

A PRACTICAL PLAN
TO AVERT
NATIONAL ECONOMIC CRISIS



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MAHADEO PARASHURAM CHITALE

A PRACTICAL PLAN

TO AVERT

NATIONAL ECONOMIC CRISIS

BY

MAHADEO PARASHURAM CHITALE

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DAR-ES-SALAAM

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FOREWORD.

Mr. M. P. Chitale asked me to contribute a Foreword to his book, and I do so with the greatest pleasure. His book offers a Five-Year Plan for India, its purpose being to infuse new vigour and energy into the national life of our country by bringing down illiteracy, improving agriculture, establishing industries large and small, bettering the sanitation, health and physique of the population, in short by galvanizing into activity the common mass of people at present sunk in lethargy and helplessness. He seeks to achieve it all, on the basis of voluntary service and free organization of the people. He calls upon the young men of the country to offer to the motherland one year of their life-time on the analogy of compulsory military service in other countries. The devoted services of millions of young workers and thousands of experienced guides and mentors would be required if the problem of India's uplift is to be seriously tackled, and a poor country like India can command such services only on the basis of service and self-sacrifice on the part of her sons and daughters. Free National Service for one year or at any rate, service for mere subsistence is the central idea of Mr. Chitale's thesis, and he works it out in pretty full detail.

The self-complacent 'practical' man will exclaim: What a visionary project! Has anybody heard of lacs of volunteers working for mere subsistence? Mr. Chitale's challenge is: Show me the better way. If Government has not the funds, and the Public has not the Will, how is India's lot to be bettered? Are we to wait till the crack of doom complaining of obstacles and difficulties? And if we are not to, Mr. Chitale's would appear to be as eligible a plan as any other. Mr. Chitale is not a visionary: he is a practical man, furiously in earnest. The situation demands a solution; Mr. Chitale offers one, based on self-help.

This was the impression left on my mind by the reading of Mr. Chitale's book. Any one who has a just conception of the Indian problem, will read Mr. Chitale's book with respectful

interest. I have not had the pleasure of ever meeting Mr. Chitale, but when I read his book, it struck me as the performance of a man at grips with a great problem. It may not be amiss to introduce Mr. Chitale to his readers. He hails from Ahmednagar, and for the last fifteen years has been a practising Advocate in Tanganyika. He was for a time a member of the Tanganyika Legislative Council; he holds a leading position in the Indian Community of Tanga, being at present the President of the local Indian Association. A book written under the compelling urge of conviction by a gentleman of his rich and varied experience demands attention. I take this opportunity of whole-heartedly commending it to the Indian public.

A brief out-line of the plan in Mr. Chitale's own words will be found at the end of the book, as Appendix C. Mr. Chitale intended to give it publicity through the columns of some newspaper, but later on dropped the idea. It is reproduced in the Appendix, in its original letter-form.

The publication of the book was delayed considerably on account of various difficulties. I am glad, however, that I have been able to see it through the press in time for the forthcoming session of the Indian National Congress. Members of that body ought to feel interested in this plan of national self-help. It is certainly worthy of their serious consideration.

FERGUSSON COLLEGE, }
POONA. 18-12-1936. }

P. M. LIMAYE

Author's Note

The idea of the plan contained in this little book first occurred to me about the beginning of 1934 or end of 1933 and the outline of the book was then made and the introduction and part of first Chapter written. But as Political reforms were still uncertain and Indian public was still wholly preoccupied with politics, I did not feel that the time was yet ripe for national activity to be attracted to the execution of the plan then. Personal difficulties contributed in some measure to this conclusion. I did not, therefore, complete the thesis then.

The Joint Parliamentary Committee on Indian Reforms after a long delay reported in November last. This disclosed how far the British Parliament would go in the matter of reforms or rather how little they were prepared to concede. This report of the Committee — or rather summaries which I was able to see — showed that all our political agitation has failed in obtaining any considerable measure of power to India in the Governance of India. We do not know when real power will be transferred to Indians. It may take another generation. I therefore came to the conclusion that it was undesirable to wait any more for comprehensive economic and social re-building of India and decided to put my plan before the public as soon as possible.

I therefore wrote out the rest of the thesis in January last. When either the scheme was first conceived or when it was written out, I did not know that there were others who have also been thinking more or less on similar lines and have already put their schemes before the public. I have not seen myself any so far. If others have worked out such schemes or operating them, I have no knowledge. I have only heard of Mahatmaji's activity regarding village industries. But even there I do not know of his method of work.

It may be contended that as others are already in the field, my thesis and scheme is useless and a waste of labour: I respectfully disagree. No contribution to thought is useless. In any case I feel confident that there are enough suggestions and ideas in this thesis, however insufficiently developed they may be, to

make it useful for actual workers. Development is necessary in Education of the masses, village industries, as well as large scale industries and allied matters. Concentration on any single branch of development to the exclusion of others is insufficient. But all these must be undertaken simultaneously. Even if the Government were willing to undertake the task, they could not do so without imposing heavy taxation. My scheme suggests a more convenient method through volunteers recruited for one year's service on bare maintenance basis. If you grant that ours is a vast problem which has to be tackled in a comprehensive fashion, and without imposing too much burden on the public, and if you also grant the extreme urgency for re-building of the nation, then I feel certain that it will be difficult — if not altogether impossible — to find an alternative to the scheme proposed in this book. It may look like presumption on my part to say so. It may be. But I am not out to mince matters or to stand on ceremony or to profess false humility. I have written the thesis with a definite purpose for a definite programme of development from personal convictions arrived at by the laborious process of anxious thought and not inspiration. And I keenly desire that some thing should be done about it and a start should be made at once. Delay will increase our economic danger every day. In 1940 we shall have close on 380 million population. This alone is sufficient danger signal for us to take warning at once. As to who should "bell the cat" I do not know. This little book may discover a leader or a host of leaders necessary for the execution of this plan.

This thesis has been discussed with a few of my local friends, one of whom remarked on hearing my central idea of the thesis that he could work out the thesis himself in sufficient detail on the basis of that idea. This is quite true. This thesis may have been worked out and perhaps very much better by almost anybody once the central idea is accepted and understood.

If I were in India and had a chance of giving a series of lectures on the subject in different centres of population, the thesis itself need not have been written in this fashion or at all. But as I cannot yet afford to visit India, I have to do the next best thing. I have, therefore, put the scheme in such a fashion

as to enable an ordinary reader to understand what is in my mind. I do not know whether I have made out a clear case. Much less can I say whether I have made out a convincing argument. Details and elaborations I have avoided for various reasons, and principally because I wanted to present to the public the central idea of the plan as soon as I could. If our necessity is urgent—as I feel it is—then it is waste of time to produce an elaborate book at the cost of delay.

I have called this plan as mine. But it is mine only in so far as the principle of voluntary one year's service is applied in a modified form to economic and social reconstruction. One or more years' compulsory service for military purposes is not new in this world. Voluntary military service was greatly extended in the last war. But the application of these two ideas to economic and social problems is not known yet especially on a national scale. Sacrifice is known but one year's sacrifice is not known. Separation of politics from economic and social regeneration is undesirable in principle, but necessary in the present conditions of India for obtaining best results under adverse circumstances. So that when I call this plan as my plan it must be understood that I have done nothing more than bringing together certain well-recognised ideas to the service of the object which I have in view.

Separation of politics from the machinery of the plan appears to be justified as only a few days ago we read that the Government of India has circularised Provincial Governments to watch Mahatmaji's activities regarding village industries with grave suspicion. The thesis had already been written before this information came.

After the above was written I had the advantage of reading a leading article in Kesari of the 22nd January 1935 wherein is given a brief summary of ten years' programme as recommended by Sir M. Vishweshwar Ayya in his book entitled "Planned Economy for India" which appears to have been published very recently.

His programme of development appears to have been worked out in much greater detail to which my thesis lays no claim. Sir M. Vishweshwar Ayya's programme of literacy is practi-

cally the same as I advocate. His idea of relieving the pressure on land by bringing it down from 73 p.c. to 60 p.c. is also incorporated in my thesis, although my percentages of pressure on land may be wrong; but that the pressure is too much and must be relieved appears to be admitted by Sir M. Vishweshwar Ayya. His method of relieving this pressure by increase in industry is also the same as indicated in my thesis. His industrial programme which appears to have been worked out in greater detail may well be accepted for my scheme. He is not afraid of a programme for a thousand crores in ten years, neither am I.

The main difference between his scheme and mine is that he depends upon the Provincial Governments for the carrying out of his programme, whereas I cannot see my way to do so. To me it appears, that if we do so, we are bound to waste valuable time and this will be suicidal in my opinion. My plan recommends a method for immediate execution.

One criticism of my thesis made by a friend who read it in type requires an answer. He says that compulsory education in all provinces will be the first item in the new provincial governments so that my scheme in that connection is unnecessary. I am personally doubtful whether our new provincial governments will succeed in doing much in the matter and I think that we will always be faced with financial stringency. If after fifteen years of experience of reforms, we still pin our faith to so-called autonomy to achieve, what it has not got the power to accomplish it will be the limit of foolish credulity. Words fail me to express my feelings in the matter.

Dar-Es-Salaam: (Tanganyika) }
10th February 1935.

M. P. CHITALE

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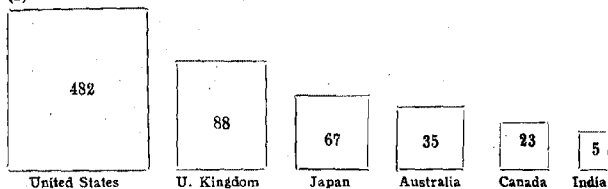
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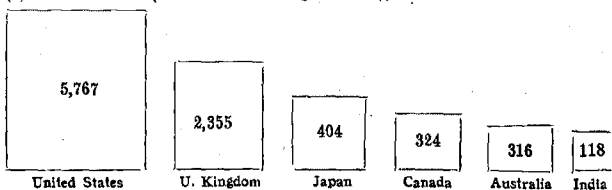
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N. B. — Figures not to scale

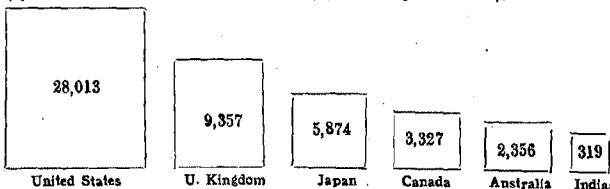
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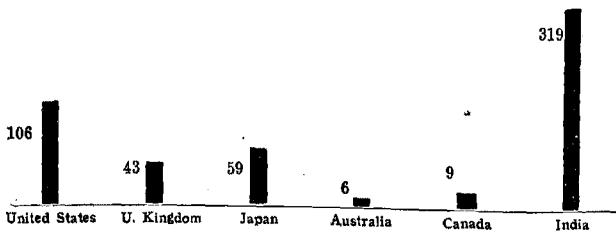
(2) *DEPOSITS (Banks and Savings Banks), Million £.*



(3) *TOTAL NUMBER OF BANKS, (Including Branches).*



(4) *POPULATION (Millions).*



(1) (2) & (3) Adopted from Findlay Shirras' "Indian Finance and Banking"

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A PRACTICAL PLAN TO AVERT The National Economic Crisis

INTRODUCTION

In the first instance it is necessary to explain the purpose of this book. For some time past a question has occurred to the mind of the writer: whether there is not some serious drawback in the political movement in India; whether it is right that the political movement should be fairly completely divorced from other national activities; whether there was a scope—apart from purely political agitation—for work for the uplift of India as a nation from its extreme poverty and distress, ignorance and illiteracy?

While looking for a satisfactory reply, the writer arrived at certain conclusions and this is an attempt to place these before the public.

The writer does not claim any special qualification for putting his thesis in the form of a book. He has no experience as a writer; nor has he any special qualification as an economist or as a politician so as to command any influence or respect from the present day politicians of India. And the writer well realises that whatever he has to say will not be heard as words of policy coming from an accepted leader of India—words which sometimes are accepted not because they appeal to the intelligence and are sufficient to convince, but because they come from one who being a leader cannot, in the minds of the mass, go wrong—and sometimes even if there is any doubt as to the merits of his policy in the minds of the public, it is the desire of the distraught followers who are not able to decide for themselves, or if they are able to do so, they cannot get themselves heard in the confusion and are willing to let the policy of the leader have a trial without proper examination.

The writer, therefore, is quite aware that he is labouring under a great handicap and has to depend upon the merits of the policy he advocates and on nothing else. If the plan he proposes

is so impracticable that it cannot well be given even a proper trial, then this thesis is misconceived and the writer is misguided. The writer, however, is personally convinced of the practicability of the proposal; in fact, this is the principal merit he claims for the scheme. While working out the scheme he has carefully avoided the pit-falls of idealism and has attempted to show, how, once you have grasped the principles, very easy, comparatively speaking, the working out of the plan is. The proper working out of the plan will require a sound organisation of a very large number of volunteers and immense capital, but above all, very strict discipline and thorough training amongst leaders and voluntary workers.

The writer has faith in the intrinsic sanity of human nature and feels confident that what he has to say will be carefully read and considered, by a few at least, who will then pronounce on the merits of this thesis. May it clearly be understood, however, that this thesis is not meant to be read and criticised only, but is placed before the public with the object that the plan proposed should be put into immediate practice. Any one can criticise anything. No plan, no scheme, no proposal is without faults or draw-backs of some kind or other. The scheme should, therefore, be considered from the point of view of its practicability and not on the basis of academic or scholastic merits which the writer does not and cannot profess. Examined from the latter point of view the writer is confident that the scheme will pass the test or at least will suggest enough ideas to enable one to draw up a scheme for actual working.

It is an advantage that the writer has been absent from India for the last thirteen years or so. He has watched the progress of the political agitation for the last ten years and more. He has taken no part in the movement for Swaraj, whether co-operative or non-co-operative, violent or non-violent. Therefore, it may be said that he has no qualification to suggest any proposition which an active politician in India need take any notice of. This is one of the most difficult arguments to meet and the easiest to exploit. The writer has no intention to, nor can he honestly pass on his proposition as one deriving its moral strength from self-sacrifice and past service in the cause of India. But the scheme is being put forward for examination on

its merits. It may be that in the practical working out of the plan, the writer may be able to do some service, but that in itself cannot add to or detract from the acceptability or practical utility of the general plan proposed.

The advantage of the absence of the writer from India lies in the fact that, if it was not for that, the idea of this scheme would probably have never occurred to him. It is difficult for one to detach oneself from the daily movements and propaganda so far as to think of something altogether new in its conception, and different in execution from the general trend of the political movement in force and action for the time being.

However, the scheme herein proposed is not so very new in its main out-line, nor impracticable by nature, as is shewn by example by Soviet Russia, Fascist Italy and recently Nazi Germany. In fact the idea of this scheme itself originates in the reading about the latest movement in Russia, Germany and Italy, particularly in the first. In Russia the Soviet Government is at present working out a plan of development of the country on a basis more-or-less Communistic. They have a very strong and intelligent government there, and have a very definite plan of industrial and agricultural development, and they are making tremendous efforts to make their plan — I refer to the first and second five-year plans — a success. The success which they have already achieved is enormous. They have more than doubled their industrial produce and vastly increased agricultural production within a very short time comparatively. And above all they have succeeded in completely removing unemployment, a most difficult question to solve in modern times and especially so at present — 1933-35 — when in Europe outside Russia and in the United States of America, there are over 30 millions unemployed. In India if employment was estimated on the basis of Europe, the number of unemployed will not be less than 50 million. One may easily question this statement, as we do not possess proper statistics of employment and unemployment, except certain factory figures which are only one-hundredth part of the whole population. We shall have to deal with this question later.

Is it not possible to try and do something in India on similar lines, for the deliberate and properly organised develop-

ment of India's natural resources which are always stated and accepted as vast? Can we not have a properly worked-out plan of development of industries and agriculture? It may be objected that we cannot, because we have no control of our Government and whatever we may try to do, the foreign government will always put obstacles in any real development of India on industrial lines. Admitting that it is a fact and a great obstacle in the proper carrying out of any scheme, it does not follow that nothing can be done until we obtain absolute control of the government and its policy. As affairs are at present, it appears certain that real and effectual control of the government by Indians is unlikely for some time at least. But some measure of progress is expected which will give increasing control in government to Indian representatives and larger voice in the shaping of policy. How the proposed reforms will finally adjust responsibility of Government between the Indian and the British element cannot be ascertained with accuracy or with any measure of confidence. But it cannot be doubted that Indians will get greater representation in and somewhat greater control of government. This being the state of political (purely political) affairs, if the question of industrial and agricultural progress, in fact, the whole question of economic advance of India were to be left absolutely to the efforts of government, one may have to wait for another generation to see any beginning being made at all.

But is it absolutely necessary to leave the matter in the hands of the government in the first instance or to postpone doing anything until such time as Indians obtain full governmental control of the destinies of the Indian Nation? It may have been the best thing to leave everything to the Government of India if it was in the hands of Indians. But as the fact remains that the Government of India is far from being Indian, it is undesirable to depend on the present government to do anything really beneficial to the interests of India, especially so, as any development policy will naturally go against the vested interests of England and therefore objectionable from the point of view of the present government. It must be urged very strongly therefore, that people themselves must form a policy for development to be put into practice immediately and without expecting any help from the government and be prepared even to meet some opposi-

tion from the government. It may be that in certain minor matters the government may be prepared to help and in such cases it would be undesirable not to make use of such help. But on the whole the general public must shoulder the burden of carrying out the policy laid down — which, however, is subject to whatever may ultimately be decided as policy to be adopted — by voluntary effort, voluntary capital and voluntary organisation.

It is not possible to do here anything more than to indicate a general outline of a scheme for development. Details must be left out and will have to be worked out later after proper investigation and consideration. Even the general plan may have to be considerably altered in view of fuller knowledge. But the point for principal consideration is whether or not — until such time as our government is prepared to and able to undertake the big task — voluntary effort should not be directed to economic development on a properly organised basis. The success or failure of any such undertaking will naturally depend on the extent of public opinion behind the scheme and the number, nature, strength and discipline of workers. One does feel, however, that time has come for the nation to make special efforts for economic development as apart and distinct from purely political progress. Political emancipation has no meaning — except to remove the inferiority complex and a sense of moral degradation, except in so far as such emancipation is expected to enable the nation to work for the economic and moral and social uplift of the members of it — work in which one is labouring under a tremendous handicap under foreign rule. So that although one cannot ignore the political aspect of the question, one should not go to the other extreme and ignore the economic aspect of national development. One does feel that economic development has not really been seriously undertaken by the National Congress. One cannot say that economic development has been altogether ignored. Such a statement is far from truth. Congress certainly time and again urged on the government and the nation the necessity of such development. But the Congress has left most of the work to unorganised voluntary public opinion, and for the most part without much organisation. Congress has done a great deal in the matter of creating public opinion, principally by way of Swadeshi, boycott and Khadi

propaganda. Congress has educated the masses in the necessity for economic development. Are we not ready yet to adopt a properly drawn up and a deliberate policy of co-ordination and co-operation for economic development which cannot be successfully worked out without a thorough organisation and concerted effort?—The last are really the key of the whole idea. We must no longer leave such important matters as national development to haphazard, unorganised, undisciplined, individual effort and individual whim.

