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TOPICS OF THE WEEK.

WE are glad that the visit of Pandit Hirday Nath Kunzru to Lahore for the purpose of organising the Liberal Party has resulted in the formation of a Branch of the Indian National Liberal Federation for the Punjab. At one time non-co-operation was perhaps the strongest in that province and naturally Liberalism did not evoke much response there, the constitutionalists in that part of the country being still more averse than the so-called Independents of other provinces to style themselves Liberals. It, therefore, required no small courage and, may we add, political honesty for the Punjab constitutionalists openly to join the Liberal ranks. If those who, very perversely in our opinion, refuse to label themselves in any way would similarly come into the Liberal fold, there would be no need for such a Centre Party as is being contemplated. The necessity for it only arises from the altogether unjustifiable unwillingness of the Independents to toe the line. We have, therefore, very great admiration for those in the Punjab who have at last cast in their lot with the Liberal party. The one outstanding feature of the Punjab Branch of the Liberal Party is that it embraces leading men from all communities and particularly Moslems who are reputedly none too ready to participate in politics not specially relating to their own community.

The South African Delegation.

THE reply which H. E. Lord Reading made to the views expressed by the South African Indian deputation led

by Dr. Abdur Rehman breathes sympathy, but otherwise holds out no hope of any tangible good resulting from the Government of India's mediation. The Viceroy was at particular pains to tell the deputation that the Union Government had in the past treated India's representations considerably. The facts he gave are of course unchallengeable, but when we place the deference which the South African Government showed to Indian sentiments against the callousness of which they are habitually guilty, the Union Government does not come out creditably on a balance of considerations on both sides. The Viceroy also expressed himself as still hopeful that the Asiatic Bill, which, when it passes into law, will not be given legislative effect. Very few in India, we believe, have any such hope, unless of course His Majesty's Government steps in with its veto or the League of Nations intervenes, both of which remedies have been suggested by the Rehman deputation. We are glad to see that Lord Reading has given an assurance that if the Government of India's representations went unheeded, he would take all the necessary steps in their power to have the issue solved satisfactorily for India, and we hope the promise will be fully carried out. Will the Government of India raise the question at the League meetings? There was a demand from the Indian public to have the legitimate grievances of the Indian settlers in Tanganyika brought to the notice of the Sixth Assembly and members of the Indian delegation, which was led by a non-Indian, were individually requested by several public bodies to do so; but the Interim Report of the delegation, now published in India, does not show that the delegation paid any heed to the demand. They seem to have ignored it altogether. The League would prove to be our best friend in all disputes between different members of the British Empire, but the Government of India has till now shown itself to be very chary of invoking its help. Will it now be prepared, in the event of the Asiatic Bill becoming law, to assert its right as an independent State member of the League of Nations?

A Constitutional Party

THE *Indian Daily Mail* of Tuesday last writes:—We understand that the session of the Liberal Federation which meets next week in Calcutta, will consider the question of uniting under one standard the various political groupings in the country which are pledged to constitutional principles. We need hardly say that it is an eminently sensible proposal. The unification of the sober elements of our public life is a most desirable consummation and there is no reason why they should exist apart as separate entities when a common platform is possible. Leaders from the Independent and the Liberal groups have urged the fusion of their parties under a comprehensive programme which, while

combating the extravagances of Swarajism, will steadily advance the national cause. There is no ground for the fear that partisans might cling to old party labels: opinion is sufficiently ripe for a party which stands first and foremost on the constitutionalism of its methods. Such a union as is proposed will bring together men of sound judgment and experience of affairs, who cannot afford to play the demagogue. It will be a combination which can be hardly matched for sober statesmanship and is bound to command respect, strength and influence. The time for a comprehensive and stable constitutional party is particularly opportune now as, for one thing, the Swarajist Party is disintegrating from its own poverty of positive ideal and lack of sagacious leadership and as, for another, the ground has to be prepared for an early revision of the constitution. We trust that the proposals will be considered fully and that a powerful and influential party will emerge from the deliberations of the Liberal Federation at Calcutta.

Indian Education in Fiji.

THE report of the Education Department, Fiji, for 1925, states that "in contrast with the condition of Indian affairs in the Colony in 1921 and 1922, there has been a distinct effort on the part of the Indian population of Fiji to seek for improved facilities for education during 1923 and 1924. The improved conditions of sugar industry during 1924 have reacted favourably for Indian education" (p. 8). The following school figures taken from the Report are interesting: Government schools for Fijians 6, for Europeans 4, for Indians 1; the number of children of school going age, European 667, Indian 13,116. Besides the solitary Government school, there are assisted primary and vernacular schools for Indians, mostly conducted by missionaries and private schools not admitted to grant-in-aid. The number of Indian pupils in the Government and assisted schools is 1626. No figures are available of those attending schools not receiving Government grant. Referring to the education of European children the Report says: "Ample provision is provided for all these pupils (.667 in all) by means of four Government schools, three Catholic mission schools, three Colonial Sugar Refining schools and the Correspondence Classes (for country children) conducted by the Education Office" (p. 5). Can the Fiji Government claim to have made corresponding provision for Fijian and Indian children?

Bengal Tenancy Amendment Bill.

IN introducing the Bengal Tenancy Amendment Bill in the Bengal Legislative Council, the Hon'ble Maharaja of Nadia referred to two problems as being of "transcendental importance," namely transferability of occupancy rights and the rights of the actual, and not merely the *de jure*, cultivator of the soil. The Bill seeks to make the holding of an occupancy right or a share or portion thereof capable of being transferred in the same manner and to the same extent as other immovable property, subject to certain conditions. To prevent the land from being transferred into the hands of agriculturists, the Bill gives power to the landlord to buy out the transferee. The other important proposal of the Bill is to give occupancy rights to the under-raiyat against his immediate landlord. The importance of the latter proposal will be apparent from the following comment in the Report on the Bill. "There is (in Bengal) often a whole chain of persons interested in the land, both as rent-receivers and as rent-payers, between the proprietor at the top and the

cultivating tenant. Under the law as it stands, the occupancy tenant right can only be enjoyed by one person in the chain, and, as the law is not properly adapted to the complicated state of subinfeudation which actually exists, it frequently happens that the occupancy tenant right gets into the hands of the wrong person, and the cultivating tenant who ought to have the rights finds himself in the position of a tenant-at-will."

IT will be seen that the proposals put forward in the Bill are of a very moderate nature. The question that

leaps to the eye of even a casual student of the Bengal Tenancy system is "who pays for the maintenance of the whole chain of persons interested in the land, with the proprietor at the top and the cultivating tenants at the bottom?" Barring the possibility of magician's hat, the money comes from the actual cultivators of the soil. Land in Bengal has thus become for many interested in it, not an agent of production but of speculation. The Maharaja of Nadia in his note of dissent from the Report on the Bill wrote: "I regret I cannot but oppose the principle of the Bill when I find that the last stroke which will settle the impoverished, yet much abused, land-lords of Bengal is going to be dealt and especially when petty landlords including mostly poor *Bhadraloks*, women and children, are going to be deprived of their means of subsistence." Since writing the above, the Maharaja is appointed an Executive Councillor and the Bill is now in his charge. In introducing the Bill the Hon'ble Maharaja was less dolorous on behalf of landlords and even referred to the condition of raiyats as that of serfs. The improvement is satisfactory.

