientific and Avocational Education ; and finally they are being ousted from, and made to occupy, a very inferior position, in all the local bodies, whether they be Panchayats, District Boards, Town Committees, or Municipalities. The Hindus feel they are being pushed back all along the line under the very nose of Government. The Hindus claim that they are entitled to as much protection, at the hands of Government, as is any other class of His Majesty's subjects. But they feel that they have been too much neglected, at any rate in the Punjab. It is possible, the Government may have been thinking that, the Hindus being a rich and enlightened class does not require any protection at their hands. But I would venture to submit, that any community however rich or enlightened it may be, if long neglected by Government, cannot in the modern world of competition, hold out for long. If means of livelihood are snatched away one after another, from any community, and no fresh

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means of livelihood are provided for them, its riches however great cannot last long. The Hindus of the Punjab are at present feeling, that the doors of all occupations are being closed against them. In political life, whether in the local self-Governing bodies or in the legislature, they are being pushed back everywhere. An empty stomach, and a person feeling humiliated, is capable of doing any mischief. It must be remembered that before 1907 there was no political agitation in the Punjab. Before that year the Indian National Congress had no strong hold on the Punjabees. The Punjabees were upto that time, engaged mainly in the work of Education, and Social and Religious Reform. The passage of the Alienation of Land Act opened the eyes of the Punjab Hindus ; the subsequent legislative and administrative actions of Government, which had clearly an injurious effect on the Hindus, unaccompanied by measures for their relief, made them suspicious of Government ; and in the existing Reforms Regime when the Muslim Minister was given perfect freedom to push back the Hindus still further, in all spheres of life, inspite of the clear Instructions of the King-Emperor, that special care is to be taken for the protection of the minorities against the selfish and aggressive rule of the majority communities, the Hindus have really begun to feel, that perhaps after all the policy of Government is anti-Hindu. The Hindus at present are at a loss to know what they should do. Some talk of Sangathan, some of Shuddhi, some of political agitation ; some of Co-operation with Government, some of Boycott and Non-Co-operation ; but I daresay much will depend on the attitude that Government may adopt in this matter. The Punjab is practically a Frontier Province. It is in this Province that schemes for the defence and protection of the entire Indian Empire are to be planned and enforced. The Government has so far endeavoured to strengthen only the physically strong people. They have made Punjab the recruiting ground of practically the entire Indian Army. I venture to suggest that to confine recruiting operations, to only one Province in the country, may sometime prove very dangerous to the Empire. God forbid, but if like Eastern and Northern France in the last great war, the Punjab in some future World-Conflict falls temporarily into the hands of the enemy, I shudder to contemplate the consequence. I think we have fine Military material in other Provinces as well. The Maharattas in Bombay, the Rajputs in Rajputana and U. P., the Jats in the Eastern Rajputana, the Punjab and U. P., the Gurkhas in Nepal, and the Telaugas in Madras, they are all Military classes, and they can all be equally tapped for recruiting purposes. It may not after all be good to neglect the Literary and Commercial classes in the Punjab, and to make them shift for themselves. I think it would be a good policy to strengthen and organise these classes. What is required now, is that some positive steps be taken to reduce unemployment among the Hindu Literary and Commercial classes of the Punjab, and to remove their political grievances in connection with their representation in the different local self-governing bodies in the Province.

Lahore, 10th August 1925.

GULSHAN BAL.

APPENDIX I.

Hindu Supersessions in the Education Department.

1. Provincial Educational Service.

In 1921 seven appointments were made to the P. E. S. ; five by direct appointment, and two by promotion from the S. E. S. Out of these five direct appointments, 2 went to Muslims, 1 to a Sikh, 1 to a Christian, and 1 to a Hindu. The only Hindu L. Sadanand, who received a direct appointment during the year, had been working in the Government College, Lahore, from 1919, and it is understood, that the Hon'ble Minister for Education, who wanted to give this post to a Muslim, appointed this Hindu after great pressure was put on him by the then D. P. I. The Christian gentleman, Mr. Barkat Ullah, who obtained appointment during the year, was a II Class M.A., in Philosophy ; had taken Honours in Philosophy in the B.A. ; and had 6 years teaching experience in the Forman Christian College, Lahore, to his credit. Out of the 2 Muslims who received direct appointments, one Mr. Sher Muhammad had recently retired from the P. E. S., after putting in the department a service of 38 years. He was re-employed, and thus his re-employment prevented his Hindu Assistant, Mr. S. N. Gupta from stepping into his place of Vice-Principalship of the Mayo School of Arts. Out of the 2 posts that went to the S. E. S. ; one was given to a Hindu and the other to a Muslim. The Hindu, Pandit Bhagwan Dass, was the seniormost man in the S. E. S. ; but the Muslim, Maulvi Ghulam Muhi-ud-Din was 14th on the list as shown below :—

- *1. Pandit Bhagwan Das, B.A., S.A.V. with Special Certificate in Mathematics.
2. L. Harkishan Dass, M.A., S.A.V.
3. L. Girdhari Lal, F.A., S.A.V.
4. Mir Abdul Wahid, B.A. Untrained.
5. L. Narayan Dass Gupta, B.A., S.A.V.
6. L. Sohan Lall Chib, B.A., S.A.V.
7. L. Sukh Dayal Nijhawan, B.A., S.A.V.
8. Pandit Hem Itaj, B.A., S.A.V. with Special Certificate in Mathematics.
9. L. Sita Ram Agarwal, B.A., B.T., S.A.V.
10. L. Sukh Dayal, B.A., S.A.V. with Special Certificate in Mathematics.
11. S. Abdul Latiff Qureshi, F.A., S.A.V.
12. L. Visanda Ram, B.A., S.A.V.
13. L. Hargovind Lall, F. A., J.A.V. with Diploma in Clerical and Commercial.
- *14. Maulvi Ghulam Muhi-ud-Din, B.A., B.T., S.A.V.

* Marked mean those who have been promoted.

It will be seen from the statement given above, that Pt. Bhagwan Dass, the only Hindu, who was promoted to the P. E. S in 1921, was the seniormost man. His promotion was thus quite in the fitness of things. But the Muslim gentleman, M. Ghulam-Muhi-ud-Din, who was promoted in the same year, occupied 14th position in the Gradation List. This Muslim

gentleman, not only superseded his 10 Hindu seniors, but he also got promotion to the P. E. S. before Pandit Bhagwan Das, and was placed above him in the P. E. S. List. Again on the retirement of a Hindu Principal of Training College, Lyallpur, the next senior man in the Institution, L. Sukh Dayal Nijhawan, 7th in the Gradation List was not made Principal, but this Muslim gentleman, M. Ghulam Muhi-ud-Din, 14th on the list, and just promoted to the P. E. S. was brought over his head, as the new permanent Principal. The record of L Chiranji Lall, the retiring Principal of the Institution, was one of the best in the Department; but he was given no extension, although Mr. Sher Mubammad, as I have just mentioned was re-employed even after his retirement. Is it because the one was a Hindu and the other a Muslim?

In 1922, nineteen appointments were made to the P. E. S.; 5 by direct recruitment, and 14 by promotion from the S. E. S. Out of the 5 direct appointments, 3 went to Muslims, 1 to a Sikh and 1 to a Christian, and none to a Hindu. One out of these 3 directly recruited Muslims, Maulvi Hakim Ali, got his appointment at the age of 53, and had before this been in the Lahore Islamia College, of which Institution the Hon'ble the Minister for Education, before his elevation to his present seat of power and patronage, was a Honorary Secretary for a number of years. The other Muslim Mr. Ahmad Hussain, who got direct appointment, was a III Class M.A., in Philosophy. The services of the Christian Mr. Barkat Ullah, who was appointed on probation last year, *i. e.* in January 1921, before the appointment of Ministers, were dispensed with and this Muslim gentleman, Mr. Ahmad Hussain, was appointed in his place. Out of the 14 appointments, in the P. E. S. that went this year to the S. E. S. men, 8 were Hindus, 4 Sikhs and 2 Muslims. I may mention here that I had started my campaign in the press against Mian Fazal-i-Husain's policy of Hindu supersessions towards the end of January 1922, and it continued for almost 6 or 7 months. It is just possible, my agitation in the Press and the subsequent Hindu and Sikh opposition in the Council may have restrained to some extent the Ministry of Education in the pursuit of this new policy, and it may have induced the Education Minister to promote as many as 8 Hindus in the year 1922. But the following extract from the Gradation List will show that even in this year, quite Junior Muslims superseded a number of senior Hindus:—

- * 1. L. Harkishen Dass, M.A. S. A. V.
- 2. Mir Abdul Wahid, B.A., Untrained.
- * 3. L. Narayan Dass Gupta, B.A., S.A.V.
- * 4. L. Sohan Lall Chib, B.A., S.A.V.
- * 5. L. Sukh Dayal Nijhawan, B.A., S.A.V.
- * 6. Pt. Hem Raj, B.A., S.A.V., with Special Certificate in Mathematics.
- 7. L. Sita Ram Agarwall, B.A., B.T., S.A.V.
- * 8. L. Sukh Dayal, B.A., S.A.V., with Special Certificate in Mathematics.