All this can be done without closing our eyes to the political situation and without ignoring the essential work for political emancipation. In fact, the work for national development can be undertaken and carried out side by side with the political work. Congress, the biggest and the strongest body of organised public opinion in India, can well undertake this important task. Other party organisations, can, without fear of loss of faith in their particular doctrines, co-operate with other national institutions. There need be no party barrier in this undertaking. Whether other parties will be willing to co-operate with Congress is another question. They may not see eye to eye with the Congress in the matter of detail and may elect to work separately on their own lines. This is likely to lead to unnecessary bickerings and differences, much over-lapping and waste of energy, which must at all costs be avoided. We have seen enough of this wastage in the arena of politics. We do not want to see the same repeated in the organisation for economic development. It is desirable, therefore, to have one single body in control, which will be above all party politics. One sees no reason for parties in such a matter as material well-being of the nation and its people.

If, however, such an organisation, able to stand above all parties, is not possible, then the strongest and the biggest association of organised public opinion like the Congress would be the most suitable organisation to undertake this big task.

Apart from the necessity and urgency of work on economic lines for the betterment of India, it is desirable to find out an outlet for a vast body of the public opinion which is politically sympathetic towards the ultimate objects of all political

propaganda and work, and yet unable to contribute anything to purely political movement. A diversion of part of the political activities of the moment appears desirable. If not as a diversion, this movement for economic regeneration may be treated as additional work by all political bodies. One feels confident that in all political parties there must be a large element which, although generally in agreement with the principles of parties, is yet unwilling or unable fully to contribute by self-sacrifice and personal effort for the furtherance of such principles. This portion of all parties will naturally be attracted, it is hoped, to the work of economic rebuilding — which is likely to be less arduous and immediately more fruitful than the principal political work.

Economic regeneration must no longer remain a mere side issue of political emancipation. This work must not be postponed until achievement of full Swaraj. Swaraj is required and demanded by the people, for the freedom of a nation is its birth-right, but it is as much desired as it is expected and hoped by people, that achievement of freedom would necessarily and naturally lead to material gain to industries and agriculture and social services and so on to the masses. What harm is there then, if we organise ourselves for material development side by side with political emancipation? It may be that we may not achieve, as much as we should wish in the economic field, without the advantage of governmental control. But we must be able to make better progress than now, if we direct some of our national effort in proper channels.

There need be no danger that political work will suffer, if we direct some of our effort to economic development. One is really complementary to the other. The two activities are not divorced nor unconnected. In fact it was a great mistake, that our political leaders more or less lost sight of this factor of national development. Swadeshi movement and Khadi propaganda have certainly done much in this field. But both these efforts have dealt with only one or two aspects of the national economic life. Perhaps it was not possible to do more than what was in fact done. But time has now come to make special effort in this field and that must be based on proper national

organisation and real concerted effort of the whole nation calling on and taking government help, wherever possible.

The last will certainly go against the grain of the out and out non-co-operationists. But that cannot be helped, and the situation must be faced. This fact may be the greatest difficulty in the way of economic work. But no difficulty is insurmountable, and all gradually disappear in face of strenuous effort. On the other hand one need have no quarrel with non-co-operation as such, in the political field. Purely political work may go its own way without suffering from co-operation, if necessary, in the purely economic field. It is not possible, however, it must be admitted, to keep these two departments in water-tight compartments. Even if it was possible, it is not desirable that they should be so kept. One must help the other to the advancement of both and so of the full national life.

One need not unnecessarily exaggerate the difficulties as they cannot be properly foreseen in the beginning, and may even prove to be imaginary in actual practice. One must not, however, ignore their possibility, and, when and if occasion arises, must be ready to face them.

It is owing to this uncertainty of favourable reception of the general idea mentioned in the following pages that the writer considers it desirable to approach the general public, i. e., the public which is able to read English in the first instance. English has been selected as the best medium to approach the public of all provinces and not because the writer feels it a condescension to write in the vernacular. At a later stage, and if the central idea catches on, it can be placed before the vernacular-knowing public. The central idea of this scheme being that there should be controlling and directing organisation at the head, English medium happens to be the most convenient.

It will be necessary for the proper carrying out of the plan to modify considerably our present political idealism. It will be necessary also to discriminate between what is politico-religious thought and action and what is purely material advancement. Idealism in any movement is really the inspiration or the main spring of all activity. It gives the altruistic motive necessary

for selfless workers who would not care to join any movement which smacks of personal and material advantage. But the general population cannot hope to achieve the standard of Mr. Gandhi or Mr. Tilak. They do not easily rise above the more sordid motives of material gain. So that idealism, although it is necessary as a motive force in any movement, should not be depended upon too much in the lower strata of any organisation. Above all personal idealisms of all kinds must be used for the particular movement, which is the main thing from the point of view of the nation. Pure idealism is personal in its spiritual aspect, and must not be allowed to overwhelm and destroy the movement.

Our present purpose, it must not be forgotten, is to organise the nation for material well-being, and all other considerations must be strictly subordinated to this object and must be assigned their places accordingly in the whole scheme. The hard facts of nature and the peculiar conditions of India must not be lost sight of in the working out of the scheme, and for that purpose we must descend from the cloud-land of idealism.

It must be made clear that the writer has no quarrel with idealist political leaders — he understands and appreciates their importance too well — he is constrained to sound a note of warning, however, as there is always a danger of ordinary people losing all sense of proportion and blindly attempting to follow impossible ideals — impossible, not in themselves, but for the general public to achieve, the standard expected being too rigid and high for the ordinary public either to desire or if desired, to successfully practise.

There are some difficulties which will have to be faced in the carrying out of the proposed scheme. These obstacles are not peculiar only to this scheme and have been met with in any work undertaken in India so far. But for the proper execution of the scheme attention must be paid to meet and overcome these difficulties and in some cases to remedy and remove them. The exact plan cannot be worked out at this stage, but an outline is given to indicate how to proceed to work.

The first difficulty is that this plan will have to be worked out by voluntary organisations and private capital. The-

government will not entertain the policy underlying the whole scheme. It will be useless, therefore, to look to the government for taking any active part in the execution of the policy. The success of the scheme will naturally hit the British nation very hard, as it will result in largely taking away their biggest market from them. Therefore the British government will certainly not adopt the policy herein advocated or anything like it. Even if the government makes a show of adopting certain portions of the scheme, as they might do, not with a view honestly to carry out the programme laid down but to nip in the bud, if possible, or to prevent any nation-wide organisation to try seriously to carry out the programme. We must, therefore, completely ignore the government for the time being and only make use of legislation and government whenever possible to advance the scheme. The general programme must remain in the hands of voluntary organisation for proper execution, until such time as the government is fully representative and is prepared to carry out the whole scheme which may not be possible in the near future.

The main difficulty in all voluntary work is that one has to depend on persuasion and not force, voluntary enthusiasm and not command, for the proper carrying out of work. This certainly is inherent in the scheme, and success or failure will depend upon the strength of organisation and public opinion and the strength, enthusiasm and discipline of workers.

It therefore becomes necessary, first, to make a very careful examination of the situation and prospects of the country from the economic point of view; secondly, to follow it up by intensive and far-reaching propaganda; thirdly, rigidly and thoroughly to organise central, provincial and other subsidiary bodies, and above all, fourthly, to enlist and organise a large and efficient volunteer force for the execution of the plan. The speedy and efficient working of the organisation will be reflected in concrete achievements. But we must have a thoroughly reliable machinery in the first instance. The controlling authorities must really be controlling and volunteer workers must give unquestioning obedience to any instructions issued. In fact the whole organisation must be more or less on the lines of a modern fighting army. The whole scheme will stand or

fall by this main fact. The writer lays stress on this, as he is convinced that the present day political organisations are not properly organised, not even the Congress. There is too much half informed and useless discussion in the committees and other bodies and too little obedience. Talk, talk and talk, has been the characteristic of our politics. Mahatma Gandhi's advent in the political field has certainly and indirectly led to more action and less talk, but the change has not been very far-reaching yet. In politics pure and simple, this characteristic has done no particular harm except that our political agitation has less strength as a fighting machine than otherwise it would have had. But for the particular scheme the writer has in mind, unnecessary talk and useless controversy will be too dangerous and even suicidal. Quick decision — right or wrong — and instantaneous execution must be the criterion of all such practical work. Thorough research and careful consideration must necessarily precede any decision, but no time must be wasted in arriving at a decision. Discussion on necessary factors, which are not uncontroversial or on which there is not sufficient information available must take place, but this must be in all cases confined to compact elected bodies of well-informed persons, to which an ordinary politician as such will have no claim.

One of our greatest stumbling blocks will be the ignorance of masses especially in matters of economic nature. Perhaps it is not mere ignorance so much as the deep-rooted conservatism of them, which will be the greatest difficulty. But we must hope for the best and prepare the ground of the public mind by intensive propaganda. Prejudice and ignorance cannot long stand the on-slaught of educative propaganda. Most of this will have to be carried out by trained lecturers — trained is said advisedly because it is proposed that all lecturers should be given an intensive course of training for this purpose. Haphazard methods and pointless and uninformed talk must be avoided. Most of the propaganda will have to be by lectures so as to reach the ignorant and illiterate population, because the literate are but a very small percentage. Once you bring to the door of the village folk, your work for economic advancement, they will not take long to be convinced of the benefits of the scheme, as they

will see the benefits themselves with their eyes. If the scheme or plan does not do this, then it is not worth the paper it is written on.

One other difficulty in all our propaganda of political kind is that, it is at present based for its inspiration and execution on the idea of self-sacrifice. Political workers are expected to give all and get nothing. From a purely spiritual view-point and with our religious traditions this idea of sacrifice catches the imagination of the public and is universally applauded. And we may even admit that self-sacrifice is to the spiritual benefit of the individual. But so long as one cannot get a sufficiently large number of individual workers who are prepared to sacrifice; all for working for a particular end, no scheme can be properly carried out on the basis of sacrifice alone. One must not expect too much from the workers. And this being a scheme for the economic progress of the country, the workers must be allowed to share in the economic advantages to accrue. This does not mean that no use at all shall be made of high-minded self-sacrificing individuals who are prepared to work for nothing or next to nothing, but that this test shall not be applied to every one. Our object is to carry out the scheme and not to be the spiritual instructors of the masses. That work, however beneficial on the whole, must be left to other organisations. We must not set an impossible ideal before the masses and make it a *sine qua non* for all workers.

It has already been pointed out that a good deal of spade work in creating public opinion has already been done by our politicians especially within the last decade and our whole-hearted thanks are due to all these leaders. The ground is now fairly ready to receive a new idea and a new policy without abandoning any political ideals. Further work will be the easier for the past efforts of our leaders. Lokmanya Tilak and Mahatma Gandhi have made even the ignorant folk familiar and enthusiastic about our political aspirations. Their names have been familiar to every household and they are respected as great leaders. Further work amongst the people, on similar lines, will therefore be easier, and will probably be taken up by the masses with a religious zeal as it should be. All that is required is to tell them in simple words what exactly to do and to

provide intelligent, trained and experienced help through our volunteers.

It has already been hinted that we must not and cannot depend upon governmental help in the carrying out of the scheme specially at present. That is a conclusion which everybody will appreciate as correct, in view of the political situation. It will however, be open to us to take such help from the government as is possible, without its being a danger to the whole plan otherwise it must be ruthlessly rejected. We cannot afford to have conflicting factors in the organisation which must have singleness of purpose and aim.

A word about the general treatment of the following thesis: The writer does not propose to go into details of anything that he says; firstly, because he is not well equipped enough for the task; secondly, because he does not propose to waste time over questionable topics or in unnecessary controversies; thirdly, because he is not writing this for the purpose of academic instruction or as an authority on questions of Economics and Politics; fourthly, because, even if he tried single-handed to work out in detail the general plan or his statements, he will require some years to produce the plan, and in the end it will probably be more controversial than less so; fifthly, the plan of this thesis is for immediate action and therefore, no delay, can be brooked; sixthly, because the details for working out of the plan must necessarily be left to others, better qualified to do so, and even then they must be considerably recast as time goes on and in the light of practical experience of the actual difficulties in the day to day execution of the plan; seventhly, with regard to the general statements of economic or political nature, they have not been worked out in academic detail, nor are accurate or up-to-date figures or statistics given, because the writer has no necessary material at hand nor does he consider it necessary for the purpose of the plan; and in any case such thorough working out of the economic portion, even if the writer was sufficiently qualified to do so—which he is not—would involve loss of valuable time probably unjustifiable by the doubtful production. The object of the writer is speedily to put before the public the idea and to persuade the public to take it up. It may even be said that he is not wedded to the particular plan. Any other better

plan may be substituted. What he keenly desires is that something should be done and that, done without waste of time or energy.

Some of the statements in this thesis may be found to be doubtful or questionable, or perhaps even wrong, but the writer feels that, that would not affect the central proposition that "India is in need of speedy economic development" and that "we should at once set ourselves to achieve the same by a properly organised nation-wide effort". So long as the writer succeeds in instilling this idea in the general public and induces them to take it up practically, the rest of the padding in the thesis may go overboard, for all the writer cares.

Yet the writer has taken some care not to talk rank nonsense and whatever he writes or states will be with a view to bring out with some clearness, first, the immediate necessity for organised national action and secondly, to suggest directions of work for the achievement of the object. All this should be read and examined from the point of view of this idea and nothing else is the request to the public.

PART I.

PART I

Chapter I

A BRIEF ECONOMIC OBSERVATION OF INDIA AND A FEW SUGGESTIONS.

This part of the thesis is being written because (1) it is essential to keep certain aspects of the economic situation clearly before our mind while planning a campaign to improve that situation; (2) and to see in what directions it will be desirable to work, what are the essential spheres which must be taken in hand at once, and on what lines later to extend our activities; (3) and not with any desire to give a full and complete treatise on academic lines.

The writer, therefore, will not labour too long or in detail on these general considerations. It will be sufficient for his purpose to be very brief so long as he makes the description sufficiently clear for a man in the street, leaving the more ambitious to look elsewhere for sound and better treatment of economic and social questions.

Some of the propositions and statements will appear to some people as questionable and some only part truths. The writer is fully aware of this, and yet he does not consider that any good will be served by immediately entering into a detailed case of what the writer knows is likely to mislead the more advanced of his readers. The writer knows enough of these, questions to be convinced that little of economic theory is beyond the scope of controversy or doubt, and a large part of the literature on this subject is nothing but discussion of these controversies. This is in the nature of the subject to be treated which is only theorising on a given state of things or facts. The state of things or facts, however, is not always the same and varies according to the angle of vision of the observer. The premises being different, the conclusions based on them are bound to be different and an ordinary reader is therefore

confused. The Science of economics is not as exact as mathematics although some writers love to treat the subject on mathematical lines.

Our present object is to examine certain facts vital to India as a nation and on economic unit with a view to finding out what had best be done to improve or relieve the state of affairs and to suggest a method of dealing with the situation which appears to be the best under circumstances in which India finds herself today. So long as that purpose is served, the writer does not care what highbrow economists or academic politicians might say. The writer will be obliged, therefore, if this is read as related to the latter portion and accept only such portion of this survey as appears to them true and reject the rest if it does not appeal to them. There is sufficient uncontroversial material in the opinion of the writer to support the proposition that some plan for immediate action for economic development is urgently necessary. Let it be made clear that the writer is not even wedded to the particular plan herein suggested, it is only given as it appears to him to be the best suited. Careful consideration may lead us to a better method or scheme, but the writer feels confident that the outline given by him will serve as a skeleton to work on.

Population

Every scheme of this nature must take into consideration the essential assets of any community or nation, because the scheme to be of any practical use must be for the improvement of those factors which go to build the strength and solidarity of any community or nation.

The population of a nation is certainly the greatest asset whether from the point of view of number or from the point of view of the average individual of which it is made. If the number is greater and individual standard higher in one nation than in another, that nation is to this extent better off, having better national man power. The two aspects of population should not be or cannot be considered independently of each other, as this is misleading and will not give the true proportionate strength of the population of any two countries or nations to be compared. Other aspects also must be considered

before we estimate the really effective population which alone can be considered as an asset.

Population as a national asset must be productive in the economic and not merely in biological sense, or rather population can only be considered as an asset in proportion to the productive (economically) capacity of the same. Mere number, large or small has no meaning. The question must be dealt with on the lines of military effectives.

From this point of view, what the population asset of India is, is the question before us.

Other things being equal — which they never are — one person who lives longer will be better as an asset than another, with this modification, however, that decrepit old-age years of life, when a person is non-productive, must be discounted as the reverse of an asset or a negation of it. Generally speaking a person becomes useful to himself and others about the age of twenty and remains useful to the age of sixty, let us say, although neither medical science nor any other science will agree to this as anything but fair approximate truth, with a large variation of usefulness below twenty and over sixty and a great uselessness in between. But the variations are not sufficiently large to alter the general average. Again if we consider that the age of usefulness in the economic sense begins at twenty and goes on to sixty, that usefulness is not of a uniform standard but gradually increases to a peak and gradually decreases, until it passes the time of equilibrium of usefulness and uselessness. This curve of usefulness is not the same in all countries and varies considerably according to health, climate, education or training. These factors will be considered later. For the moment let us assume that the curve of usefulness is the same in all cases.

Human life prior to the age of maturity is spent as an investment for future benefit. An individual spends his first twenty years in building up his natural possessions e. g., body, mind, etc., and acquiring skill to earn his living later in life, we may say. This investment is lost completely, and the nation suffers to that extent if the individual dies before the age of production. This is like a factory being burnt down, as soon as it

is built, destroying all investment. The youth of a nation, therefore, is capital investment which would be either good or bad according to whether the youth lasts as a worker or producer long enough. The only way to find this is the census figures i.e., counting heads, figures of births and deaths, and so to arrive at an average length of life. When vast figures are considered, there is a closer and closer approximation to the real state of things. If we glance at the census figures of India, we find that the total of population is staggeringly huge. We must examine this total, however, in relation to the rate of births and deaths and the average span of life.

The rate of increase of population is greater in India than many other Western countries, but the writer will not consider this aspect although it is of some importance, at this stage.

The rate of infantile mortality is very high in India. From the point of view of economics this is a fearful waste of assets, i. e., reproductive energy of the nation, in this that, what is produced is destroyed too early and those who produce--in the biological sense--deteriorate in life, producing energy for nothing to that extent.