WE are requested by the Prime Minister of Indore State to announce that the article that we published last week as a "Reply by the Indore Darbar" to our leader of November 26, does not bear the Darbar's *imprimatur*. We do not profess to be learned in the ways of Indian States, but one would have thought that a communication purporting to answer the points in our leader from the stand-point of H. H. the Maharaja Holkar might reasonably be regarded as the Darbar's authorised reply, when it came from the quarter from which it did come. If only we could disclose the identity of the writer who holds a very eminent position in the official hierarchy of Indore, most men would think with us that the views expressed in the article are the views of those who have the authority to speak on behalf of His Highness. But apparently the Indore officials wish to make the best of both the worlds: they are anxious to give to the public the official version of things and yet to be able to repudiate its official character when it is published. Now we know what to make of the Indore Darbar's denials. When, e.g., we are informed that the fees of the counsel of the defence were not paid by the State, we must confess that such a contradiction is not enough for us. For it is possible, we feel, that the money may have come from the Indore treasury right enough and still the Indore Darbar may be in a position to protest that it had nothing to do with it—and be technically quite right too in so protesting. The contradiction must be supported by outside evidence before it can be regarded as the final word on the subject. In the absence of such evidence, statements of the counsel purporting to ward off suspicion from the Maharaja, it need hardly be said, cannot be regarded as conclusive.

THE PUNJAB MONEY-LENDERS BILL.

WE are greatly surprised and grieved at the unqualified condemnation lavished by most of the Hindu and Sikh members of the local Legislative Council on the Punjab Money-lenders Bill introduced by a Muslim member. The Bill seeks to remedy one of the many grave abuses of the system of money-lending by professional money-lenders. The problem of effectually restraining the extortions and preventing other evil practices of money-lenders without interfering with their legitimate business, which indeed is as advantageous to the borrowers as to the lenders, is a very difficult one which the Government of India endeavoured to solve, in a somewhat hesitant manner, by a partial application to India of the remedy contained in the British Money-lending Act of 1900, i. e. by investing judicial tribunals with the power of setting aside and re-opening bargains which on evidence were proved to be harsh and unconscionable. This was done in 1917 by passing the Usurious Loans Act, but even when passing this legislation friends of the poor had uttered a note of warning that the remedy offered by the Act was insufficient to protect those whose necessitous circumstances often compelled them to seek for advances from unscrupulous *sahukars*. Mr. Tej Bahadur Sapru, as he then was, e. g. made the following remarks in the old Imperial Legislative Council: "I feel that the Bill as drafted by the Hon. the Home Member does not go as far as I should like it to go. In fact, I should like it to go the whole length of the English Money-lenders Act. I should like all money-lenders to be registered as in England, and I should also like a provision in the Bill that if an unregistered money-lender brings in a suit, the suit shall be dismissed. . . . I think the stronger the measure is, the better it will be for the protection of the masses and for the land-owning classes."

Ever since the Usurious Loans Act was passed, the need is universally admitted of sharpening the remedy of the Act with a view to mitigate the oppression of the poor through the agency of money-lenders. Mir Maqbool Mahmood consequently sought last year in the Punjab Council, by means of a Bill, to supplement the provisions of the Act in the very manner in which Dr. Sapru would have liked to see them supplemented in 1917. The Bill for the most part reproduced the clauses of the British Act relating to the registration of money-lenders. Thus, although the proposal had nothing novel or particularly drastic about it, the Punjab legislators, or rather the non-Muslim section of them, simply refused to consider it. They voted against the very motion for leave to introduce the Bill. On the other hand the attitude of the member in charge, to judge from his speech, was conciliatory. He recognised that the honest money-lender performed a necessary and important function in the social organism and made it clear that his Bill did not aim at abolishing him, but only the dishonest and oppressive money-lender. He admitted that there must be many valid criticisms of

detail against particular clauses of the Bill and evinced his eagerness to avail himself of all such reasoned criticism by moving, after the introduction of the Bill, not for a reference to the Select Committee, but for circulating it for the purpose of eliciting opinion thereupon. The President too made it clear before putting the motion to the vote that the meaning of passing such a motion is "that the Council have not made up their mind and would like to have the benefit of outside views before they make up their mind and the mere passing of this motion will not in any way commit the Council to the principles of this Bill". Yet the Hindu and Sikh members persisted in opposing this motion.

And what were the objections which they urged? They were of the flimsiest. One member urged that the Council had no right to interfere with freedom of contract between lenders and borrowers. This is no doubt a fundamental objection, but the answer to it is very easy to give. It was best given by the mover of the British Bill which passed into the present Act that "instead of representing free trade in money, money-lending frequently represented free trade in rascality and fraud". It is certainly too late in the day now to deny that a business which is so capable of being abused as that of money-lending should not be subjected to very severe restrictions. But it was the argument put forward in all solemnity in the Punjab Legislative Council. The Select Committee, whose report led in England to the Money-lending Act, came to the conclusion that "the system of money-lending by professional money-lenders at high rates of interest is productive of crime, bankruptcy, unfair advantage over other creditors of the borrower, extortion from the borrower's family and friends and other serious injuries to the community. And although your Committee are satisfied that the system is sometimes honestly conducted, they are of the opinion that only in rare cases is a person benefitted by a loan obtained from a professional money-lender, and that the evil attendant upon the system far outweighs the good. They therefore, consider that there is urgent need for the interposition of the legislature with a view to removing the evil." Members of the Punjab Council were, of course, ready with the argument that the Indian conditions differ very much from those that existed in England when the law was passed. That, of course, is undoubtedly true. There are indeed great differences in the conditions obtaining in the two countries, but they are all such as to require a much more stringent regulation of the trade here. A member in the course of an opposition speech begged his colleagues "to have some regard for the poverty, illiteracy and present pitiable condition of the people of this country." Even a slight regard for these things should have led every member to assume a friendly attitude to the Bill instead of one of such unreasoning hostility. The chief objection, of course, of the non-Mahomedan members of the Council was that it was a communal measure conceived in the interests of Mahomedans alone and calculated to compass the ruin of other communi-

ties. No one, however, took the least trouble to show how it would give an unfair advantage to Mahomedans and inflict an injustice upon Hindus and Sikhs. One member indeed argued that Islam prohibited the lending of money, while the Hindu and Sikh scriptures allowed it. Therefore any restrictions that would be imposed upon money-lending business would be restrictions to which Hindus and Sikhs alone would be subject and from which Mahomedans would escape. If it were the case that Mahomedans did not put out money at interest and that other communities carried on the profession of money-lenders, then naturally the Act would only apply to the latter, but who is to blame for it and what reasonable ground of complaint have the Hindus and the Sikhs? The fact, however, is that Mahomedans too practise money-lending and the Bill of Mir Maqbool Mahmood would have affected and was intended to affect the Mahomedans too. We are, therefore, driven to the conclusion that it is not the mover of the Bill who brought in a communal measure but the non-Muslim opponents of it who gave a communal complexion to it. The Bill was eventually circulated for opinion and seeing that public opinion expressed itself against the registration of money-lenders, Mir Maqbool Mahmood withdrew the Bill and brought forward another in its place this year.

