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Topics of the Week.

On account of the Diwali holidays this week's issue of the paper is being delivered to subscribers two days earlier than usual.

Beneficent Departments.

ON the last page of this issue is given a table of the revenue expenditure included in the budgets for 1937-38 as presented to the Legislative Assemblies of the provinces. The detailed budget figures for the United Provinces are not available, but except for them the figures for all the other ten provinces will be found in the table. The "beneficent Departments"—so-called in the Punjab—are what are more generally known as nation-building departments, from 36 to 43 in the standard form of the provincial budgets, viz. Scientific Departments (36), Education (including European and Anglo-Indian) (37), Medical (38), Public Health (39), Agriculture (40), Veterinary (41), Co-operative Credit (42) and Industries (43). The provinces are arranged in the table according to the percentage of the expenditure on these departments to total expenditure. The amount of money proposed to be spent on Scientific Departments, being small in every province, is not separately given in the table, but is included in the total amount of money to be spent on nation-building departments.

Self-Supporting Education.

IN the address he delivered in connexion with the Education Week in Madras, Diwan Bahadur S. E.

Runganathan, Vice-Chancellor of the Madras University, subjected the scheme of self-supporting primary and secondary education evolved in the Wardha Conference to scathing criticism. Mr. Runganathan said :

The view that the basis of education should be occupational activities had been advanced by certain writers with a view to the creation of a community which would regard all necessary work as honourable, and in which therefore the clerk or the teacher would be held to be in no way superior to the manual worker. While this was understandable and even largely desirable, the theory that the education so given should be made entirely self-supporting by the sale of the products of child labour was untenable. Whatever one might say, the inevitable result would be that the child would come to be treated merely as a producer and not as a personality.

Modern educational thought recognised the importance of handwork as a part of mental discipline and as an instrument of education, but rightly held that such work should be pre-vocational and that strictly vocational training should not be given until a foundation of sound general education has been laid.

The self-supporting scheme would also seem to imply that the teachers should be content to carry on their work for little or no salary. No educational reform could be really effective until the teacher was induced to take a living interest in his work, and this could only be done by paying him adequately and by improving his status. It was difficult to see how the State could divest itself of the responsibility of meeting the cost of primary education.

Mr. Runganathan also deploras the indifference to university education which the Wardha atmosphere betrays. "Though no resolution seems to have been passed at the Wardha Conference," said he, "Mr. Gandhi has stated in the Press that this stage of education should be left to private enterprise... One cannot resist the conclusion that this indifference towards higher education is due... to a fundamental disapproval of modern knowledge."

A Warning to the Princes.

PRESIDING over a quarterly meeting of the Indian Merchants' Chamber and Bureau in Bombay on 28th October, Raja Bahadur Govindlal Shival Motilal, President, dwelt upon the federal scheme in the course of his speech and protested against British Indian people being kept in the dark about the negotiations which the British Government was carrying on with the Princes. He then said :

Apart from any minor points of adjustment between the Government of India and the States in regard to the federation, the paramount question is whether the character of the States' representation in the federal legislature will be such as will help or hinder the realisation of even the restricted measure of responsibility which the Act claims to transfer to this country. To-day it is in

the power of the Princes to earn the gratitude of the people of India and of their own subjects by stipulating in the Instrument of Accession that the representatives of the States will be those elected by a direct vote of their people. It is the duty of the Government of India to persuade the Princes in this matter and help them to do the right thing. If the Princes send their nominees, a situation will arise in which they will find themselves involved in a struggle in which the people of British India and of the States will join hands against them. Dealing with the "other side of nomination," the speaker expressed doubts if the Princes themselves would have a free hand in such nominations. He was positive that the Political Department was apt to disregard the wishes of the Princes and use the nominees for their own purpose.

Return of Forfeited Lands.

THE Bombay Ministry is already taking steps to return moveable property to those who had lost it in the satyagraha movements in Gujarat and Karnatak and in doing so it is not contemplated that the provincial exchequer will suffer any loss. But the Ministry apparently intends to follow a different policy in regard to the return of forfeited lands and other immovable property. For it is writing to all those who have purchased the property to name the price at which they would sell it. This implies that the Ministry is willing to consider a price higher than the original purchase price. We see no reason why it should be so. The purchasers are, in the Ministry's view, blacklegs in the general strike proclaimed by the Congress. But, even if they are not to be penalised, they need not be rewarded for their help in breaking the strike, as they would be if they are offered a price higher than the one they themselves have paid. They bought the property, in most cases, dirt cheap, and they must have reaped a handsome profit on it for the last several years. If now they give up the property at the old price, they will even then be very much to the good: they would get back what they have paid and would retain the profit already made. Why should they be paid more—at the cost of the general tax-payer? Apart from other objections in principle, why should honest people be made to suffer for the unpatriotic conduct of blacklegs?

Judicial and Executive.

THE Bihar Ministry has already accepted a resolution for the separation of judicial and executive functions moved in the Legislative Assembly and, it would appear, is about to issue executive orders for carrying out the reform in one or two districts without a change in the existing law. It is expected that by a rearrangement of duties it would be possible to give effect to the reform without any additional expenditure. The Patna correspondent of the *Hindustan Times* says:

The appellate and revisional powers exercised by the Magistracy, in many cases discretionary and concurrent with higher courts, would cease to be exercised by the executive who would be glad to be relieved of their burden. The Subordinate Judges would be empowered to hear appeals that are at present decided by Magistrates. The Munsifs and Subordinate Judges would be relieved of the execution of rent decrees and this work will be transferred to the jurisdiction of Deputy Magistrates. The executive officers will have enough in hand of revenue work and other new duties that will devolve upon them and keep them engaged for years, in consequence of the changes that will follow the amendment of the Bihar Tenancy Act. If necessary, the recruitment to the executive service will be stopped for a few years. The sponsors of the scheme are very sanguine about it, and if their hopes are realised, Bihar will give a

lead to other provinces in the matter of separation of executive and judicial functions.

No More Money to be Wasted.

PREMIER KHER, towards the end of the Educational Conference, expressed his complete agreement with the resolutions placed before the Conference, and he added, as reported by Professor Mujeeb, that "the present system of primary education seemed to him so baneful that he was resolved not to spend any more on it." Mr. Kher, we think, made an understatement. He should have said that he was resolved not to spend money on this baneful education—primary, secondary or higher—any longer. It would be not merely a folly but a crime to waste a crore and a half on such harmful education, if Mr. Kher's agreement with the Wardha ideology is as complete as he said it was.

THE seven years' course of compulsory education that was decided upon at Wardha is not confined to primary education, but includes secondary education as well. It is to be self-supporting, so far running cost is concerned. All that the State will have to do in regard to it is to provide capital cost on buildings, etc.; but except for this, education will entail no burden on the State. For the first two or three years the vocational schools will be on a deficit economy, but the State will not be asked to make a grant even during this brief period. The State will at best be asked to make a payment on account; the advances that it will make will afterwards be repaid. So far as higher education is concerned, it will be left exclusively to private enterprise.

THUS education will not involve any revenue expenditure; it will all be capital expenditure, which can well be financed by borrowing. Whatever may happen to education, the enforcement of prohibition is now assured.

The Price of Prohibition.

IN a recent speech Mr. C. Rajagopalachari exhorted the people not to harass his Government with demands for roads, hospitals, bridges, schools, etc. The Government of Madras had lost Rs. 50,000 in a week of prohibition. The people have therefore to satisfy themselves with the moral gain to the province and to hold their souls in patience as regards other requirements. This determination of the Madras Ministry to pursue its prohibition programme "at all costs" invites criticism even from quarters which would not admit of the glib retort that it is inspired by anti-Congress prejudice. *Independent India* of Mr. M. N. Roy offers the following remarks on the Madras Premier's policy:

The attempt to fit in popular interest to the limitations of a bankrupt provincial treasury is driving the Madras Government to an untenable position. Prohibition, if introduced on the provincial scale, will reduce public revenue by 4 crores and more. Fired by fanatical idealism, the Prime Minister is determined to take that risk. Idealism, is a laudable virtue. But the head of a public administration should have some regard for reality, should have some practical sense. Prohibition may be a very good thing; perhaps it will produce all the miraculous results that it is expected to do. But there are other things to be done for the welfare of the masses. Obviously those things cannot be done by a Government with such a large hole in the budget. But the idealistic Prime Minister of Madras is not daunted by this problem. He has already announced his solution. Prohibition will

reduce revenue. Therefore the Government will not be able to spend on sanitation, public works, education, etc. The Prime Minister, therefore, has enjoined the people not to worry him with demands for schools, hospitals, roads, bridges and such petty things when he is conducting the crusade against the drink evil. This is really scandalous.

Office Acceptance Ratified.

THE All-India Congress Committee at its sitting in Calcutta ratified the permission given by the Working Committee to accept office in despite of the previous A.I.C.C.'s prohibition. The Congress President, Pandit Jawaharlal Nehru, who was the bitterest opponent of office acceptance, declared that he had now been converted. Acceptance of office, he had feared, would damage the militant quality of Congressmen; but he now found that it had on the contrary produced an exhilarating effect upon them. This confession, however, did not prevent hostile propositions being moved, but they were promptly ruled out by the President. Office acceptance had come up for ratification, and their only business was to ratify it. The vote on the resolution was like election in Germany under the Fascist regime, where there are only official candidates, and—electors of course have the freedom of vote, but they have to vote for the candidates of der Fuehrer.

Andaman Repatriates.

THE Secretary of the Bengal Political Prisoners' Relief Committee gives a number of instances of repatriated prisoners from the Andamans being victimised by jail authorities in India in clear contravention of the Government of India's pledge. At the time of the hunger strike, both the Governments of India and Bengal pledged themselves that these prisoners would be uniformly classified and that care would be taken to see that none of them were victimised by jail authorities. The Secretary complains that the expatriated prisoners are not getting even the diet they were getting in the Andamans. In the Alipore Jail those prisoners who went on a sympathetic strike with the hunger-strikers were subjected to cruel penalties.