9. M. Abdul Latif Qureshi, B.A., S.A.V.
- * 10. L. Visanda Ram, B.A., S.A.V., Offg. as District Inspector from 1920.
11. L. Hargovind Lall, F.A., J.A.V., Diploma in Clerical & Commercial.
12. L. Dina Nath Bhabra, B.A., B.T., S.A.V.
- * 13. M. Abdul Latif Arain, B.A., S.A.V., Offg. as District: Inspector from 1920.
14. L. Inder Bhan, B.A., S.A.V.
15. Mr. Pran Nath, B.A., S.A.V.
16. Pandit Devi Dutt Pant, B. Com.
17. M. Bazl-ur-Rahman, B.A., B. T. on long leave for 2 years.
18. Lala Paras Ram, B.A., B.T., S.A.V.
- * 19. B. Bhagat Singh, B.A., B.T., S.A.V., sub *pro tem* in P.E.S. from 1920.
20. L. Kali Charan, B.A., S.A.V.
- * 21. G. Lachman Dass, B.A., L. Agr.
22. Pandit Daulat Ram, M.A., B.T.
23. M. Zia-ud Din, M.A., S.A.V.
24. Mr. M. L. Ghosh. E.E., Diploma in Commerce.
- * 25. B. Narayan Singh, B.A., S.A.V., Certificate in Shorthand.
- * 26. M. Muhammad Ishaq, B.A., S.A.V.
- * 27. Ch. Gyan Singh, F.A., S.A.V., Offg. as District Inspector from 1920.
- * 28. B. Bhagwan Singh, B.A., S.A.V., Special Certificate in Mathematics.
- * 29. L. Lachman Dass. B.A., S.A.V. do do do.
30. L. Baghwan Dass. B.A., B.T., S.A.V.
31. S. Fazal Ilahi, B.A., S.A.V.
32. L. Sheoram Dass, B.A., S.A.V.
33. L. Amir Chand. B.A., S.A.V.
34. L. Ram Lall Kanwar, B.A., B.T., S.A.V.
- * 35. L. Guranditta Mall, B.A., B.T., sub : *pro tem* in P.E.S. from 1919.

(* Marked show those who have been promoted.)

From the statement given above, it will be seen that 5 out of the 8 Hindus promoted, from the S. E. S. to the P. E. S., were quite at the top. These 5 Hindus superseded one Muslim B. A. untrained. The other three Hindus no doubt received special promotion. But L. Visanda Ram 10th on the list had been officiating as District Inspector of Schools from 1920. L. Lachman Dass 21st on the list possessed special qualifications in Agriculture, and his services were required as Inspector of Agricultural Education in Punjab Schools. L. Guranditta Mall 35th on the list had been working in the Central Training College as professor in sub *pro tem* P. E. S. from 1919. The 4 Sikhs who were promoted from S. E. S. to the P. E. S. occupied in the Gradation List the positions of 19th, 25th, 27th and 28th, respectively. All of these Sikhs received special promotions, but one of them B. Bhagat Singh 19th on the list had been working sub *pro tem* P. E. S. from 1920, and the other Ch. Gyan Singh 27th on the list had been officiating as District Inspector of Schools from 1920. The special promotion of the other 2 Sikhs was not justified ; but perhaps by promoting them the Hon'ble the Minister of Education hoped to win over the Sikhs towards his side, and thereby weaken Hindu opposition in the Council. The two Muslims who were promoted from S.E.S. to P.E.S. during the year, occupied in the Gradation List, the positions of 13th and 26th res-

pectively. One of them, M. Abdul Latif Arain, 13th on the list had been officiating as District Inspector of Schools from 1920 ; but the special promotion of Maulvi Muhammad Ishaq 26th on the list could not be justified. By these unjustified special promotions it will be seen, three Hindus, Nos. 7, 8 and 12 on the list suffered unmerited supersession. If the men officiating in the P. E. S. had not been confirmed in that service, one more Hindu could have received promotion to the P. E. S. If promotions had taken place strictly in accordance with seniority and qualifications, 12 Hindus, 1 Muslim, and 1 Sikh would have obtained P. E. S. as against 8 Hindus, 4 Sikhs and 2 Muslims, actually promoted in the year.

In 1923, there were 5 appointments made to the P. E. S. ; and all of them were promoted from the S. E. S. Out of these 5, two were Hindus, two Muslims, and one Christian. The following Gradation List as it stood in January 1923, will show the position of the different men promoted :—

1. Mir Abdul Wahid, B.A., Untrained.
- * 2. L. Sita Ram Agarwall, B.A., B.T., S.A.V.
3. L. Sukh Dayal, B.A., S.A.V., Special Certificate in Mathematics.
4. M. Abdul Latif Qureshi, F.A., S.A.V.
5. L. Hargovind Lall, F.A., J.A.V., Diploma in Clerical and Commercial.
6. L. Dina Nath Bhabra, B.A., B. T., S.A.V.
7. L. Inder Bhan, B.A., B.T., S.A.V.
- * 8. Mr. Pran Nath, B.A., S.A.V.
9. L. Paras Ram, B.A., B.T., S.A.V.
10. L. Kali Charan, B.A., S.A.V.
11. Pandit Daulat Ram, M. A., B.T.
12. M. Zia-ud-Din, M.A., S.A.V.
13. Mr. M. L. Ghosh, E.E. Diploma in Commerce.
14. L. Bhagwan Dass Vaish, B.A., B.T., S.A.V.
15. S. Fazal Ilahi, B.A., S.A.V.
16. L. Sheoram Dass, B.A., S.A.V.
17. L. Amir Chand, B.A., S.A.V.
18. L. Ram Lall Kanwar, B.A., B.T., S.A.V.
- * 19. M. Abdul Ali, B.A., S.A.V.
20. L. Madho Dass Toteja, B.A., S.A.V.
21. L. Shanker Dass Bhatia, B.A., S.A.V.
22. L. Ram Chand Sandwani, B.A., S.A.V.
23. B. Dalip Singh, B.A., B.T.
24. Syed Muhammad Yaqub, M.A.
25. B. Hira Singh, B.A., B.T., S.A.V.
26. L. Sant Ram, B.A., S.A.V.
27. Ch. Hukam Chand, B.A., B.T., S.A.V.
28. Malik Muhammad Hussain, M.A., B.T., H.P.
29. B. Bhagat Singh, B. Com.
30. M. Nur Bakhsh, M.A., S.A.V.
31. Mufti Muhammad Hussain, F.A., S.A.V.
32. Pandit Sheo Narayan, B.A., S.A.V.
33. L. Ram Chand, Soneja, B.A., S.A.V.
34. L. Bhagat Ram, B.A., S.A.V.

35. L. Hoshiar Singh, F.A., S.A.V.
 36. L. Sheo Lall, B.A., B.T., S.A.V.
 * 37. L. Sohan Lall, Vaish B.A., B.T., S.A.V., Sub *protem* P.E.S. from 1919.
 * 38. Syed Muhammed Mohsin, F.A., S.A.V.

(* Marked mean those who have been promoted.)

It would appear from the statement given above, that out of the two Hindus promoted from S. E. S., L. Sita Ram Agarwal was quite at the top of the list. He superseded only a B.A., untrained, possessing inferior qualifications. The other Hindu L. Sohan Lall Vaish, was 37th on the list, but he had been working sub *protem* P. E. S. as a Professor in the Training College from 1919, for almost 4 years. His confirmation in the P. E. S. was long overdue. Out of the two Muslims, promoted from the S. E. S. to P. E. S., one M. Abdul Ali was 19th on the list, and Syed Mohsin Abbasi, 38th on the list. M. Abdul Ali was in 1921, in the grade of 140-190 occupying 10th position in that grade. He was promoted to the grade of 200-250 in May 1922. In July 1922 he occupied 21st position in the grade of 200-250 of S. E. S. In July 1923 he was promoted to P. E. S. and he superseded 11 Hindus, 4 Muslims and 1 Christian. Out of the 11 Hindus, one was M.A., B.T.; 5 B.A. B.T., S.A.V.s, 4 B.A. S.A.V.s and one F.A. J.A.V. with Diploma in Clerical and Commercial Teaching. The Christian who was superseded was a B.A., S.A.V. Mr. Abdul Ali who superseded so many men did not himself possess any higher qualification than B.A. S.A.V. The other Muslim gentleman promoted from S.E.S. to P. E. S. was Syed Mohd. Mohsin Abbasi. He possessed the qualification of only F. A. S. A.V. In 1923 he was in the grade of 140-190, occupying 8th position in that grade. He was promoted to the grade of 200-250 in May 1923, and superseded his 6 Seniors, 5 Hindus and 1 Muslim. After 2 months, he was again promoted, this time to P. E. S. He now superseded 21 Hindus, 8 Muslims, 3 Sikhs, and 1 Christian. Shortly before their promotion to the P. E. S. both of these Muslim gentlemen were given officiating appointments as District Inspectors of Schools.

1924, in all 9 appointments were made to the P. E. S. Out of these 9, two were direct appointments, and 7 by promotion from the S. E. S. Out of the two direct appointments, one went to a Hindu, L. Kahan Chand, who had been working in the Government College Lahore as a professor from 1921, and the other to Hakim Muhammed Hussain, who a few months before his appointment to the P. E. S. had been employed by the Lahore Islamia College. Out of the 7 promoted from the S. E. S. 5 were Muslims and 2 Hindus. The following extract from the Gradation List will again show how these promotions were made

1. Mir Abdul Wahid, B.A., Untrained.
2. L. Sukhdayal, B.A., S.A.V., Special Certificate in Mathematic.
- * 3. M. Abdul Latif Qureshi, F.A., S.A.V. do. do.
4. L. Hargovind Lal, F.A., J.A.V., Diploma in Clerical and Commercial.
5. L. Dina Nath Bhabra, B.A., B.T., S.A.V.
- * 6. L. Inder Bhan, B.A., B.T., S.A.V.