The new Bill does not provide for the registration of money-lenders, but aims at preventing the frauds and swindles that are so often perpetrated by dishonest money-lenders by requiring the latter to supply information to their debtors as to the amount of their indebtedness, &c. The *sahukars* have, in the first place, to keep regular accounts in a prescribed form, then to send to the borrower a memorandum of transaction when the transaction exceeds Rs. 20 in value and also to inform him every six months as to the state of his account with them. Thus the Bill merely seeks to prevent fake accounts, which is by no means a rare feature of the proceedings of money-lenders in any part of India. That this evil of false accounts must be remedied, there can be no dispute; the only question is whether the particular provisions in the Bill will attain the object aimed at or whether they will result in unnecessary hardships on honest money-lenders. That is a practical question which must be carefully considered. So far as the mover is concerned, he declared himself willing to alter the details of the Bill in any respect. "There may be differences," he said, "on the manner of keeping accounts. I am prepared to accept all workable suggestions on that matter. At this stage I do not ask the House to commit itself to the manner of information to be supplied to the borrower which can be supplied in the Select Committee". He again made it clear that it was not his purpose to do away with the class of money-lenders *qua* money-lenders; that he did not wish to interfere with honest dealing, which indeed must be encouraged rather than checked by legislation, but he did want to reach the sharpers and scoundrels among the money-lenders, who exploit the necessi-

ties of the poor and entrap them in their meshes by very ingenious and unfair designs. We ourselves do not regard the Bill as anything like perfect; surely many improvements can be introduced into it by the Select Committee, to which it is now referred; but with the main purpose of the Bill we are in entire sympathy and in that sense are enthusiastic supporters of the Bill. Several Mahomedan members, we are glad to note, pointed out what appeared to them to be defects in the Bill, thus showing that they do not think it necessary to support the measure through thick and thin and every part of it merely on the ground that non-Muslims condemn it bell, book and candle. One Mahomedan member candidly admitted that there were several Mahomedan money-lenders who charged a higher rate of interest and preyed upon the poor more than Hindus and Sikhs, and that restraints must be put upon them as on others. We know that the requirement that money-lenders must use the account books supplied to them by the authorities, with each page consecutively numbered and stamped, is showing excellent results in some places and this method certainly deserves to be introduced in the Punjab. We are profoundly sorry that the Hindu and Sikh members levelled destructive criticism against the Bill and condemned it wholesale instead of making constructive criticisms with a view to improving its provisions. The Bill certainly deserved the latter kind of treatment. It is not by starting Hindu *Sabhas* that the communalism of the Mahomedans can be combated so much as by showing tender regard for their feelings and even prejudices and at any rate by paying due consideration to any proposals that may proceed from them for remedying admitted evils. Hindu and Sikh members merely encourage the separatist spirit displayed by the Mahomedan community by opposing tooth and nail a measure which, though commendable in its primary object, is popularly believed to be more inconvenient to non-Muslims than to Muslims, even as Brahmans of South India will but encourage the communalism of non-Brahmans by taking up a die-hard attitude against such a measure as the Religious Endowments Act, for which a non-Brahman was responsible, and which is supposed to put Brahmans in a position of comparative disadvantage. It is for the Hindus and Sikhs in the Punjab and for the Brahmans in Madras to show the way in a cosmopolitan spirit by first giving a practical proof of their own freedom from communal considerations.

THE MANDATE SYSTEM AND THE COLOURED RACES.

AFTER the world-war, territories formerly belonging to Germany and Turkey came under the disposal of the Allied and Associated Powers; the war-bred idealism prevented the annexation of these territories by the victorious powers. In the language of Article 22 of the League Covenant, constituting the government of these colonies and territories, the

peoples inhabiting them are 'not yet able to stand by themselves under the strenuous conditions of the modern world' and 'the well-being and the development of such peoples form a sacred trust of civilization.' To give practical effect to this principle, Article 22 of the League Covenant laid down that 'the tutelage of such peoples should be entrusted to advanced nations, which, by reason of their resources, their expedience or their geographical position, can best undertake their responsibility, and which are willing to accept it, and that this tutelage should be exercised by them as Mandatories on behalf of the League. Dr. Stoyanovski's book† is a detailed study of the mandate system. He discusses the various juridical and international implications of the system as a whole from an unbiased point of view. Although of great importance and interest, we shall leave aside the remote issues involved in the system such as the sovereignty of the mandated territories and the revocability of mandates and briefly consider some of the immediate consequences of the mandate system. In transferring the idea of mandate from the sphere of private to international law, the principle of trusteeship of the mandatory is retained unchanged. The welfare of the inhabitants of the mandated territories thus becomes the first concern of the mandatory. Economic and political advantages may accrue to the mandatory from the acceptance of the mandate, but these in themselves cannot be the aims which the mandatory is to pursue. This principle is the opposite of the practice of colonial exploitation for the benefit of white capitalists. Control of the sale of liquor and traffic in arms and ammunitions are measures designed to preserve the native races. The suppression of slave trade and the prohibition of all forms of forced labour except for essential public works and then only in return for adequate remuneration, are among the other beneficent features of the mandate system. It is necessary, as Dr. Stoyanovsky points out (pp. 216-17), to distinguish between slave trade and slavery. The colonial powers have always regarded these questions differently. The rigorous watchfulness of the colonial powers and their ruthless suppression of slave trade is partly accounted for by the fact that slave trade adversely affected the supply of labour in their colonies and each power had to guard against the transfer of a large part of the population from its own territory to the territory of another power. On the other hand the existence of slavery in its various forms in the colonies themselves was permitted or connived at, for it solved the problem of cheap labour supply. The mandate system, however, aims at the suppression of both slave trade and slavery. In another very important respect, the mandate system is an improvement on the colonial policy of some colonial powers, namely, the securing of equal economic rights in the mandated territories to the nationals of all State Members of the League. Unfortunately this policy is not followed by the manda-