The rate of infantile mortality also affects the general average expectation of life. But while dealing with millions, and hundreds of millions, we shall ignore this point. In any case for our particular purpose the difference made by a high rate of infantile mortality will not make such a great difference as to affect the general argument.

The average expectation of life in India is but twenty five years, whereas in England and the U. S. A. and some other countries it is as high as fifty-five. This is a very serious matter even looked at from a purely economic standpoint. If we consider that a man (including woman) comes of age and begins to be useful to himself and to the nation at the age of twenty, this leaves a surplus asset of only five years per head in India and of thirty-five years in England and U. S. A. When comparing our population asset, therefore, with that of the latter countries our total population will have to be divided by seven which gives us 47 millions effective i.e., about the same population strength as Great Britain and less than half of U. S. A. (figures are based of 1921 census). So that the apparent large

population is nothing but a dead weight, a waste and might as well be non-existent. Our largest asset dwindles down to comparative insignificance.

Consider again that the country has to bear the burden of feeding and housing for the first twenty years, which are generally considered to be preparatory and unproductive, of each of 353 million individuals. You will notice what a fearful waste it is. Whereas in Great Britain the nation has to maintain its 47 million for twenty years, we have to maintain 353 million for twenty years i. e., Great Britain has to make an investment of food, housing, etc., represented by 940 million years, whereas we have to invest 7,060 million (353×20) years. Great Britain has a productive period of 35 years per head (i. e. 55 less 20): this multiplied by 47 million gives for Great Britain 1645 million productive years; whereas in India we have a surplus of only 5 productive years per head (i. e. 25 less 20), which multiplied by 353 million gives us 1765 million productive years. Deducting from each the investment years we get for Great Britain 705 million years (i. e. 1645 less 940) of *assets*. Whereas we have in India a *liability* of 5295 million years (7060 less 1765). It will be objected that the pre-productive age should be lower than 20 and that the pre-productive age does not involve loss equal to the productive power year for year. Accepting that there is some truth in this argument, it will not be possible to turn our liability into asset unless it can be shown that the wastage involved in the pre-productive period is less than that represented by $12\frac{1}{2}$ productive years. It is not possible to see how this can reasonably be done. It might also be remembered that any method, which we may elect to adopt for the purpose of reducing our population liability, if similarly applied to Great Britain will naturally proportionately increase their population asset. Whatever view we might take, therefore, it is certain that population assets of Great Britain are very much greater than those of India. The position of India is most uneconomic, it must be admitted; and the simple calculation which we have made will stagger complacency at the fearful waste. But unfortunately this remains a fact and must be faced. It might be noted that in our calculation we have taken productive units and investment units as equal.

The only remedy is to take all steps necessary to increase the average expectation of life, as will be easily seen. Sufficient and better food supply, improvement in sanitation and housing, and medical help, all are indicated. But this means better production whether agricultural or industrial. The alternative will be either to destroy six-seventh of our population and wait for the age average to go up and so save the waste of twenty years per head of three hundred million or else to go on wasting our energy and asset in maintaining the whole three hundred million only to be killed within five years of their being productive. Twenty years of maintenance to get five years of work! (Or to put it another way, one has only five years per head to provide for twenty years' of waiting for preparatory or growing period). If on an average we consider that a person requires ten years' work to provide for twenty years of his maintenance, then we see that there is a deficit of $\frac{1}{2}$ of maintenance. This is a continuing definite loss to the national exchequer and has been going on for generations, steadily eating into the national surplus balances, and is one of the most important factors of impoverishment of India. In the result it is clear that the population of India at present must not be counted as an asset at all but as a continuing and a grave liability.

The question however cannot be quite so summarily dismissed; we must consider ways and means of converting this serious liability into an asset. Unless we apply our minds seriously to the problem, there is a danger of the population gradually deteriorating to such a condition of poverty, epidemic and helplessness as will stagger imagination.

We have so far considered this question only from the point of view of numbers of population, taking it for granted that, as in mathematics, one number represented the same thing as another and ignoring other variations. Considered from the point of view of productivity, however, we have to take into account other factors which contribute to the efficiency of the worker.

One worker who is never or rarely ill is a better national asset than another who is always or often ill. Loss of working time owing to sickness, therefore, must be taken into account as also reduced efficiency owing to recuperative period or perma-

nent deterioration of efficiency owing to prolonged ill-health. If the general health of a nation is better, therefore, the population of it is generally a better asset than that of another which is labouring under disease and pestilence, man for man. India has become a proverbial home for epidemics and disease, and the general health of the nation is extremely poor in comparison to western nations and perhaps even the rest of the world. Fighting disease and improving the health of the nation, therefore, becomes of great importance.

It is not as if this matter is not understood at all. Various people have realised the importance of this from another angle, but the importance of this question from the point of view of national productivity and material welfare has not been properly appreciated. It has always been realised that general health in India is poor and that it should be improved, but that it reflects and seriously impairs the national efficiency in production of material wealth has not been properly understood, or if understood, has not been given its due place in any consideration of national economy. Health of a nation is a question of great urgency and must be dealt with as such by increased medical help and better housing and sanitation.

Under-feeding is another cause by which efficiency of a worker is impaired and makes the worker an easy prey to disease. More than half our population has only a meal a day and may be considered to be under-nourished and perhaps even half-starved. The national earning capacity, therefore, suffers enormously, as one cannot expect either full day's work or even efficient work from under-fed or under-nourished population.

One of the first things to do is to explore avenues of developing or conserving food supply for the population, as deficient food-supply is at the root of disease and shortness of life. Any plan for development of a nation which ignores this may be rejected at once. Every other necessity or comfort in life comes after food.

Another evil which affects efficiency of producing units is ignorance of masses. The masses in India, it will be admitted, are ignorant compared to most of other nations, where education is more general and the average standard of knowledge

—if there be one—is very much higher. People remain ignorant in spite of such knowledge as they are able to acquire orally, principally because, being illiterate they cannot make use of the vast store of knowledge in books. Knowledge imparted by mouth is limited by the knowledge of the person so dispensing it and may easily be forgotten and cannot be refreshed. It becomes necessary, therefore, to educate people to read and write so as to enable them to acquire more. According to the census of 1921 barely 7% of the population was able to read and write i.e., twenty two million were literate according to that census out of which about 2.5 million had knowledge of English. This must be compared to the total population in 1921 of 330 million to bring out the contrast. About 139 males and 21 females per thousand were literate, i.e., were able to read and write. In the 1931 census the proportion may have gone up by a couple percent. (having no latest figures, I have only to make a guess). In any case it is obvious that the state of education of all kinds is very deplorable not only in the sense that the provision of schools and institutions is inadequate, but the standard or quality of education is very poor. Our institutions do not teach much and what they teach is badly taught and does not make a pupil self-reliant. An educated man is out for service of some kind and is generally so helpless as to gladly accept a badly paid job. In fact there are crowds of applicants for such miserable jobs. Enterprise of any kind is non-existent, or while it exists and may grow, it is killed at the root. A student emerges from our institutions after fifteen years of too many lectures or classes a day under third-rate lecturers' teaching knowledge half-a-century old by obsolete methods, with all independence of thought and action killed out of him, with miserable physique, unable or unequal to the struggle for life before him, usually so despondent and helpless as to grasp eagerly at the mere straw of a miserable service—preferably government—and get his daily bread.

Our job, therefore, is not only to increase the facilities for education but to improve the system so as to make education not a crushing burden but a pleasure, so as to make the product of the institution confident and self-reliant eager to challenge the world. It may take decades to achieve this, but

the job has got to be done and it would be foolish to postpone taking action of some kind in an organised fashion.

And the point to consider in this connection is that, children must be allowed to grow properly and therefore they must get sufficient time for recreation and must not be over-burdened with school hours which exhaust their nervous energy and brain-power. They must also be properly guided in the matter of physical culture and must be provided with proper food. Insufficient attention is being paid to these matters at this time with the result that our educated man is dwarfed or insufficiently grown physically, with little energy and brain-power. If our education is to be at the cost of our physique we had better do without it.

Our system of early marriage is partly responsible for our stunted growth and poor physique in the writer's opinion. Too much child-bearing, at an age before full maturity, is bound to tell on the parents as well as on the children. This applies generally to all, whether educated or uneducated; in the former, however, the effect is greatly accentuated with the result that our educated population, instead of being better in physique, is worse. The age of marriage, therefore, must be increased considerably even at the cost of possible increase in immorality. Immorality is there already and, bound to remain, whatever doctrinaire religionists or moralists might say or do. A little more of it will do the nation no spiritual harm, but will do enormous material good.

At present a young man is burdened with the responsibility of maintaining a wife and family at the threshold of his career. He has little chance of taking risks or enterprise, as he must first provide for the family. All youthful enterprise is killed at the start, condemning the youths to jobs along the well-beaten overcrowded path of government or other service. We must leave our youth free from all unnecessary responsibility until such time as he is well able to bear it and when it will not be a handicap but a help in his career. Twenty-five or thirty years for boys and twenty years for girls appears to be the most reasonable age to marry. Boys must not marry even at the age of twenty-five, unless they are themselves—not their parents—able to maintain a family.

Limitation of number of children is also necessary. Large families are a handicap and a burden to the member responsible for the support and provision of same. As the earning power of such a person is very inadequate, it is cruelty to himself to burden him with a large family and a cruelty to the children to be brought into a world where they are not or cannot be adequately provided for. It will be an advantage to the nation to teach people to prevent child-birth, whether by continence or other means must be left to individual capacity, ability and choice. In any case it is necessary to check the further growth of the population. If India cannot at present adequately provide for 333 millions, it is less able to do so for 353 millions. Within the last sixty years the population of India has increased by about a hundred millions. Surely this mass of increase which falls primarily on the land is bound to result in the proportionate decrease in the food-stuffs available for an individual's maintenance, unless food supplies were proportionately increased. Our earnings may have increased monetarily, but they have not increased materially—at least not in proportion to the increase in population. Our industries and handicrafts have not kept pace with the increase of population. In any case they are not large enough to absorb this increase of population and so to relieve the pressure on land. We must, therefore, cry a halt to the increase of population. One is almost tempted to say that a really serious epidemic, wiping off about 100 millions of our population, will be a relief to them and a boon and a god-send to the rest and the nation. However as such fortunate disasters cannot be had for the asking, we must do what lies within our power to do and that is birth-control and our present short span of life will do the rest. "Check the growth of population and improve conditions of living" must be our slogan.

Does one realise that to provide adequate facilities for education in India we must multiply our educational institutions sevenfold? We have about two hundred thousand institutions teaching about eight million scholars or rather had them in 1921 and the increase has not been remarkable since. We must have then 15 lacs of institutions and our daily attendance at them must be five crores. The expenditure will have also to be increased i. e. we will have to spend about

130 crores of rupees in education per year whereas we spent only 18 in 1921. This money we cannot find at the moment. We will have to explore other means and a less ambitious scheme as a start by which in five years we should be able to double the number of our elementary scholars. The writer would let alone Arts Colleges, High Schools, and Law Colleges for the time being and would concentrate on primary schools, research institutions and technical schools. Suggestions as to these must be left over to another part of this thesis.

Housing, medical help and sanitation,—whether in rural or urban districts—must not be left out of consideration. Much is being done at the moment by municipalities and local government boards, but much more needs to be done in the interest of national health. Housing in towns and particularly in industrial towns requires attention.

Working conditions in factories must also be carefully considered, and ways and means of improvement explored, as a labourer must work under healthy conditions to be and to remain a paying producing member of the nation.

A detailed investigation must be undertaken and carried out all over India, from which we may find out the best course to take in each town to improve a labourer's life. A good deal of investigation and study has been made already by certain institutions and the government, but a good deal remains to be done. We must make use of all the material available and frame a general policy to be adopted. A proper, co-ordinated and well-organised — nationally speaking — effort is however required as in all other suggestions made herein. This really is the key to the whole thesis. Without this main principle of taking organised action in national matters and national interest, this thesis may as well not be written.

To summarise the conclusions regarding the improvement of the productivity of Indian population, three main considerations stand out, viz :—

1. Steps to be taken to improve the food supply of the nation, and as a natural corollary to this, to improve the purchasing power of the nation, as the first is useless without the other. Improvement in purchasing power is at the root of all material progress.

2. Education comes next, as without it no real progress is possible, and, if made, it will not be properly understood or appreciated and cannot be lasting. The nation—as distinct from the government—will have to formulate a scheme for enormous increase—within a comparatively short time—of primary education facilities. The so-called higher education will have to be left out for the time being. Attention must be given to technical, and vocational education and research, as necessary concomitants of industrial, handicraft and small industries development. This primary education will have to be by short time-courses, which may be less than those of the recognised institutions. Each little or big centre should be provided with these institutions and should aim at quick intensive instruction on the three R's and also some general knowledge. Technical and handicraft education must naturally be more elaborate so as to enable the pupil to be self-reliant. The details, the writer is afraid, must be worked out later, his ideas at the moment being to get this policy of intensive well-organised effort and a proper scheme for development accepted by the general public in the first instance. Details must necessarily be left out, as they cannot be worked out without fuller information and more careful consideration. If this idea is taken up, the work is beyond the capacity of any single person, and working out the plan in detail must be left not to one committee but a number of committees of experts. The principal idea is to lose as little time as possible in working out a plan and execution of same.

3. Instruction in hygiene and sanitation must also be more generally given than at present, so that all schemes for improvement of town and village health are better appreciated. Such a scheme will be carried out by a staff of sanitary organisers and medical men. Housing and sanitation in larger townships must also be undertaken; but as a great deal of it is at present done by the municipalities, work in townships may have to be followed on different lines. Besides such housing and sanitary matters are a costly business. Yet we must not shirk the responsibility, but must do all we can to put new vigour in the matter.

The question is, (1) What should be our programme of work for say the next five years? (2) What would be our requirements? (3) What our ways and means?

As to (1), our programme should be to double the number of our primary school attendance, that is to say we must educate in three R's and general knowledge extra fifteen million in five years; that is we should start with making provision for 3 million children first year and add to it extra 3 million each year. This on the basis of educational figures for the year 1930-31 will more than double the literacy. The ordinary progress in the ten years previous to 1931 has been 50% increase of pupils and an increase of about 40,000 institutions. There were 172,000 schools and 9,300,000 pupils in 1931 as against 137,000 schools and 6,300,000 pupils in 1921. If the same rate of progress is kept up in the next five years there will be in primary schools about 15,000,000 children in government-aided or affiliated institutions. Our programme being intensive, we must educate another 15,000,000 children in five years. For this purpose it will be necessary to break away from government aid or affiliation and educational curriculum will also have to be considerably modified. That is to say, we will have to break away from the present established method of primary education—lop off superfluities and unnecessary subjects and in some cases to lower the standard, concentrating on reading, writing and a little of arithmetic. Our principal object not being to qualify the pupils for any particular examination for entry into any affiliated institution but only to impart such knowledge as is absolutely essential so as to enable a pupil to acquire more by his own exertions later—in short to make him literate and no more. Such a course of education, if properly worked out, and if a pupil undergoes five years' schooling, he would not or should not be much inferior to the product of our present approved system.

(2.) Now the programme being for teaching three million children for the first year and in addition three million more each succeeding year for five years, we would require a staff of 100,000 teachers increasing by 100,000 each succeeding year to half a million teachers. This staff it is proposed to find by volunteers volunteering to work without remuneration for one year. In fact the whole of this scheme (educational, industrial as well as agricultural) is built up on the basis of free voluntary service for one year for the national economic re-

construction. So that in the five years programme a million and a half persons will be called upon to volunteer for national educational service. This requisite number of teachers, it is submitted, should be easily obtainable if every educated person on leaving secondary school or college, volunteers for such service before entering on any career of his life or one retiring from either service or business, so volunteers. Such of these volunteers as are not willing or able to maintain themselves while in service must be supported by the village or town which he serves and must not be unwilling to beg and maintain himself if necessary. These teachers must be housed also, and, if there are not willing people to help, they must be content with dharmshalas and temples.

The schools will have to be held in open air, wherever no free school accommodation can be found. However it will be the duty of each centre to provide such free accommodation. The education to the children will of course be free; care, however, must be taken that children, who can afford to or do take advantage of the recognised schools, are not admitted; otherwise our schools will be filled only at the cost of the present ones and there will be no real increase of literacy. The standard of education and the curriculum must be such as to be insufficient for all those who want a stamp of a recognised institution. Our object is to make larger percentage literate in a shorter time to help the economic development, and not to help swell the ranks of service-seeking lower middle-class. Make-shift methods, however inadequate or undesirable, must be resorted to, as the nation cannot afford sufficient funds to carry out a more ambitious scheme.

Instruction in hygiene and sanitation will be given by medical volunteers in these schools as well as by other lectures and demonstrations. Medical volunteers will also have to be recruited for one year's free service.

As to improvement of food-supply consideration must be left over until we come to the consideration of agriculture.

Mineral wealth of India

In this connection it must be stated that India is very backward in the matter of exploitation of mineral deposits of the

country. Minerals were exploited in the past for thousands of years so much so, that minerals have, one imagines, been fairly exhausted. And yet if proper investigation was made and people were enterprising enough, a very great deal in this matter could have been and can still be done. Whatever investigation has been made was by European prospectors and development has mostly taken place with foreign capital. Gold, petroleum, coal, and iron are examples of this. It must be admitted that although exploitation of mineral wealth is desirable, it is unsatisfactory that most of this should be done by foreigners with foreign capital. It is a pity that our capitalists should not have been enterprising enough to take advantage of opportunities staring them in the face.

Modern industrial development is dependent on iron and coal. Wherever these are found in sufficiently large quantities and have been properly developed, industries have sprung up. These are the essentials for proper development. If they are not found or are not found in sufficient quantities, they have to be imported from elsewhere. Our coal—mostly situated in Bihar and Orissa and Bengal—is almost one-tenth of that produced in U. K. and iron is negligible. However there are indications that both these can be developed to a much larger extent. The present difficulty is to find sufficient market for these. The government being foreign, we do not get any sufficient protection or help from that quarter. We will have to develop these, therefore, in spite of our government.

Our government, institutions and other persons have collected information and carried out investigations regarding mineral wealth of India. All this work will have to be properly collected and classified and will have to be supplemented. And on proper information being so collected, efforts must be made to exploit such minerals as are most necessary for national economic progress. All this will require an enormous amount of spade work and organising capacity and a large number of workers, before any tangible result is obtained. But if we set about the matter earnestly and honestly, we can achieve a great deal even within such a short period as half a decade which is intended to be the first programme. All this will have to be done by some life workers and an army of volunteers

giving one year of their life to national service. It is possible that it will be found more convenient to have this organisation on a provincial or all-India basis, instead of having it on village basis.