REPORTS received by the Secretary from the Andamans go to show that some of the hunger-strikers have been ill-treated. It is not easy to get authentic information from jails whether in India or in the Andamans, but such allegations do no good to improve the confidence of the people in the bona-fides of Government *vis-a-vis* political prisoners. It is necessary that Government should give opportunities to members of the public and the legislatures who command the confidence of the people to see for themselves how far these allegations are justified. A mere contradiction of the reports will not remove the suspicions which the public entertains about the attitude of the Governments concerned in this respect.

"China in Travail"

A LETTER from a resident of Peiping dated August 9, sent to a friend in Shanghai by a special messenger and sent by the latter to the editor of the *Indian Social Reformer*, gives a graphic description of the agonies of the town during the Japanese advance on it. The Japanese broke almost every promise given to foreign embassies in Peiping, quartered their soldiers in the matchless old buildings of the town and showed a callous disregard for the elementary human aids to the wounded. The savagery with which modern wars are being fought and the impunity with which international codes are

being broken are evidence of the degeneration which has set in since "the war to end war" was fought twenty years ago. The following passage is a sample of Japanese conduct towards enemy civilians and wounded:

Then word sifted through that there had been hard fighting outside the city and although there were thousands of dead and wounded, no Red Cross truck had been allowed to go outside the gates. Oh, the atrocities of these days! It took the best part of twenty-four hours before a pass was finally procured from the Japanese Embassy permitting Red Cross trucks to go outside the city to pick up the wounded. Then it was only one pass—they have purposely been so hampered that comparatively few of the wounded have been brought in. Only those who crawled away to hide in the grain fields survived; the others were mowed down by those who had come to bring peace and well-being to the people of North China! Most of those who did hide away died of exposure and starvation! For they could not be found when the trucks did get out! They say that when the soldiers were ordered to leave the city they wept. One company was ordered out by the South Gate which was surrounded by Japanese soldiers and since they were thus caught unexpectedly, they were all slaughtered. They also say that the students who had been in training this summer were caught at the South barracks and wiped out! War is unspeakable, but the things that have happened up here seem more inhuman even than warfare!

Loyalty to the League.

IN the debate on the Address to the King in the House of Commons Labour members and Mr. Lloyd George complained that since the King's Speech made no mention of the League it was evident that the "National" Government was resiling from its policy which, it was claimed, was anchored on the League. In the absence of Secretary Eden, Under-Secretary Cranborne replied to the criticism. He hotly resented the suggestion that the Government was going back from the League. For once we think the Government spokesman was right. The Government was not going back, for the simple reason that there can be no going back from a policy which it has never really adopted. In action it has always followed a wholly non-League policy; in words it has always—at least latterly—followed a wholly League policy. And why should it not even now continue to pay lip-service to the League Covenant, and whom will this profit if it did? Lord Cranborne's reply puts us in mind of what M. del Vayo, the Spanish Foreign Minister, remarked at the Sixth Committee of the League. He said: "There are some States who in melancholy mood seem to regard the Covenant as a sort of breviary of collective security which does not belong to this world, and with a sort of Christian resignation they seem to imagine that since there is nothing to be done against the aggressor, they had much better fraternise with him." The withering sarcasm in this remark was directed against Great Britain. No, let not Mr. Lloyd George complain of disloyalty on the part of the "National" Government to the League. The Government is still prepared to mumble "League Covenant," if necessary for eternity.

Appalling.

THE Bombay Government's inquiry into the family budgets of the Ahmedabad workers reveals a state of affairs which is a disgrace to any modern city. The worst features of their conditions of life are a terrible housing congestion and a great degree of indebtedness among the workers. 1,293 family budgets were studied and it was found that 76 per

cent. of them were living in one room tenements and 2.2 per cent. were sharing a room with other families or with single men. The average floor space available per person shows a decrease from the last time when a similar inquiry was held. From 47.36 square feet in 1926, it has come down to 43.97. For one-room tenements the decrease is not so pronounced. A large majority of these working class tenements, 79 per cent. to be exact, belong to private landlords who rack-rent the workers without providing adequate facilities for the rent received. The moral and physical effects of such common housing with strangers in crowded rooms can well be imagined. These horrible conditions exist under the very nose of the Ahmedabad municipality which is considered one of the few enlightened local bodies in this presidency. It is also worth noting here that the Ahmedabad Labour Union, which must be aware of these conditions, is supposed to be a model one, striking a balance between extremes. Comment is superfluous.

Of the 1,293 families studied, 889 or 68.75 per cent. were indebted, the average indebtedness per family in debt being Rs. 322-6-7 and the average debt for all families being Rs. 22-10-1. The ratio of indebtedness to monthly income for families in debt comes to 6.96 and for all families it works out to 4.79. The total amount of debt of families covered by the enquiry comes to Rs. 2,86,569, of which 51.53 per cent. was incurred for "marriage", 10.64 per cent. each for "funeral caste dinners and anniversaries" and "sickness and unemployment" and 6.75 per cent. for "old outstanding debts." In 83.35 per cent. of the cases the security furnished was "personal," in 6.27 per cent. of the cases it was "landed property" and in 3.31 cases "ornaments." The rates of interest on loans showed considerable variations but in the majority of cases ranged from 12 to 25 per cent. These conditions cry out for drastic remedies without delay. The inquiry in this aspect of the workers' budget might have with profit mentioned the class of money-lenders who deal with them and whether it includes the Pathan money-lender.

THE report deprecates the tendency to compare the rate of interest charged to the worker by the private money-lender with that charged by banks, "although there is very little in common between the two, as banks usually give large credits against sound security to people who are credit-worthy, and the closing of many of their transactions therefore becomes merely a matter of form, in contrast to which every unsecured small-loan cash transaction of money-lenders presents an individual collection problem." In spite of the large number of prosperous mills in the city only one cotton mill has provided a co-operative credit society for its workers—a fact which speaks volumes for the kind of interest the millowners take in their workers. We hope the revelations in this report will lead to a better outlook among them especially as the well-known labour leader of Ahmedabad, Mr. Gulzarilal Nanda, is now in a position to bring pressure on the landlords and millowners of the city to adopt a more humane attitude towards the workers.

Articles.

ECONOMIC SELF-SUFFICIENCY OF EDUCATION.

UPON the nature of the conclusions at which the Educational Conference in Wardha arrived some more light is being thrown by those who attended the Conference. Mr. S. Ramanathan,

Minister for Public Information in the Madras Government, has, in the columns of the *Indian Express*, given a good account of the trend of the discussions. "The general feature of the proposal is," he says, "that the pupils ought to be taught a handicraft which would be integrally related to the education they receive. This means not that the vocational teaching would be an additional or a complimentary feature of education, but that it is the pivot on which the whole scheme stands. Education through a craft, and not education in addition to a craft is the proposal now before the country, and this proposal has received the blessings of all the educationalists assembled at Wardha." It would not be ungracious, we hope, to say that there were not many educational experts at the Conference, and those who were did not all give their blessings, but some expressed grave misgivings. Mahatma Gandhi did not specify what were the crafts that could suitably be made vehicles of the education of children, but he named one which he thought might be universally introduced. Professor M. Mujeeb writes in the *Hindustan Times*: "Mahatmaji thought spinning with the 'takli' was the best vocation to begin with. It could be taught to millions because it involved the least initial outlay, and it formed part of an industry that could not be superfluous anywhere in India. It would be most suitable as a basis of education for its music, and movement opened the door to a world of romance. But whatever merits he might assign to the 'takli,' Mahatmaji insisted that he did not put it forward as the only subject for vocational instruction. Other crafts could serve the same purpose: he did not discuss them because he did not feel entitled to speak of them with the same authority as he did of the 'takli'."

On one thing, however, Mahatma Gandhi insisted, viz. that whatever kind of vocational education be selected it must be self-supporting, if not immediately, in the long run. "In a poverty-stricken land like India, only a self-supporting system of education could be contemplated. Our Ministers of Education, if they really meant business, could not afford to wait till they had discovered fresh sources of income with which education could be financed." Gandhiji had no doubt that the craft of spinning would pay its way. "This industry fulfilled needs so permanent and universal that no difficulty would be experienced in utilising or marketing the produce." But other crafts must also fulfil the test of self-supporting. "As to the question whether it was at all possible for vocational education to become self-supporting, Mahatmaji said he was prepared to stake his reputation for good sense and sound judgment on the assertion that after seven years of vocational instruction every child would be found to have paid for his education." This statement of Prof. Munjeeb is thus explained in detail by Mr. Ramanathan:

Some doubts were expressed only about that part of the proposal which related to the economic self-sufficiency of the scheme. Gandhiji himself had explained that by self-sufficiency he did not mean that the expenditure of the schools would be met by the labour of the students even at the initial stages.

Gandhiji frankly recognised that in the first few years of school-life, children's labour was apt to be wasteful of

raw material and would prove on the whole to be a losing proposition. But Gandhiji anticipated that in the later years of school life children would more than compensate for their earlier waste.

This would imply that the children in the higher classes would through their labour have not only to pay for their own up-keep in school life, but would have to earn a profit so as to pay back the losses that they brought on the schools in their early years. This was considered by the educationalists assembled as a too optimistic expectation of the results.