teries in their respective territories. The British Dominions have closed the door of the territories under them to the immigration of coloured races and France insists on extending her protectionist policy to all territories in her charge. The economic equality article (Article 7) in the British East Africa mandate runs as follows: "The mandatory shall secure to all nationals of State Members of the League of Nations the same rights as are enjoyed in the territory by his own nationals in respect of entry into and residence in the territory, the protection afforded to their person and property, the acquisition of property, movable and immovable, and exercise of their profession or trade, subject only to the requirements of public order, and on condition of compliance with the local law." Writing on the 'Mandates', Prof. Beriedale Keith said: "The effect (of the mandate system) will not be confined to the actual territory administered under mandates; practices there disapproved can hardly survive indefinitely in adjacent areas under direct sovereignty; it is sufficient to remark that the existence of the mandate for East Africa with its principle of equal opportunity to all comers operated as one of the reasons which condemned to failure Lord Milner's effort to apply to Kenya the principle of segregation of the Indian community." (The Journal Comparative Legislation, Feb. 1922.) Since the writing of these sentences by Prof. Keith, the British Colonial Office has refused to follow the equality of opportunity policy of the mandate system and finds no difficulty whatever in administering these two territories under two diametrically opposite principles, namely, of racial equality and racial segregation. If the Japanese proposal at Versailles to incorporate in the League Covenant a clause abolishing racial distinctions in international relations had succeeded, it would have been a great step towards peace. But that attempt failed. The mandate scheme underwent tortuous changes in the process of its birth owing to ambitious rivalry and intrigues among the Allied Powers. But even as it is, Article 22 of the League Covenant on which the mandate system is based can be a great instrument of appeasement of racial bitterness if the mandatories work it in the spirit in which it was conceived, and if the colonial powers bring their colonial policy in greater and greater conformity with the spirit underlying the mandate system. When the British Colonial Office recognised the colour bar in Kenya, it wantonly violated that spirit and exposed itself to the ridicule and shame of following two opposing policies of equality and segregation in two adjacent territories. The Colonial Office can help the League in bringing about racial harmony in the tropics, in a measure which few other agencies can. But that help will not be rendered until the Colonial Office refuses to be used as a committee of white capitalists for tropical exploitation.

† La Theorie Generale des Mandats Internationaux. Par J. Stoyanovsky. (Les Presses Universitaires de France, Paris.) 1925. pp. 251. Frs 15.

THE BORSTAL SYSTEM.

THE Borstal System as it obtains in England is an attempt by the State to reclaim those who between the ages of 16 and 21 offend against the law. It differs from certified industrial and reformatory schools in that the latter admit children under 16 only and are mostly under private management. The title "Juvenile-Adult" was invented to describe the class of young offenders between the ages of 16 and 21, a class "too old for commitment to Reformatory Schools, and too young to be classified with the ordinary grown-up criminal." It was only after prolonged struggle that the criminal majority was fixed at 21. "It seems difficult to believe that, until recently, a lad of 16 was treated by the law in all respects, if convicted of any offence, as an ordinary adult prisoner, and that for lads of this age, the principle had not been recognized that a long sentence of detention under reformatory conditions can be justified, not so much by the actual offence, as by the criminal habit, tendency, or association which, unless arrested at an early age, must lead inevitably to a career of crime." (*The English Prison System* by Ruggles-Brise, p. 78.) The passing of the Reformatory School Act of 1854 established the principle that the young offender up to the age of 16 should be treated differently from the adult criminal. For a long time the age of criminal majority remained fixed at 16. In 1894 two committees—the Prisons Committee and the Reformatory Schools Committee—were appointed which arrived at the same conclusion almost simultaneously that 16 to 21 was the dangerous age and that attention must be concentrated on the juvenile-adult criminal. The point aimed at was to take the juvenile-adult criminals out of the prison system altogether and to subject them to special 'institutional' treatment on reformatory lines. The economic factor in the making of a juvenile adult criminal is well described by the Borstal Association: "The period (between the ages of 16 and 21) marks the time when mental control has weakened, when a boy's wages no longer satisfy, and a man's wages cannot be claimed, when the strong boy feels restless and the weak boy hopeless; it is not to be wondered at that the great majority of confined criminals date their downfall from acts of outlawry during these years." (*The Borstal Association's Annual Report, 1910.*) The first experiments were begun with the young prisoners, 16 to 21, in London prisons and a small Society called the London Prison Visitors' Association was formed to visit the young prisoners in the London prisons. Subsequently the young prisoners were removed to an old convict establishment at Borstal, a little village near Rochester. The village has given the name to the system of treatment of young delinquents of the ages 16 to 21.

The object of the Borstal system is not to deal with "the youthful offender, as usually conceived, that is, as a boy, or even a child, who may have lapsed into some petty or occasional delinquency and who is provided for by the Reformatory School Acts"—but to deal with "the young hooligan advanced in crime, perhaps with many previous convictions, and who appears to be inevitably doomed to a life of habitual crime" and "to arrest or check the evil habit by 'individualization' of the prisoner, mentally, morally and physically."

The Borstal system naturally falls into two parts: (1) Borstal Institutions where "young offenders, whilst detained, may be given such industrial training and other instruction, and be subject to such disciplinary and moral influences as will conduce to their reformation and the prevention of crime," and (2) the Borstal Association, a quasi-official body, subsidized by the Treasury, which is responsible for the supervision and after-care

of each inmate after release from Borstal institutions.

Experiments based on some of the recommendations of the Prison Committee of 1895, were begun from 1899-1900, but until 1909 these experiments were undertaken "as a matter of internal arrangement under the ordinary Prison regulations framed by the Secretary of State under the Prison Act, 1898." With the passing of the Prevention of Crime Act in 1908, the Borstal system became a part of the penal system of the country. To be eligible for Borstal treatment an offender must be over 16 and under 21 years of age and

(1) Convicted on indictment of an offence for which he is liable to be sentenced to penal servitude or imprisonment; or

(2) Summarily convicted of an offence for which the Court has power to impose a sentence of imprisonment for one month or upwards without the option of a fine, and previously convicted of any offence or being discharged on probation failed to observe a condition of recognizance; and

(3) Of criminal habits or tendencies or associates of persons of bad character.

The minimum period of detention in a Borstal institution is two years, and the maximum three years. Male offenders, however, may be released on licence after six months' detention, females after three months, and licensing is freely adopted.

The Borstal institutions are four in number. One at Aylesbury has accommodation for 200 girls and the other three at Borstal, Feltham and Portland have accommodation for nearly 1,800 boys. The inmates of the Borstal Institutions are divided into grades with increasing privileges, which are determined by the length of detention and by conduct in the Institution. Referring to the period of detention, Sir Ruggles-Brise observes: "It soon became evident that the *element of time*, that is, a longer sentence than the law permitted, was essential for the success of the scheme. Experience showed that something may be done in twelve months, little or nothing in a shorter period, that the system should be one of stern and exact discipline, tempered only by such rewards and privileges as good conduct, with industry, might earn and resting on its physical side on the basis of hard, manual labour and skilled trades and on its moral and intellectual side on the combined efforts of the chaplain and the schoolmaster. Such a sentence should not be less than three years. Conditional liberation being freely granted, when the circumstances of any case gave a reasonable prospect of reclamation and when the Borstal Association, after careful study of the case, felt able to make fair provision on discharge." (*The English Prison System*, p. 93.) The Borstal Association is a vital feature of the Borstal system. It grew out of the London Prison Visitors' Association. While private organisations like the Prisoners' Aid Societies cannot, from insufficient resources, deal with *each* inmate released from Borstal Institutions, the Borstal Association "takes all cases, and spends time and money equally on each, despairing of none, and maintains a long and continuous record and subsequent history of each case." The secret of the very considerable success which the system has attained is due to "a strict control and discipline while under detention, followed up and supported by a real and effective system of Patronage on discharge."

The Prison System Enquiry Committee (1919) established by the Executive of the Labour Research Department noted the following as "some of the principal defects in the present Borstal system:—

(1) The penal element is still too dominant at the Borstal Institutions.