7. L. Paras Ram, B.A., B.T., S.A.V.
8. Pandit Daulat Ram, M.A., B.T.,
- * 9. K. Zia-ud-Din, M.A., S.A.V.
10. Mr. M. L. Ghosh. E. E. ; Diploma in Commerce.
11. L. Bhagwan Dass Vaish, B.A., B.T., S.A.V.
12. S. Fazal Ilahi, B.A., S.A.V.
13. L. Sheoram Dass, B.A., S.A.V.
- * 14. L. Amir Chand, B.A., S.A.V.
15. L. Ram Lall Kanwar, B.A., B.T., S.A.V.
16. L. Madho Dass Toteja, B.A., S.A.V.
17. L. Shanker Dass Bhatia, B.A., S.A.V.
18. L. Ram Chand Sandwani, B.A., S.A.V.
19. B. Dalip Singh, B.A., B.T.
20. Syed Muhammed Yaqub, M.A.
21. B. Hira Singh, B.A., S.A.V.
22. L. Sant Ram, B.A. S.A.V.
23. Ch. Hukam Chand, B.A., B.T., S.A.V.
24. Malik Muhammed Hussain, M.A. ; B.T. ; H.P.
25. M. Nur Bukhsh, M.A. ; S.A.V.
26. B. Amar Singh, B.A.
27. L. Mohan Lall, B.A., B.T., S.A.V. Special certificate in Science.
28. L. Hoshier Singh, F.A., S.A.V.
- * 29. Ch. Ghulam Muhi-ud-Din, B.A., S.A.V.
- * 30. S. Zahur-ud-Din, B.A., S.A.V.
31. Mufti Ahmad Said Qureshi, F.A., S.A.V.
- * 32. M. Ghulam Rasul Shauq, B.A. (Hon) M.A.
- * 33. M. Zafar Iqbal, M.A., B.T., S.A.V.

(* Marked show those who have been promoted.)

It would appear from the statement given above, that during this year absolutely no regard was paid either to seniority or to qualifications. Among Hindus, who were promoted, L. Inder Bhan was 6th on the list, and L. Amir Chand 14th. Among Muslims, M. Abdul Latif Qureshi though 3rd on the list was an F. A., M. Zia-ud-Din 9th, Ch : Ghulam Muhi-ud-Din 29th, S. Zuhur-ud-Din 30th, and M. Ghulam Rasul Shauq 32nd, Ch : Ghulam Muhi-ud-Din was in 1923 in the grade of 140-190. He was promoted to the grade of 200-250 in July 1923, when he occupied 40th position in the grade of 140-190. In November 1924 he was promoted to the P. E. S. *i.e.* in 16 months he received two promotions. Sh : Zahur-ud-Din was also in 1923 in the grade of 140-190. He was promoted to the grade of 200-250 on the 17th December 1923. When he occupied 28th or the last position in the grade of 200-250, he was promoted to the P. E. S on the 1st January 1924; *i.e.* in 15 days he received two promotions. M. Ghulam Rasul Shauq joined Government service in March 1922, and was put in the grade of 140-190. In the Gradation list of 1923 he occupied 81st position in that grade. He was promoted to the grade of 200-250 in February 1924, and in the gradation list corrected up to 1st April 1924 he occupied 29th, *i.e.* last position in the grade of 200-250. He was promoted to the P. E. S. in May 1924, *i.e.* within 3 months he received two promotions; and in 2

years' service his salary rose from 140 to 300. Not only Zuhur-ud-Din and Ghulam Rasul Shauq got double promotions, but in the P. E. S. also they became seniors of Messrs Inder Bhan, and Amirchand. The total service put in the department by Zuhur-ud-Din and Zia-ud-Din who got double promotions was at this time 5 and 4 years respectively.

During the first six months of the present year, so far as I am aware, only two permanent appointments to the P. E. S. were made. One was given to a Muslim and one to a Hindu. All of these appointments went to the S.E.S. men. Here again an Extract from the the Gradation list will show the respective positions of the men promoted :-

1. Mir Abdul Wahid, B.A., Untrained.
2. L. Sukh Dayal, B.A., S.A.V., Special Certificate in Mathematic.
3. L. Hargovind Lall, F.A., J.A.V., Diploma in Clerical and Commercial.
4. L. Dina Nath, B.A., B.T., S.A.V.
5. L. Paras Ram, M.A., B.T., S.A.V.
6. Pt. Daulat Ram, M.A., B.T.
7. Mr. M. L. Ghosh, F. E. Diploma in Commerce.
8. L. Bhagwan Dass Vaish, B.A., S.A.V.
9. Sh. Fazal Ilahi, B.A., S.A.V.
10. L. Sheoram Dass, B.A., S.A.V.
- * 11. L. Ram Lall Kanwar, B.A. B.T., S.A.V.
12. L. Madho Dass Toteja, B.A., S.A.V.
13. L. Shanker Dass Bhatia, B.A., S.A.V.
14. L. Ram Chand Sandwani, B.A., S.A.V.
15. B. Dalip Singh, B.A., B.T.
16. Syed Muhammad Yaqub, B.A.
17. B. Hira Singh, B.A., B.T., S.A.V.
18. L. Sant Ram, B.A., S.A.V.
19. Ch. Hukam Chand, B.A. B.T., S.A.V.
- * 20. Malik Muhammed Hussain, M.A., B.T. M.O.L., H. A.

(* Marked show those who have been promoted.)

It will thus be seen that so far as promotions from S. E.S to P. E. S. are concerned, during the last 4½ years, a uniform and consistent policy of superseding able senior Hindu officers, and of giving rapid promotions to Muslims has been followed. It is also interesting to observe that all those Muslims who have received double and rapid promotions during the last few years, have at the time of their promotions, been in Multan Division. An impression has gone round, that if a Muslim wants to get rapid promotion, he should try to get himself transferred first to the Multan Division, and failing that to the Rawalpindi Division. Is it because, Multan is under Sh. Nur Ilahi, and Rawalpindi has upto now been practically under Mr. Khurshid Ahmed? There is another tendency now observable from some time past. At first officiating chances are given to very junior Muslims, and then shortly after that, they are promoted to the higher grade.

The total number of appointments made to the P. E. S. during the last 4½ years are 42. The distribution of these appointments communitywise is shown in the following table :-

	Direct appointments.					Promotions from S.E. S. to P. E. S.					G. Total.
	Hindu	Sikh	Muslim	Xian	Total	H	S	M	Xian	Total	
1921	1	1	2	1	5	1	*	1	*	2	7
1922	*	1	3	1	5	8	4	2	*	14	19
1923	*	*	*	*	*	2	*	2	1	5	5
1924	1	*	1	*	2	2	*	5	*	7	9
1925	*	*	*	*	*	1	*	1	*	2	3
	2	2	6	2	12	14	4	11	1	30	42

From the table given above, it would appear that what the Muslim Minister of Education is trying to do, is to secure to the Muslims, 50 percent of the appointments by direct recruitment and 40 percent of the appointments by promotion from the S. E. S. to P. E. S. He does not care if this 40 % is secured at the expense of doing great injustice to Senior Hindu Officers in the Service, The picking out of 40 % of Musalmans from subordinate services however junior they may be, and whatever qualifications they may have, is bound to have a very injurious effect on those Hindu officers who, by this operation are superseded. When these Hindu officers joined the service many years ago, they were given to understand, that their prospects in the department depended on their Academic qualifications, and on the good work done by them. All of a sudden the State brings in other extraneous considerations also. Communal representation even in **promotions** to higher grades and higher services in the department, was never present before the minds of teachers when they joined service many years ago. The introduction of communal representation for the purpose of even **promotions**, is a breach of the old convention, and is subversive of all discipline and efficiency in the service. If promotions are to depend on the religion of an individual, all incentive to good work is then taken away. The table I have given above, will also show, that so far as the recruitment to the P. E. S. by way of direct appointments is concerned, all the doors to this service are completely closed to the Hindus. During the last 4½ years out of 12 appointments made by direct recruitment, only 2 have gone to the Hindus, and even those 2 Hindus had already been in the department before the present Ministerial Regime began. So really speaking during the last 4½ years no Hindus were recruited to the P. E. S. by direct recruitment. The only door through which Hindus in these years have been able to enter P. E. S. is by promotion from S. E. S. But here also it would be seen from the above tables, that the Hindus have obtained very little entrance; except in the year 1922, when there was a great agitation in the press, and in the Council, against the new policy of the Hon'ble Minister in Charge. The several statements given above, will show that a large number of capable Senior Hindu officers, have been superseded apparently for no fault. No doubt the Minister of Education is entitled to say that in filling P. E. S.

appointments from S.E.S. he need not be guided by considerations of seniority and that he can give promotions by selection. But surely selection should also be made on some principles. If in making selections greater weight is attached to religion, rather than to qualifications, there is bound to be great amount of discontent in the Services.