Water Power

Mineral wealth of the country has been briefly discussed from the point of view of basic industries, i. e., these industries have to be developed first, so that this development may lead to the development of other industries dependent on them. Coal and iron form the key to industrial development of any country. They are the most important minerals to be developed first. Cheap coal means cheap motive power, without which no country can successfully develop industrially. This is an elementary truth which, however, has been lost sight of or completely ignored as there is no organisation to consider these propositions nationally. The Government is not prepared of its own initiative to develop or encourage development of our industries, whether basic or otherwise, unless they are reluctantly forced, as on rare occasions they are, to do anything for the economic development of the nation as a unit. They are frankly devoted to cultivate the country as a market for the manufactures of England. This outlook must change and change quickly. If the government will not, we must develop our national resources in spite of them. How to do it is the question and a very difficult question. But difficulties must not deter us from taking prompt action. We may make mistakes, but we shall learn better from them. Mistakes or failure must not prevent us from taking immediate steps to do something for the development of the nation.

One other key industry must be mentioned, viz. Water Power. It will be readily admitted that we have not developed our water-power sufficiently. Water-power, however, cannot be developed unless power is required for industries. Having no requirements of that kind, it is no use our developing water-power. For the proper exploitation of our water-power, our other industries must be so concentrated as to be able to make economic use of such power. Our dependent industries must be so situated that they are near the labour market and near the motive power and well-placed for transport.

tion for raw produce and the market. All these conditions are however impossible to achieve,—one or more factors may be lacking. Concentration of industries in a place like Bombay e. g., must be avoided.

There is no doubt that greater use of our available water-power can be made and should be made. This may lead to setting up industries where there are none at present, but that need not deter us. On the other hand the possibility of this is in itself an encouragement,—other things being equal.

A proper and systematic survey of our available water-power should be undertaken at once. This survey must not be piecemeal but on a national economic plan with the object of establishing suitable industries based on such water-power. Our industrialists, it must be admitted with great regret, have completely over-looked the possibilities of water-power (isolated examples like Tata scheme and Mysore schemes excepted) and have depended on coal — mostly imported at a high price — and valuable fuel-wood which could be better utilised than mere wasteful burning.

Such regions as Western Ghats are areas which should be thoroughly investigated, and it is confidently expected that it has enormous potentialities in this direction both for large water-power schemes as well as for schemes of a small nature which may be in some cases only seasonal. A vast volume of water each year is poured down on the Western Ghats and within twenty-four hours goes back to the sea. Certainly something ought to be done about this. Our short-sightedness has led to the uneconomic concentration of industries in places like Bombay and Ahmedabad. A departure must be made from this and an effort made to establish centres of industry, where cheap power whether in the nature of indigenous coal or cheap water-power is available. Another area for water-power schemes is the Himalayas, which remains uninvestigated but obviously is of great potential value. One regrets to think that millions and millions of water-horse power is so allowed to be wasted in this industrial age through sheer apathy and colossal ignorance.

Special effort has got to be made, therefore, to encourage development in this direction, first by properly co-ordinated

investigation as to the possibilities and investment of capital in selected areas. All this must be done from the national standpoint and national need.

Agriculture

Agriculture is the most important industry of the country as over 73 per cent of the population is dependent on it for its inadequate living. In 1931 over 220 million acres were cultivated. This land should have been sufficient to adequately feed the whole population. But it is an undisputed fact that a large portion of our population is insufficiently fed and even half-starved. Why does this state of things happen? One reason probably is that we export too much of our food-stuffs. This happens not because we have surplus to export—as evidently we have not got, otherwise half our population should not go hungry—but because our population cannot pay the world prices of such food stuff. The average purchasing power of an Indian is insufficient to enable him to buy the bare necessity of life which is food-stuff. This can only be remedied by prevention of export by the government, until national need is satisfied or increase of purchasing power of average Indian to enable him to buy sufficient food in an unrestricted market. The first is not in our hands; the second will take a generation to achieve.

There is, however, a third way by which something can immediately be done. Every village farming community can be organised in co-operative farming and marketing of produce. Such village co-operative units to be joined into district units. These further to be joined into provincial organisations, and these again joined into a central national organisation. When the whole of India is so organised, to improve the productive capacity, distribution will be easy enough to manage. This certainly is a vast task, but India is a vast country after all and any scheme for improvement of the whole must naturally be vast. It will be obvious that the scheme for education can co-operate in this farming scheme.

The first thing that can be done in this matter is to bring more land under cultivation. Every village has probably some land which is not being cultivated for some reason or another. Suitable blocks of such land can be leased on the percentage of

produce basis. Let us say 100 acres are so available. This land can be cultivated by voluntary labour—the inhabitants of the village working on this farm so many days in a month and season, careful record being kept of number of days of work done by each person. If a person is able to spare only a day to work on such a farm, it should be accepted. The necessary implements and bullock power can and should be obtained by giving credit for so many man-work-days to the owner. The supervisor and organiser of the farm also should get credit for man-work-days. When at the end of the season the produce is harvested, the same should be divided amongst the workers in proportion to the number of work-days contributed by each person. All this work, in the opinion of the writer, can be obtained without seriously interfering with the usual work of the farmers and other persons in the village and the receipts of this farm will be an addition to whatever the residents of a village are already obtaining. And in doing this little money need be employed. Suitable modifications as to how much land to cultivate, what crops to cultivate (preferably they should be food crops) and in what proportion and who should manage and so on, may be made. And it is possible that rigidity about the scheme may be a danger instead of being a help; but it is suggested that the general outline should not be departed from. The details would have to be worked out in each province and district after careful investigation. It would be presumption on the part of the writer to enter into these, ignorant as in the main he is about local village conditions, and it is impossible that a uniform scheme for the whole of India can be proposed at all, conditions being vastly different from village to village, district to district, and province to province. As time goes on these farms can be used for the purpose of demonstrating improved methods of farming and teaching agricultural economy. This will naturally lead to better cultivation and greater produce, giving a large number of people extra purchasing power.

The central organisation will indicate each year the requirements of particular food-stuffs for the whole of India, for each province, district and village, the surplus over what is necessary for feeding the population and the quantity available for export.

If necessary the central organisation can also retain a proportion against famine.

Animal husbandry may also be undertaken on a slightly different basis. Cattle may be given as gifts or selected breeds of cattle may be bought from a certain percentage of produce reserved for the purpose. The attempt must be to improve the breed and number of milch cattle and plough cattle. But warning must be here given against such animal husbandry deteriorating into purely religious organisation of Panjra-pol type, where useless cattle are supported at great cost to the nation without adequate return.

These farms can be training-grounds for village children learning in schools, as elsewhere indicated. Is it difficult to increase the acreage planted each year so as to amount to at least ten percent in five years. This increase means 5 million acres of new co-operative farms or to put it in another form, about 10,000 villages or village groups (for villages may be voluntarily grouped for the purpose) each cultivating on an average 500 acres extra each year.

The writer has not dealt with the present state of agriculture in India. He takes it for granted that (1) Indian Agriculturist is backward in his methods, (2) that too large a proportion of the population is dependent one way or another on land, (3) that the quantity of food-stuffs produced is not necessarily insufficient to feed the population but that a large bulk of it has not got sufficient purchasing power to pay for adequately feeding itself. The scheme herein proposed will help not only to increase the quantity of food products, but will also give the population better purchasing power which is the principle object of this scheme.

The village education scheme can be linked up with advantage to such co-operative farms, wherever possible. In fact the two are very much inter-dependent and should develop together. Workers on farms are to be volunteers in the sense that they agree to work without being paid every day, but are content to wait until the crop is harvested. This indicates that the organisers must be capable of inspiring complete confidence. A scheme of this nature has already been tried on a very small scale by an

enterprising person of the management of Kirloskar, Ltd. and in two or three years, working the farm was a success although it was worked on capitalistic basis. So that there is nothing impracticable in the scheme proposed. It is suggested that what has succeeded in one small case may be multiplied thousand-fold. The initiative in the matter, however, must come to the village from outside. We are going to educate the village, why not help it to feed itself ?

Village or Cottage Industries :

Closely connected with the development of village free schools and co-operative farms will naturally be the development of village industries on the basis of mutual co-operation in production, and marketing under the intelligent direction of central, provincial, or district organisation. Manufacture of cloth happens to be the biggest of village industries and needs proper organisation. It is not right in the opinion of the writer however, that attention should be confined to the cheapest of cloths. Mahatmaji has made Khaddar a part of his religious faith and has been able to convert to his belief a vast number of population who would not have easily yielded to pure logic. The ground, therefore, is now ready to take the next step of organising this industry. Mahatmaji has recently launched village industries development scheme and has collected large funds, but the details of that scheme are not available to the writer who is, therefore, unable to say whether the same will form part of this scheme. The writer is suggesting not a capitalistic but a co-operative development. Capital may be required for the organisation of production and marketing. But in most cases this capital should be found locally ; under local direction the industry must be worked. Financed from top or through central organisation, there is greater likelihood of wastage of capital. The other peculiarity of the writer's scheme is that, it is all based on the village free school where the teaching staff will form the hub of all village activity under this scheme. It is obvious that villages when left to themselves are able to do but little. We are going to provide them with motive force and guidance in the person of the volunteer teacher and trained organiser, as obviously anyone prepared to organise either a co-operative farm or co-operative industry must have training in the method

and practice of the scheme. The writer realises the importance of development of village cotton industry, but other industries also require attention. In fact the attempt must be to rejuvenate indigenous industries by better organisation, improved methods, guidance, and help in marketing the produce.

Mahatmaji's scheme for development of village industries, if it is not based on co-operation at the base built on volunteer force, will have to be left out of the ambit of this scheme and allowed to take its own course. Development under this scheme should however, be undertaken, wherever such an undertaking does not come into conflict with other schemes for development, whether that of Mahatmaji or any other. Our object is not to create unnecessary controversy, but implement development. The writer however believes that a nation-wide scheme supported by a large, well-disciplined volunteer force and depending upon the inherent co-operative nature of humanity in distress is bound to take the development a long way towards ultimate success.

It will be noticed that no detailed consideration has been made of any particular industry nor any detailed or comprehensive survey of village industries has been undertaken. Such an inquiry and proper treatment will require volumes to write and years of labour of a learned staff of workers. Such a comprehensive work is however indicated and must be undertaken side by side with organisation of such industries on economically sound basis for the proper carrying out of this plan. Workers, trained to organise and voluntarily giving service on bare maintenance to begin with, will be a great help. When industries have become financially or rather economically sound, such organisers should be and will be maintained by adequate remuneration by the industries themselves.

No attempt has been made here to find out whether the age of village industries is gone and they must give way to large-scale machine-production in vast factories with vast capital behind them and an army of workers. Vast factories may ultimately replace the village industries, but it is going to be a slow process, if at all. The village or small industries have still some life left in them, and we must make their questionable ultimate disappearance as smooth and easy as possible. In any

case their co-operative organisation immediately will be a stepping stone to great development.

The writer does not feel himself called upon to decide whether ultimately large industry will replace the small industry. It is unnecessary to do so for the immediate purpose of this plan, and all mere academic theorising must be avoided.

Large Scale Industries :

It will be admitted at once, one believes, that the building up of the large-scale industries in India has been very haphazard—a natural result of open door and individual capitalism. These industries have developed anyhow and any-where. Key industries have been almost completely ignored. A large number of subsidiary industries essential to any nation are non-existent. Fancy things like soap, and matches, and tobacco having still to be imported in large quantities! It is no use complaining about your being unable to compete with imports after your market has been completely captured. Our capitalists have not shown sufficient foresight or enterprise in the beginning. Cycles, Typewriters, Sewing Machines are other instances. Paper and even carbon paper is still imported in vast quantities. This is not a comprehensive list of our failures in developing industries but an indication of what can still be done.

A comprehensive study of possibilities of different localities for development of industries must, therefore, be undertaken which will give suitable information and advice to enterprising capitalists to start new industries or old established industries like cotton in new areas, nearer labour and raw produce and fuel and more conveniently situated for market. Increased co-ordination and organisation of the existing industries is also indicated. Japanese competition is becoming increasingly severe and preventive tariff is not necessarily wholesome for the industry and certainly bad for the consumer who has to pay unnecessarily high prices. Without studying the cotton industry properly one is somehow forced to the opinion that all is not well with it in India. In any case the Bombay Mill industry appears to be in a bad way. Here is a problem to solve, which should be done in a comprehensive manner and better organisation and even decentralisation if necessary.

It will, therefore, be the business of this scheme to enter into a comprehensive inquiry into the economic position of the existing industries and to help suitably to organise them, and also to collect information about suitable new industries which could be started in India and to induce capitalists to start them. Obviously this is more in the nature of propaganda work but will surely bear fruit if capitalists are induced to take interest in the whole scheme.

If every village had its small industry properly established and in every big town at least one large industry was built up, it will make the village and the town self-sufficient economic units. It certainly is an idea to aim at. A great deal can be achieved even in a short period of five years, period allowed for the first plan, by intensive propaganda, thorough-going organisation and sincere well directed effort of a vast body of volunteer workers with a net-work of organisations co-related and co-operating in one common object—social and economic uplift of India.

Forests—Re-afforestation—Soil-erosion.

Conservation of forest by the government at the moment has been very much misunderstood by the common people. Preservation of forests is not only necessary for the purpose of forest produce and fuel, but is more important for the purpose of retention of subsoil level of water and soil erosion. Forests are also necessary, as it has been observed that they attract rain. Larger areas, therefore, may be brought under forest reserves with greater advantage, especially so where forests have been cut down indiscriminately and tracts of countries are so denuded that average rain-fall is insufficient and cultivable land has been given up as a hopeless proposition.

A scheme of re-afforestation, therefore, by voluntary effort will be a great help to the effort of forest departments which are not able to undertake large afforestation schemes. If whole-village communities each year were induced to plant so many trees per year on suitable land marked out for the purpose, the object will be very speedily achieved. Proper direction must naturally be sought from those best qualified to do so. Propaganda and village organisations will do the rest.

For the purpose of a comprehensive economic survey following questions would have to be properly considered :—

Burden of taxation and expenditure of same; Exports and Imports; Pressure of Foreign Capital and Foreign Banks; Foreign Shipping; Control of Finance by foreigners; Currency and Exchange; Gold Exchange Standard and Export of Gold.

But for the purpose of the present plan they must be left out, as it will be obvious that these questions will land us in the political sphere and conflict with the government which we started with the purpose of avoiding so far as possible. These must be left to the politicians and the government to fight about. We work in purely non-controversial matters and the public will judge in five years what we achieve (the writer naturally imagines that somebody is working out the plan).

A certain amount of properly organised research and investigation in these questions, however, can be undertaken under the direction of experts. The result of such organised work is likely to suggest ways of tackling the various problems involved on a national basis. The material collected and co-ordinated will be of immense value to politicians and students. This is a work which it is high time was undertaken. A proper All-India organisation as a branch of the whole plan will save a lot of over-lapping and useless waste in searching material already searched elsewhere or work already done in different languages.

Municipal undertakings do not strictly come under the scheme but no doubt an impetus can be given in this direction also. How and how far can this be done in each district will have to be thoroughly investigated and a definite policy initiated to be put into effect by municipal workers and politicians. The organisation of the scheme, however, should go no further than collecting information and investigation and suggestion, otherwise the scheme itself will be tainted with politics and will come into conflict with the powers which will probably scotch the scheme in the beginning. All conflict, whether with government, or politicians, or parties must be avoided to achieve the best results. The scheme must remain completely non-

political and non-communal and the sole purpose must be social, economic and educational work on the lines indicated and to be described in some further detail later.

It will be observed that the description of certain problems herein has been very scrappy and meagre and presumes certain knowledge of economics and social problems. It is not possible for the writer to describe these problems in greater detail, firstly because the writer is not competent enough to deal with them thoroughly, not having specialised knowledge necessary for the purpose of doing proper justice to the varied subjects involved; secondly because these problems will have to be studied by a body of workers devoting years—each one of them to different parts of these questions; thirdly as it is not necessary to enter into greater detail any of these to explain the nature and the practicability of the scheme. This does not pretend to be a work in economic or social problems.

It is also possible that a number of questions raised are of controversial nature and will not be—and are not expected to be—accepted as Gospel Truth. It is unnecessary, however, that all the suggestions made and opinions expressed be so accepted. In fact it is an advantage that controversies may be raised on some points so that fuller consideration may thus be given to them to enable people to understand them better.

The writer is confident that he has brought briefly certain aspects into relief to impress upon the reader the extreme urgency of the problem as a whole, and it is hoped that a general reader will devote himself some time to the serious consideration of the vast problem. The general reader will thus be in a better mood to help forward the execution of the plan which is all that matters.

Chapter II

WORLD ECONOMIC CRISIS AND ITS REACTION ON INDIA

We have so far dealt with a few principal factors in the economy of India and we have tried to show that what are considered as vast assets, when closely examined, dwindle down to a vast liability, and that certain other assets exist although they are at present like a buried treasure without our knowing where it is buried, and so of no use to us in national emergency. Economic and social problems, therefore, become extremely acute necessitating swift, whirl-wind national campaign carried out not by one or two or even a hundred scattered workers but by a vast force of well organised, well-directed, well-trained body of volunteer workers. Ours is a huge national body composed of 353 million souls and 750 million acres of land, and our economic and social disease is too far gone; hence the necessity for swift action to apply a sure remedy to the whole body which must result in, if not a speedy cure, at least an arrest of further decay.

People will, however, say that India is suffering at present owing to world economic conditions on the one hand and governmental apathy on the other and that if even the first were removed one would find that there was not anything essentially wrong with India and what little difficulty there was would disappear in no time, if the government would but take some slight interest in the affairs of India which vitally affect the national life. As to whether government would be able to do any thing in the matter will be discussed elsewhere. A few words with regard to the world economic crisis and its effect on Indian economic structure, will not be out of place and will clear the decks, as it were, for action.

Now even the best of economists and financiers are not agreed as to the reasons of the economic collapse of the whole world. Their diagnosis of the disease is of the nature of what in medical language is called symptomatic. They know the symptoms and are trying to remedy these only with the hope

that such treatment will somehow subdue the germs of the disease.

Best economists having failed, and capitalists and socialists quarrelling tooth and nail over the reasons for financial crisis and its remedy, the writer judiciously will not venture into the field to give reasons and suggest remedies but will content himself by making a few general observations with a view to show that the world economic depression is not the cause of our trouble although it has added to it, and that our trouble has existed a long time and has gone deeper than can be explained by the world conditions which have existed for the last five years only. In 1930 all prices collapsed swiftly to a very low level, in many cases a level which they had not fallen to for the last thirty years. This phenomenal fall in prices was followed by a large number of bankruptcies. A large number of small investors lost all they had. Millions of pounds of paper capital vanished into nothingness. Financiers became panicky and started withdrawing investments and so added to industrial collapse which resulted in a further fall in prices. All this resulted in shutting down of a large number of factories all over the world—except Japan and Russia which are countries who appear to have benefited out of the world depression or rather taken advantage of it by adopting different economic or financial systems—and a very large increase of the unemployment. Socialists draw an inference from this state of affairs that the present capitalistic system is all wrong and all capital should be under the control of government and not in the hands of a few individuals; capitalists however will not admit this conclusion, but direct attention to the past history of economic development and maintain that economy in governmental expenses, reduction in taxes, protection and subsidies for industries, reservation of markets and *time* will again see the world financial structure restored to its former vigour and efficiency. We need not however, enter into any detailed consideration of these topics here.