(2) They are under the Prison Commission instead of in the Reformatory School Department. This prevents the problem of juvenile and adolescent delinquency being treated as a whole, and does not enable proper industrial training to be given extending from school age to adult age.

(3) The age limit of over 16 and under 21 is also unsatisfactory, because physical and mental development cannot be measured chronologically.

(4) Those who need educative treatment most—the more serious cases of physical deficiency and moral depravity—are excluded from Borstal.

(5) Young persons sentenced to Borstal are detained in prison pending their removal to Borstal institutions and are liable to suffer from the bad effects common to short-sentence prisoners.

(6) The mentally sub-normal (apart from those actually certified) are given the same treatment as other offenders.

(7) The institution at Borstal is too large to allow personal influence of the head to be felt by the boys.

(8) The military and disciplinary element is too obtrusive, particularly as expressed in the large numbers of warders on duty. It is indefensible that the vast majority of the personnel should be prison warders trained to administer the repressive regime of penal servitude and imprisonment.

(9) Borstal institutions share many of the defects of prisons, e. g. the system of progressive grades tends to encourage "exemplary institutional behaviour" rather than to develop good character; letters and visits in the early stages are too infrequent.

(10) Education is given only up to standard III and the educational staff is inadequate. Referring to the punishment in Borstal Institutions, the Prison System Enquiry Report says: "For ordinary breach of rules, a boy is simply reduced in grade, thus losing marks and the 'privileges' they carry, and postponing the date of his release. If the boy works and behaves well, the marks may be returned. In more serious cases the boys may be deprived, for 14 days or less of everything which constitutes luxury, such as jam at tea-time and marmalade at breakfast. In the Penal Grade, boys may, as a punishment, receive so many days' stone-breaking or grinding; the maximum period in the penal grade is two months. As in the case of convicts, corporal punishment is allowed for two offences only, viz. assaulting a warder and inciting to mutiny." (p. 424.)

(11) Allowing for the fact that the period of detention is too short to permit a trade to be taught thoroughly, proper advantage is not taken of such possibilities as there are of giving industrial training. The chief anxiety is to meet the demands of the institution for goods and service, rather than to instruct boys. The instructions are too few, the machinery is poor, and proper materials are lacking. Farm work is not efficiently taught.

For the very large number of young delinquents who for any reason are deprived of the Borstal treatment, there is in operation at all prisons what is known as the 'Modified' Borstal system. The object is to apply the Borstal treatment, as far as circumstances permit, to offenders between the ages of 16 and 21. The methods are (1) segregation from adult prisoners and (2) close individual attention and observation with a view to arresting the criminal habit (a) by discipline, (b) by sustained work, (c) by physical and mental training and (d) by careful disposal on discharge.

In recent years juvenile jails have been established in India and young offenders collected at

Tanjore, Lahore, Meiktila, Alipore, Monghyr, Narasinghpur, Dharwar and Barsilly. The Indian Jails Committee of 1919-20 recommended "the creation of a class of special Adolescent Institutions which will be essentially reformatory in character and will be for the adolescent what the reformatory school is for the child-offender. Every adolescent who is hereafter sentenced to imprisonment and who is not sent to a Juvenile Jail for grave crimes should be committed to one of these Institutions."

The following remarks quoted from annual Jails Administration Reports will be interesting in connection with the introduction of the Borstal system in India:—

In the absence of the necessary machinery the present procedure is to send to the Borstal Institution (at Lahore) all boys and juvenile adults up to the age of 23 years, who are not habituals and have a sentence of four months or over. The Borstal Institution has grown to such a size that personal supervision cannot be exercised to the extent which is necessary to secure the best results. At least two more Institutions of the kind are required for the Province. (Punjab, 1923, p. 6.)

The present method is useful, but not entirely satisfactory, and the need for regular legislation in the shape of a Borstal Act becomes more and more pressing. (Punjab, 1922, p. 6.)

Under the present system the young thief receives a succession of short sentences which he undergoes in an ordinary jail with the result that he becomes a confirmed criminal; whereas if the law allowed him to be sentenced for his first or second offence to detention for at least a year in a Borstal Institution, there would be every hope of turning him into a respectable citizen. A Borstal Act would be necessary; but it need only be a very short and simple one. For the present it would probably not be practicable to arrange an efficient system of probation officers for the provision of released adolescents and so that portion of the English Borstal Act could be omitted. (Bombay, 1924, p. 6.)

The reservation of a large district Jail may be the solution of the problem of accommodation for the large number of juvenile prisoners who are at present scattered throughout our jails. (U. P., 1923, p. 4.)

We need a real Borstal Jail with a special staff in Burma. (Burma, 1923, p. 20.)

Reformation cannot be effected in a few months and it is absolutely necessary for the success of the Borstal system for a special Act to be passed, analogous to the British Borstal Act, whereby a minimum period of detention would be fixed. (Madras, 1923, p. 5.)

It should be possible for a sentencing court to commit a youth to a Borstal or special adolescent jail for a period of years just as a juvenile can be sent to a reformatory for a period of years. Until this is done there will be little opportunity of accomplishing any real benefit other than that of separating these youthful offenders from adults. (C. P., 1919, p. 2.)

The unanimity of demand for Borstal Institutions and giving them a statutory basis in all the provinces is striking. "Twenty years ago," says Sir Ruggles-Brise, "not only were all offenders under 21 years of age mingled with the general herd to be found in our prisons but many young persons under the age of 16. The Borstal net is now widespread and embraces the whole of the prison population male and female, between the ages 16 and 21. So quickly and so easily do reforms based on reason and justice and humanity commend themselves to public approval."

J. B. SEN.

REVIEWS.

EYESIGHT OF SCHOOL CHILDREN.

SCHOOL VISION AND THE MYOPIC SCHOLAR. By DR. JAMES KERR. (George Allen & Unwin, Ltd., London.) 1925. $7\frac{1}{2} \times 5$. pp. 159. 5s.

THE main purpose of this publication, as set forth in the author's preface, is to help school-teachers—more especially those enterprising ones who are "filled with a divine curiosity about their work" but who, for lack of suitable literature on the subject, find difficulties "in getting simple knowledge about the details of visual conditions which have such practical and controlling importance in education." In this task, the author has succeeded admirably; simple without sacrificing accuracy, full without sacrificing conciseness, clear without becoming prosaic, the book is certainly one which meets a real need. The score-cards for school assessment and child assessment suggested in pages 146 and 147 of the book are well worthy of careful consideration by all interested in the education of the young (and who is not?)—more especially by those engaged in adapting education to the needs of citizenship.