2 Subordinate Educational Service.

1. In the 200-250 grade of S.E.S. in 1921, three appointments were made. All these three appointments were made by promotion from the 2nd grade, 140-190, and strictly in the order of seniority. In 1922, 15 appointments were made to the grade of 200-250. Out of these 15, five were filled by direct recruitment, and ten by promotion from the grade of 140-190. Appointments by promotion this year were also made by seniority. But out of the 5 directly recruited appointments, 2 went to Muslims, 2 to Sikhs, and 1 to a Hindu. But on the abolition of the Government Institute of Commerce, the appointment of this Hindu was brought under reduction. In 1923, five appointments were made to the grade of 200-250. All of these appointments were made by promotion from the grade of 140-190. Out of these 5 appointments, 2 went to Muslims, 2 to Hindus, and 1 to a Sikh. In making these promotions no regard was paid to seniority or qualifications. The positions and academic qualifications of the men promoted, in the Gradation List is shown in the following statement.

- 5. L. Hoshier Singh, F.A., S.A.V.
- 7. Bhai Amar Singh, B.A.
- 20. L. Mohan Lall Bhalla, B.A., B.T., S.A.V. Specialist in Science.
- 25. S. Zuhur-ud-Din, B.A., S.A.V.
- 41. Ch: Ghulam Muhi-ud-Din, B.A., S.A.V.

The last two *i. e.* 25th and 41st, both Muslims, have since been, as already shown above, promoted to the P.E.S. (See page 24 above) In 1924, ten appointments were made to the grade of 200-250. Out of these ten, 2 were made by direct recruitment; and 8 by promotion from the grade of 140-190. During this year, seniority and qualifications were disregarded even to a much greater extent, than was done in the previous year. The positions and qualifications of the promoted men in the Gradation List, is shown in the following statement:—

- 8. L. Ram Chand Soneja B.A., S.A.V.
- 24. Mufti Ahmed Said Qureshi, F.A., S.A.V.
- 41. M. Ghulam Hussain Bhatti, F.A., S.A.V.
- 61. Mr. Qurban Ihsan Ullah, B.A., B.T.
- 62. M. Mohammed Nawaz Khan, F.A., S.A.V.
- 72. M. Ghulam Rasul Shaugh, B.A., (Hon), M.A.
- 86. Pandit Vasu Dev, S.A.V. With British qualifications in Drawing.
- 89. M. Zafar Iqbal, M.A., B.T., S.A.V.

It would thus appear that out of the 2 Hindus promoted, one was 3rd on the list, and the other 86th. But the case of Pandit Vasu Dev the 86th is quite exceptionable. In 1920 he was in the grade of 110-135 of the Oriental Section. In that year he took 3 years leave, went to England, and specialised himself in Drawing. He returned to India in 1923. He now possessed exceptional qualifications in his subject; and deserved exceptional treatment, but the only thing he got was that in December 1923, he was taken in the grade of 140-190 of the Anglo Oriental Section. When he returned from England he was in his Oriental Section No 2 in the grade of 110-135. If he had not gone to England, and not obtained special qualifications, even then he would have in the natural course got the grade of 140-190 of Oriental Section, in a few months time. So the grant to him of the grade of 140-190 in the Anglo-Oriental Section, did not mean much monetary advantage to him. Out of the remaining 6, five went to Muslims, and 1 to a Christian. Mufti Ahmed Said was not only 24th in the Gradation List, but was also an F. A., M. Ghulam Rasul Shauq, who was promoted next after him, was, 72nd, and had been taken in Government Service, only less than 2 years back. M. Zafar Iqbal the man next promoted was 89th. He joined service in the grade of 140-190, on 23rd February 1924, and he was promoted to the grade of 200-250, on 1st March 1924, *i e*, within one week of his joining service. M. Ghulam Hussain Bhatti, was not only 41st on the Gradation List but was also an F. A. in Educational qualifications. M. Mohammad Nawaz Khan was 62nd on the Gradation List, and also an F. A. This gentleman was promoted to the grade of 140-190 in June 1922, and to the grade of 200-250, in November 1924; *i e*, he got 2 promotions within 30 months. Out of the 2 direct appointments, made during the year, 1 went to a Hindu, and the other to a Muslim. The Hindu L. Chaman Lall Kapur, is a double M. A. He stood first in Economics, and first in History. He has since been promoted to the P. E. S.

2. *The Grade of 140-190.*—In this grade of the S. E. S. in all 15 appointments, were made in 1921. Out of these fifteen, 7 were by promotion from the grade of 110-135, and 8 by direct recruitment. The seven promotions were made in the order of seniority. The other 8 were taken from the provincialised Board Schools. In 1922, thirteen appointments were made by promotions from the grade of 110-135: 9 of which were in the order of seniority. The 2 appointments that went to outsiders require a little notice. M. Aggar Khan, who was Head Master Islamia School, Lahore, was taken as Head Master of Pakpatan District Board School, which was shortly afterwards provincialised. Then again, M. Ghulam Rasul Shauq, who after being removed from Government College, Lahore, some years back, had been taken by K. B. Sir Mehdi Shah, as Head Master in his Gojra, M. B. School, was taken as Head Master Jampur District Board School, which was just about this time provincialised. The Hindu Head Master of Jampur School, D. Raushan Lall, was compelled to work as 2nd Master, or to leave service. Again when Kahror District

Board School was provincialised, L. Asu Ram, its Headmaster, was compelled to work as 2nd Master, and a Muslim gentleman was brought in from outside as Headmaster. In 1923, again, 13 appointments were made to the grade of 140-190. Out of these thirteen appointments, 2 were filled by direct recruitment. Both of these 2 appointments went to the Muslims. One of them possesses only Oriental Titles Diplomas. B. Bhagat Singh B. Com : who was in the grade of 200-250 was on the abolition of the Government Institute of Commerce, required to accept the lower grade of 140-190. The other appointments to the grade of 140-190 were made by promotions from the grade of 110-135. In making these promotions no regard was paid to either seniority or qualifications. The following statement will show the respective positions and qualifications of the men promoted :—

1. L. Budh Ram. B.A., S.A.V.
6. L. Bishan Das. B.A., B.T., S.A.V.
9. M. Mahmud Hassan, B.A., B.T., S.A.V.
15. L. Vishnu Das. B.A., (Hon.), B.T., S.A.V.
24. B. Barkat Singh. B.A., S.A.V.
25. M. Muhammed Munir. B.A., B.T., S.A.V.
36. B. Bikram Singh. B.A., B.T.
50. M. Ahmed Hassan. M.A., B.T.
53. M. Sardar Alam. M.A.

It would thus appear that the 1st, the 6th, and the 15th, were Hindus, and the 9th, the 25th, the 50th, and the 53rd were Muslims, and the 24th and the 36th were Sikhs. There was one Hindu, Pandit Vasu Dev, who was promoted, from 2nd grade Oriental Section to 2nd grade Anglo-Oriental Section. But he had, as has been mentioned above, gone to England and obtained special qualifications in Drawing. So out of the ten promoted, 4 were Hindus, 4 Muslims, and 2 Sikhs. In 1924 fourteen appointments were made to the grade of 140-190. Out of these, fourteen 8 were filled by direct recruitment, and 6 by promotion from the grade of 110-135. Out of the 8 appointments filled by direct recruitment. 2 were given to Hindus, 3 to Sikhs, and 3 to Muslims. The respective positions and qualifications of the 6 men promoted, from the grade of 110-135 to the grade of 140-190 is shown in the following statement :—

4. H. Abdul Karim, B.A.
11. M. Atta Ullah Khan. B.A.
83. Ch: Pran Nath. M.A.
65. L. Daulat Ram Bery. B.A.
103. Ch: Umar-ud-Din. B.A., B.T.
143. Bh: Gurcharan Singh Ramdas-M.A., B.T.

It would thus appear that in this year absolutely no regard was paid to either seniority or qualifications. Out of the 6 men promoted from the grade of 110-135, 3 were Muslims, 2 Hindus, and 1 Sikh. It appears that in order to secure 50 per cent promotions for the Muslims, every other consideration was thrown to the winds. If seniority had been

kept in view, then 5 Hindus and one Muslim would have been promoted, as against 2 Hindus, 1 Sikh, and 3 Muslims actually promoted.

3. *The Grade of 110-135.* In this grade of the S.E.S. 27 appointments were made in the year 1921. Out of these 27 appointments, 5 were by direct recruitment, 11 by promotions from the lower grade of 80-100; and 11 by taking into Government service of teachers in the provincialised schools. Out of the 5 appointments filled by direct recruitment, 2 were given to Muslims, 2 to Hindus, and 1 to a Sikh. One of the Hindus, given this direct appointment, had been serving in the department from November 1919; and the other Hindu who was given a direct appointment, L. Kishore Lall, possessed a special qualification in Agriculture, and his services were required for an agricultural centre. The positions and qualifications of the 11 men promoted from the grade of 80-100 are shown in the following statement :—

1. M. Nabi Bakhsh. B.A., B.T.
2. Pandit Hardayal Pushkarna. B.A., B.T., S.A.V.
7. L. Diwan Chand, F.A., S.A.V. (Clerical & Commercial)
13. L. Ram Charan Das. B.A., S.A.V.
48. L. Yag Dutt, B.A., B.T.
50. Syed Asghar Ali, B.A., B.T.
52. M. Muhammed Sadiq. B.A., S.A.V.
54. M. Muhammed Nazir, B.A., B.T.
55. Bh. Bhagat Ram Singh, B.A., B.T., S.A.V.
58. Mian Aziz Bakhsh. B.A., B.T.
61. L. Kanshi Ram, B.A., B.T.