The Conference could not accept the proposition that the whole cost of education would be met by the products of children's labour even at the end of the period of seven years, but still it committed itself to the proposition that the running cost might be met. On this point Mr. Ramanathan says:

The resolution, as it finally emerged from the Conference, expresses this diffidence regarding self-sufficiency. The resolution does not contemplate the complete economic self-sufficiency of education, including the capital investments upon buildings, purchase of play-grounds, etc., but merely expresses the hope that the new schema would at least pay the recurring expenses incurred by way of salaries of teachers, etc. This excludes capital investment which will have to be borne by the State.

Thus, acceptance of the Conference's decision means acceptance of the proposition that if vocational education of the kind contemplated by Mahatma Gandhi is introduced, all the cost of education excepting the capital cost would be met by the education itself, if an account of incomings and outgoings is cast after the seven years' course is completed.

Professor K. T. Shah's contribution to the discussion at the Conference consisted in wholesale opposition to the whole scheme. Prof. Mujeeb thus describes it:

He thought it wrong in principle to imagine that education was possible without expense. Even a free offer of service was expenditure of a kind. We should not accuse our present system of being too expensive but of misusing its resources, because much more could be achieved if the same money was spent more rationally.

Prof. Shah did not disagree with the principle of vocational education, but he thought it a mistake to forget that ours was a machine age, with little prospect for the success of crafts. Our present distress was not due to insufficient production but to defective distribution; if this defect could be remedied, we would find mass production through machinery an advantage, not an encumbrance. The emphasis on hand-production was a false reading of the situation.

Coming to the scheme of making vocational education self-supporting, Prof. Shah first expressed the fear that too much insistence on this would sterilize the whole system, and vocational instruction would yield as beggarly results as book-teaching yielded now. Then he drew the attention of the Conference to another aspect of the problem. The State, he said, according to this system, would provide buildings, raw material, expert craftsmen as teachers; it would also organize the marketing of manufactured goods. If the system could be made to work efficiently, we would have over two crores of children continuously manufacturing goods which would be dumped on the market. What would be the fate of those crafts which already existed and of those craftsmen trained and sent out to earn their livelihood by the schools themselves in the face of such competition? We could not really make vocational education self-supporting until we stopped all imports and suppressed all existing crafts. This contingency would not arise if we were planning for a mere school or two, but had to be considered if we

planned—as we should—for the whole of India. And in case we were far sighted, we would nationalize all industry and all labour and provide for the needs of all, instead of just concentrating on vocational education. We would have to proceed according to a comprehensive plan, in which local and national requirements would receive due attention.

Mahatma Gandhi in his reply made light of the fear of "dumping" expressed by Prof. Shah. "Goods manufactured by the schools," he said, "would not rely on the market only but on patronage by the nation at large and would thrive on liberality and sacrifice inspired by altruistic motives." Prof. Shah, after listening to Mahatmaji's explanation, spoke again and "again denied the possibility of self-support." Mr. Abinasingam Chettiar, M. L. A., "feared that the attempt would land us in greater difficulties" and Mr. Nanabhai Bhatt of the Daxinamurty School at Bhavnagar "thought that the attempt to make vocational education self-supporting would inevitably reduce its merits as an educational method. It was not the money earned, but the education imparted that should be considered the reward."

Press comments on the scheme, however, are not favourable. For example, the *Hindu* says:

In order that the child may remain permanently literate, the State should see to it that the education is imparted by efficient trained teachers, whose pay and prospects should be in reasonable correspondence with the responsibilities they have to discharge. The State should be responsible for paying the teachers adequately and such payment should in no way be made to depend upon sources of income which cannot, by their very nature, but be uncertain and precarious. It is, of course, agreed on all hands that considerable attention should be paid to the training of the hand and eye of the child. In this process the utilitarian object should be quite secondary. It may not be possible for all children to produce saleable articles. The aptitude of each boy and girl should be carefully studied before any such task could be entrusted to it. It is also unreasonable to expect that the articles so produced by tender children can have a saleable value. At any rate, it is hardly possible that income derived from the sale of the products of the labour of children would be sufficient to meet the expenses of a seven-year course of free and compulsory education. The idea that there is a necessary and integral connection between education proper and manual and productive work capable of being turned into profit, which is behind the Wardha decision, is a novel one which many hold to be educationally unsound. There are many essential school amenities which, for want of funds, are at present not provided, or provided insufficiently. If the products of school children bring in any money at all, one would naturally expect it to be most usefully spent upon improving the conditions of schools in villages. It is hardly fair to the schoolmasters that they should expect to be paid for their labour from sale proceeds of children's work. Provincial Ministers have recently made important pronouncements of policy in regard to making elementary education free and compulsory. On the whole, they have differed little from principles generally accepted in educationally advanced countries. The Wardha plan, however, proceeds upon radically different assumptions, and they must be carefully tested before they could be acted upon.

The *Bombay Chronicle* considers the value of the Conference resolution to consist in emphasising the need for making education at once cheaper and more practical and not in holding out any hope that it would be self-supporting even in the limited sense in

which the Conference appeared willing to lend its support to Mahatma Gandhi's thesis. Our contemporary says :

Whether or not primary education can be made so far self-supporting as to cover the remuneration of teachers, it needs to be made as cheap as possible without affecting efficiency. And the Committee will be doing a service by suggesting every available method of effecting economy. But the main task of the Committee is to devise a scheme of primary education which, with due regard to the meagre financial resources of the Government, will enable the pupil to earn his bread and also to add to the wealth of the country. If this condition is fulfilled, it does not matter if it fails to cover the remuneration of teachers. In other words, the educative value of the scheme is far more important than its self-supporting value. Even a sound system is costlier than the present one but, within the resources of the State, it is the duty of the State to find the extra cost by taxation, by enlisting voluntary service, by some suitable form of conscription of social service, indeed by every feasible method other than that of making children work more than is necessary to train them.

BENGAL TENANCY BILL.

IN our first article on this subject (which appeared in the issue of 14th October) we dealt with the three main provisions of the Bill, viz., abolition of mutation fee or salami that is paid to the landlord, repeal of the law of pre-emption and withdrawal of the privilege given to the landlord of recovering arrears of rent by the summary process of auctioning the lands of the tenants. In our second article which appeared in the last issue we dealt with the question of under-riyats, to whom the Bill does not propose to give any more protection than what they received under the Act of 1928. In this present article we deal with some of the minor provisions of the Bill.

1. USUFRUCTUARY MORTGAGE.

The Act of 1928 provided that in the case of occupancy riyats and under-riyats a usufructuary mortgage could only be a complete usufructuary mortgage, i. e., on the expiry of the term mentioned in the mortgage deed—and the term was limited to 15 years—the land would return to the riyat with all the debt cleared. The object of inserting section 26G which applied to occupancy riyats was thus explained on behalf of Government when the amending Act was under discussion :

This provision about complete usufructuary mortgages is entirely for the benefit of the bona fide cultivator. How often does a riyat not give up possession of one or more plots of his land in return for a petty loan? At the end of 5 or 10 years the capital is still unpaid and the riyat has to see his land go out of his possession for ever. . . . If this proviso is accepted, no mahajan can keep a riyat out of his land for more than 15 years at the most. At the end of that period he must give it back as the whole capital and also the interest will have been paid off (i. e., will be deemed to have been paid off).

The Bill before the Bengal Legislature now seeks to give retrospective effect to usufructuary mortgages entered into by occupancy riyats before the 1928 Act, thus giving additional facilities to occupancy riyats to regain possession of mortgaged holdings. In this matter also the Government was under cross-fire, some members proposing the maximum period of mortgages to be increased from 15 to 25 and some

proposing it to be reduced from 15 to 12. Mr. Surendra Nath Biswas, a Congress member, wanted the tenant to be given the right to enter into an ordinary usufructuary mortgage and not to be limited to a complete usufructuary mortgage. He in fact wanted to repeal section 26 G on the ground that the clause benefited the debtor at the expense of the creditor. His proposal was defeated, and the Government's amendment extending the benefit of section 26 G even to those whose mortgages dated before 1928 was passed.

2. STOPPING ENHANCEMENTS OF RENT.

The Bill by clause 19 inserts a new section 75 A which gives power to Government to suspend all provisions relating to enhancement of rent for ten years. This clause was stoutly opposed by the European and the zamindar groups on the ground that it was unjust to the zamindars. Mr. Curtis Millar contended that the enhancement allowed under the Bill were reasonable, occupancy riyats being liable to an enhancement in rent to the tune of 2 annas in the rupee in fifteen years. If this provision and other provisions relating to under-riyats were suspended, it would be difficult and indeed impossible for Ministries that would come into power ten years hence to revive them, and the effect of such suspension would be that the rent would be permanently fixed, as the revenue had been. Kumar Shib Shekhareshwar went so far as to say that if the first fruits of the constitutional reforms was only to be spoliation of the zamindars, the landlord class would rather like to be under British rule than under the new popular regime. The Proja party, on the other hand, expressed its dissatisfaction with the provision as it merely suspended enhancements for a limited period, instead of prohibiting all enhancements of rent permanently. The Revenue Minister said that the object of taking this power of suspension was no other than to maintain the status quo while the Commission of Inquiry that was to be appointed made recommendations and placed the whole question of rent on a fair and stable basis. The Congress members wanted the period of suspension to be extended to twenty years, and Mr. Sarat Chandra Bose, the Leader of the Congress party, in speaking on the third reading of the Bill, objected that the provision did not give sufficient relief to the tenant as it only put a bar to future enhancements but did not lower the existing rates of rent, which were not only irksome but actually oppressive to the tenant. The clause was passed.

3. RATE OF INTEREST.

The Bill proposes to reduce the rate of interest on arrears of rent from 12½ to 6¼ per cent. Curiously enough, it was this part of the Bill that roused the fiercest opposition of the zamindars, though it must be added that on this matter they did not receive the support of the Europeans. The zamindars' view was that the interest rate provided in the Act was some 75 per cent. lower than the rate that obtained in the rural areas, that the zamindars had to themselves pay between 9 and 15 per cent. interest and that interest was in fact rarely charged by the zamindars and worked no hardship on the tenants.