There is one thing, however, about which one would have wished for the author's view and that is in regard to Dr. Bates' system of "Perfect Sight without Glasses." It is, of course, quite true that the system is "quackery" in the eyes of many an orthodox doctor; it is also likely that, if any of them ventured to interest himself openly in the "heretic" methods of such a "crank," he may invite upon himself the wrath of the General Medical Council—a body so super-nehruic in its disciplinary code that the Inquisition is, by comparison, a liberal institution; so we are assured by Bernard Shaw. Nevertheless the layman knows that, though every crank is not a genius, yet many a genius and benefactor of humanity has, in his time, been unjustly labelled a crank by those who did not either understand him or care to do so. The public would certainly like to know whether Dr. Bates' methods have been investigated by our orthodox scientists or they think them to be so puerile or absurd as not to deserve any notice—much less investigation. In the former case the intelligent public would like to know the results of their investigation; in the latter case, they cannot agree with the orthodox doctors that the views of one with such high credentials as those possessed by Dr. Bates could be lightly dismissed without investigation—more especially when it is known that for many years before he promulgated his views on "Perfect Sight without Glasses," he was honoured as a Lecturer at the Post-Graduate Hospital and Medical School of his own City; and that, for the sake of truth as he saw it he deliberately sacrificed what doctors held very dear, viz., his honoured position among brother-practitioners of the land. Furthermore, he bases his views on results of experiments conducted on thousands of cases; and that at public schools whose records are open to any body who cares to investigate. From the standpoint of the public, the importance of a proper investigation lies in this:—if the orthodox ophthalmologist is correct, Doctor Bates is a public danger. If Dr. Bates is correct, the orthodox ophthalmologist is a public danger. Is it too much to expect the learned professors and experts to condescend to investigate, and enlighten those who look up to them for light and guidance?

G. SRINIVASAMURTY.

AJANTA PAINTINGS.

MY PILGRIMAGES TO AJANTA & BAGH. BY SRI MUKUL CHANDRA DEY. With an introduction by LAURENCE BINYON. (Thornton Butterworth, London.) 1925. $9\frac{1}{2} \times 6$. pp. 245.

THIS beautifully illustrated book would have been of more lasting value, had the author taken more pains in arranging his subject-matter and correctly understanding the historical background against which the art of Ajanta and Bagh flowered in its exquisite profusion. As it is, the book is merely an entertaining record of Mr. Mukul Dey's journeys to the caves of Ajanta and Bagh where he spent considerable time in copying the frescoes. As Mr. Binyon has rightly remarked, we are indebted to Mr. Dey for a most unexpected revelation of a much copied picture hitherto called the 'Mother and Child'. "One of the most unforgettable things is the group of the woman and child making offerings to the glorified Buddha, reproduced in this book from Mr. Mukul Dey's copy. The group of the woman and child alone has been illustrated both in Mr. Griffith's book and in the India Society's publication; but strange to say, with the great figure of Buddha omitted, so that one could only guess at the motive inspiring the movement of the mother and her boy." Mr. Dey is primarily an artist and an artist of great promise. But his English is weak and we are almost tempted to think that it would have been better if the book, as it is, had not been written at all. Outside the beautiful illustrations, most of which have been adequately reproduced before, there is not much to interest a serious student of Indian art, excluding of course the foreword by Mr. Binyon. There is a piece of advice given by that veteran student of Indian art, which would bear quotation. "Indians in general take far too little interest in their own art, whether ancient or contemporary. They should realise that through painting and sculpture, in which mankind instinctively embodies its deepest thoughts and ideals, a race speaks to the world in a language needing no translation. All over the world is a newly-stirred curiosity and interest in the art of India. We look to Indians to honour their art and their artists; to cherish the great monuments of the past and to foster the gifts of the living; for art, if it is to enjoy the fulness and glory of expression, needs the co-operation of the whole people out of which it comes."

Most of the book is occupied with the Ajanta paintings, the gem of which has been reproduced in the coloured frontispiece. Mr. Dey has also reproduced one of the most superb pictures of the Bagh caves showing a group of women engaged in dance and music. The important portion of the book is, however, missing; for in the original a group of Arhats is seen descending from the heavens to witness the festival of song and rhythmic motion. We have often felt that one of the greatest handicaps to Indian scholarship is the unfortunate necessity of having to write in a foreign tongue with the result that undue attention is paid to literary presentation rather than to adequate and accurate exposition of the subject-matter. Mr. Dey's book, while useless as a serious contribution to Indian art, deserves to be treasured for the beautiful frontispiece, in which Gautama Buddha is asking for the alms from his erstwhile wife Yasodhara, and the festive scene from the caves of Bagh.

N. C. MEHTA.

MISCELLANEOUS.

THE CURRENCY POLICY.

The following is a summary of the Memorandum submitted by the Deccan Sabha, Poona, to the Currency Commission now sitting.

WE think the time is not only ripe but over-ripe for a final solution of the problem of Indian Currency. India has long been balked of her natural right to determine what standard she should adopt. The Fowler Committee in their report decided that "the effective establishment of a Gold Standard is of paramount importance to the material interests of India." As for the hoarding habit which is the great bogey of all those who oppose the adoption of the Gold Standard, the Fowler Committee after full consideration gave it as their opinion that the habit did not present such practical difficulties as to justify a permanent refusal to allow India to possess a Gold Currency. In spite of these unequivocal pronouncements, the Government of India did not make any serious attempt to introduce a Gold Standard.

After 1904-1905, the Government of India drifted into a policy which was the exact reverse of the policy dictated by the Fowler Committee. They gave up the idea of introducing gold into circulation and began to rely instead on notes and rupees as the main constituents of legal tender money. Thus gradually what is known as the Gold Exchange Standard was evolved. The Chamberlain Commission set its approval on this standard actually deeming it superior to a Gold Standard as having all the advantages of a Gold Standard without the wastefulness involved in a Gold Currency. In our opinion, the defects of the Gold Exchange Standard are: (1) If the Exchange drifts away from the established ratio between the rupee and the sovereign, it requires Government action to set it right; whereas under a Gold Standard the Government has to do nothing in the matter of Foreign Exchanges. (2) It involves the placing of a large Reserve outside this country. (3) This system is affected by every change in the value of Silver as well as of Gold. (4) By the sale of Council-drafts the balance of India's trade is paid to her in rupees and this leads to a watering of the Currency on a large scale by continuous increments of tokens with an artificial value. (5) This system is intended only as a transition to the Gold Standard; whereas in India so far it has been worked as the Standard *par excellence*.

These defects are irremovable because they are inherent in the system and it is our conviction that all of them can be removed only by the adoption of the Gold Standard. This would save the Government a tremendous amount of energy at present expended on keeping the Rupee-Sterling Exchange stable. We would comment here upon a few facts which throw into clear relief the above-mentioned defects of the present standard. In 1914 the Gold Standard Reserve in England amounted to Rs. 36,87 lacs; in addition there were in the Currency Reserve Rs. 15,00 lacs in the form of Gold and Gold securities so that the total Gold Reserve in England was Rs. 51,87. This is too large a sum to be kept in England for the purchase of Silver and for securing stability of Exchange. We think that Rs. 8 to 10 crores for the purchase of Silver and some Rs. 30 crores for payment in the case of an adverse balance are quite sufficient. In March 1921, the Gold Standard Reserve stood at the figure £38,956,299 i. e. nearly Rs. 58 crores. In the crisis of 1907 when Reverse Councils were sold on a large scale, not more than Rs. 30 crores were laid out of the Gold Standard Reserve. Taking this as the typical example of a year with an adverse Exchange, Rs. 28 crores were superfluous in the Gold Standard Reserve.