It would thus appear, that out of these 11 men promoted, 5 were Hindus, 5 Muslims, and 1 Sikh. It would also be seen, that the positions in the Gradation List of the Muslims was generally much lower than that of the promoted Hindus. If promotions had been made in the order of Seniority, then 7 Hindus, 3 Muslims, and 1 Sikh would have been promoted, as against 5 Hindus, 5 Muslims, and 1 Sikh, actually promoted.

In 1922, in all 23 appointments were made to the grade of 110-135. Out of these 23 appointments, 10 were filled by direct recruitment, and 13 by promotions from the lower grade of 80-100. Out of the 10 appointments, filled by direct recruitment, 5 went to Muslims, 4 to Sikhs, and only 1 to a Hindu. This Hindu possessed a special qualification in Agriculture and his services were required for an Agricultural Centre. The positions of the 13 men promoted from the lower grade are shown in the following statement :—

26. L. Tara Chand Jain. B.A., S.A.V.
49. M. Misbah-ud-Din. B.A.
51. L. Daulat Ram Nayar. B.A., S.A.V.
52. Pandit Dwarka Nath. B.A.
53. L. Dalpat Rai, B.A., B.T., S.A.V.
57. Mian Sher Singh. F.A., S.A.V.
59. M. Maqbul Ahmed Qureshi. B.A., B.T.
64. M. Muhammed Aslam. B.A., B.T.

- 79. Ch: Qudrat Ullah. B.A.
- 82. Mufti Abdul Majid. F.A., S.A.V.
- 101. Bh: Harbans Singh. F.A., S.A.V.
- 102. Pt. Jawala Sahai, M.A., B.T.,
- 108. L. Lekh Raj, M.A., B.T.

It would appear that out of the 13 promoted, 7 were Hindus, 5 Muslims, and 1 Sikh. Had the promotions been made in the order of seniority 9 Hindus, 3 Muslims and 1 Sikh would have been promoted.

In 1923, in all 11 appointments were made to the grade of 110-135. Out of these 11 appointments, 2 were filled by direct recruitment, and 9 by promotions from the lower grade. Both the direct appointments went to the Muslims. The positions and qualifications of the 9 men promoted from the lower grade are shown in the following statement.

- 1. L. Rang Lall E.E., J.A.V.,
- 2. Sh. Fazal Ilahi F.A., S.A.V.
- 6. L. Madho Das, F.A., S.A.V.
- 13. M. Niaz Muhammed. E.E. J.A.V.,
- 84. L. Jhandu Lall, B.A.
- 54. Mehta Harbans Rai, B.A., B.T., S.A.V.
- 55. L. Hari Chand Taneja B. So., B.T.
- 79. Bh. Harnam Singh. B.A., B.T., S.A.V.
- 98. Ghulam Muhammed Khan, B.A., S.A.V.

It will thus be seen that out of these 9 appointments made by promotions, 5 went to Hindus, 3 to Muslims and 1 to a Sikh. If promotions were made in the order of seniority, 6 Hindus would have got promotions. Bhai Harnam Singh who was promoted, had joined Government Service in the grade of 80-100 in April 1921; and Ghulam Muhammed Khan had joined the same grade in May 1921.

In 1924, again 11 appointments were made to the grade of 110-135. Out of these 11 appointments, 6 were filled by direct recruitment, and 5 by promotions from the lower grade. Out of the 6 direct appointments 4 went to Hindus, and 2 to Muslims. Out of the 5 men promoted from the lower grade. 2 were Hindus, 2 Muslims, and 1 Sikh.

- 20. Pandit Labh Chand Pal. F.A., S.A.V.
- 25. M. Faqir Ahmed. F.A. S.A.V
- 38. Pandit Jagat Ram. F.A., S.A.V.
- 52. Sh: Muhammed Ismail, B.A., S.A.V.
- 73. Bh: Chanchal Singh, B.A., S.A.V.

In making these promotions probably there were no communal considerations, but still it must be said, that qualifications were not taken into consideration.

In 1925 upto the end of May last it appears 18 appointments were made. Out of these 8, four were filled by direct recruitment and 14 by promotions from the lower grade. All the 4 appointments filled by

direct recruitment went to Muslims, and out of the 14 men promoted from the lower grade, 8 went to Muslims, 3 to Hindus and 3 to Sikhs. If promotions had been made by order of seniority, 12 appointments out of 14 would have gone to the Hindus

4. *Grade of 80-100.* In this grade of the S. E. S. 43 appointments were made in 1921. Out of these 43 men, 27 were taken by direct recruitment, and 16 were taken into Government Service, from the provincialised Board Schools. Out of the 27 taken by direct recruitment 13 were Hindus, 4 Sikhs and 10 Muslims. Out of the 16 teachers taken into Government Service, from provincialised Schools, 19 were Hindus, 1 Sikh, and 6 Muslims. In 1922, in all 38 appointments were made out of whom 21 were Hindus, 15 Muslims, and 2 Sikhs. In 1923, some 12 appointments were made, out of whom 5 were Hindus, 3 Sikhs, 3 Muslims, and 1 Christian. In 1924, 10 appointments were made, out of whom 3 were Hindus, 4 Muslims, 2 Sikhs, and 1 Christian. In the present year, upto the end of May last, 8 appointments were made, out of whom 3 were Hindus, and 5 Muslims.

The total number of appointments made to the S.E.S. Anglo-Vernacular Section, during the last 4½ years are 289. The distribution of these appointments, communitywise is shown in the following table.

Grade	Direct recruitment.						Promotions.					
	H.	M.	S.	X	Total	%	H.	M.	S.	X.	Total	%
200-250	3	3	1	0	7	43	13	10	2	1	26	38½
140-190	8	9	4	0	21	43	12	16	5	1	34	47
110-135	13	16	4	0	33	48	22	26	9	0	57	44
80-100	54	43	12	2	111	39	..	...	...	...	...	...
All grades	78	71	21	2	172	41%	47	52	16	2	117	44

From the table given above, it would appear that what the Hon'ble the Minister of Education is trying to do is to secure to the Muslims, 41% of the appointments in Direct Recruitment, and 44% of the appointments, by promotions from the lower grades. In obtaining this result he has thrown all considerations of seniority and qualifications to the winds. From the table given above, it would also be observed, that the higher the grade is the smaller becomes the number of Hindus appointed by direct recruitment. We have seen that in the P.E.S. the door of direct recruitment for the Hindus is practically all closed. The object of the Minister of Education evidently is to shut out Hindus almost completely from the higher grades of the Educational Service; and in the lower grades too, he has very much restricted the employment of the Hindus. Under the present scheme of promotions devised by the Hon'ble the Minister of Education, the Hindus in the different grades, have no certainty of promotions. They may remain in the same grade for all their lives, and junior men may one after another

get promotions over their heads. Under such circumstances, there is bound to be grave discontent in the Services. Against this arbitrary system of promotions, where seniority and qualifications are not taken into consideration at all, some individual Muslims also suffer, although their community as a whole, has immensely benefitted. The only thing that can prevent arbitrary promotions, and stop the existing heart-burning among Non-Muslim servants of the Crown is the introduction of Time Scale in the Subordinate Service. That is the reason why the teachers in the S.E.S. have now from some time past been demanding Time Scale for themselves; and there is no wonder Muslims have also joined them, for arbitrary promotions sometimes injure them as well. In some quarters the demand of the S. E. S. have been termed as extravagant. But if we compare the amount of increase received by other services, to what was received at the time of the last revision, by the S. E. S. will find, that their present demands are reasonable. The increase on pay and allowances, received by the different services on the last revision of Salaries were as shown in the following statement:-

1. Subordinate Agricultural Service (Vaccinators etc .	42.7%
2. Subordinate Agricultural Service (Agricultural Assistants)	34.6%
3. Irrigation Departments (Overseers)	33.7%
4. Buildings and Roads (Sub-Overseers)	33.7%
5. Sub-Assistant Surgeons	49.5%
6. Jail Department (Executive-Establishment)	36.9%
7. Subordinate Educational Service	18.7%

It would thus be seen that the S. E. S. obtained the least amount of increase at the time of the last revision of salaries. If in this matter, the Punjab Government had followed what has been done by the neighbouring province of U. P., I. believe the service in the Punjab might have become satisfied. I think it is not unreasonable to expect, that a trained graduate should in the Subordinate Service get a start of Rs 100/-. The service would have been satisfied if they had a Time Scale, rising from Rs 100/- to 250/- in a period of say 21 years, with a Selection Grade of say 250-300/- to be completed in another 5 years. I should propose that for B. A., B. Ts; a Time Scale of Rs. 100/- to Rs. 300/- may be fixed in the following manner :-

- 100-5-130 to be completed in 6 years.
- 130-7-200 to be completed in 10 years.
- 200-10-250 to be completed in 5 years.