So far as India is concerned we must look at the problem from the point of view of the exporter, as we principally are, of raw produce. All prices having fallen, prices of raw produce also have fallen and even at such prices there is reluctance to buy as well as to sell, with the consequence that there has been a

fall in the bulk of our exports and a corresponding fall in the purchasing power and a reduction of imports of manufactured goods. We have not succeeded in selling much and have bought but little. This state of things must have resulted in India retaining a larger proportion of food stuffs which became available for home consumption at low ruling prices. Food became cheap but the cheapness is considerably off-set by dearth of money in circulation. So that although money prices of food-stuff (amongst other commodities) were low, value of money itself having gone up, fall in money price of food stuff was not such an advantage as at first appears. But food-stuffs not sold perish in a year and must be sold, and therefore there was a further fall in prices of food-stuffs so that this became a real advantage to the poor. A farmer naturally suffered to the extent that the taxes remained the same, if not enhanced, and had to be paid and his debts remained the same and interest charges had to be met. This position naturally brought the average farmer to the verge of bankruptcy and reduced his purchasing power to a vanishing point. This would have been a serious factor for local industry, if it was not for the fact that local manufacture touches but a fringe of the normal want of manufacture of the country. So that for the sale of local manufactures there still remained a considerable market. It is the foreign manufacturers who have been hard hit by this reduction of the capacity to buy of the Indian farmer.

Such commodities as linseed, cotton, etc., which are produced mainly for export and in which only a small percentage of produce is manufactured at home, cannot be sold for export at all or are sold in very much reduced quantities and even then at very low prices as have been ruling for the last four years. This state of things will have this effect that the farmer will naturally turn his attention to cultivating larger areas for food-stuff. This in itself is a desirable thing in so far as cheap food-stuff is the first necessity of a proverbially poor country.

Considering the question as a whole the world depression has not been quite so great a disadvantage to India as it has been to the western world which buys its food-stuff abroad and pays for it in manufactured articles. Typically this is the case of Britain which has considerably lost its overseas markets for

manufacture. Russia as a considerable market has been altogether closed and does not count for much now. Japan has made a phenomenal progress in manufacture and is flooding eastern markets with cheap goods and British manufacturers are unable to compete. U. S. A. is competing with British manufactures in Southern America and Britain has lost its former hold there. Dominions are developing their own manufactures and are buying less and less from England and yet want to sell their raw produce like wheat, wool, etc., to England. Indian Cotton Industry is well able to stand the competition of Lancashire so that British manufacturers by whom British prosperity was built up and on whom it continues to depend are extremely hard hit indeed. Every attempt is being made by England to avert disaster by protection, subsidies, Ottawa agreements etc. and she cannot afford to loosen her hold on India. She must have a dependable market for her manufactures and will retain India for this purpose at all cost.

The whole financial trouble began in 1930 or thereabouts. It cannot well be said that the world suddenly discovered that there was too much raw produce and too much manufacture; that there was a glut of both in the market. This would be an unreasonable conclusion in view of the fact that we all want both, but cannot buy them as we have not got the money. Money as a commodity had become cheaper and cheaper since the beginning of the war but became suddenly scarce in 1930. Industries and raw produce had adapted themselves to this cheapness of money. But money as a commodity has been controlled by private capitalists and banks — Governments only come in so far as issue of currency is required by Banks who are the largest dealers in this commodity. Governments also deal with the relation of the currency with gold but herein they are absolutely guided by big banks. One is driven, therefore, to the conclusion that something went wrong with money as commodity or rather with the present credit system on which all banks do their business. It cannot even be said that there is not enough stock of money as commodity because if that was the case, then, we should have had a high rate of interest instead of a low one of about 2% as happens to be the case in England at present. One may, therefore, deduce that there is plenty of

money still in the world but credit being severely withdrawn it is of no use to those who want it very badly and is being advanced to those who do not need it very much.

This explanation is given—all too briefly it may be admitted—to show that the world financial crisis has not affected the essential characteristics of Indian economic condition. In India—which is but little industrially developed—we have not got the highly developed credit system of the western world. Credit system there is, but it forms but a small part of our economic condition (see chart and comparative table). We have not mobilised our capital resources to the extent that the western world has. And the collapse of the credit system has hurt us but little. Our industries and commerce and larger cities must have been hit, but our village economy has not been much disturbed except in so far as villagers have less money to buy manufactured articles but they can easily do with a fewer such.

Our population is growing at a phenomenal rate and is as short-lived and inefficient as before the crisis. Our industries, whether large scale or small, have not developed to any appreciable extent. The burden of supporting the increased population still falls on the land in an increasing degree and our essential problems remain as grave and as urgent as ever before if not more so.

The writer is well conscious that he has touched here on a vast problem of the economic world, which is still puzzling the best-equipped brains, and has made rather a short work of the whole matter. In doing so, he may have landed himself in a maze of contradictions or a big controversial matter. He has, however, put the matter in a nut-shell, his sole object being to show that economic crisis is money crisis, and as such has not altered the essential factors in the material life in India. If he has succeeded in showing this simply and clearly he does not care about the rest.

An extract from “Indian Finance and Banking” by Mr. G. Findlay Shirras which gives better idea of credit system and will be helpful to understand the subject dealt with in this chapter is given below :—

(From—G. Findlay Shirras, *Indian Finance & Banking*: Pp. 410 to 413.)

It is important to see the comparative increase in deposits and current accounts with banks.¹

DEPOSITS IN MILLIONS OF £

	1913.	1914.	1915.	1916.	1917.	1918.*
Presidency banks...	28	30	29	33	50	40
Exchange banks (in and out of India)	43	46	57	68	84	
Indian Joint-Stock banks	13	11	12	14	20	
Total...	84	87	98	115	154	

* Complete figures not yet available.

The most noticeable features in the war balance sheets are (1) the increases in the deposits on the liabilities side, and (2) the growth in the cash and (3) investments, among the assets. Deposits in the Presidency and Indian-Joint-Stock banks increased by £29,000,000, or 71 per cent; cash by £15,000,000, or 115 per cent and investments by £7,000,000, or 100 per cent. In the Exchange banks the increase in and out of India was 95, 155, and 150 per cent respectively. Some friendly critics reading these may say that here we have inflation with all its consequences. In the creating of credit there is an addition to buying power and so a rise of prices. In the first place the demand for India's exports of national importance was insistent, and this meant great prosperity to trade. Added to this was the part Government played. Government had to finance expenditure in India on behalf of the War Office in London as well as on its own behalf. It had to raise loans and obtain credits. The editor of the *Economist*, one of the doughty opponents of inflation in the United Kingdom, wrote regarding the 80 per cent increase in bank deposits in the United Kingdom thus :

Bank deposits are now generally recognised as having grown, not because we were somehow miraculously enriching ourselves, while up to our chins in the costliest war

1. In the analysis the figures for the Presidency banks, 5 Exchange banks (which do a considerable portion of their business in India), and 13 Indian Joint-Stock banks have been taken into account.

that ever was waged, but because our credit machinery has responded with all its marvellous ease and elasticity to the requirements of War-Governments which have been short-sighted enough to pay a large part of the war's cost by means of inflation and manufactured money. Not having courage enough to tax drastically or enough power of persuasion to induce investors to cover the war's cost by genuine saving and reduction of consumption, our Governments have filled the gap by calling on the banks to provide new money, or buying power, by lending either directly to it or indirectly to customers. This Rake's Progress has gone forward with a considerable acceleration movement.

The large Indian war loans, the introduction of a large amount of floating debt in the form of Indian Treasury Bills, the considerable expenditure on account of Government and of the Allies, not to mention the large sums left by Government with the Presidency Bank to avoid any stringency, forced, as it were, the pace. When the banks bought War Loan or Treasury bills from Government they paid for the securities, and this reduced the banks' cash balances and increased their investments. Government used its increased balances to pay debts owing to firms, etc., and these paid the cheques into their bank accounts or in turn to their creditors. The banks thus got back their cash balances at the Presidency Banks and at their own offices, while their deposits were increased by the cheques which were paid in by customers. Thus when every thing is said and done, the banks, those great manufacturers of credit, found themselves with deposits increased by the amount of their subscriptions to the Government loans. Government and the banks by this credit operation increased the amount of currency, and if the increase in the volume of goods was not so rapid, then inflation followed. Hartley Withers sums up the position with characteristic lucidity thus :

The banks are, among other things, manufacturers of currency, and as long as their manufacture does not outstrip the pace at which the goods are being produced, the general level of prices will remain fairly level. Or if new currency that they create is used by producers to set to

work and make more goods, then by creating it they are helping the production of goods and so maintaining the equilibrium between goods and currency. It is when they manufacture currency that is handed straight over to a great consumer like a Government in war-time, that inflation can almost be seen getting to work. A new buyer comes into the market, with a great mass of currency to draw on, competing with all other buyers, and probably, from what we know of Government departments, with itself; and up go prices. It is subtle, insidious, but very effective way of getting money out of us, not by taking it from us, but by watering down the value of all the money that we possess. As the prices of goods rise, our buying power over them declines, and so we have to put up with less of them.... Inflation, however, does not only hit the poorest members of the community. It is bad finance for the Government that indulges in it to any extent that suffices to cause any serious rise in prices and depreciation in the currency. In the first place, the Government drives prices up against itself and so makes the war, or whatever else be the object of its spending, more costly. In the second, the Government borrows at a time when the currency is depreciated by its own action and engages to pay interest and pay the debt back in years hereafter, when we may fairly hope that prices will have gone back from their present level.... Unlike the quality of mercy which blesseth him that gives and him that takes, the system of financing by inflation curses both the inflator and the inflatee. "But," it is argued, "you cannot possibly get away from inflation in time of war. It is inevitable. The rise in prices makes a large amount of currency necessary". But could there be general rise in prices without an increase in the volume of currency? There could, of course, if there had been a decrease in the production of goods. But if the production of goods had remained fairly constant, as it probably did if we include war material as goods, and if there had been no increase in the volume of currency, then, I think, though certain prices must have risen, others must have fallen¹.

1. *Our Money and the State*, John Murray, London 1917.

Inflation, however, is not so evident in Indian as in English finance, thanks to the careful way in which our finances were managed in the early years of the war. The cheques operating on this deposit currency have been dealt with in Chapter VII, where the growth of the circulating media and the growth of business is compared. The following table brings out the growth in deposits over a series of years.

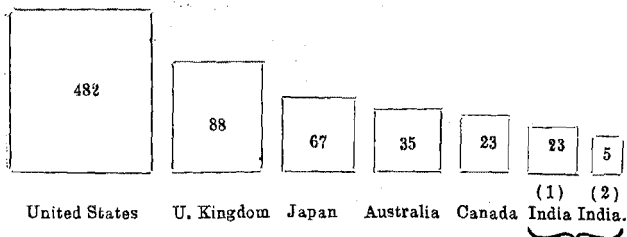
Appendix A

THE BANKING POSITION OF INDIA.

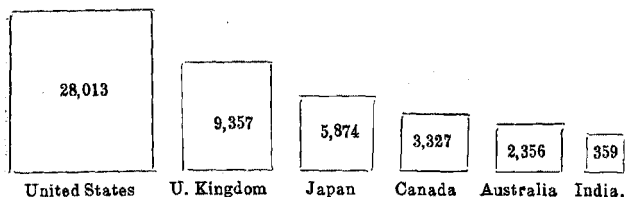
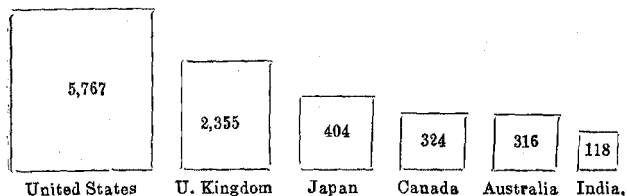
From G. Findlay Shirras: *Indian Finance and Banking: Frontispiece*

BANKING CAPITAL, MILLION £.

NOTE :-The figures on this page are not drawn to scale.



DEPOSITS (BANKS AND SAVINGS BANKS), MILLION £.



1. Capital includes the capital of Exchange Banks which do business elsewhere than in India.

2. Capital excluding Exchange Banks. The capital of the Presidency Banks and Indian Joint Stock Banks (the Head Officers of which are outside India) is very small, only £5,000,000.

3. The small number of Banks in India is striking.

Appendix B.

The number of Banks in certain Countries, Capital, Deposits and Foreign Trade.

From G. Findlay Shirras: *Indian Finance and Banking* p. 340.

	India (1917)	United Kingdom (1918)	United States (1917)	Canada (1917)	Australia (1917)	Japan (1916)
No. of Banks						
Banks ...	55	54	28913	21	24	2143*
Branches ...	304	9303	...	3306	2332	3731
Capital, £ (millions)...	23†	88	482	23	35	67
Deposits‡ £ (millions)...	118	2355	5767	324	316	494
Deposit per head ...	£0-7	£52	£55	£46	£63	£8
Foreign trade £ (millions)...	253	1849	1886	416	174	188
Deposits per £ 100 of foreign trade.	£46	£126	£306	£78	£182	£215

* According to the Official Gazette of the Government of Japan there were in December 1918, 715 Government and semi-Government banks, 1738 ordinary banks, of which 1198 were joint-stock banks. In addition to this there were 10 foreign banks. Japan is one-seventh the size of India and has one-sixth of its population.

† Includes the total capital (viz. £ 18,000,000) of the Exchange Banks as their Indian portion cannot be estimated.

‡ Includes Savings Bank deposits.

Chapter III

SOME DIFFICULTIES

Best it might be said that elaborating a plan for economic and social amelioration of the mass of India, the writer has not properly considered the difficulties to be faced and so has recommended an impracticable scheme for the acceptance of the people, it is intended herein to show that the writer is well aware of the enormous difficulties in the way of proper execution of the plan and so to achieve the complete fruit of it. The writer, however, is not afraid of these difficulties, because he does not consider them to be so insurmountable as to make the whole scheme impracticable. These difficulties may impede or delay progress, but they cannot permanently prevent the ultimate success of the whole scheme if honestly undertaken and wholeheartedly worked by enthusiastic volunteers and other workers and sympathisers.

It is also well for people to understand the nature of these difficulties to give them a true perspective of things. For the workers it is essential to know beforehand what they may expect to be up against, so as to prepare themselves to combat difficulties whenever occasion arises. It will be fatal to lose sight of them in one's enthusiasm to carry out the plan and later to be despondent if results are not in proportion to the brightest hopes born of inconsiderate zeal.

(1) *Illiteracy and ignorance of the masses* is our biggest obstacle in the way of any progress. Our percentage of literacy is about 10 according to the latest census figures for males; for females it is between 2 and 3%. The vast majority being unable to read it is almost impossible to approach them with any progressive ideas. We have about 25 million literate population and 328 million illiterate. We have barely kept up in 1931 our literacy percentage of 1921, the reason being that there has been an increase of population by twenty millions in 1931 over the 1921 figures. It is obvious that such a large portion of the nation being illiterate remains for the most part completely ignorant of the progress of the world, and is unable properly to understand

and appreciate new ideas. It is next to impossible to move this mass of ignorance from its traditional habits, faiths, ideas and attitude to life. All old ideas are not good and all new ones are not bad. We must learn from the development of science and take advantage of the same. But what about this mass of ignorance? Must it remain for all time? Can nothing be done? Can we not educate an extra twenty millions in the next five years and forty millions in the next five after the first? It is only thus that the percentage of literacy can be increased. Illiteracy, apart from being a constant handicap for general progress of the country in any direction, naturally is also a handicap in the proper carrying out of this plan. But the purpose of the plan is swiftly and considerably to reduce this handicap. The plan makes provision for doubling literacy every five years, in the first instance, in the first five year plan. We are going to make a tremendous effort to reduce speedily this difficulty. If the plan is operated for twenty years in progression we will have practically $\frac{2}{3}$ of our population literate. Nothing is impossible in this; e. g., practically the whole population of Burma is able to read and write but only a small percentage is taught in government aided schools. They have their ancient system of village schools conducted by Buddhist priests. Our priests have long taken to such dignified pursuits as law, government service and teaching for a meagre return in most cases. And as the government is unable physically and financially to provide adequate facilities to suit educational needs, we have to find other ways.

Mass ignorance will probably be a greater handicap in the execution of the other essential parts of the scheme. It should not, however, deter us from trying. Our organisation must succeed in the end. The progress in the first stages must be very slow but the tempo of progress will increase very fast in later stages.

(2) *Want of sufficient interest on the part of the Government :*

The nature and constitution of the Government of India is sufficient to explain the attitude of the Government. The Government, however, do not admit that they have not done all they could. They certainly spend a fair proportion of revenue on social services which, however, is altogether inadequate to meet the requirements of the vast population of India. The

Government spends a larger proportion on fighting forces and incidentally pays all Britishers the highest salaries in the world who congratulate themselves on their philanthropic motives and on the progress of India. India has also been used as a reserved market for British manufactures. Admitting all this, can it be seriously maintained that the Government can do very much more in the way of social services than they are doing at present without a considerable increase in revenue which means heavier taxation? If adequate facilities were to be provided for all children in India without making education altogether free which would cost more — it will cost no less than 130 crores of rupees each year i. e., much more than the whole revenue of Government of India. We are poor and cannot pay taxes enough to pay for our social service needs. It is unfair, therefore, to blame the Government entirely for this state of affairs. We say to the Government, "You have not done enough for our progress; you have done much more for your own people." The Government replies, "We have not got the money; pay more and we will provide you with better facilities for education, etc. In England we pay a very much higher percentage of taxes. We are rich and are able to pay for our social services." This really is unanswerable. We however blame our Government because we believe that they not only have not helped us to progress but have deliberately obstructed us in every possible manner, if we attempted to improve our economic conditions. Cotton duties are a glaring example of this. Japan's progress in half a century under beneficent national rule is a complete refutation of the Indian Government's pretention to the claim of being beneficent rulers of India.