The existing rate served only as an incentive to the raiyats to pay the rents punctually. It was also urged that the zamindars would agree to a reduced rate if the rate at which they had to pay were similarly reduced. The Revenue Minister in his speech gave an assurance that he would shortly introduce an amending Bill to bring the rate of interest in other Acts in line with the rate of interest proposed in the present Bill. The Congress members, in this respect, pointed to another defect in the Bill. While reducing the rate of interest, the Bill leaves intact section 68 which, with a view to reducing litigation to a minimum, provides for the award of damages to the extent of 25 per cent. of the arrears of rent if in a suit it was found by the court either that the tenant had omitted to pay the rent due from him without sufficient cause or the landlords had instituted a suit without sufficient cause. Mr. Sarat Chandra Bose contended in the debate on the third reading that this section must be repealed in so far as the tenant was concerned; that is to say, the liability of the tenant to pay compensation which he carries under the existing Act must be removed. It would appear that in the Bills which the Congress has promoted provision is made for the removal of this liability.

On the whole the Bill seeks to abolish most of the privileges conferred upon the landlords by the amending Act of 1928. The Bill is yet to go to the Legislative Council and then perhaps to the Governor-General, who will, the landlords hope, interpose his vote. Even if the Bill becomes law, more far-reaching measures must be adopted to make satisfactory improvement in the position of the peasantry. The Huq Ministry promises to introduce such measures after the findings of a Commission of Inquiry, which it proposes to set up, are received.

MYSORE IN THE NEWS.

THE visit of Mr. Nariman to the Mysore State and his arrest have led to tragic consequences to the peace of the State. While in Bangalore, Mr. Nariman was served with a notice not to take part in public meetings. The cause for this sudden gag is not known and we are sure that Mr. Nariman's speeches would have contained nothing alarming to the safety of the State. Mr. Nariman decided to disobey the order—after, it is now reported, telephonic consultation with Pandit Jawaharlal Nehru—and was arrested while addressing a public meeting in Bangalore which led to a clash between the public and the police resulting in serious injuries to a number of persons from both sides and one casualty from police firing. For two days Bangalore seethed with public resentment, and the reputation of Mysore as a progressive and enlightened State suffered a severe setback which would take long years of public-spirited government action to get over.

Previous to the gagging order on Mr. Nariman, there was no indication of the State's antagonism to his visit. On the other hand, he was allowed to

address big meetings in Mysore, and had even a talk with the Dewan himself. Why his visit was looked upon as dangerous as soon as he was out of Mysore is a mystery which only the Mysore Government can clear up. Even his arrest showed a singular lack of knowledge of popular feeling. Mr. Nariman has stated that he assured the police that he would himself go to the police thana and give himself up after the meeting. A subsequent communique states that his previous speeches were of such an inflammable character that it would have been highly dangerous to allow him to continue his half-delivered speech. Indeed, we hear for the first time that the addition of a few more sentences to a speech would have a disastrous effect on a powerful State. The temper of the public should have been gauged by the authorities on the spot and they cannot escape blame for the ill-advised and hasty steps they took in the matter.

The Government have issued a lengthy communique explaining the position and the events that led up to it. It gives the impression that what the State first objected to was the hoisting of the Congress flag which was prohibited. The order was obeyed. "In the afternoon of the same day," the communique says, "arrangements had been made by the local Congress Committee to hold a mass meeting in Banappa's park and Mr. Nariman was scheduled to speak. As the speeches delivered by him hitherto had been of an objectionable nature he was asked not to speak in the State." We are not told why, if his previous speeches were found to be objectionable, he was not warned before leaving Mysore and why, on the other hand, he was shown every courtesy, including an invitation to meet the Dewan, which is generally shown to a welcome guest. To say the least, it was an extremely deceptive attitude.

The whole communique fails to convey what part of his speeches was found to be so inflammable and what was the urgent necessity to pre-empt a first class crisis in the State. As regards the objection to the hoisting of the Congress flag, the communique is, as Mr. Nariman points out in his letter to the Dewan, at variance with the Dewan's speech to the Mysore legislature a few days earlier. In that speech the Dewan stated in unambiguous terms that the State had no objection to any party flag being hoisted at the party's meetings and provided the flag was not displayed in hostility to the State flag. The new and narrow interpretation of this part of Sir Mirza's speech looks very much like an after-thought. The meeting where the Congress flag was to have been hoisted was a meeting convened by Congressmen and we fail to understand why the very sane policy adumbrated by Sir Mirza was deviated from in this particular case.

We are sure the Mysore Government would ere long institute an inquiry into these incidents to satisfy the public that its apprehensions that a reactionary orientation of Mysore's policy is heralded by this and similar incidents are baseless. We must mention,

however, that the Government communique refers to an undertaking by Mr. Nariman after the gagging order was served on him that he would "not attend the meeting." Mr. Nariman has not referred to this charge of breach of faith on his part. If it is true, Mr. Nariman seems to have let himself into an unfortunate position, probably due to, as the *Indian Social Reformer* suggests, his present depressed mental condition on account of the result of the Nariman-Patel controversy.

These incidents have resulted in focussing public attention on the state of civil liberty in the Mysore State. Of late there seems to have been going on in Mysore a slow but systematic purge of public workers who would desire democratic institutions in the State. The following statement from a friend on the recent arrests and gag orders by the Mysore State will be found illuminating in this connection :

(1) Mr. K. T. Bashyam, B. A., B. L., the leader of the Bangalore bar and the well-head who feeds the currents of all public activity, has been for the last two decades a member of the Mysore Representative Assembly, the Bangalore City Municipality, etc. He was arrested at midnight on October 16th. The next morning the Assembly met. Perhaps the Dewan thought that his trenchant criticisms on the Budget and the suppression of civil liberties would be too hard a meat to digest. So he was arrested a few hours prior to the meeting of the Assembly.

(2) Mr. Sitaram Sastri was arrested this month on a charge of diffusing seditious matter. The case is still pending. His name conjures up a bright vision. His life is an epic of sacrifice for an ideal. He was the Principal of Sri Chamarajendra Sanskrit College. Strange as it might appear, an avowed sanatani became a radical reformer. With unflagging zeal he is working in the cause of Harijan uplift, rural re-construction and political reform. He was the editor of "The Veerkesari," a daily with a large circulation, which was suppressed during Sir Mirza's progressive administration.

(3) Mr. Tagadur Ramachandra Rao was arrested this month for refusing to give security for good behaviour. The case is still pending. He is styled the "Mysore Gandhi." He is the living embodiment of

selfless service. He has made Tagadur a model village. During Sir Mirza's regime his journal "Kaniyara Patrika" was suppressed and the printing press was confiscated. His Ashram at Tagadur was also burnt at the same time and some goondas brutally assaulted him. The agency of the outrages is, of course, unknown. He has courted imprisonment more than a dozen times. He is the President of the Mysore Congress Committee.

(4) Mr. T. Saddalingiah B.A., LL.B., was arrested this month for sedition. The case is still pending. He combines in his own self youthful vigour and a passion for freedom. Recently he had gone on a world tour. He returned much impressed by the democratic institutions of the west. Ever since he is carrying on with crusading zeal an agitation for the immediate establishment of responsible government at Mysore. He was the first president of the Council of Action. He is a leader of the Non-Brahmins who number nearly 60 lakhs.

(5) Mr. Timma Reddi, M.L.A., was arrested on October 15th. He is a member of the Assembly and a popular leader.

(6) Mr. B. N. Gupta, editor, *Prajamata*, the leading weekly in Karnataka was served with an order to leave the borders of the Mysore State on October 27th within 24 hours. The *Prajamata* is known for its fearless views and interesting news. The editor, Mr. Gupta, wields a lively and forceful pen. He has maintained the journal on the high table-land of journalistic fair-play. Recently he wrote a few editorials condemning the repressive policy of the State. As a consequence he is interned. He hails from Madras and his devotion to Kannada literature is abounding.

(7) On 26th October, the *Janavani*, the leading vernacular daily, was gagged for having fearlessly championed the cause of the people.

(8) In Mysore the Press Gagging Act of 1907 still exists. It is a Draconian law which has smothered the press in the State. According to its provisions an editor can be arrested and his property confiscated not by any judicial decision but by an executive order. In such a vicious atmosphere no journalist can ply his calling honourably. In 1928 the Government suppressed the *Mysore Patriot*, the *Wealth of Mysore* and the *Sadhvi* edited by the late Mr. M. Venkatakrishnayya, the G. O. M. of Mysore.

TENANCY LEGISLATION IN ORISSA.