There might be put an efficiency bar at the stages of 130 ; 200 ; and 250. Above 250 there might be a Selection Grade of 250 rising to 300. The trained matriculates, Intermediates, and B.A. ; S.A Vs., might be recruited in the service of Rs 55 rising to 100. These people should also have a Time Scale of 55-3-100 ; to be completed in 15 years. If men in lower Time Scale Services gain higher academic qualifications, and become B.Ts, they should have preferential claims for recruitment to the Time

Scale Service of Rs. 100 to Rs. 300. As regards Oriental and Classical Teachers, they should be placed in a Time Scale Service of their own to be completed also in 26 years. The Vernacular, Drawing and Gymnastic and other classes of teachers, may be placed also in a Time Scale Service of 35-3-70 ; to be completed in 15 years. If the men in this lower Time Scale Service of the Vernacular teachers, improve their Academic qualifications, and get Honours in Classical and Vernacular languages, they should have preferential claims for recruitment to Oriental and Classical Section of Time Scale Service. If salaries are revised on the lines mentioned above, and the subordinate services are placed in a Time Scale Scheme, I am sure, the services will become contented, since in that case there will be no possibility of arbitrary promotions being made.

Lahore, dated 10th August 1925

GULSHAN RAI.

Appendix II.

Hindu Supersessions in the Medical and Public Health Depts.

1. Medical Officers.

When in August 1914, the great World-War began, a large number of Medical Officers in the Punjab Medical Service, went on Military duty, and temporary men were engaged in their places to carry on the work of Civil Hospitals in their absence. In addition to this, several men were through Civil Authorities recruited for Military duty; and these latter were also put in the temporary cadre. To all those who offered themselves for Military duty, the Government in May 1917, promised that in case of vacancies occurring in the permanent cadre, their claims for permanent employment, will receive preferential consideration. Large number of Medical men offered their services for Military duty. In this way the temporary cadre expanded very much; and by the end of 1920, there were in this cadre 134 men. Out of these 134 men, 92 were Hindus, 27 Sikhs 14 Muslims, and 1 Christian. Some of these 134 men had joined service in 1911. When men began to return from Military duty, and they became posted to their Civil Charges, the men in the temporary cadre began to become surplus. It was decided to commence dispensing with the Services of these men from the Juniormost ranks. But when this operation actually began, the services of *all* Juniormost men were not dispensed with. The Hon'ble the Minister of Education, thought it proper to retain the services of all Muslim Medical men, however Junior most they might be. He issued instructions, that the services of only the Hindus, and some of the Sikhs were to be dispensed with. What he began to do was, that he retained in Government Service, all the Muslims, and some of the Sikhs, and if after providing for all the Muslims and some of the Sikhs, there remained any vacancy unfilled, he gave it to the Hindus. The following table in which I have put recruits, of each year from 1911-1920 separately, and shown how many of them in each such group were retained or turned out communitywise, will make the matters clear :—

Year.	Recruited.					Retained.					Turned out.				
	H	M	S.	X	Total.	H.	M.	S.	X	Total	H.	M.	S.	X.	Total
1920	17	8	5	0	25	0	3	2	0	5	17	0	3	0	20
1919	14	7	5	0	20	0	1	3	0	4	14	0	2	0	16
1918	14	1	2	0	17	2	1	2	0	5	12	0	0	0	12
1917	7	1	7	0	15	3	1	6	0	10	4	0	1	0	5
1916	11	1	1	0	13	7	1	1	0	9	4	0	0	0	4
1915	18	3	1	1	23	17	3	1	1	22	1	0	0	0	1
1914	7	3	2	0	12	7	2	2	0	11	0	1	0	0	1
1913	2	0	3	0	5	2	0	3	0	5	0	0	0	0	0
1912	1	1	1	0	3	1	1	1	0	3	0	0	0	0	0
1911	1	0	0	0	1	1	0	0	0	1	0	0		0	0
	92	14	27	1	134	40	13	21	1	75	52	1	6	0	59

It would thus appear, that in the year 1920, twenty-five men were recruited for the temporary cadre. Out of these 25 men, 17 were Hindus, and they were all turned out. Two out of five Sikhs were retained, and all the 3 Muslim recruits of the year were retained. In 1919, twenty men were recruited for the service. Out of these 20 men, 14 were Hindus 5 Sikhs and 1 Muslim. All the 14 Hindus were turned out; 4 out of the 5 Sikhs were retained, and the services of the only Muslim recruit of the year were also retained. In the 1918, 17 men were recruited for the service. Out of these 17 men, 14 were Hindus, 2 Sikhs and 1 Muslim. The services of both the Sikhs and of the Muslim were retained, and 12 out of 14 Hindus were turned out. Out of these 14 Hindus recruited in 1918, 8 had done Military service. Seven out of these eight was turned out. In 1917, fifteen men were recruited for the service. Out of these 15 men, 7 were Hindus, 7 Sikhs, and 1 Muslim. The services of the Muslim and of 6 out of seven Sikhs were retained. The services of 3 Hindus out of 7 were also retained. During this year out of the 7 Hindus, 6 had done Military Service. In 1916, thirteen men were recruited for the Service, out of whom 11 were Hindus, 1 Sikh 1 Muslim. The Services of the Sikh and the Muslim were retained, but 4 out of 11 Hindus were turned out. Out of the 11 Hindus recruited in 1916 nine had done Military Service. In 1915, twenty-three appointments were made for the temporary cadre. Out of these 23 men 18 were Hindus, 1 Sikh, 3 Muslims and one Christian. Out of these 23, men, the services of 22 were retained, and the one man who was turned out was a Hindu Dogra Rajput, with Military Service to his credit. In 1914, twelve appointments were made out of whom 7 were Hindus, 2 Sikhs, and 3 Muslims. The services of all, but one Muslim, Abdul Hamid, who of his own accord left service, in order to get further Education in England, were retained. It would thus become clear, that in order to retain the services of Muslims, the rule of dispensing with the services of juniormost men was departed from; and the pledges given by Government of India, to give preferential treatment to Military men was not kept in the case of Hindus. Some of the Muslims taken in Government Service, were so indiffernt students of Medical Science, that whilst studying in the Medical College, they had almost taken double the period necessary to go through the entire course of studies. So far as admission to Medical College and Medical School is concerned, while almost all Muslim applications even of 3rd Division are admitted, Hindu and Sikh Students passing the F.Sc. Examination in 1st Division are turned away.

2. Public Health Officers.

Again when Special Medical Staff engaged for Plague Duty was discharged in order to organise a new Public Health Department, there were in that special staff 21 Officers, out of whom 12 were Hindus, 8 Sikhs and 1 Muslim. The services of 16 out of these 21 were dispensed with. All the Hindus were turned out, and the services of 1 Muslim, and 4 out of 8 Sikhs were retained. In 1921, the only Medical man recruited for Government service was a Muslim.

From the facts stated above, it seems the Hon'ble the Minister of Education has during all these years possessed perfect freedom to push forward his communal policy to the extreme.

Lahore dated 10th August 1925.

GULSHAN RAI.

Appendix III.

Communal Representation in the Municipal Committees.

Communal Representation in Representative Bodies was first recognised in 1909, in connection with the Minto-Morley Constitutional Reforms. It no doubt existed in some Municipalities of the Punjab, before this date, but the Decentralisation Commission in 1909 reported "that Municipal Councils should ordinarily contain, a substantial elected majority, nominees being only in sufficient proportion to provide for due representation of minorities and official experience. The Montagu-Chelmsford Report also regarded. "Any system of Communal Representation as a very serious hinderance to the development of the Self Governing principle". In 1918, the Government of India, in their Resolution on Local Self-Government, say "As regards the special representation of Minorities, where this is necessary, the Government of India would prefer that this should be effected by re-staining the practice of Nomination rather than by introducing some system of Communal Representation or Proportional Representation".

From the quotations I have given above, it would be abundantly clear, that even the Bureaucratic Government, was not willing to carry the poison, of Communal Representation, into the Local Self-Governing bodies. But the Hon'ble Minister in charge of Local Self-Government, backed as he is by Musalman Majority in the Council, has thrown all these weighty arguments to the winds, and has in full force, set out on a path of extending it to as many Local bodies as possible. This system of Separate Communal Representation has brought about a permanent cleavage between the communities. But even Separate Communal Representation, with all its faults and mischievous consequences, could be introduced in a less offensive manner, and in a juster way. Representation of Communities can be fixed on several considerations. It can be based on pure population figures, where there is manhood franchise; or on the population of tax-paying communities, where taxes are directly paid only by certain professions, and occupations. In the beginning of 1921 there were 101 Municipal Committees in the Punjab. In Seventy-nine out of these Municipalities, members were partly elected. In 38 out of such 79 Municipalities there existed at that time separate Communal Representation. The Ministry of Education introduced elected element in 19 more Municipalities, thus increasing their number from 79 to 98. At the same time he introduced Separate Communal Representation in 11 more Municipalities, thus increasing the number of such Municipalities from 38 to 49. In the remaining 49 Municipalities orders were issued to reconstitute the ward areas in such a way as to provide required number of seats for different communities; or in other words Communal Representation with Joint Electorates was introduced in these 49 Municipalities. Thus the Hon'ble Minister in charge of Local Self-Government very soon after his assumption of office, introduced Communal Representation in all Municipalities, with Separate Electorates in 49 and Joint Electorates in the other 49. Let me examine Mian Fazal-i-Hussain's scheme of Commissionership Areas.

