

A REVIEW OF THE DECCAN AGRICULTURISTS' RELIEF ACTS, 1879-1895*

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THE character of money-lending was radically changed some years after the advent of the British rule. Some of these changes affected the agriculturists in various ways. The unrest of the agriculturists consequent upon these was expressed in the Deccan Riots in 1875. A series of Acts were passed to mitigate the adverse effects of unrestricted money-lending practices in vogue in 1875. These Acts were mainly intended for the riot affected districts of Poona, Sholapur, Satara and Ahmednagar, then called the Deccan Districts. All these Acts were called the Deccan Agriculturists' Relief Acts. This note tries to summarise the main provisions of these Acts.

However, before doing this it is necessary to give a brief outline of the system of money-lending in the pre-British days. Gujarati and Marwari money-lenders had settled down in the rural areas of Western Maharashtra to some extent in the pre-British days.¹ Peasant debts were of two kinds, individual debts and village debts. Individual debts were mainly given in the form of seeds and food-grains. Cash loans were given only on certain occasions like marriage ceremonies. Individual debts were by and large limited in extent. Money-lenders were retail traders who also purchased 'surplus' production from the agriculturists.

Village debts were incurred through patils and were taken to make revenue payments. Only the big money-lenders gave these loans.

Cultivators belonged to two different classes. Mirasdars held the land in hereditary rights, subject to the payment of their share of land revenue. Upris were given land for a particular term only. Mirasdars had certain rights of sale and mortgage. But these rights were circumscribed by fellow-mirasdars and the government.

Money-lenders had no recourse to legal remedies like attachment of land and other property against the debtors. They could use certain methods like *dharnā* (squatting before the house of the debtor till the debt is paid) or they could batten a peon upon the debtor, whom the latter was bound to maintain. They could complain to the village panchayat. Village panchayats were mainly comprised of village agri-

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