THE Congress Ministry in Orissa has brought forward two Bills introducing major reforms in the Tenancy Law which, when passed, will confer real benefit on the poor peasantry of Orissa. In this connection it is essential to note that the province of Orissa, as constituted to-day, is formed partly by an accession of areas from the Madras Presidency which are governed, so far as tenancy matters are concerned, by the Madras Estates Land Act of 1908, and partly by the retention of the old Orissa division of the province of Bihar and Orissa where the Orissa Tenancy Act of 1913 regulates the relations between landlord

and tenant. So far as South Orissa is concerned, the Orissa Ministry has brought forward a Bill to amend the Madras Estates Land Act which seeks to put the tenants in the zamindari parts of that area on a level of equality with the Government tenants of the same area. Heretofore the rates of rent in the proprietary estates of South Orissa have been extraordinarily high as compared with the rates prevailing in the ryotwari area. In the ryotwari area, half the net profits of the cultivator is aimed at as a standard in fixing the rents, whereas in the proprietary estates ordinarily half the gross produce is considered as the

landlord's due and the rent in the proprietary area is based on that theory. Consequently, the ordinary pitch of rents in the Government ryotwari area for similar lands with similar advantages is far less than what obtains in the proprietary area. The Bill, therefore, proposes to make it imperative on the revenue officers settling rent in the proprietary area to have regard to the rents or rates of rent prevailing in the ryotwari area, and this is calculated to give the ryots in the proprietary area a much-desired relief. It is calculated that this Bill, which has been referred to a Select Committee, if passed into law, will bring about a reduction of 60 per cent. in the income of the zamindars of South Orissa who are accustomed to getting from the tenants half of the gross produce as rent. Except the owner of the big estate of Parlakhemidi, most of the other zamindars of South Orissa receive from their tenants half of the gross produce as rent. No wonder that the Bill was characterised as expropriatory by the Raja Bahadur of Khallikote, who raised a preliminary objection that the Bill was ultra vires of the powers of the legislature because it contravened the provisions of the Permanent Settlement. The Permanent Settlement, he held, entitled the zamindar to half the gross produce of the land. This objection of the Raja Saheb was overruled by the chair. But the Raja Saheb also contended that the Bill would not be of benefit to those who were really in need of relief. He stressed the point that in many cases the tenants were not actual tillers of the soil. They were generally a class of intermediaries performing a function analogous to that of the zamindars. If the Government meant to benefit the tillers of the soil, then the first thing that it should have done was to confer tenancy rights on the actual cultivators. Then and then alone would any concession granted by way of rent reduction have filtered down to the real cultivators of the soil. Had the Government acted that wise, he would not have had any objection to foregoing a part of his income. But, if only the tenants were to profit at the cost of the zamindars, then he would be the last person to forego his rights. The Raja Bahadur illustrated his point by making a reference to the position of the Chief Minister himself. The Chief Minister, he said, was one of his biggest tenants whose family owned nearly twenty thousand acres of land. It was very doubtful if they actually tilled even a hundred acres. Now, there was no meaning in reducing the zamindar's income to profit rich tenants like the Hon'ble the Chief Minister. To this argument of the Raja Bahadur there was no convincing answer. The Chief Minister could only defend himself by saying that rich tenants were in fact very few in number. He said that, of all the tenants in the zamindari areas of South Orissa, scarcely more than 5 per cent. owned more than twenty acres of land. But the Chief Minister could not deny that there were hundreds of cultivators who had no tenancy rights in land. If the Congress Ministry thought of helping the poorest of the poor, then the best thing it could have done was to vest tenancy rights in these cultivators and then reduce the rents to the extent it thought fit. As it is, the

Bill is intended to benefit only the comparatively better-off class of cultivators, and the poor tillers of the soil are left practically without any protection.

With regard to the northern districts of the present Orissa province, the Ministry has brought forward a Bill amending the Orissa Tenancy Act of 1913, which proposes to confer some additional rights and privileges on the north Orissa tenants. The first in importance among all these rights is the right of free transfer of occupancy rights, subject to the provisions in sections 97, 99 and 220 of the Orissa Tenancy Act. Prior to this, the tenants had a limited power of transferring their rights in the temporarily settled tracts. For every transfer they were required to obtain the consent of the landlord who could legally demand 25 per cent. of the consideration money or six times the annual rental of the holding, whichever was greater, as the price of his consent. In practice, however, the landlords used to demand a good deal more. It is stated in the statement of objects and reasons of the present Bill that before the enactment of the Orissa Tenancy Act of 1913, the zamindars, in fact, did not interfere with transfers of occupancy rights. But after the passing of the Act they started demanding exorbitant prices for the purchase of their consent. A somewhat similar tendency was noticed at the latest settlement in the permanently settled estates where the landlords had begun to alter the usage and raise their charges to the rate of 25 per cent. of the consideration money. All this caused great harassment to the ryots. Further, in the ex-Madras area of Orissa the law has recognised the right of transfer of occupancy rights. Under the circumstances it was but proper for the Congress Ministry in Orissa to give the right of transfer to raiyats in permanently settled as well as temporarily settled tracts and to abolish these mutation fees altogether. But even after the mutation fees are abolished, it cannot be said that tenants in North Orissa will enjoy an untrammelled right of transfer. We have already stated that the right of free transfer would be exercised by the tenants so long as they do not contravene the provisions of sections 97, 99 and 220 of the Orissa Tenancy Act. Of these three sections, the restrictions imposed by section 99 are of very great disadvantage to the tenants. By the provisions of this section, a division of a tenure or holding or distribution of rent payable in respect thereof, shall not be binding on the landlord unless it is made with his express consent in writing or with that of his agent duly authorised in that behalf. So long as this section is not removed or modified, a tenant, however frugal and painstaking he may be, cannot escape from the clutches of the zamindar. The zamindar may steadfastly refuse to separate his holding from those of others even though the tenant may be perfectly willing to pay up his dues to the zamindar in time. The zamindar uses this power and may use it in future as a means to bring to book the recalcitrant tenants. In fact, in the various meetings that were organised in Orissa to discuss the Tenancy Act Amendment Bill of the Congress Ministry, it was pointed out that unless section 99 of the Orissa

Tenancy Act was either removed or modified, the right of free transfer of occupancy holdings which the Government thought of vesting in the tenantry would only be of a partial character.

The next important right sought to be conferred by the present Bill is to entitle a raiyat who has a right of occupancy in respect of any land—

- (1) To plant,
- (2) To enjoy the flowers, fruits and other products of,
- (3) To fell and
- (4) To utilise or dispose of the timber of any trees on such land.

This right, though enjoyed by the tenantry of the other provinces, was left in Orissa to custom, and it is common knowledge that, even in cases of serious emergency, the tenant was not allowed to make use of the trees grown on his holdings. It is, therefore, in the fitness of things that this right of the tenants is going to be recognised by law. The third important provision of the Bill under consideration is the reduction of interest on arrears of rent from 12½ to 6 per cent. This is a much-needed measure of reform, specially when the rate of interest on decrees granted by courts does not exceed 6 per cent. The fourth important provision of the amending Bill is the tightening up of the provisions regarding the infliction of penalties on the landlords if they exact illegal cesses from the tenants. Under the provisions of the Orissa Tenancy Act now in force, every tenant, from whom illegal dues are realised by the landlord, may within six months from the date of exaction institute a suit to recover from the landlord, in addition to the amount or value of what is so exacted, such sum by way of penalty as the court thinks fit, not exceeding Rs. 200 or, when double the amount or value of what is so exacted exceeds two hundred rupees, not exceeding double that amount or value. But the proposed Bill, instead of throwing the entire responsibility of proving illegal exactions by the zamindars on the tenants empowers the Collector of the District or any Deputy Collector who may be specially empowered by the provincial Government in this behalf to impose penalties on the landlords by summary proceedings, if he is satisfied that any landlord or his agent exacts or attempts to exact illegal dues from the tenants. In this case the maximum amount of fine imposed may be five hundred rupees or double the amount or value of what is exacted illegally by the landlord, whichever is higher. It is hoped that the stringency of these measures may effectively stop the collection of illegal dues from tenants by zamindars. It is not sought to be suggested here that all zamindars oppress their tenants in this way. But a good many do, and it is feared that even after the present Bill is passed into law the exaction of illegal dues by zamindars will not stop altogether. Particularly great opposition is voiced to clause 4 of section 85A, by which the Collector is empowered to direct the tenant to pay compensation to the landlord not exceeding Rs. 100 where his charge against the zamindar is found to be either false or vexatious. It is argued that because of this compensation clause

the tenants would think twice before making a charge against the zamindar and that very often they would rather pay the illegal dues than rush to the court, where it would be very difficult for them to prove a case against the zamindar.

Besides these two major reforms of tenancy laws, the Orissa Assembly has taken in hand two other tenancy laws of a consequential character. A Madras Act, which came into effect in October 1936 but which had been on the anvil for some time previously, prohibited the eviction of tenants in whole inam villages which were not estates and directed stay of proceedings in suits for ejecting such tenants. The Ganjam and Koraput districts of the new Province of Orissa would have had the benefit of this measure if they had continued with Madras till the 1st of October 1936, but they separated on the 1st of April that year. The Bill in the Orissa Assembly commonly known as the Moratorium Bill is intended to confer on the inam tenants in the two districts mentioned before the advantages lost by separation. Its life is limited to the 1st of March 1938 before which date the Orissa Government expects to bring forward a comprehensive measure on the same subject. Another Bill of the same nature commonly known as the Inam Bill has been referred to a Select Committee. In cases where the landlord, i. e., the inamdar claims that the tenant does not enjoy occupancy rights the onus of proving the fact is laid on him. It also enables those tenants who are proved to have no occupancy rights to acquire them on payment of compensation to the landlords. There was some opposition to this measure, but not much difficulty was experienced in referring it to a Select Committee. Thus, during the brief span of its life of barely a month, the Orissa Assembly passed one tenancy law and has referred three other measures to Select Committees. Of these three the two measures that we have noticed at length above are very far-reaching and somewhat contentious in character. It is certain that the zamindars will fight every inch of ground before allowing these bills to be put on the statute book. But the Congress Ministry, we hope, will take courage in both hands and push through the measures which, in spite of their many drawbacks, are sure to be of real advantage to the tenants.

S. S. MISRA.

ECONOMIC CHANGES IN THE PUNJAB.

DURING THE LAST FIFTY YEARS.

THE economic transition in India is the natural result of India's contact with the West. The Punjab was annexed by the British in 1849, and it was after its annexation to the British territory that the Punjab began to experience the effects of the economic transition. The economic changes which profoundly affected England between 1760 and 1840 are popularly known as the Industrial Revolution, because the changes were rapid, extensive and of great magnitude. In India these economic changes have been neither so rapid nor so great in magnitude; consequently they do not constitute an Industrial Revolution and are simply known as the "Economic Transition."