All this may be accepted as true; but have not the people of India failed themselves? We complain that the foreign government has cheated us, did not provide for us. Put thus, how emasculate the statement appears? In fact even Mahatmaji complained that the foreign government has emasculated the whole nation. Quite true; but why did we allow ourselves to be so treated? The writer is well aware that vehement protests will be made for his asking this question and volumes will be written in a sort of despondent whine of explanation which are not a direct reply to the question at all. The

fact is that we were fools enough to allow ourselves to be fooled. We were ignorant and others took advantage by gaining superiority, even ascendancy in knowledge over us. We were spiritless and lethargic, and people with greater enthusiasm and capacity for work won. We frittered our energies on foolish internal strife owing to religious bigotry. We refused to learn from the western world and have still remained ignorant in the mass as to what the western world is doing and how it is doing it. We lost self-respect and inferiority complex took its place. We lost national confidence and resorted to begging for reforms from the foreign government and still fail to realise that begging never induced the giver, if it did so at all to part with what he most desires to possess. We have not realised that political control apart from its sentimental value is no use to the nation unless it is able to provide increased, and increased enormously, social services to the nation and its economic development. Even if full control of the Government of India was given into the hands of Indians today, what increased services can this government give to the nation with its present financial capacity? They may be slightly improved but never appreciably improved. Unless our economic resources are properly exploited and vastly improved, our nation as a whole must remain essentially what it at present is. There is no immediate chance of the British abdicating essential control of India in the near future, Non-co-operation notwithstanding. Indians may not obtain full control for a whole generation. We must not remain idle in the meantime. It will be stark foolishness on the part of the nation to do nothing until full control of government was obtained. This is partly realised by Mahatma Gandhi and others and a campaign has been launched by Mahatma for improvement of Village Industries. No comprehensive scheme has yet, however, been proposed within the writer's limited knowledge.

The writer is well aware that the remarks made above are most unpleasant and will evoke a storm of ridicule and abuse — of course if the thesis is widely enough read — but the writer will be only too happy if his remarks have this effect. It will be a sign of awakening from centuries-old lethargy and ignorance. The nation requires nothing short of a rude shock and a rudely

complete awakening. The writer will rejoice if he has succeeded in providing the shock, but he is afraid that it may not be sufficiently rude for popular awakening. But the whole nation will be shaken by the scruff of the neck, the writer feels assured, if the plan is adopted and put into operation. The writer has no fears of governmental apathy to the plan, because he takes it for granted; what he is afraid of is national apathy. It is only the latter that will kill the plan.

The writer does not fear governmental opposition, because his plan carefully avoids coming into conflict with the Government. No one can fight us if we refuse to give battle. If our organisation strictly forbids politics and political questions, no government can touch it. The writer does not worry that the government may not give necessary help to forward the plan, as he has not expected it, and will do without such a help. In this it is claimed that the plan is unique and therein lies its immediate practicability and advantage.

(3) *Apathy of the masses and misguidedness of the intelligentsia :*

It is obvious that the ignorant mass of humanity which is called India has a tremendous capacity for not doing anything, to refuse to move or wake up, to refuse to imbibe knowledge and progressive ideas although tendered in the easiest form. If this mass of population chooses to remain ignorant and helpless what can be done? Obviously nothing. This apathy to all progress is due mostly to innocent ignorance and illiteracy, and not to inherent obstinacy. Approach the people in a proper fashion and the writer has no doubt that, what we call the ignorant, illiterate population, will be the most willing and efficient workers to further the ends of the scheme. Our national apathy is not a national characteristic but is born of despondence and helplessness. A man in the village daily tilling the soil is unable to understand why the produce does not bring in sufficient harvest to feed himself and his family, and lays himself at the mercy of his favourite deity and repeats the labour for another season.

Even the intelligentsia of India is at the moment very much puzzled at the state of affairs which is called the world financial crisis or depression. He is unable to understand them

and need not be ashamed to admit it as even the stalwarts of economic science have come to no agreement either as to the causes of the financial crisis or its effectual remedy. Apart from the crisis an educated youth in India is no longer able easily to maintain himself. He is not wanted anywhere. If his father has a business he gets into it and keeps on importing manufactured goods to sell on commission. If he cannot support himself independently, then he has naturally to seek service — and services are not at all easy to obtain ; too many applicants, too much favouritism and graft make it impossible for the youth to obtain a job. Too many applicants for a job, too many lawyers without briefs, shows that there is a glut of job seekers and lawyers in the world, and it would be better for this particular youth to strike out a new line of activity. But parents usually refuse permission to the youth to go in for anything except government service or law and in rare cases medicine. In the writer's own district town in India within his own knowledge the number of lawyers has gone up from about a dozen to four times that number in thirty years. Business activity has not only not increased fourfold but has dropped at least 50% excluding the effects of the world trade depression. How on earth can a town like this support adequately so many lawyers where only a few are needed ? Therefore an indecent scramble for work and existence which most of them make only in a precarious manner. Business has not kept pace with the increase of lawyers. Jobs have not appreciably increased and job seekers out-number them a hundred times perhaps. This is the reason for such large unemployment and distress in educated classes. And tradition of service and law is so deep rooted amongst the so-called educated, that an enterprising departure in venture-some fields of economic existence is all too rare.

To Indians business means nothing more than importing goods and selling them ; everybody tries the same business and enters into cut-throat competition and so makes out a bare living. In this again he shows but little enterprise. We have allowed our handicrafts to be killed by foreign competition and substituted nothing, because an educated person would not condescend to handicraft or small industry which was mostly carried on by uneducated people. Education means so many

examinations in so many years and ideal of life means good service. And all those who are unable to land a good job, go in for law, a very small proportion going in for medicine, engineering and so forth, but they also have service as the principal aim in life.

Sheer force of economic pressure is slowly, but too slowly awakening the so called educated to the realisation that there must be something wrong and something must be done about it. A national campaign, therefore, on an organised scale is an urgent necessity to direct national activity into economic channels and to set a practical example before the public to learn from. The village school, the village co-operative farm and the village industry organisation under the scheme will demonstrate to the general public the real requirements of the nation at present.

We have however to fight boldly the tradition of service and law among the educated. We want the most intelligent of our people to go in for industrial and commercial development creating new undertakings and investigating new methods and for intelligent organisation. We want their help in creating employment and not to swell the crowd of the unemployed. Yet it must be admitted that this attitude of the educated to life is certainly a serious obstacle to our scheme as the scheme is largely based on the co-operation on a large scale of the educated youth of the country. If we fail to convince him, then the scheme must fail. But the writer has faith in the inherent reasonableness of youthful intelligence and it is his object to catch the young for the purposes of this plan, before they have time to crystallise into any tradition or faith. The youth must also be caught, as it is only then that a man is on the upward curve of enthusiasm, energy and adventure.

Old educated people may be more difficult to be convinced of the reasonableness or practicability or use of the scheme. They may needlessly imagine difficulties and failures which must and will be overcome by enthusiasm, energy and organisation. Yet we must have workers with mature experience and knowledge as well as young men to carry out the plan.

(4) *All national work at present is summed up in one word — political*: Every body is working — or at least those who work for the nation are working — for Swaraj in one way or another. There is journalism, there are meetings to be convened, parochial as well as national politics to be discussed, Congress or such other meetings to be attended, and some times you have to help your candidate at the election on the several representative bodies. This is the general outline of our politician's work; for the rest of the time he is free to pursue his private activities of whatever nature they may be. It is but fair to mention, however, that ever since the advent of Mahatma Gandhiji, Khadi propaganda has taken a deep root in the Congress, so much so that it has been made a creed of the Congress. Mahatmaji has also started Harijan work which is of Socio-religious more than political nature. Uplift of Harijans, however, did not form part of Congress work. Recently Mahatmaji has started a scheme for the development of village industries and taken the blessing of the Congress for it. What the nature of the scheme is, the writer does not know. The writer hopes however that Mahatmaji's scheme would be easily adaptable to the scheme herein proposed. The writer desires to avoid having competitive schemes and over-lapping.

With these exceptions and with the exception of certain educational work, national work and political work are synonymous in India. In any case it must be admitted that with the exception of Khadi and the proposed village industries scheme, nothing has been done in economic field on a national scale. All the intelligentsia of the country — i. e., those of them who do so — do some political work. There is nothing else before them by way of an ideal except Swaraj.

This attitude of the intelligentsia is an obstacle to the proper working out of the present scheme. The writer believes that a great deal of harm can be done to the scheme by the government machine, unless the scheme deliberately avoids coming into conflict with the Government. He hopes, therefore, to exclude politics completely from the scheme. This provision is likely to enrage our politicians, as they will consider that it is cowardice not to challenge the Government. This may be so in politics, it is not so in economic and social activities. In poli-

tics you desire for power, and therefore it must be a challenge to those who possess it. Our scheme challenges none unless it be ourselves. We are out to improve our economic condition and raise our standard of living and efficiency. In fact we do this work for the government, and they should be thankful that somebody else does the work which is legitimately their responsibility, and so give their blessing. A complete and rigid divorce between politics and allied matters and the scheme, however, is clearly indicated; however unpalatable and undesirable on the basic principle of unity of all national activities, it may appear to the present day political opinion in India. We should not however be afraid of hurting any body's feelings or sentiment. We have the object of the scheme clearly before us, and we must relentlessly pursue it with the singleness of purpose and devotion without which nothing great has ever been or can be achieved. The national need is too great and too urgent to brook any side-tracking impediment or avoidable delay on the way to progress. Supreme conviction that we are on the right track, and religious zeal amongst members of the organisation from top to bottom, is necessary properly and efficiently to carry out the programme and will work wonders, as five years strenuous work will easily demonstrate. Religious faith we have in plenty, witness the hosts of Sadhus and religious institutions which are maintained at great cost to the public and in great luxury and pomp. Can we not divert an appreciable portion of the volume of religious charity to the use of the present plan? India is a nation of dogmas. Can we not inspire dogmatic conviction in a sane body of workers in the scheme? The writer sees no difficulty. We shall certainly have to cast a number of old idols and ideals over-board and substitute others better suited to the times. Bright future is in our own hands if we will only pull together and in the right direction. We shall do in five years what foreign rule has failed to achieve in a century, double or treble our literacy to start with, for example.

(5) *Want of protection, proper guidance or encouragement* : These things are the proper sphere of any Government and are undertaken by all civilized governments. With us the government always complains of inadequacy of finance whenever they are called upon to do anything in this direction. Reluctance to

undertake these things may be the root cause of governmental apathy, but when the statement of inability to help is put on the financial basis, the government position becomes almost unassailable. Adequate protection to home industry or expert advice must cost millions of pounds, which are non-existent in the government exchequer and cannot easily or properly be diverted from the revenue, nor can the necessary money be raised without greatly increasing the burden on the hard-pressed agriculturist, the principal asset of the nation. Prohibitive tariff defeats itself unless we have established industries to provide the necessary manufactures for national needs. Otherwise we raise the cost of the imported article to the consumer without materially benefiting the country. It is true that the government will always be against putting up the tariff as against British manufacturers, and that must remain so until Indians obtain full control of the Government. Some measure of protection as against cheaper imports may easily be obtained with the consent of the government so long as such tariff does not hit the British trade, but on the other hand makes it more secure.

It remains a fact however that in the main the government, as at present constituted, will not, and in many cases cannot, help us to develop our industries. But our first premise is that government help is not or must not be allowed to be the condition precedent of our progress. And it is not after all so very difficult, as we have some measure of protection already in the geographic situation of the country. Europe is a long way off and has to pay freight both ways i. e., on the raw produce and on the manufacture and has also to pay railway freight for long distances before any imports reach the consumer. In Europe generally speaking the labour costs are very high, even the Bombay labourer's average wage in the mills is about $\frac{1}{3}$ to $\frac{1}{4}$ rd when compared to Lancashire wages. Then why can our industry not compete with imported articles? The real reason appears to be that our industry being insufficiently organised, we do not produce an article cheap enough. Phenomenal reduction of prices by Japan has opened our eyes, and one is inclined to believe that European manufacturers and even our own industrialists have been taking a very large margin of profit. If Indian industry has not been taking un-

justifiable profits, then there must be some thing seriously wrong indeed and we must at once commence to investigate in a comprehensive manner into the reasons and organise ourselves for cheaper production and better marketing and so on. Can any one doubt that all this is necessary and is bound to help the industrial development of India on better and more scientific lines? 'Organise, cheapen and speed-up' should be the principle war-cry of our industrial development.

(6) *Financing of all these various activities is one of the most important questions* — or the most important question to be faced, if we are successfully to carry out our programme. As to the ways and means and financing of village activities like education, co-operative farms, and village industries or small industries, indication has already been given elsewhere how to manage these activities so that most of this work can be carried on very cheaply and fairly efficiently i. e., by a force of volunteer workers giving one year's service to the nation on a strictly maintenance-basis or even free of all costs to the nation. Little is required under the scheme for co-operative farms, and what little is required will be easy enough to find locally either from local capitalists at small rate of interest, or whenever Co-operative Credit Societies exist, from such societies. The idea is not to finance these schemes from the centre as far as possible, but the intention that all or most of the necessary capital should be found by the Village or the Taluka or the District concerned. The higher organising bodies will be approached only in special cases and in case of urgency. Remunerative activities like co-operative farms and village industries must not be financed out of charity or as charitable activities. It will be a great mistake to do so and instead of making these activities really beneficial, will ultimately and surely fail and will do an irreparable injury to the economic structure. People with ideals of complete self-sacrifice and charity are unable to see that charity leads to inevitable loss of self-confidence in the acceptor and makes him dependent on outside help for all times. This state of affairs is the reverse of what we are aiming at, it must be admitted. We are not out to make our agriculture or small industries a nation-wide '*Panjara Pol*' of inefficient, helpless, and useless workers and farmers. Thorough organisation and intelligent guidance is what is most required, not capital. Capital

has always been there, but it has not succeeded in keeping vigorously alive our farming or home or small industries, because capital has not been properly applied and because we have made no change in our antiquated methods of farming or handicraft. Improved methods, intelligent marketing, and organised production or cultivation are the urgent necessities and these are the principal works of this scheme.

In so far as large scale industries are concerned, these must depend solely on the intelligent co-operation of capitalists in the country. They cannot be built up on charitable basis, it is obvious. And capitalists, however ignorant, will never throw away their money on wild-cat schemes. And it is not the intention of the plan to promote questionable undertakings. Capitalists may consent to be satisfied with smaller margin of profit in promoting certain industries vital to the national life, but beyond this they will not go. It is also possible that a considerable portion of Indian capital at present used in merely commercial matters such as export and import, can be released for financing promising undertakings of industrial and manufacturing nature. This means an intensive propaganda amongst capitalists of all types and grades, to educate them to realise the national need and at the same time a well organised department of expert workers, for investigation and research, to supply necessary advice and information to interested centres and capitalists. It also means that an intensive effort will have to be made to train skilled workers of all grades and training of engineers, electricians and managers. These activities must be financed by the capitalists and manufacturers, not individually but by national co-operation. Capitalists and industrialists as a class should share the burden by voluntary subscription. Details as to what works should be undertaken and how to finance them, etc., will have to be worked out, but it is suggested that it will be more suitable to have an organisation for investigation for each province, instead of having an all India organisation. Workers in this department cannot be expected to be self-sacrificing workers, but will expect and should get adequate remuneration. Such questions as proprietary rights, copyrights and trade secrets, etc., are bound to arise and will have to be adjusted.

It is obvious that detailed plans for financing of the scheme will have to be made district by district and province by province which in itself is an enormous task and must be undertaken by an army of workers after full consideration by experts, who will indicate more fully the general outline which must be followed by subordinate organisations. The writer for the present must remain content to indicate all too briefly, the bare outline.

(7) *Closely allied to the above question of finance is the question of financing propaganda*: It has already been indicated elsewhere that the burden of instructing illiterates and making propaganda about the plan amongst those who cannot read and write must fall on a trained body of lecturers touring particular districts allotted to them. And it is a part of the scheme to make provision for this branch of propaganda section. Intensive propaganda will also have to be made amongst the educated population and this will be done by lectures, as well as publications. Lectures have been provided for. As to printed propaganda, all the Indian daily and periodical publications shall be approached to allow in their publications so much free space for material to be provided by the organisation for publication. If and as soon as the owners of presses in the country are convinced of the practicability, usefulness and urgency of the plan, the writer has little doubt that most of the daily and periodical publications will gladly enlist to give free service in this direction. This in any case is one of the principal ideas under the plan.

Such funds, however, as may be needed in addition to the above must be collected in each district and province by voluntary contributions and subscriptions and a percentage of the same should be allocated to central organisations for their expenses. These funds should be administered by villages and towns under the direction of the central organisation. Rules and regulations must be framed so as to assure proper administration of these funds with economy and so as to avoid overlapping and prevent mal-administration. Care should also be taken to see that the burden of these funds should be as widely distributed as possible so that no individual contributor has to sacrifice too much.

Chapter IV

CERTAIN CONCLUSIONS AND A PROGRAMME

1. *Necessity for immediate action*: While considering the national assets like population, agriculture, and industries it has been shown how very necessary it is that something should be done about it. The deplorable condition of the mass of population and the inadequacy and backwardness of agriculture have been taken for granted. That the condition of population and its poverty has been proved by facts and figures by various authors time and again may now be accepted as fact. Illiteracy in any case is self-evident. That agriculture is backward is proved by the fact that the farmer is unable to make two ends meet after a hard struggle for a whole year. It cannot also be maintained that if agriculture in the main is an uneconomic proposition, why does the farmer not take to something else? Because even if a hard-pressed farmer desires to leave farming, what else can he do? There is nothing else for him to do. The present development of industries, large or small, is totally inadequate to find employment for him. It is not merely from sentimental attachment alone that he cultivates land although it is uneconomic for him to do so. Improved methods may improve his lot a little but will not altogether remove his hardship. A few figures will demonstrate this. Taking for granted that about 15% more of the population are now dependent on land than was the case in 1861 for example: neither this percentage nor the figures of population are accurate but will serve the purpose of this argument. In 1861 the population of India may be roughly taken as 260 millions of which about 60% were dependent on land; whereas in 1931 the population is 353 millions or roughly 350 millions out of which 73% are dependent on land. That is whereas in 1861, 156 millions were dependent on land, in 1931 there are 257 millions so dependent. So that Indian agriculture has now to support 100 millions people more than in 1861. Unless therefore agriculture by improved methods and better organization is able to double the yield, agriculture must be given up as a bad job. Or else we must find some employment of productive nature so as to relieve the pressure on land. Hence the

scheme of co-operative farms and part-time extra employment and development of village industries and large scale industries. Nothing else will do. Is not the situation sufficiently grave and staggering to convince us of the necessity to take immediate action? Obviously no piece-meal action is any good. The disease is too far gone to yield to any but a well-organised national effort on a vast scale. It is too big a problem to yield to individual propaganda and individual effort even of such a person as Mahatma Gandhi. This is said not with a view to detract in any manner from the very outstanding service done by Mahatma to the country by Khadi-Prachar and the service being done by him through his village industries scheme. The writer has the highest respect for Mahatma and he will be sorry if his remarks are in any way misunderstood. The writer is however convinced that such a vast undertaking can be efficiently carried out only by a vast body of well-organised workers. Lord Krishna may have lifted a mountain on his little finger. We ordinary folk, however, are capable of lifting only about 60 lbs. on an average. The mountain of our work, therefore, must be divided in 60 lbs. loads if we want to shift it. But what is our actual task for, say, the next five years? The writer suggests that we shall have to educate or make literate — to give it an unambitious name — about 15 million children in addition to the 15 million children expected to be educated in government aided schools by natural growth therein and in the existing institutions. 15 million children will require five lacs of teachers who would have to volunteer for one year's national service or in a five year's programme 1,50,000 (one million and half or 15 lacs of volunteers). Can any one suggest any other way of achieving our object of doubling our literacy in five years? Has anybody any hopes of the government of India undertaking this task? Or do we not want speedily to raise the percentage of literacy amongst our population? Or are we content with the present rate of progress which is only 3% in ten years which will take three hundred years to make the whole population literate or thirty years to double our present literacy? We are already a hundred years behind the western world in matters of progress. Do we want to fall four hundred years behind?