When after September 1917 Silver began to rise in price, this Standard broke down and the Exchange had successively to be raised to 18d., 20d., 22d., 24d., 28d. This led to the fixation of the rupee as =2s., a rate which is still on the Statute book. But when Silver went down in price again, Exchange tumbled with it, going below 16d. in 1921. This shows how the Gold Exchange Standard is at the mercy of the price of Silver. If we calculate the excess of Council drafts over the Home Charges for 1904, 1905, 1906, 1909, 1911, 1913, we arrive at a total of nearly Rs. 100 Crores. If sovereigns had been imported up to the full value of this total, we could have added to the Indian Currency so many full weight coins, and nearly $\frac{1}{2}$ of the total metallic currency would have consisted of gold coins. If we had adopted the Gold Standard before the war, we would have been saved from the violent fluctuations of Exchange and we would have been able to defy the high price of Silver.

It is needless for us to give a description of the Gold Standard, because every one knows it. We want here the identical standard which England has adopted and we do not shrink from the utmost implications of this position. There are many who think that even if India has a Gold Standard, we cannot get rid of the character of being 'unlimited legal tender' which attaches to the rupee. This would be introducing into India the limping Bimetallism of France and the Latin Union and what we call a perfectly automatic standard will not be realized. We would, therefore, deprive the rupee of its attribute of being 'unlimited legal tender' and make it a real token. All notes would be gold notes payable in gold coins.

A branch of the Royal Mint should be opened in Bombay for coining Sovereigns or a gold Mohur of the value of Rs. 10. As in England, no seigniorage should be charged. In addition British Sovereigns would of course be legal tender. In order to economise gold, paper currency should be largely used. If, however, the Gold Exchange Standard is continued, the obligation to pay gold for rupees should not be undertaken; but the Government should as a matter of policy offer to exchange rupees for gold coins as far as practicable.

We take this opportunity to express our considered opinion that the last attempt to introduce gold into circulation failed on account of the mixture of the two characteristics of the rupee. If the rupee is a token, limit its quantity. If it is not a token, then the system is a Bi-metallism of the worst type and gold coins would never take their rightful place in the whole scheme. Unless the policy of limiting the number of rupees, principally by stopping all fresh coinage of rupees, is contemplated, no gold coins should be introduced on a large scale. According to the accepted estimate, there are at present in circulation 350 crores of coined rupees. Deducting 125 crores for the purposes of a token coin, we require at present Rs. 225 crores as principal currency. At the rate of 16d. to the rupee, this would work at 15 crores = 150 millions of sovereigns. It is not impossible to get this amount within a few years. In 1924-25 the balance of exports over imports was 155 crores; deducting 56 crores of Council-drafts sold, a net balance of 99 crores is available for importing gold. In four years we would import 250 millions worth of gold and allowing 100 millions for non-monetary uses, this could be coined into the 150 millions of sovereigns that we require for purposes of currency. This, of course, is the ideal scheme; we might, however, make a beginning with only 5 crores = 50 million sovereigns and correspondingly do away with 75 crores of coined rupees, selling them as bullion.

Between stability of prices and stability of Exchange, we would attach greater importance to stability in prices. Changes of prices lead to the violation of the equities between creditors and debtors. But we believe that a Gold Standard is the best guarantee of stability in prices. To secure stable prices by the oscillations of a managed currency is a vain dream. The first effect of a high exchange is a lowering of the rupee price of imported commodities and consequently a temporary influx of imports; and, by parity of reasoning a temporary decrease of exports. We believe that a high exchange has no effect upon the gold price of our exports, because the foreigner would not pay anything more because we put up our Exchange. But with the same gold price the producer would get fewer rupees and exports would be for a time discouraged. In the long run, however, a high or low exchange cannot encourage imports or exports. One other effect of a high Exchange is to prevent prices in India rising in response to the rising gold prices in Europe. This effect was clearly discernible during the last two years. But this, in our opinion, is also a temporary effect. The temporary effects of a rising or a falling Rupee might be very serious for certain classes of people. Taking the agricultural producer, it is clear that if Exchange rises after he has sown the crop, he will be offered fewer rupees in proportion. The total loss to the producers as a class will be Rs. 17½ crores if the total exports are valued 100 millions and Exchange rises by 12½ p. c. It is clear then that the primary producer is adversely affected by a rising Rupee. In the case of industries in India that have to compete with European goods, the effects of a rising rupee might also be serious. A rise of 12½ p. c. would enable a European manufacturer to sell a unit costing £1 or its equivalent for Rs. 13 5 as. instead of Rs. 15. There would be a partial compensation in the lower price of raw material and stores: but with all this, some concerns will be unable to bear the strain. A rising rupee enables us to effect a saving in home charges which might at times be substantial. But even this saving we call a temporary effect, because the real payment is made in goods and we cannot say that a high Rupee would always involve the payment of a smaller amount of goods. In terms of money also, the gain to the Government, i.e., the general taxpayer will be balanced by the loss to the producer. In a note appended to the Fowler Committee's Report, Mr. Campbell and Mr. Muir have drawn attention to this effect. "It still remains that with a 1s. 4d. Exchange, the cost of providing at Rs. 15 each the 17 million sovereigns annually required for the Home Charges is a tax which falls entirely on the producer."

The vital question in fixing the rate of Exchange is 'what will be the permanent effects of an Exchange, say, at 24d. or 16d.?' One such effect is this. With a 2s. rupee the present dilution of Currency is unthinkable, because the ratio could not be maintained with the existing number of coins. We shall have, therefore, to get rid of nearly ½ of the present amount of Currency. A general low level of prices is bound to result. The effects in the case of a 16d. Exchange will be just the reverse. Currency will remain diluted and continue to expand; a general high level of prices would result, perhaps a higher one than that of 1920-21 which was the apogee of high prices in India. Believing as we do that the number of rupees is the most important factor in Exchange, we think that the question of a high or low rupee is ultimately a question of inflation or deflation of Currency in India. With a high rupee deflation cannot be avoided; it might even assume such alarming pro-

portions that the commercial community would stand aghast at the spectacle. Similarly a low rupee connotes inflation and a continuous inflation.

Another consideration to be borne in mind in deciding the ratio of the rupee to the sovereign is that the ratio proposed should not diverge widely from the ratio of 180 grains of silver to 113 grains of gold. At to-day's prices the value of the contents of a rupee would be 12 annas and the value of the contents of a sovereign would be 13 Rs. 2 as. so that the market ratio would be 35 : 2. If therefore gold is dear and silver cheap the ratio £1 = Rs. 10 would be difficult to maintain. The ratio £1 = Rs. 15 is much nearer the market value than any other ratio. We, therefore, recommend the adoption of the ratio 1 : 15 between the sovereign and the rupee. We do not think that there would be any injustice in introducing a 16d. rupee, because the transactions entered into on the basis of 18d. are few, compared to the vast number of commitments made on the basis of 16d. during the last twenty years or so. This ratio should be given effect to from January 1, 1927. To soften the transition from 18d. to 16d. the weekly sale of Council bills should be utilized to the fullest extent at successively lower prices. In addition, some paper currency might be released in India and added to the circulation. The ratio should be 16d. gold and not sterling, as the linking of the rupee to sterling was never contemplated from the beginning.