This "Economic Transition" is the product of the various tendencies which were inaugurated by the impact of the West. The development in the means of communications and transportation (road transportation and railway transportation), the linking of the village markets with the world markets, especially after the opening of the Suez Canal in 1869, the introduction of modern competitive systems of wealth production, the dynamic changes in the mentality and life of the people brought about by Western civilization, and the growth of 'money economy' brought about economic transition, the main aspects of which are described in the following lines.

1. DISINTEGRATION OF VILLAGE COMMUNITY.

The village communities were compact and very powerful at the time of annexation. A village community consisted of proprietors owning part of the village lands in common and being jointly responsible for the payment of land-revenue to the State. The village panchayat or council wielded great authority, though it had no legal powers. The main sanction behind the regulations of the village council was the economic and social boycott. "But under the English legal system the village money-lender soon escaped from its authority and by virtue of being the creditor of every man in the village became able to exert considerable pressure on the informal village council, which formerly managed the affairs of the brotherhood." The British Government appointed a few leading members of the village council as "lambardars" or headmen. Under the British administrative and judicial system the panchayats lost their influence, and the business of the village community came to be transacted by the headmen. Mr. H. K. Trevaaskis says that "in the northern Punjab the dissolution of the communal tie was marked by the growth of a party spirit which was often the cause of lawless affrays and murders". The hold of custom and status began to decline, and the influence of contract and competition increased. The villages are no longer self-sufficient and isolated.

2. BETTER COMMUNICATION AND TRANSPORTATION.

Prior to annexation the means of communication and transportation were extremely defective and unsatisfactory. "Proper roads hardly existed, except a few such as those constructed by the Moguls and where they did exist, their condition was often highly unsatisfactory and they were infested by highwaymen and robbers". The British Government have taken keen interest in the development of railways and roads: railways have been constructed mainly with the aid of borrowed capital, and roads from the increasing revenue which the expansion of cultivation brought in.

The Sind-Punjab and Delhi Guranteed Railway Company, registered in 1855, began operations between Karachi and Kotri and opened its first line in 1861; another stretch from Lahore to Amritsar was ready by 1863, and this was rapidly extended east to Ghasiabad and south to Multan by 1878. The Punjab Northern State Railway seems to have been actuated more by military than by commercial reasons when it constructed the line from Lahore to Jhelum in 1873 and to Peshawar by 1883. In 1886 the various administrations were amalgamated under the name of the North-Western Railway, a State concern, and thereafter rapid progress was made with further construction.

The great railway system of the Punjab has been moulded by two outstanding features: the great rivers, running south-west with their broad sandy beds and shifting currents, encouraged the builders to lay the lines roughly parallel to them towards Multan, so as to reduce the number of expensive bridges; but military considerations required lines crossing these, running north-west to the frontier.

But roads were neglected partly on account of the growth of railways and partly on account of scarcity of suitable road stone in the plains. It was only in the twentieth century that the Government has displayed interest in the development of roads. "The value of feeder roads had been always recognized, but the advent of motor transport led to an appreciation of the value of through highways. A Road Board, created in 1918 as a War measure, came to an end with the War. Its place was taken by the Provisional Board of Communications. That Government should recognize the importance of communications was all to the good; even though the accomplishments of the Board were ludicrously disproportionate to the needs of the Province".

At present the Punjab has about twenty-five thousand miles of roads excluding village roads. Of these over three thousand miles are metalled or macadamised.

3. THE GROWTH OF CANALS IN THE PUNJAB.

There was no great Irrigation system before the annexation of the Punjab. The first efforts of the British engineers were directed to the improvement of existing indigenous works rather than the construction of new irrigation projects. Thus at first they improved the Western Jumna Canal and the Upper Bari Doab Canal. The Government constructed a number of canals along with railways and roads; consequently both the cultivated area and the land revenue have been steadily expanding.

The following table indicates the economic development of the Punjab.

Year.	Railway Mileage.	Canal Mileage.	Metalled Roads Mileage.	Cultivated Area in millions of acres.	Land Revenue in lakhs of Rs.
1872-73	410	2,744	1,036	18.8	201
1882-83	600	4,583	1,467	23.4	206
1892-93	1,725	12,368	2,142	26.7	223
1902-03	...	16,893	...	26.8	230
1912-13	4,000	16,935	2,614	29.0	360
1922-23	4,441	19,664	2,938	30.0	400
1932-33	5,500	19,601	3,904	30.9	428

The canals have facilitated irrigation and extended the cultivated area to an enormous extent. "It is only the canals fed by the Jhelum, the Chenab and the Ravi that have prevented the four flourishing districts of Shahpur, Lyallpur, Jhang and Montgomery from being a comparative desert". As a consequence of economic prosperity in the canal colonies, the population of the colonies has multiplied very rapidly. The total population of the five districts—Montgomery, Lyallpur, Multan, Jhang and Shahpur—was

17,31,942	in 1881
19,78,693	in 1891
26,30,294	in 1901
32,89,496	in 1911
38,23,376	in 1921
49,12,346	in 1931.

Many barren and waterless tracts of land have been converted into flourishing and rich colonies by the beneficent hand of man. In the words of Mr. M. L. Darling, "the colonies have, in fact, opened for the Punjab an era of prosperity undreamed of in the past".

The economic prosperity of the Punjab Canal colonies has enormously increased the density of population. In the Lyallpur colony the density of population per square mile in 1891 was 15; in 1931

it had risen to 268; in the Jhang district in the same period it rose from 117 to 193. In 1901 in Shahpur Colony it was 102, but in 1931 it was 172. In 1911 in Montgomery district it was 109, and in 1931 it was 226. In Multan district in 1911 the density of population was 140 and it rose to 202 in twenty years.

4. IMPROVED MARKETING AND COMMERCE.

The villages were formerly more or less self-sufficient and agricultural commodities were produced chiefly to meet the needs of the village. With the advent of the British agriculture was gradually commercialized and with the commercial stage of agriculture came the necessity for organised marketing.

The markets in our province are known as 'mandies'. In the Punjab colonies the market towns have been laid out on Government land by Government, and shop and ginnery sites are sold by auction, the purchasers being bound by certain building rules. In the older parts of the province 'mandies' or markets exist at various places. The peasant is often exploited by the money-lender. "Long before harvest he is heavily in debt to the money-lender and he can only liquidate his debt by delivering his crops to the money-lender on the latter's terms". If he is indebted to the commission agents or arthis in the market, he is exploited by the commission agents. There is an urgent need of developing the system of co-operative marketing or co-operative sale.

In the Punjab co-operative sale has met with some success. Co-operative shops for commission sale have been organised in some markets.

They sell on commission only, accepting all kinds of produce, both from members and non-members, and advancing to members against the deposit of produce sale a sum not exceeding 75 per cent. of its value. . . . These shops release the agriculturist from the obligation to sell his crops to the money-lender or broker to whom he is indebted, at a price dictated by the buyer. They study the tendency of market prices and enable the farmer to hold up his produce for a fair price. They further perform a service which is particularly valuable in Indian markets by guaranteeing to their customers the use of true weights and measures, and of honest and audited accounts.

As regards commerce, after annexation it developed enormously. The Punjab exports chiefly raw materials and food stuffs, and imports chiefly manufactured articles. The export of wheat is modernized. Export of wheat is likely to cease in future. The export trade of gram on the whole has increased during the last thirty years. "The trade in jawar and bajra is declining, the tonnage carried by rail having declined from an average of 175,000 tons at the beginning of the century to about 50,000 or less." Maize seems to be declining in popularity; the irrigated area shows no sustained increase while the unirrigated area is declining." "The most bright spot in the trade outlook seems to be cotton. There has been a great increase in the area under irrigation and the rail-borne traffic has reflected this clearly, there having been an almost uninterrupted improvement in tonnage since 1918". The cultivation of sugarcane and the trade in sugar have also expanded.

5. GROWTH OF CO-OPERATION.

The movement of co-operative credit began to function with the passing of the first Co-operative Societies Act of 1904. It was passed, not as the outcome of a popular demand, but was essentially the act of the Government anxious to ameliorate the condition of the people, and to give effect to it, in every province a co-operative department was established. "Co-operation is, in fact, a form of organisation wherein persons, however poor, can voluntarily associate together for the promotion of their own

economic interests." In our province the co-operative credit movement has been successful not only in supplying capital to the members at moderate rates of interest, but also in teaching them the advantages of thrift, self-help, industry and co-operation. These societies try to discourage extravagance, gambling and litigation among their members.

The debtors can be classified into three groups—those whose debt is mainly ancestral, those who have become involved by some calamity, and the thriftless and the extravagant who incur debt on account of their own foolishness.

The first two groups of debtors benefitted at once on joining a co-operative society, because they took full advantage of the facilities offered. These two groups form about 20% of the co-operators in the Punjab. "The remaining 80% also benefit by being able to borrow at a much lower rate of interest, but this benefit depends on their borrowings being carefully controlled. If they are not controlled, the lower rate of interest leads only to greater borrowing. To benefit independently of this control, which necessarily varies from society to society, members must learn the proper use of money; and for this persistent teaching is necessary."

Mr. Calvert writes in 1936: "The Punjab Government has taken an enlightened view of the value of co-operative organisation, and much has been done in a comparatively few years; but old debts, old customs, old standards and above all placid submission to what appear to be, but most certainly are not, impositions of divine will stand in the way. The means to better living are there; it is the will and determination to achieve better things which are yet dormant." Hence there is an urgent necessity of changing the outlook on life of the villagers by imparting free primary education.

The deposits which the co-operative societies receive are withdrawable at short notice; consequently a co-operative society cannot ordinarily lend its money for long periods. The liquidation of old and ancestral debt requires long period loans; so there is a great need of establishing Land Mortgage Banks, as was recommended by the Royal Commission on Agriculture.