It has already been mentioned above that as compared to 1861, in 1931 there were 100 million souls more dependent on

and or a total of 260 millions. Obviously there are millions too many, dependent on land; we need not quarrel about tens of millions one way or the other. If we consider that one wage-earner is able to maintain his wife and two children on an average, then we must find extra employment from twenty-four to thirty million able-bodied persons, males and females. Reduced to large factories employing about 1000 labourers each, this will mean 25000 to 30000 new industrial undertakings or factories. These factories must naturally be well distributed over the country. 30000 new factories means, at the rate of £ 20000 capital necessary on an average for each factory, £ 600 million of capital. Cannot 600 or even a thousand million pounds, or 1000 or 1500 crores of Rupees of capital in other words, be found in India in a generation? It only works out at 20 to 50 crores each year. If distribution of new undertakings is well made this capital should not be difficult to find. How this capital should be distributed and in what industries must be left to further consideration.

If we distribute the employment of 30 million persons in village industries employing about fifty persons on an average it means 600,000 (six lacs) of new small industries. If we exclude about 40 million as residents in town, with 5000 and over of population there would be 313 million resident in villages. Supposing that our villages have a population on an average of 500 we get 6 lacs as the number of our villages which is sufficiently accurate for our purpose. It is obvious, therefore, that all these villages must each have one new small scale industry employing on an average 50 able-bodied persons apart from improving and maintaining their old industries. For this we must have at least 6 lacs of organisers and directors i. e. one per village at least. We must first find this number and train them properly. This number can easily be found, or a large bulk of this number can be found from the fifteen lacs of volunteer teachers mentioned above. Or rather this is the only promising source from which such a large number of organisers can be found. Care must naturally be taken that these new village undertakings are put on sound economic basis. The development of large scale industries and small industries may be so adjusted as to absorb 15 million workers in each. And

such an adjustment will be to the advantage of the national economy.

It is evident that all this we will not be able to do in five years, but is it too much to expect to carry out this programme in twenty years time? We must remember, however, that within the next ten years we must be prepared to see our population increased by about 30 million and will probably stand at almost 380 (three hundred and eighty) millions. If the nation cannot adequately maintain the present population of 353 millions, we will be less able to maintain 380 millions unless we do something drastic and far-reaching in the next ten years.

As to literacy if we double our literates in five years and then again double them in the next five years, at the end of ten years we will have close on 120 million literates or about 33% of the expected population in 1941. No one can blame us that we are planning on too ambitious a basis. If this was left to the present methods and provision, with the present rate of progress, the result will not be anywhere near 33% as desired. In 1941 we will still remain somewhere near ten percent.

2. It has already been considered as to what body should undertake this immense task. Mahatmaji has already shown the way by starting his village industries scheme by means of a separate organisation started however with the approval and blessings of the Congress.

In the writer's opinion Congress must be left to work for purely political ideals. Political achievement is also a very important factor and political emancipation cannot be subordinated to any other object in national life. It is undesirable, however, that economic regeneration should be left to any single political body, however strong. Congress is the strongest political body in India at present, but at the same time it cannot be ignored that there are other political and quasi-political organizations like the Moslem league, Liberal federation, Hindu Mahasabha, which do not agree with the Congress on vital political questions. Khadi has been made a creed of the Congress at the insistence of Mahatmaji, but the other political organizations, while admitting the importance of Khadi, are not prepared to go as far as Congress has done. In any case it is certain that

other political organisations will not agree to work under the control of the Congress in such matters as economic uplift of the nation. Even if it was possible for other political organisations so to work, it is undesirable that Congress should undertake this job as we are out to do our work on lines of least resistance and controversy. We want to avoid all conflict of authority and opinion, and to do our appointed work as smoothly as possible and with as little obstruction as possible from the public and the Government.

Separate organisation for economic regeneration is, therefore, the most suitable and must be set up. That the writer is not at all against the Congress but fully appreciates the vigorous strength and the ideals of that august body will be sufficiently evident from the text of this thesis. One however does feel that a complete separation should be made between political ideals and economic ideals to be achieved, the latter to be achieved on a definite, clear-cut, intelligent programme of concrete work on the basis of division of work, sound organisation and one year's national service.

3. It has been mentioned elsewhere that the plan was suggested by, amongst others, Russian five years plan. It will be obvious to any one who reads a small portion of this thesis, that this plan is not at all communistic or even socialistic in principle or detail. The writer is not a doctrinaire of any kind. He perceived more or less clearly the immensity of the task for economic and social regeneration of the nation. And he has tried to solve the problem in the best manner as conceived by him and the plan requires the help, sympathy and cooperation of capitalists as well as socialists, imperialists as well as Swarajists. The mention of the name of Russia, therefore, need not frighten any one. That this plan is altogether different in conception and method from any other will be appreciated. A large force of volunteer workers trained deliberately for the purpose, who give one year of their lives to National Service; willing co-operation of a much vaster body of village workers, under intelligent guidance; and willing co-operation of capitalists in starting new industries; these are the three principal pylons of the structure of the scheme.

4. It must have been clear by now that our programme is threefold viz. education, agriculture and industries. It will be necessary to keep certain conceptions regarding these clearly before our mind while carrying out any detail under this programme. It is necessary to give some idea as to the possibilities of action under each branch. It is also necessary to summarise certain conclusions already arrived at and review these three principal departments of our activities under the programme from a slightly different angle. We have dealt with these questions from the point of view of our economic requirements and necessity for action. Now we have to deal with them again from the point of view of how much is possible to be done and what should be our general policy under each head. All this will be considered taking for granted that we have already got the machinery, later to be outlined, ready to function.

(a) *Education.*

In this connection our present object is to make provision for 15 million pupils in addition to what the government aided and existing institutions cater for. The latter have almost 12 million pupils in the whole of India in all institutions. In the next ten years the government aided institutions will make provision for about 15 million pupils if the rate of progress between 1921 to 1931 is kept up for the next decade. To start with we start parallel institutions in all places where there are government aided or affiliated institutions making provision for a number of pupils equal to those already obtaining instruction. These parallel institutions will cater for primary education only and the number of pupils in existing secondary schools and colleges will be off-set by making provision in our institution for an equal number of pupils—so that we provide for the required 15 millions. This arrangement will give us in each village one government school (if already existing) and another school under the scheme, both teaching equal or approximately equal number of pupils.

The teaching will be voluntary and free. But some arrangement for text-books and stationery must be made. This will have to be made either from general funds or by the parents. Care must be taken however to keep the cost of text-books and stationery as low as possible. All elaboration in teaching must

be avoided and literacy must be the dominating object in view.

Classes must be held in such place as Temples, Dharmshalas, Mosques etc. and even in open air at convenient hours. Such public buildings are available almost all over India and there is no reason why these buildings should not be so used. In any case local sentiment must give way or be made to give way in this respect by judiciously intensive propaganda.

In bigger centres of population handicrafts like Carpentry, Weaving, Drawing etc. may be taught in separate institutions similarly conducted and accommodated.

The subsistence — which must be kept on the minimum scale for the teaching staff of volunteers — must be found by each village or town and care must be taken by the local population and responsible persons that the task of volunteers is not made unnecessarily difficult. Although of course volunteers must be prepared to undergo all difficulties. This kind of life cannot be harder than what has been suffered by thousands who willingly accepted imprisonment in the non-cooperation movement.

In larger towns there will be training centres to give instruction to volunteer recruits as to what to teach and how to teach accompanied with instructions to certain selected candidates in co-operative farm work and organisation of small industries.

In addition evening classes should be conducted, wherever possible, giving instruction for about three hours a day. These evening classes in most cases may be very conveniently housed in present buildings of government aided and municipal institutions.

Three years course of teaching in a modified form should be sufficient to make any person literate, even if he gets instruction only three hours every day.

In addition to the vernacular, the pupil might with advantage be taught another Indian language to enable him to read, write and speak the same. This second language should be Hindi. Both the languages and three R's can be taught in three years, if we do not aim at too high a standard.

Requisite number of pupils must be found by propaganda and canvassing.

Instruction classes in nursing, sanitation, ayurvedic and unani medicines should be conducted in larger centres. These classes should be for selected volunteers so that they are able to help villages in these matters. These courses must naturally be as brief as the subjects allow, but of such a nature that volunteers so trained should be able to improve village hygiene and sanitation, and render first-aid in diseases.

In connection with these classes maternity clinics and hospitals should be conducted in all larger centres of population. Medical practitioners, and reputed practitioners of indigenous medicine should be induced to give voluntary free services for the conduct of such institutions. It will be realised that the provision made by the government in most cases is totally inadequate. Funds necessary—again to be kept at the minimum—must in most cases be raised locally, and municipal aid whenever possible must be obtained.

(b) *Agriculture.*

The central ideas with regard to this are that larger units of land may be made for better and more economic farming. Wherever large enough blocks of agricultural land, at present not cultivated, are available, these must be brought under cultivation by co-operative effort as already indicated. Where no such uncultivated block of land is available, an attempt must be made to make a suitable number of small holders to pool their land and co-operate in farming a larger and a more economic unit. Proprietary rights may be easily adjusted if there is sufficient co-operative spirit amongst the farming community. As division of produce is to be on the number of work-days basis it will be equitable to work out the task per worker, on piece-work basis.

When once the small farms are grouped into economic units improved methods of farming and fertilisation of land will become easier to handle. Co-operative grouping may be undertaken as an experiment in the first instance for a short period of three or five years. When once the advantage of such grouping is demonstrated, the farmer should be only too willing to form

more and more groups of farms. In this as in other matters intensive propaganda is necessary and will be best done by local workers and lecturers.

Apart from such farms some organisation for co-operative marketing should also be set up in suitable places in each district. Such organisations will be of great advantage to the farmer. It will be necessary to formulate a well-considered scheme in this connection in any case. It will be waste of time to labour more on this point here.

(c) *Industries.*

(i) Small industries will in most cases have to be organised on the basis of co-operation in buying material, working in co-operation under one roof if possible, and under one direction and management and co-operative marketing of finished product. The possibility of organisation of these industries on the above lines will require exhaustive study of separate industries by separate districts. And no more than a general direction can be given here.

(ii) As regards larger industries attention must be focussed on developing such industries or starting new ones so as to make the best use of the raw material which we export from year to year. It is heart-rending to find that, although we are the largest producers of linseed, ground nuts, &c., we do not turn the raw material even into oil before exporting. We must at least partly manufacture our raw produce before exporting. We have been exporting in large quantities manganese ore, and even our richest capitalists do not think of doing something about it. We produce 6 million bales of cotton each year and all but a small portion we export in the raw. The local market for cotton goods is so vast that we can easily set up another three hundred cotton weaving and spinning mills. We exported in 1922-23 nearly 300 million pounds' worth of raw produce and imported 232 million pounds' worth of mainly manufactured goods.

We complain that the exchange ratio is adverse to us and deliberately fixed so by the government. Why not set our own factories to at least partly manufacture our raw produce in larger proportion and so counteract in some measure the adverse exchange ratio? We must show some organizing capacity,

fore-sight and enterprise. Are we so deficient in these qualities to allow matters to drift adversely to the nation? Must we not move the nation to its roots to prevent a calamity staring us in the face?

A properly conducted inquiry must, therefore, be undertaken at once to enable us to undertake a nation-wide campaign. As a small beginning however what about setting up more cotton factories in each cotton producing centre?

PART II.

Chapter I.

VOLUNTEERS.

We have now fixed the ground-plan of our work in the previous chapters. It may be complained that the description given before is all too brief. On the other hand others might say that it is all unnecessary. "Let us have your plan of work. We know that India requires economic habilitation and education. We require no arguments from you to convince us. We want you to show the way." We must therefore proceed to explain the mechanism and organisation of the plan.

Volunteers: Our programme is to provide educational facilities for 15 million children in five years. This means that we must provide a three years course basis, so that in the fourth 5 million and in the fifth and each subsequent year 5 million children pass out. If we take $\frac{1}{3}$ number of 5 million each year up to the third as the most convenient method—as after all we have to train the teacher's staff—and working on the basis of 40 pupils to one teacher, we shall have to have 125 thousand teachers for the first, 250 thousand for the second and 375 thousand for the third and for each subsequent year. That is to say that on a five years programme basis we shall want a total of 1500 thousand volunteers giving only one year's service to the nation. If we want a more ambitious plan it can easily be worked out. For example, if we want to provide schooling for 30 millions in five years, we should require an army of volunteer teachers, 250 thousand strong for the first year, 500 thousand for the second, 750 thousand for the third and each year following.

After the third year we can train a percentage of our pupils to teach on condition that if such special facilities are given them they would give one year's service to the nation. And this arrangement will solve the future difficulty of obtaining volunteers in sufficient number.

At present however we must depend on our present schools and colleges and our literate population, principally the former.

Our requirement is that one must be able to teach reading, writing and arithmetic, so that a volunteer's minimum qualification should be some where about vernacular school final standard. Better educated will be more welcome, but as either number is bound to be much smaller their services must be more judiciously employed. The students of vernacular schools, secondary schools or colleges should be approached at the passing out period when it will be most convenient for people to volunteer for service as they have finished one course and are practically at a loose end. In any case the required number must be found. There can be no argument about it.

It is possible that we will be able to obtain the services of a number of grown-up educated people; even those who have retired may volunteer and the experience of these must prove very valuable. We must depend, however, for the bulk of our volunteers on the youthful educated population. To start with we shall have to have ready at hand a staff of about 1500 lecturers for the first year, 2500 for the second year and about 4000 for the third for the purpose of training the large body of volunteers to undertake the particular jobs. This training should be intensive and should not take more than three months, leaving an ordinary volunteer nine months for his actual work in the villages etc.

This body of lecturers although they must be selected from better educated class (preferably graduates and under-graduates) will themselves have to undergo a short course of lectures concentrated in a month or two or three. These courses can well be given by our Indian professors who are at present working in our colleges. Such centres as Poona, Ahmedabad, Bombay, Madras, Calcutta, &c., where there are a number of colleges appear to be the most suitable centres for such higher training. The writer has no doubt that our professors will be only too willing to undertake this part of the work.

The requirement of the number of volunteers in each province and district and town or village must be worked out in detail on the basis of population. Obviously we can only get the best results out of such a large body of volunteers by enforcing strictest discipline and willing obedience on the part of the

volunteers and by unquestioning and unhesitating execution of orders. All volunteer workers therefore, will have to be graded and a disciplinary code formulated and observed. A volunteer can achieve higher grades by either showing outstanding service or longer service and experience. It is not intended that volunteer workers should give more than one year's services to the nation. But necessarily we must have a number of workers — practically the backbone of the scheme — who will give the first year free as every volunteer is expected to do, and gives further two, three or five years service on very modest salary. In fact, unless we have some workers in each district who are working the scheme for more than a year we cannot obtain the uniformity of object and ideal and experienced execution. But sacrifices of the type which might mean anything or nothing and which yet is dependent on public charity is in principle to be avoided, as it is likely to over-weigh the whole scheme and we will have to accept self-sacrifice and not the ideal of the scheme as the principal qualification for carrying out the scheme. Complete self-sacrifice for the purposes of the scheme cannot however be required in every case and always, but the test must be whether such self-sacrifice is altogether to the advantage to the scheme as a whole. In any case this question will arise in very exceptional and rare cases and need not here be discussed any more.

Lady volunteers have not been specially mentioned as it is not the object of the scheme to exclude them. Special lady volunteer corps should be raised in all districts which should be used in disseminating knowledge about maternity clinics, sanitation, hygiene, nursing etc. as well as teaching in girl schools. These volunteers must also undergo prescribed training.

It is the intention underlying the scheme that all volunteers shall be maintained by and at the cost of the locality where they are started to do this work. But this shall be on the absolute minimum—but not starvation—basis. All volunteer workers shall be expected to remain content with the food that the poorest of the population of the district eats. All luxuries being the individual concern of the volunteer should be catered for by himself if he wants them. Minimum cost of maintenance consonant with the keeping up of efficiency of

workers is the criterion. Although it is the intention of the scheme that the localities should support the volunteers it is possible that in some cases and sometimes volunteers may have to find their food by actually begging and all volunteers must be prepared to do so rather than give up their appointed job. Volunteer workers however may rest assured that once the public realises the importance of the work they do, they shall not want for food or housing. Initial stages might be the most difficult ones. All volunteers must and will readily realise that there is no loss of self-respect in begging for national work like this, rather the contrary is the case.

It will also be necessary that all volunteers should be able to cook their own food so as not to be dependent on others. Where however groups of volunteers are working they should take their food in a mess. Religious sentiments however shall be strictly respected.

All volunteers shall be expected to undergo a short course in physical culture and it is the object of the scheme to put the school children through physical culture drills at least three times a week. Regular outdoor games shall also be encouraged. A picked number of pupils shall be given special training in physical culture.

All volunteers must for-swear all religious or political controversy and activities for the term of their service. This rule must be very strictly enforced. No political faith or religious conviction shall however be an obstacle for service.

The whole volunteer force shall be organised in groups on territorial and language basis for the better handling and efficiency. It is suggested that the smallest unit should be thirty three which should be under the personal direction of one or two head or group organisers.

There shall be four or five superior officers for every three such units and ten officers of a higher grade for every thirty such units. This arrangement should however be made to agree with provincial control. The principal directing and organising officers should be stationed in each province. Such provincial chief organisation shall consist of such number of officers as

may be required for the task, care being taken that there should be as much division of work as possible and convenient. Some of these officers shall be stationed so as to be able to direct work in a group of districts.

All this however requires detailed work and consideration.

A provision however must be made for economic research, propaganda, scientific research work and instruction and should be formed into separate departments. Research work can, and will probably willingly be undertaken by Indian professors in our colleges and similar institutions. Chief authority will from time to time direct what work or what information is required of such experts.