Under the Re-constitution Scheme of Mian Fazal-i-Hussain, there are 28 Municipalities, in the Amballa Division. Out of these 28 Municipalities, 1 Municipality Kasumpti is administered by the Deputy Commissioner alone. Fourteen are given Separate Communal Representation, and the remaining 13 possess Communal Representation with Joint Electorates; where ward areas are redistributed to provide required number of seats for different communities. The following statement regarding those Municipalities where Separate Communal Representation has been introduced will show the respective strengths of the different Communities therein :—

Municipality	Population of Muslims.		Elected Muslim		Elected			Nominated.	Total	Nominated plus Muslim proportion
					H.	M.	S.			
1. Bhiwani ...	10	percent	17	per cent	10	2	0	4	16	37½ percent
2. Sirsa ...	38½	do.	39	do.	6	8	0	2	11	45 do.
3. Rohtak ...	42	do.	45	do.	6	5	0	3	14	56 do.
4. Bahadargarh ...	42	do.	42	do.	4	8	0	1	8	50 do.
5. Riwari ...	44	do.	40	do.	6	4	0	2	12	50 do.
6. Palwal ...	85	do.	83	do.	4	2	0	2	8	50 do.
7. Ferozepur Jhirka	58	do.	42	do.	4	8	0	2	9	55 do.
8. Karnal ...	40	do.	14	do.	5	4	0	3	12	53 do.
9. Faridabad ...	33	do.	33	do.	4	2	0	2	8	50 do.
10. Kaithal ...	47	do.	14	do.	5	4	0	2	11	54 do.
11. Shahabad ...	61½	do.	62½	do.	8	5	0	2	10	70 do.
12. Thanesar ...	30	do.	33	do.	4	2	0	2	8	50 do.
13. Amballa ...	59½	do.	56	do.	6	8	0	2	16	62½ do.
14. Jagadhari ...	29	do.	13	do.	4	2	0	2	8	50 do.

It will be observed that excessive representation on population basis has been granted to Muslims in the Municipalities of Bhiwani, Rohtak, Karnal, Sahabad, Thanesar, and Jagadhari. By the original proposal of October 1922, 25 per cent representation in Bhiwani and 50 per cent representation in Riwari had had been granted to Muslims, but subsequently it was reduced to 17 per cent and 40 per cent respectively. If we add nominated members to the Muslims, then they are in absolute majority in 6 Municipal Committees, and are 50 per cent in other 6 Municipalities. The elected Non-Muslims are in absolute Majority only in the two Municipalities of Bhiwani and Sirsa. If we take Municipalities in which Communal Representation with Joint Electorates is kept, we will find the respective positions of the different communities by means of the following table :—

Municipality.	Population of Muslims.		Elected Muslims.		Elected			Nominated.	Total	Nominated plus Muslim. proportion.	
					H.	M.	S.				
1. Hissar ...	40	percent	40	percent	6	4	0	2	12	50	percent.
2. Hansi ...	47	do.	50	do.	8	3	0	2	8	62½	do.
3. Jhajjar ...	46	do.	50	do.	4	4	0	2	10	60	do.
4. Beri ...	9½	do.	17	do.	5	1	0	1	7	28	do.
5. Gohana ...	65	do.	67	do.	2	4	0	2	8	75	do.
6. Sonipat ...	50	do.	50	do.	3	3	0	2	8	62½	do.
7. Kodal ...	24	do.	30	do.	7	3	0	2	12	42	do.
8. Ballabgarh ...	25½	do.	33	do.	4	2	2	0	8	50	do.
9. Panipat ...	72	do.	75	do.	3	9	0	2	14	77	do.
10. Rupsr ...	55	do.	50	do.	3	3	0	2	8	62½	do.
11. Sadhaura ...	56	do.	56	do.	3	4	0	1	8	62½	do.
12. Buriya ...	59	do.	50	do.	3	3	0	2	8	62½	do.
13. Simla ...	21	do.	50	do.	1	1	0	8	10	90	do.

It will be observed here that excessive representation has been given to Muslims in the Municipalities of Hansi, Jhajjar, Beri, Gohana Kodal, Ballabgarh, Panipat, and Simla. If the Muslims combine with the nominated members, then they are in an absolute majority in 9 out of these 13 Municipalities. They have got 50% in two other Municipalities. The Non-Muslims have an absolute majority only in two Municipalities. So even where electorates are kept joint, the ward areas are ordered to be reconstructed in such a fashion that the Muslims are to get a certain fixed number of seats in each Municipality; and with the nominated members they obtain majority in all, but the very minor Municipalities of Beri and Kodal. So under both these schemes of electorates, Joint as well as Separate, the Muslims if combined with nominated members, obtain predominance in 23 out of 27 Municipalities of Amballa Division. The experience of our premier Municipality of Lahore, shows that the Muslims can well depend upon the nominated members, who believe they owe their seats to the Minister in charge of Local-Self-Government. And yet Amballa Division is supposed to be a Hindu Division.

In the Central Districts of the Jullundur and Lahore Divisions there are 37 Municipalities. Under the reconstitution Scheme of Mian Fazal-i-Hussain all the Municipalities in the Central Districts possess an elective element. Under his scheme, out of these 37 Municipalities, 20 are given Separate Communal Representation, and 17 possesses Communal Representation with joint electorates of redistributed ward areas. The elected proportion of different communities in the Municipalities with Separate Electorates, is shown in the table given below :—

Municipality.	Muslim population.	Elected Muslims.	Elected			Nominated.	Total.	Nominated plus Muslim proportion.
			H.	M.	S.			
1. Hoshiarpur ...	48 p. c.	45 p. c.	6	5	0	3	14	56 p. c.
* 2. Banga ...	28 "	25 "	4	2	2	1	9	83 "
3. Nakodar ...	58 "	50 "	3	3	0	1	7	56 "
4. Ludhiana ...	61 "	56 "	8	12	1	2	23	61 "
5. Jagraon ...	58 "	50 "	4	4	0	4	12	67 "
6. Raikot ...	62 "	56 "	3	4	0	2	9	67 "
7. Ferozepur ...	51 "	50 "	7	8	1	4	20	60 "
* 8. Fazilka ...	29 "	28 "	5	2	0	1	8	87½ "
9. Zira ...	59 "	60 "	2	3	0	1	6	67 "
*10. Moga ...	28 "	22 "	4	2	3	3	12	42 "
11. Abohar ...	23½ "	33 "	4	2	0	3	9	55 "
12. Lahore ...	55 "	53 "	*13	17	2	9	41	68½ "
13. Kasur ...	72 "	69 "	4	9	0	3	16	75 "
14. Amritsar. ...	44½ "	43½ "	9	10	4	7	30	57 "
15. Muktsar ...	26½ "	33 "	4	2	0	2	8	50 "
16. Derababananak ...	40 "	33 "	4	2	0	2	8	50 "
17. Gujranwala ...	54½ "	54 "	8	9	0	4	21	61½ "
18. Wazirabad ...	69½ "	67 "	4	8	0	3	15	73 "
19. Eminabad ...	75 "	70 "	2	5	0	1	8	75 "
20. Sharakpur ...	83½ "	85 "	1	5	0	2	8	87½ "

* Include 2 Christians.

It will be observed that Muslims have a clear majority in 9 Municipalities: *viz*; Ludhiana, Raikot, Zira, Lahore, Kasur, Gujranwala, Wazirabad, Eminabad, and Sharakpur; if we take only elected members into consideration. But if nominated members also combine with Muslims, then they are in a majority in 15 out of these 20 Municipalities, and 50 per cent in other two.

The elected Non-Muslims are in Majority only in the 3 Municipalities of Banga, Fazilka, and Moga. So much as regards Municipalities where Separate Communal Representation is introduced. Let us now examine the new constitutions of those Municipalities, where Communal Representation has been provided by means of Joint Electorates, with a redistribution of ward areas. There are 17 such Municipalities and the proportion allotted to different communities in these local bodies is shown in the table given below:—

Municipalities.	Muslim population.	Elected Muslims.	Elected			Nominated.	Total.	Nominated plus Muslim proportion.
			H.	M.	S.			
1. Dharamsala ..	17 p. c.	17 p. c.	5	1	0	6	12	58 p. c.
2. Urmur Tanda ...	61 "	67 "	2	4	0	2	8	75 "
3. Jullunder ...	64 "	68 "	8	14	0	3	25	68 "
4. Kartarpur ...	39 "	42 "	3	3	1	1	8	50 "
5. Phillaur ...	56 "	56 "	3	4	0	1	8	62½ "
6. Nur Mahal ...	47½ "	50 "	3	3	0	2	8	62½ "
7. Rahon ...	56 "	56 "	3	4	0	1	8	62½ "
8. Chunian ...	59½ "	55 "	4	5	0	3	12	67 "
9. Khem Karan ...	65 "	60 "	1	3	1	1	6	67 "
10. Dalhousie ...	28 "	33 "	2	1	0	7	10	80 "
11. Gurdaspur ...	50½ "	50 "	4	4	0	2	10	60 "
12. Dinanagar ...	49 "	50 "	3	3	0	2	8	62½ "
13. Pathankot ...	56 "	56 "	3	4	0	2	9	67 "
14. Batala ...	65 "	67 "	4	8	0	4	16	75 "
15. Sialkote ...	71 "	70 "	5	14	1	3	23	74 "
16. Pasrur ...	72 "	67 "	2	4	0	2	8	75 "
17. Narowal ...	58 "	56 "	2	4	1	2	9	67 "

It will be observed that out of elected members the Muslims have a majority in 11 Municipalities out of 17, and they have 50% in other three. But if the nominated members combine with the Muslims, they hold a clear majority everywhere. So under both these schemes of Separate Electorates as well as Joint Elecorates, elected Hindus have got a majority in only 3 out of 37 Municipalities of the Central Districts.