6. RISE AND FALL OF THE MONEY-LENDER.

The advent of British and the establishment of the British administrative and judicial system were responsible for the ascendancy of the money-lender. Before 1849 the money-lender did not advance large sums of money for the following reasons:—"He had not the money to advance; he had not the means to enforce repayment; he did not see with the cultivator any surplus from which repayment could be made." But the conditions altered under the British regime. The Famine Commission of 1880 reported: "Now with the value of land risen, rights defined and recorded, money-lenders have lent more freely on the security of ascertained interests in land. There is everywhere a serious amount of agricultural debt and at any rate there is everywhere the habit of running accounts with the money-lenders, which always slides into debt when a crop is lost or a bullock has to be replaced."

Regular courts were established in 1874-75, and were mostly presided over by Munsiffs recruited from the towns. These Munsiffs had very inadequate knowledge about rural affairs and customary rights and freely awarded decrees in favour of the money-lenders. The peasants soon came to regard these judges as agents and debt collectors for the 'sahukars' or money-lenders. The abnormal ascendancy of the money-lender became intolerable and the Government had to come to the rescue of the Punjab peasant, and has passed some laws to protect them. The first Act

of this type is the Punjab Land Alienation Act, which came into force on the 8th June, 1901. The Act forbids sale of agricultural land in execution of a decree. It also forbids the sale of land by members of agricultural tribes to those who are not members of agricultural tribes.

The Usurious Loans Act of 1919 authorises law-courts to go behind a contract and to interfere if the terms be unfair. The Punjab Regulation of Accounts Act of 1930 imposes a duty on the money-lender to keep regular accounts and submit a six-monthly statement of accounts to the debtor. The Punjab Relief of Indebtedness Act of 1934 establishes a machinery for the voluntary composition of debts and revives the ancient Hindu law of *Damdapat*, according to which a creditor cannot claim a sum larger than double the amount of the principal. The Punjab Debtors Protection Act also goes in the same direction. These legislative measures and the co-operative credit movement have lowered the position of the money-lender in the province.

7. CHANGES IN WEALTH PRODUCTION.

The most important industry of the Punjab is agriculture. The British Government has taken keen interest in improving agriculture. The Department of Agriculture was established in 1906, and the Agricultural College was established in 1909 at Lyallpur. A number of Demonstration and Experimental farms have been started, and agricultural research is encouraged by the Government. No doubt there are some signs of improvement in agriculture; still it cannot be denied that the progress is far from satisfactory. One great obstacle is the fragmentation and subdivision of holdings. There is felt an urgent need of consolidation of holdings. The present excessive pressure of population on land should be remedied. "No real progress is possible without radical changes in the system of landholding and in the methods of cultivation. Further, Indian agriculture cannot be modernised unless means are found to divert surplus labour in the villages to manufacturing industries."

The cottage industries, which were in a very flourishing state, declined as a consequence of India's contact with the West. Unequal competition between Indian producers and foreign manufacturers and the indifferent attitude of the Government were chiefly responsible for the decay of the cottage industries. Though some factories or mills have been established, much attention has recently been directed to improve and encourage cottage industries, and at the present time the Government attitude towards them is friendly and sympathetic. Economic history has established that cottage industries cannot face mass production. In other countries where the cottage industries have survived in competition with large scale production they are supplementary occupations of people engaged in other pursuits. As independent industries, the scope for cottage industries seems to be limited in our country, but they can well serve as subsidiary industries or supplementary occupations.

If the farmer and his family could be persuaded to spend their spare time in cottage industries they could largely dispense with the services of the occupational castes, much of the work of the potter, the carpenter and the weaver could be dispensed with, and the member of these occupational castes would be set free for employment in centralised industries without adding to the existing demands upon the produce of the lands. (Trawaskie.)

The growing evil of unemployment, and especially the unemployment of the educated classes, is another feature of the Economic Transition. The economic salvation of our province depends on the growth of the co-operative movement, modernisation

of our agriculture, development of industries (both cottage industries and organised industries), and above all on a healthy change in the outlook on life of the people of our country.

BAL RAJ.

Review.

CO-OPERATIVE INSURANCE.

CO-OPERATIVE INSURANCE. By N. BAROU. (King.) 1936. 22cm. 391p. 15/-

THIS is a very interesting book on a very interesting subject. Co-operation is the fad for all arm-chair social thinkers who wish to go slowly in the matter of any reform and especially of those who are afraid of attacking the capitalistic organization in a straight fight. Co-operation has been tried as an economic principle in many spheres of economic activity, and Mr. Barou has in this thesis attempted to draw the attention of the social thinker to the need and possibilities of Co-operative Insurance in the world.

The element of risk in our daily lives is increasing, and insurance, as the author rightly points out, is a product of modern capitalism. It is a child of the capitalist acquisitive society which is built on the competition of private enterprise, of which the taking of risks is the main manifestation. It is impossible to think of modern economic life without a scheme of insurance of some type or other. Mr. Barou has attempted to give a special meaning to Co-operative Insurance as apart from other types of insurance schemes:

A co-operative insurance society is a permanent institution, a business enterprise. Co-operation implies a bond of union over and above the casual relations of the money tie. Each member is expected to regulate his relations with the co-operative insurance society in the interests of the whole collective body. Co-operative insurance is not a profit-making enterprise as is the case with capitalistic insurance. The essential difference between a co-operative society and a capitalist insurance society is that the surplus is divided in a co-operative society among the insured co-operators in proportion to the premiums paid by them. (P. 125.)

It is not necessary to give a dog a bad name in order to hang him, and it is perhaps not necessary to cavil at capitalistic enterprise to bring home to the many the special advantages of co-operation. The author has many criticisms to offer against particular joint stock companies working in the field of insurance. But after all, is it the fault of these pioneers that they were able to corner capital and control? It is the shrewdness of the pioneer adventurer and the lack of interest and understanding in the average insurer that must largely explain the position. If the average man is as indifferent to-day as he has been for many years, it is an open question whether the co-operative method of approach would do any good to anybody.

Mr. Barou has done valuable service in bringing into prominence the extent of work done on co-operative lines in many countries in different fields of insurance. His chapters on consumers' co-operative insurance societies, labour insurance societies, and agricultural insurance societies are worth detailed study to the student of co-operation—if only to appreciate the extent of the experiments made in different directions in many countries of the world. To the student of insurance on co-operative lines India makes a poor show. Mr. Barou's quotation about conditions in Burma appears not encouraging:

Co-operative agricultural insurance in this province can be regarded as dead, and it is a matter of time before what still remains will have to be closed down, (1935.) It is questionable whether co-operative cattle insurance has any future before it in India except in the case of very expensive cattle.

Writing on the question of state aid to co-operative institutions, the author remarks:

We are of opinion that state aid for co-operative insurance serves in some cases a useful purpose and should be advocated. But it must be understood that this aid should be only supplementary to the resources contributed by the members and serve only as an additional reserve for emergencies. (p. 343.)

One of the most valuable sections in the study of Mr. Barou is to be found in Chapter 11 where the author examines the nature of the investment of the funds of the insurance companies of the co-operative and other types. The figures speak for themselves:

CAPITAL INSURANCE COMPANIES.

	Distribution of Assets in Gt. Britain. (1931.)		U. S. A. (1932.) Distribution of Assets.
	Life	others.	
Mortgages ...	13.1	4.0	36.2
Loans: Private ...	6.3	—	18.5
" Public Bodies ...	4.8	1.3	—
Securities: Govt. ...	33.9	35.2	8.4
Debentures ...	17.1	18.9	—
Stocks and Shares ...	13.9	10.8	28.4
Property ...	4.6	6.8	4.0
Outstanding Agents ...	—	—	—
Premium and Interest ...	3.8	14.9	—
Cash and Stamps. ...	1.7	6.8	1.0
Other Accounts ...	0.8	1.3	3.4
	100	100	100

* In percentage of assets.

Note: Investments in Government securities in Britain represent one-third of the total assets, in the U. S. A. they account for only 8.4%. Stock exchange securities amount to 30% of the assets in both countries.

CO-OPERATIVE INSURANCE SOCIETIES.

	U. S. A.	Germany.	Denmark.
Mortgages ...	10	72	10
Rent Property ...	4	—	—
Securities ...	58	18	69
Cash and Banks ...	6	6	—
Loans to Policy Holders ...	3	—	—
Miscellaneous ...	19	4	21
	100	100	100

The author admits that it has not been possible for him to get good and reliable information about co-operative finance and the question of investing co-operative funds without embarrassing the policy-holders will require very careful consideration. To speak of 20,000,000 policy-holders in the whole world with a thousand million sterling insurance in force may ease the co-operative enthusiast's conscience for the time being, but in a world which is divided into armed camps, each waiting only for an opportunity to successfully exploit the other, the whole experiment is laboriously pathetic, and talks of a world alliance seem to vanish into thin or misty air.

Mr. Barou has a profound faith in the co-operative method and considers that if, properly developed, there is a great future for the movement and that, in the organization and development of co-operation in different fields, co-operative insurance could play a

great and growing part. The book is well documented and Mr. Barou has taken considerable pains in getting together valuable information to illustrate his thesis. There is no doubt that the book would serve as a valuable aid to field-workers in the different countries of the world in estimating the progress and problems of co-operation in the insurance field.

The publishers have kept up their reputation as a first class firm in the get-up of the book and the price of 15sh. is not too much to pay for a volume which contains such valuable information to the serious student of co-operation.

S. V. AYYAR.

Miscellaneous.

A. I. C. C. RESOLUTIONS.

The following is the text of some of the resolutions passed by the Congress Working Committee which met at Calcutta last week:

FEDERATION.