To prevent the Exchange from rising higher, a standing offer to sell Council drafts at this rate should be given. In the event of Exchange going below 16d. Reverse Councils should be sold at 1s. 3½d. In no case, however, should the Secretary of State sell Councils beyond the figure of the Home Charges. The discretion given to him by the Chamberlain Commission has been very often misused. We think that £40 millions should be the size of the Gold Standard Reserve. Half of it should be located in England and the other half should be a Government deposit in the Imperial Bank of India. It should never be used for ordinary banking purposes, but only as a Reserve against which notes would be lent or general credit facilities extended. As an alternative, it could be locked up in the Currency Reserve so that 30 crores worth of notes could be issued against it. In the case of a grave emergency, it could be shipped to England.

We think that Government should be in sole control of the Paper Currency. The peculiar prestige attaching to Government in this country makes the Government issue more expedient on the ground of inspiring confidence. A note-issue purporting to emanate from a Bank would be always distrusted by the illiterate. The work of the Government with regard to the note issue should correspond exactly with the work of the issue department of the Bank of England. After issuing the notes, they should sit with folded hands, doing nothing except exchanging notes for rupees or sovereigns and vice versa. 50 crores should be issued against Rupee Securities and 20 crores against the Securities of the British Government or of any other Dominion Government within the Empire. Beyond this, every note should be covered by either coins or bullion. All notes up to Rs. 100 should be universal, that is, payable at 'any office of issue.' All higher notes should be cashed only at the local currency office where they were issued. All one rupee and 2½ rupee notes should be cancelled. In our opinion, the principle of the Bank Charter Act of 1844 (in England) is the soundest principle to apply in India. The limitation of the note-issue imposed by this principle acts as a check against speculation and acts as a guarantee of price stability. If the

Government were allowed to issue any number of notes at their discretion, it is possible that there might unconsciously be an over-issue leading to unsound industrial enterprises, which, after a temporary boom might bring on a commercial crisis. The suggestion has been frequently made that the issue of fiduciary notes should be allowed without limit subject only to a fixed percentage of the total issue being held in the form of coins or bullion. But in times of stringency this provision might easily provoke disturbance. If, when the Reserve, is at the minimum 20 crores are taken out of the reserve, 40 crores of notes will have to be cancelled if the ratio is 1:2.

With regard to the Currency Reserve, we have declared our opinion that British securities valued at 20 crores should be kept in the Reserve. Besides this, some Rs. 10 to 5 crores might have to be kept in order to purchase silver for coinage. The maximum that should be placed with the Secretary of State is 35 crores. We think we have thus allowed the utmost latitude to those who believe that a large Reserve in England is a *since qua non* of the Gold Exchange Standard, although Indian opinion is very chary of keeping any part of the Currency Reserve outside India. The *ad hoc* securities should gradually be wiped out, because a specially created security is only a paraphrase of the discretionary right of Government to issue notes without a backing either of gold or silver. Before the war, as soon as a sufficient number of sovereigns accumulated in the Currency Reserve they were shipped to England on the ground that they had no function to perform here. This, however, was based on a misconception of the nature of the Reserve. The object of the Reserve is to guarantee the convertibility of the note issue and add strength to the feeling of confidence in the paper currency. We deprecate, therefore, any resumption of the old policy of weakening the gold portion of the Reserve in India. On the contrary we regard as an ideal to be worked up to to have the major portion of the metallic Reserve in the form of gold coins so that when the strength of the Reserve is adequate, half of the Rupee Notes can be replaced by gold notes. In this way the Gold standard might be established by a natural transition.

(To be continued.)

CORRESPONDENCE.

BOMBAY GOVERNMENT AND AYURVEDIC MEDICINE.

TO THE EDITOR OF THE SERVANT OF INDIA.

SIR,—The Satara District Local Board was the first in the Bombay Presidency to try the experiment of opening Ayurvedic dispensaries in their district, and giving cheap and equally efficient medical relief to the poor.

Encouraged by the success of their experiment, the Board opened two more dispensaries, all of which are manned by men trained at the local Aryanga-Vaidyak School, where both the Western and Eastern systems of medicine are taught. But the prejudice of the Government against our indigenous system of medicine and the readiness with which they condemn it without knowing anything about it are best illustrated by their latest report on Local Boards. In paragraph 37 of this Report, noticing the provision of funds by the Ahmednagar District Local Board for opening five Ayurvedic dispensaries, and the addition of two more such dispensaries by the Satara District Local Board, the Report says: "Whatever view be taken of the utility of these institutions, Government agree with the remark made by the Collector of Satara in questioning the correctness of the statements that 'it is being accept-

ed on all sides' that the 'Ayurvedic system on its medical side is efficient'."

It is to be regretted that neither the Collector nor the Government, before questioning the correctness of the view of the Satara Local Board, cared to see the report of the Committee appointed by the Madras Government to inquire into the indigenous systems of medicine. In their most thorough and instructive report, the Committee has unanimously arrived at the conclusion that "in the medical line they (indigenous systems) are quite self-sufficient, efficient and economical (page 14).

It is equally surprising that the Collector should have ventured to make such remarks when the statistics of the Ayurvedic dispensaries in this district were easily available to him. The attendance at these dispensaries is nearly forty per day, and the registers regularly kept there will convince any unprejudiced man that the system is not only cheaper for poor people in rural areas, but it is, at the same time, as the Madras Committee says, "efficient on its medical side."

Before pronouncing their judgment against Ayurvedic dispensaries, I would suggest to the Government to obtain and compare the statistics of other dispensaries with the Ayurvedic ones, which will conclusively prove the utility and efficiency of the latter. I also strongly commend to the notice of the Government the above-mentioned Madras report, which will convince them of the utility and efficiency of the Indian system of medicine, and of the fact that the only way to solve the great problem of providing cheap and efficient medical relief to the vast masses in the country is the starting of Ayurvedic dispensaries.—Yours, etc.,

M. N. AGASHE.

Satara.

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- BORDERLANDS OF ECONOMICS. By RADHAKAMAL MUKERJEE. (George Allen & Unwin, Ltd., London.) 1925. 8½ x 6. pp. 280. 12s. 6d.
- THE MAKING OF INDIA. (A. & C. Black, Ltd., London.) 1925. 9 x 5½. pp. 318. 10s. 6d.
- THE YEAR BOOK OF ORIENTAL ART. Vols 2. (Ernest Benn, Ltd., London.) 1925. 13 x 9. pp. 141. 25 5s.
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- RAJA RAM MOHAN ROY: HIS LIFE, WRITINGS AND SPEECHES. (G. A. Natesan & Co., Madras.) 1925. 7½ x 5. pp. 275. Rs. 3.
- THE OPIUM POLICY IN THE NETHERLANDS INDIES. (The Hague.) 1923. 9½ x 6. pp. 14.
- HOME-CRAFT AND MOTHER-CRAFT IN INDIA. By CONSTANCE PARSONS. (Christian Literature Society for India, Madras.) 1925. 7 x 5. pp. 165. 12 as.
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