In the North and Western Punjab consisting of Rawalpindi and Multan Divisions, there are 34 Municipalities in which members are partly elected. Under the new constitution scheme out of these 34 Municipalities 15 are given Separate Communal Representation and 19 possess Communal Represetation with Joint Electorates with redistributed ward areas. The proportion allotted to differet communities in Municipalities with Separate Electorates is shown in the table given below :—

Municipality,	Population of Muslims,	Elected Muslims,	Elected			Nomi- nated	Total	Nominated plus Muslim proportion
			H.	M	S.			
1. Sahiwal ...	55 percent.	60 per cent	2	3	0	2	7	70 percent
2. Sargodha ...	39 do.	38½ do.	6	5	2	4	17	54 do.
3. Pinddadankhan ...	69 do.	68 do.	5	9	0	3	17	72 do.
4. Bhakkar ...	47 do.	50 do.	4	4	0	2	10	60 do.
5. Montgomery ...	45½ do.	42 do.	7	5	0	3	15	53 do.
6. Kamalia ...	47 do.	42 do.	4	3	0	2	9	55 do.
7. Jhang Maghiana	49 do.	50 do.	6	6	0	4	16	62½ do.
8. Multan ...	70 do.	50 do.	10	10	0	4	24	58 do.
9. Shujabad ...	32 do.	33 do.	4	2	0	2	8	50 do.
10. Muzaffargarh ...	40 do.	42 do.	4	3	0	2	9	55 do.
11. Khengarh ...	40 do.	42 do.	4	3	0	2	9	55 do.
12. Alipur ...	42½ do.	42 do.	4	3	0	2	9	55 do.
13. Leiah ...	56 do.	50 do.	4	4	0	2	10	60 do.
14. Kahrar ...	44½ do.	42 do.	4	3	0	1	8	50 do.
15. Dera Ghazi Khan	38 do.	50 do.	7	7	0	4	18	61 do.

It will be observed that the Muslims if combined with nominated members have a majority in 13 out of 15 Municipalities and 50 per cent in the remaining two. Let us now take the new constitution of those Municipalities where Communal Representation has been provided by means of Joint Electorates with a redistribution of ward areas. There are 19 such Municipalities in Northern and Western Districts of Rawalpindi and Multan Divisions. The proportion allotted to different communities in these local bodies is shown in the table given below:—

Municipalities.	Muslim Population.	Elected Muslims.	Elected			Nominated.	Total.	Nominated plus Muslim portion.
			H.	M.	S.			
1. Gujrat ...	74 p. c.	75 p. c.	8	9	0	3	15	80 p. c.
2. Jallalpur Jattan ...	76 "	75 "	2	6	0	2	10	80 "
3. Dinga ...	54 "	50 "	2	8	1	2	8	62½ "
4. Kunjah ...	72 "	67 "	2	4	0	2	8	75 "
5. Bhera ...	69 "	67 "	4	8	0	3	15	73 "
6. Miani ...	55 "	56 "	3	4	0	2	9	67 "
7. Khushab ...	81 "	75 "	2	6	0	2	10	80 "
8. Jhelum ...	63 "	58 "	4	7	1	3	15	67 "
9. Rawalpindi ...	51 "	50 "	8	8	0	4	20	60 "
10. Murree ...	53½ "	67 "	1	2	0	12	15	93 "
11. Hasro ...	64 "	67 "	2	4	0	2	8	75 "
12. Mianwali ...	54 "	50 "	4	1	0	2	10	60 "
13. Lyallpur ...	39 "	42 "	7	5	0	3	15	53 "
14. Gojra ...	88 "	40 "	3	2	0	2	7	56 "
15. Chiniot ...	71 "	67 "	3	6	0	3	12	75 "
16. Jampur ...	60 "	60 "	4	6	0	2	12	67 "
17. Dajal ...	58 "	60 "	4	6	0	2	12	67 "
18. Rajanpur ...	64 "	67 "	2	4	0	2	8	75 "
19. Mithankote ...	65 "	67 "	2	4	0	2	8	75 "

It will be observed that out of the elected members the Muslims have a majority in 14 out of these 19 Municipalities, and they have 50 per cent in the other 3. But if the nominated members combine with the Muslims then they have Majority everywhere. So in the entire Province the elected Non-Muslims have got a Majority only in the 7 Municipal Towns of Bhiwani, Sirsa, Beri, Hodal, Banga, Fazilka, and Moga; while the Muslims have got an elected majority in the 13 Municipalities of Panipat, Ludhiana, Jullundur, Kasur, Sharakpur, Eminabad, Wazirabad, Sialkote, Gujrat, Jallalpur, Jattan, Bhera, Khushab, and Pind-Dadan Khan. The Non-Muslims have an elected 50 per cent of the total number of members in 12 Municipalities and the Muslims in 17 Municipalities. So without the aid of nominated members, the Non-Muslims can be said to have predominance in at least 7 Municipalities but at the utmost in 19. The Muslims on the other hand have predominance in 13 Municipalities for certain, and even without the aid of nominated members in 30. But as I have already said the Muslims with the aid of the nominated members have predominance in 91 out of 98 Municipalities. The original proposals of the Hon'ble the Minister of Education were much worse. The original proposals were issued to the Deputy Commissioners, Commissioners, and the local bodies concerned in October 1922. The people who were

vitaly interested in these proposals were not at all taken into confidence. I, as Secretary of the Punjab Hindu Sabha, applied shortly after the issue of these proposals to Mr. Latifi, Secretary Transferred Departments, for a supply of a copy of these proposals to me. It was not after I had made frequent visits to the Secretariat office, and sent more frequent reminders to both Mr. Latifi and Mian Fazal-i-Hussain that I got a copy of these proposals late in November 1922. But even then in spite of repeated requests I was not supplied with voting strength figures of different communities in Municipal towns. I have strong reasons to believe that these voting strength figures, on which the Hon'ble Minister of Education has to some extent based his new constitutions, are in some cases false and in other cases entirely incorrect and unreliable. These voting strength figures were not published till after the Hon'ble the Minister had sanctioned his new reconstitution scheme. There was vehement agitation in the Press, and in the Council, when these new proposals came to be known to the public. As I have already said the original proposals were much worse for the Non-Muslims. But perhaps as a result of the agitation against these proposals, the constitutions of some 29 Municipalities were revised, and in most of them Hindus or Sikh or other Non-Muslims were given slightly larger representation. The constitutions of the following Municipalities were revised:— (1) Bhiwani, (2) Rewari, (3) Ferozepur Jhirka, (4) Kaithal (5) Thanesar, (6) Banga, (7) Jagraon, (8) Raikot, (9) Ferozepur (10) Lahore, (11) Moga, (12) Kasur, (13) Gurdaspur, (14) Sialkote, (15) Pasrur (16) Gujranwalla, (17) Sharakpur, (18) Sargodha, (19) Jhelum, (20) Pinddadan Khan (21) Rawalpindi, (22) Kamalia, (23) Multan, (24) Muzaffargarh, (25) Khan-garh, (26) Alipur, (27) Leiah, (28) Shujabad and (29) Dera Ghazi Khan. In some of these Municipalities more seats were given to Hindus or Sikhs, in some Municipalities Muslim seats were reduced; and in still some others number of nominated members was increased in order to reduce the proportion of elected Muslims. But in spite of all these revisions, the net result is what I have exhibited in the different tables given above. Had the Hon'ble the Minister of Education cared to order the proportion of a regular and, proper Municipal electoral rolls before preparing his new scheme, then even on the basis adopted by him the Non-Muslims would have got much greater representation than what they have actually obtained. But as I have elsewhere already stated, population is no basis for representation in Municipalities, till the bulk of Municipal taxation is paid direct by the Commercial and Trading Classes living therein. The Hindus and the other Non-Muslims hold, that those who directly pay the taxes must have control over expenditure in the Municipalities. This the Hon'ble Minister incharge of Local Self-Government has refused to grant in Municipalities. And what is the result. The Muslims representing these classes which have very little direct connection with the payment of taxes, are, wherever they are in control of the Municipal machinery, reckless in Municipal expenditure. They are paying no regard to the interests of the tax-payer; and in all such places Municipal administration has become most inefficient. The Muslims in the towns of the Punjab mainly represent labour. I would not object to the mere representation of labour interests in our Municipal bodies, just as I would want other interests, like Commerce, Trade, Industries Education etc. to be represented therein. Surely to give at this stage, to labour, control over Municipal bodies, is I venture to submit highly dangerous. Labour in India is yet extremely ignorant, almost entirely illiterate,

and without any sense of its responsibility. To entrust the destinies of towns and cities, which are strongholds of Trade, Commerce Industry and Education, to labour, is I believe *at this stage* highly prejudicial to the best interests of the country. And yet guided by an intensely communal feeling our Muslim Minister in charge of Local Self-Government, has started on a path which leads to a certain ruin of all these vital interests. The commercial, trading, and educated classes, mainly Hindus are extremely agitated over the new constitution scheme of Municipalities. Alienation of Land Act Co-operative Credit Societies Act, the Panchayat Act, and the Constitution of District Boards, all these have made Non-Agriculturist Hindus in Rural Areas strangers in their own hearths and homes; the new Constitutions of the Municipalities, are likely to ruin them in towns and cities also.

Lahore dated 10th August 1925.

GULSHAN RAI.