In the view of announcements made on behalf of the British Government that steps will be taken to inaugurate the proposed Federation, the All-India Congress Committee reiterates its emphatic condemnation of and complete opposition to the scheme and its decision to combat it in every possible way open to it. The attempt to inaugurate the scheme despite the clearly expressed will of the nation will be a challenge to the people of India. The Committee, therefore, calls on provincial and local Congress Committees and the people generally as well as the Provincial Governments and Ministries to prevent the imposition of this federation, which will do grave injury to India and tighten the hands which hold her in subjection to Imperialist domination and reaction. The Committee is of opinion that the Provincial Governments should move their Legislatures to give formal expression to this opposition to the federation and request the British Government not to impose it on their Provinces.

ZANZIBAR.

The Committee expresses its full sympathy with the Indians in Zanzibar in their brave struggle against the new decrees which are sure to result in the ruin of Indian interests in Zanzibar and the internal and export trade of the Indian community which has been settled for so long in that country and which has helped greatly in promoting the prosperity of Zanzibar. The Committee is of opinion that in order to give adequate help in this struggle and to protect Indian interests in Zanzibar, it is essential that an embargo should be laid on the import of cloves into India. The Committee further calls upon the people to refrain from the use of cloves until the new decrees are rescinded by the Zanzibar Government. The Committee regrets the position taken up by the Government of India on the resolution moved by the Congress Party in the Central Legislature regarding the treatment of Indians in Zanzibar by the Zanzibar Government and is of opinion that the efforts made by the Government and the results attained by them are entirely inadequate to protect the interests of Indians in Zanzibar. The Committee feels confident that by the boycott of cloves by the Indian people, the Zanzibar Government will be compelled in the end to do justice to Indians by rescinding the objectionable decrees.

MINORITY RIGHTS.

The Congress has solemnly and repeatedly declared its policy with regard to the rights of the mino-

titles in India and has stated that it considers it to be its duty to protect these rights and to ensure the widest possible scope for the development of these minorities and their participation in the fullest measure in the political, economic and cultural life of the nation. The objective of the Congress is an independent and united India where no class or group or majority or minority may exploit another to its own advantage and where all the elements of the nation may co-operate together for the common good and the advancement of the people of India. This objective of unity, mutual co-operation and common freedom does not mean the suppression in any way of the rich variety and cultural diversity of Indian life which have to be preserved in order to give freedom of opportunity to individuals as well as to groups to develop unhindered, according to their capacity and inclination.

In view, however, of the attempts that have been made to misinterpret Congress policy in this regard, the All-India Congress Committee desires to reiterate this policy. The Congress has declared in its resolution on Fundamental Rights that—

(1) Every citizen of India has the right of free expression of opinion, the right of free association and combination and the right to assemble peacefully and without arms for any purpose not opposed to law or to morality.

(2) Every citizen shall enjoy freedom of conscience and the right freely to profess and practise his religion subject to public order and morality.

(3) The culture, language and script of the minorities and of the different linguistic areas shall be protected.

(4) All citizens are equal before the law, irrespective of their religion, caste, creed or sex.

(5) No disability shall be attached to any citizen by reason of his or her religion, caste or sex, with regard to public employment in an office of power or honour and in the exercise of any trade or calling.

(6) All citizens have equal rights and duties with regard to wells, tanks, roads, schools and places of public resort maintained out of State or local funds or dedicated by private persons for the use of the general public.

(7) The State shall observe neutrality with regard to all religions.

(8) The franchise shall be on a basis of universal adult suffrage.

(9) Every citizen is free to move throughout India and to stay and settle in any part of it, to acquire property and to follow any trade or calling and to be treated equally with regard to legal prosecution or protection in all parts of India.

These clauses of the Fundamental Rights resolution have made it clear that there should be no interference in matters of conscience, religion or culture and any minority is entitled to keep its personal law without any change in this respect being imposed by a majority.

The position of the Congress with regard to the communal decision has been repeatedly made clear in Congress resolutions and finally in the election manifesto issued last year. The Congress is opposed to this decision as it is anti-national, anti-democratic and a barrier to Indian freedom and the development of Indian unity. Nevertheless, the Congress has declared that any change in, or a supersession of, the communal decision should only be brought about by mutual agreement among the parties concerned. The Congress has always welcomed and is prepared to take advantage of any opportunity to bring about such a change by mutual agreement. In all matters affecting the minorities in India, the Congress wishes to proceed with their co-operation and through their good-will in a common undertaking and for the realisation of the common aim, which is freedom and the betterment of all the people of India.

BOOKS RECEIVED.

AN ATLAS OF INDIAN HISTORY. By E. W. GREEN. (Macmillan.) 1937. 39cm. 43p. Rs. 2.

THE INDIAN SUGAR INDUSTRY—1937 ANNUAL. By M. P. GANDEL. (Author, C/o Gandhi & Co., 14/2, Old China Bazar Street, Calcutta.) 1937. 24cm. 152p. Rs. 2-12-0.

SOME FACTORS AFFECTING THE PRICE OF WHEAT IN THE PUNJAB. (The Board of Economic Inquiry, Punjab.) 1937. 24cm. 108p. As. 8.

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Expenditure on Beneficent Departments in Provinces.

(IN THOUSANDS OF RUPEES.)

Departments	MADRAS			PUNJAB			BIHAR			ASSAM			ORISSA		
	Expenditure	Percentage to Total Expenditure	Expenditure per lakh of population	Expenditure	Percentage to Total Expenditure	Expenditure per lakh of population	Expenditure	Percentage to Total Expenditure	Expenditure per lakh of population	Expenditure	Percentage to Total Expenditure	Expenditure per lakh of population	Expenditure	Percentage to Total Expenditure	Expenditure per lakh of population
Education ...	2,52,84	16.24	58.8	1,60,85	14.77	68.2	71,32	13.17	22.0	35,73	12.65	41.6	2,619	14.10	32.3
Medical ...	97,29	6.10	22.1	50,19	4.61	21.3	22,95	4.56	7.1	14,42	5.11	16.8	9,54	5.17	11.5
Public Health ...	33,76	2.11	7.6	15,79	1.45	6.7	14,24	2.83	4.4	8,63	3.13	10.3	2,86	1.55	3.4
Agriculture ...	23,80	1.48	5.7	36,24	3.38	15.4	9,13	1.71	2.8	6,90	2.44	8.0	1,59	0.86	1.9
Veterinary ...	11,17	0.70	2.5	14,76	1.36	6.3	5,05	1.01	1.6	1,60	0.57	1.9	1,19	0.65	1.4
Co-op. Credit ...	14,84	0.90	3.2	15,03	1.29	5.4	3,62	0.72	1.1	1,01	0.35	1.2	1,45	0.79	1.7
Industries ...	37,45	1.72	6.2	12,41	1.69	7.8	2,42	1.87	2.9	2,80	0.99	3.3	2,29	1.24	2.7
Total of above ...	4,67,06	29.31	1,06.2	3,09,58	28.44	1,31.2	12,605	27.08	42.0	71,43	25.29	83.1	45,14	24.46	54.4
Total Expenditure	15,93,67	100.00	3,62.2	10,88,67	100.00	4,61.3	5,03,34	100.00	1,55.4	2,82,48	100.00	3,16.8	1,84,37	100.00	2,22.1

Departments	BOMBAY			BENGAL			C. P. & BERAR			N.W.F. PROVINCES			SIND		
	Expenditure	Percentage to Total Expenditure	Expenditure per lakh of population	Expenditure	Percentage to Total Expenditure	Expenditure per lakh of population	Expenditure	Percentage to Total Expenditure	Expenditure per lakh of population	Expenditure	Percentage to Total Expenditure	Expenditure per lakh of population	Expenditure	Percentage to Total Expenditure	Expenditure per lakh of population
Education ...	1,61,18	13.23	89.6	1,37,70	11.28	27.5	55,93	11.89	36.6	22,26	12.01	92.75	30,05	8.67	77.05
Medical ...	43,43	3.57	24.1	54,45	4.46	10.9	16,99	3.58	11.1	6,92	3.73	28.83	7,41	2.25	20.25
Public Health ...	31,98	2.63	17.8	33,98	2.78	6.8	3,86	0.81	2.3	1,40	0.76	5.83	2,51	0.72	6.43
Agriculture ...	14,14	1.16	7.9	11,74	0.96	2.3	10,18	2.15	6.7	2,83	1.53	11.79	8,40	2.42	21.54
Veterinary ...	4,08	0.34	2.3	5,43	0.44	1.1	5,11	1.08	3.3	1,57	0.85	6.54	1,15	0.34	3.0
Co-op. Credit ...	6,57	0.53	3.6	13,94	1.14	2.8	2,83	0.60	1.2	1,16	0.63	4.83	1,18	0.34	3.0
Industries ...	9,35	0.77	5.2	16,69	1.37	3.3	3,00	0.63	1.9	93	0.49	3.75	1,46	0.42	27.40
Total of above ...	2,77,79	22.81	1,54.3	2,74,30	22.46	54.8	98,16	20.68	64.2	37,10	20.02	1,54.58	52,57	15.14	1,34.80
Total Expenditure	12,18,08	100.00	6,76.7	12,21,05	100.00	2,43.7	4,74,53	100.00	3,10.2	1,85,31	100.00	7,72.1	3,42,01	100.00	8,89.8

The population of Madras is 4,40 lakhs ; of the Punjab 2,36 lakhs ; of Bihar 3,24 lakhs ; of Assam 86 lakhs ; of Orissa 83 lakhs ; of Bombay 1,80 lakhs ; of Bengal 5,01 lakhs ; of the Central Provinces and Berar 1,53 lakhs ; of the North-West Frontier Province 24 lakhs and of Sind 39 lakhs.