Instructions to workers shall in most cases be issued by way of printed circulars, leaving a great deal of discretion to the ranks in actual day-to-day work. This is with a view to avoid unnecessary correspondence backwards and forwards. Monthly reports of work shall also be made on printed forms so devised as to save a great deal of unnecessary clerical work.

In addition to these we shall have to have an expert staff of industrial and agricultural organisers. The strength of this branch however cannot at present be foreseen.

It must be remembered that all our village work is to be carried out through our volunteer ranks including local propaganda, organisation of farms and village industries and even collection of funds. A great deal of initiative and resource is, therefore, expected of them. It is only then that the village illiterate folk can be induced to give voluntary help to carry out the programme in its entirety.

All voluntary work shall be done by the volunteers with the advice of local committees to be formed in each village and town, which committees will decide what programme of work they desire should be carried out e. g. how many children to be taught, how many group farms to be formed, what village industries to be organised. Once the particular task is undertaken it shall be carried out under the exclusive direction of authorities created under this scheme. Such committees should not be allowed to interfere in actual executive or administrative work.

These committees can always inspect work and make suggestions to authorities for consideration. These committees can also report to higher authorities any complaint about work of officers or volunteer ranks. Such complaints will immediately be considered by such higher officers and suitably dealt with.

Disciplinary boards shall be set up in suitable centres to deal with and dispose of all matters of discipline.

All officers should be paid with some exceptions assistance wage and all necessary expenses incurred in carrying out appointed work. It will be the duty of the officers however to keep such expenses as low as possible and taking advantage wherever possible of public charity.

A specially qualified staff of public lecturers must also be provided who will also collect funds.

Administration of all funds shall be audited every year. Each Taluka and district should administer their own funds, only giving a percentage to the central provincial and all India organisation.

Committees of experts for working out the minimum curricula and providing text-books should be set up for each principal vernacular language to be taught.

Committees of experts to suggest an outline of agricultural work, and the principles on which to undertake this will at once have to be appointed and will have to remain functioning to study the progress of the work and to tender advice from time to time.

Committees for the study of village industries must also be set up which probably will have to be more numerous than those for agriculture, as different industries will probably require special study and different treatment.

Committees for examination and study of larger industries must also be appointed which will draft out a programme for action suggesting ways and means to do so. These last committees will probably be more or less independent of the principal organisation, but will remain in close touch with same. The

principal business of these committees will be to explore possibilities of better organisation and for the development of old established industries and also to explore the possibilities of establishment of new industries, of what character and where.

Chapter II.

ORGANISATION.

The Indian Government has found after long experience that districts should be so planned that they are easy to be administered from the capital and the districts now are made so convenient to rule. We shall be well advised to take districts as our base, flinging out our activity to taluka and from thence to village. The present provinces however may be more conveniently modified and districts grouped on principal language basis the better to handle the education problem. But such rearrangement apart from its false sentimental value, is not absolutely necessary. It is perhaps best to avoid one volunteer organisation having sometimes to deal with separate provincial governments.

The organisation and distribution of the volunteer force will be something as follows :—

- (1) A unit (say 33 strong) of volunteers working in a group of neighbouring villages under—
- (2) The unit authority and supervision who will be instructed and directed from—
- (3) Taluka authorities—a number of which will be under—
- (4) The district authorities who in their turn will be guided and directed, watched, encouraged and advised by—
- (5) The provincial organisation.
- (6) There shall also be an all India body, controlling and directing authority of the volunteers as a whole, mainly dealing with all India problems. This central all India organisation will probably have to come in greater touch with the all India government dealing, as it will have to, with all India economic problems.

All volunteer organisations at every place will be assisted by advisory committees, in fact it will be incumbent on the volunteer officers in charge to seek and obtain such advice of

influential persons, but the volunteer force itself must remain directly responsible and obedient to its own higher officers, suitable gradation of which may easily be formed. But the work which the volunteer organisations are expected to do in each centre of activity will be somewhat as follows :—

- (1) The Village is our principal centre of activity :—
 - (a) It will be the business of the volunteer to conduct a school to teach reading, writing, etc., to as many pupils as possible.
 - (b) Evening classes should be conducted wherever sufficient adults are willing to learn.
 - (c) Girls will be equally treated and will be specially encouraged to learn reading, writing and arithmetic and also house-keeping.
 - (d) The lady volunteer will conduct classes in needle-work, hygiene and cookery.
 - (e) The lady volunteer will devote part of the day to visiting the poor and sick and advising on cleanliness and nursing. This work is expected however of all volunteers.
 - (f) Volunteers will devote part of their time every day to working on the co-operative farm. It will be their business to induce small farmers to group themselves. Volunteers will receive no remuneration for any work done by them on this farm. But it is possible that some such arrangement as, three days volunteer's work to count as one day, the volunteer receiving produce in proportion, may be possible, making the volunteer less dependent on the community for his maintenance.
 - (g) After the three school hours the volunteers shall give practical demonstration on a farm when the children should be made to do useful work for a couple of hours.
 - (h) A couple of hours in the afternoon should be devoted to teaching the children some handicraft e. g., carpentry, or spinning. All the work done by the children,

if marketable, should go to the maintenance of the school.

- (v) A party of children under a volunteer should be conducted round the village to assist the villagers in keeping the village clean.
- (j) It will be the duty of the volunteers to induce village craftsmen to co-operate in their manufacture and buying and selling on lines indicated by district organisation and inform the superiors of the local views in the matter.
- (k) A work-shop may be conducted where such of the village folk, as have no work for a particular day, may be allowed to work at a given task of work. Spinning probably will be the most useful and convenient—and the day's work will go to the credit of that person and he will receive his share at the end of the month after deducting expenses. The object of these workshops is to provide extra work to the population of the village. The village unemployed as well as those who have not sufficient work all the year round e. g., farmers should be given as much employment as possible. Males as well as females and even children should be given employment of one kind or other and all workers should share in the production in proportion to the piece-work contributed. A small percentage of such production may have to be deducted for overhead charges of this scheme, but this should be so fixed as to leave adequate or fair return to the workers. School children should also be put to some kind of productive labour. If the produce of such workshops is of the nature of yarn, the same should be sent to weaving depots which should be established one amongst ten villages for example or better still in taluka places. Cloth produced in such weaving centres should be sent back to the villages in proportion to the yarn produced and sent by each village. The village folk will be able to buy such cloth at a small cost. One

will easily realise there is immense scope for development on these lines.

- (l) Gangs of school children and voluntary workers may also be given the task of improving housing in the village. The poorest of the village receiving first attention. No very elaborate scheme of work can be undertaken in this connection. But small repairs may be undertaken free of cost of labour. Temporary huts and sheds may however be built for co-operative farms, cattle stables, teachers' housing, and workshops.
- (m) An experimental garden may be easily arranged for the school children to work in relays and the produce of such gardens should be distributed amongst the children, the teachers receiving but a small portion.
- (n) Sewing and knitting classes for adults etc., should be conducted under the guidance and supervision of the lady volunteer. It may or may not be convenient to combine these with the classes conducted for school girls. Care and nursing of babies and children should form a subject for adult females.
- (o) Physical culture should be encouraged by all available methods, special attention being paid to the school children and the youthful population of the village. Village gymnasiums should be enthusiastically supported, the volunteers taking a leading part; the youthful population should be induced and encouraged to take part in organised sports and matches in village sports which should be put on modern team basis and regularised.
- (p) Agricultural and handicraft shows should be arranged once a year, a number of villages combining to exhibit; local notables being induced to award prizes. The shows and physical culture competition will be arranged to the best advantage if they are arranged to coincide with local fairs and jattras of which there are quite a large number and of great variety all over India. In most cases a number of villages should

usually be grouped for this purpose. These shows will serve to enlighten the public about the ideals of the scheme and achievement, which are bound to make future progress of the plan much easier.

Forest day. One day in the year shall be fixed on which a large number of the population shall turn out to plant trees. Nurseries shall be planted of suitable trees with the advice of forestry experts, by the volunteers and the school children in the school garden and will be maintained by them until the plants are ready to be planted out. Planting should be done on land selected for the purpose with the advice and co-operation of the forest department of the Government. The number of trees to be planted each year shall also be fixed with the co-operation of the forest department. This planting of trees shall be in addition to any Government scheme of this nature. The trees so planted shall be maintained by the volunteers with the help of the school children and voluntary labour. This planting programme shall be repeated in each year. A suitable public festival day may most suitably be selected for this purpose. If planting of trees can be done on the same day all over the district or even the province it will in itself have the effect of promoting the whole plan.

- (r) Animal husbandry and cattle-breeding will best be carried on in connection with co-operative farms and should be conducted perhaps on slightly different lines to be proposed on fuller consideration of the subject. Batches of school children can be detailed to attend to cattle-grazing and grass-cutting for fodder.

All school children shall however be always released whenever their help to their parents is necessary or required in productive work. The three hour period for schooling is suggested as least inconvenient for the parents who require their children's help in earning wages.

(3) Food stuff necessary for the volunteers will perhaps best be collected by a few pupils visiting a few houses each week for such collection. Unless of course the village notables have made some better arrangements for the feeding of the volunteers. It will be the duty of the villagers however to see that the volunteers' work, difficult as it is, is not made more so by their having to go without food or their having to take unnecessary trouble in obtaining the same daily. Necessary clothing and housing accommodation will also have to be found by the village. It must be realised that volunteers after all are but human beings. Volunteers are bound to require the bare necessities of life. One may remain confident that the village folk will not be slow to realise this. Strictest integrity, high moral conduct, and complete devotion to the appointed tasks will be required of all workers and will soon inspire confidence, respect, and sympathy amongst the population without which this huge task can never succeed.

(2) Villages must be grouped together in numbers of five to ten as may be convenient and so as not to make too large a unit of population or country for the purpose of co-ordination of work of supervision, direction and instruction. No separate organisation as such will probably be necessary for such a group, but it will be the duty of one or two higher grade volunteer officers to do the supervising, directing, etc.

Such things like marketing, weaving depot, yearly shows, etc., will probably be better undertaken by such groups.

The smallest group or unit of volunteers should so far as possible be made to coincide with the geographical grouping.

(3) Taluka or District organisation : All the work that is to be done in the village shall also be undertaken by these organisations, but as this has already been described under the head "Village" it will not be repeated here, as such work will in most cases be carried out by ordinary volunteers. Taluka or district work of this nature should be divided in convenient units, as if

it was spread over a number of villages instead of being concentrated in a larger town.

- (a) *Propaganda*--a number of volunteers with special qualification will be stationed in each such place whose particular duty it will be to explain the advantage of work under this plan and the ideal before us, to the population of the locality. Such work will be mostly by lectures which is a very slow process. Intensive programme of work shall always be planned before hand and more or less strictly adhered to. A staff of volunteers may and will probably assist the lecturers in various ways to facilitate work.
- (b) *Collection of funds*--must naturally go together with the above. It will be obvious that although all volunteers will be expected to give one year's service with but little or no cost to the nation, yet all the work to be undertaken under the plan cannot well be done without some cash finance. This will be kept as low as possible but it is inevitable. Funds collected in the districts will be used in the districts with the advice of local committees. It will be the business of the population to say how much work they require to be done if done at all.
- (c) Recruitment of volunteers each year for year's service must also be closely allied with propaganda tour. It is the object of this scheme that each village, each town, each district shall raise from year to year most of such number of volunteers as may be required for the proper carrying out of this plan. But all volunteers in most cases will be required to serve in their own district, village or town so as to keep the maintenance cost as low as possible. But all volunteers and officers shall hold themselves at the absolute disposal of higher command i. e., individual volunteers being posted by their officers and units of the volunteers by the district command. Movements of larger groups of volunteers will in most cases be found to be unnecessary. It is also possible, if it is

found necessary, to recruit volunteers on the basis of village service, taluka service, district service or provincial service or service any where. In certain cases such movements in case of need and for special reasons, are unavoidable.

- (d) Volunteers when recruited must undergo a short training course and a test to see what work is most suitable for such volunteers. The test shall not however take the form of examination. In most cases the individual volunteer will be given a free choice of the work he is prepared to undertake and shall be coached for that purpose. It is unavoidable, nay necessary, that training centres should be set up at convenient places with the object of making the volunteers fit for their work. The maintenance cost and accommodation of these large bodies of volunteers in such centres for the requisite period is bound to be rather a serious problem as obviously such large bodies of volunteers cannot be let loose on the town as beggars. But if we make the volunteers live a camp life and set them daily a task of doing some productive work e. g., spinning or frame-work, it will be possible to keep this cost so low as not to be too great a burden. Certainly it will be part of volunteers' duty to obey and execute orders in face of all difficulties. Difficulties of maintenance etc., will not be accepted as explanation of failure in the duty. The teaching staff of such centres shall naturally have special qualification who will impress the outline of this scheme and the principles on which it is based clearly on the minds of the recruit. Every thing depends on the clear conception of the plan in the higher command but more so in the minds of ordinary volunteers.
- (e) In connection with these training centres, agricultural demonstration farms, handicraft training schools etc., should also be conducted. School children showing special aptitude for these things after three years course, will be sent to these schools. In the mean-

time these will serve to train a recruit for this job. If at the end of three years it is realised that the plan is working sufficiently successfully to warrant making provision for a second five years plan after the completion of the first five years plan, then a selected number of children should be given an advanced course of education and training for two years at suitable centres to equip these pupils sufficiently well to make them efficient volunteers at the end of two years. Such students should however be selected on condition that at the end of a total five years training (i.e., three years ordinary course and two years extended course) they promise to volunteer to give one year's service to the nation. Such arrangement, it is obvious, will greatly assist the recruitment for the second five years plan, which will have to be on a much vaster basis than the first five years plan. The gigantic task before the nation cannot otherwise be carried out at all.

- (f) With such a larger body of voluntary workers to handle, questions of discipline are bound to crop up which will have to be authoritatively decided on judicial lines. Although in most cases question of discipline will have to be decided by competent officers of the organisation, yet every aggrieved volunteer should be able to state his case before an impartial arbitral tribunal by way of an appeal. Otherwise undue harshness on the part of officers or occasional unfairness or even injustice, which is bound to happen in all even the best conducted bodies, will mar progress and discourage volunteers or even raise violent opposition from the public. Such a state of affairs must be avoided at all costs. The members must always be convinced of the absolute justice and fairness of the organisation. It is imperative, therefore, that such disciplinary courts (committee of notables not directly connected with the organisation assisted by volunteer officers the former being preponderant in number) should be set up. Details as to personnel and constitution and procedure

must be left out of consideration here for obvious reasons.

- (g) Some such bodies as arbitration tribunals will also have to be set up; tribunals of the first instance being set up in the village to decide all questions, differences or disputes arising out of the conduct of co-operative farms and co-operative work-shops. Every worker under the scheme must receive fairest treatment. These bodies will greatly help to achieve this object. Here again the constitution, procedure, and personnel must be left out for further consideration at a later stage.
- (h) It will be the duty of taluka and district authorities under the scheme to appoint a special staff of officers to work out details, after careful study of co-operative work-shops, co-operative farms and village industries, and acquaint the village workers with the principles on which to work these schemes and also to indicate how much progress in each branch of activity is expected of each village in this direction. A forecast of work to be done in each district or taluka each year should be made, and then the district authorities etc., will suggest progress and distribution amongst villages and watch progress in detail with a view to achieve results as a whole as close to the programme as possible.
- (i) In every town and city, committees of rich merchants and influential members of the public shall be formed with the definite object of developing in the district industries which require considerable capital. All these committees should be in close touch with the central provincial organisation formed for this purpose. It must be made clear that our plan is to double (at least) our manufacture in five years in every district. Those towns or cities at present having no large scale factory will have to have at least one at the end of five years. What industry to build up, in what locality, what capital investment to make,

must however be left to capitalist and experts in this line. The writer may not presume to say too much on this subject. He will content himself with saying that an intensive propaganda and a re-doubled effort is necessary on the part of capitalists who have national interest at heart.

India is a vast market for manufactured goods of all kinds of things. A century of the exploitation of this market has enriched England beyond the dreams of avarice. And yet the whole market is at the door steps of our capitalists. We have cheap labour in plenty. Our labourer in industrial towns gets only $\frac{1}{4}$ of what a British labourer gets. Labour is cheaper still in districts where most of the manufactured goods are sold. We have plenty of raw produce most of which we export and foreign manufacturers pay for it middle-man's commission and freight etc., in addition to what the actual producer in India gets. The cost to the foreigner of this raw produce, therefore, is from 10 to 20 per cent. higher than to the local manufacturer. And yet we complain that our manufacturers cannot stand foreign competition? On the face of it and without going into details there does not appear to be much substance in the complaint of our industrialists. What appears to be lacking is larger vision, foresight and real enterprize in a national spirit. Intelligent direction and organisation in true national spirit appears to be lacking. These tasks are usually the function of a government in all parts of the world. But our government being what it is—reforms or no reforms—this task, heavy as it is, must be undertaken by an all-india voluntary organisation. Mere talk will lead us nowhere. It is time for action.

Considering the advantages of manufacture in India, it will be right here to consider the question of water-power. Leaving aside for the time being the question of large or small new water-power schemes which may require a vast amount of capital and years.

of preliminary costly survey work there still remains a great deal of water-power which is at present going to waste and which could be harnessed for power at comparatively little cost. The government has spent millions of pounds on irrigation schemes (leaving aside tank irrigation schemes). Big dams have been put up to store volumes of water flowing down large and small rivers. This is done not so much from the point of storing water but for raising the water level sufficiently high to irrigate lands on the banks of deep-flowing rivers. Now on all such irrigation schemes water-power plant can be put up for the purpose of industrial use. Sir Vishweshwar Ayya has demonstrated this in Mysore State. But the British India Government has not done much in this direction principally, probably because near about such water-works there were no large enough industrial undertakings to make such water-power schemes a paying proposition. Will not our industrialists seriously consider how they can use such huge water power which is at present going to waste? It will be altogether to their advantage to make use of this cheap power and so reduce cost of production. Is there no need to explore this idea further? Naturally government co-operation will be required in this direction. But the Indian Government is run by business men and there is no insurmountable difficulty in the way of inducing the government to so co-operate. Our capitalists however will have to take initiative in this matter.

It is contemplated by this scheme to double our large scale manufacture in five years. Thus we shall be able to find work only for another million labourers. We had in 1921, 1.3 million so employed in industries employing labourers over fifty.

An industrial development will naturally be mostly on joint stock basis, and it must be pointed out in this connection that over 100 million pounds of capital has been freed—some of which can be attracted

to industrial investment—which so far has been locked in hoarding gold. From this point of view rise in gold prices and consequent enormous export of gold from India within the last four years has been an advantage. It is not the intention here to suggest that there are no grave disadvantages in such a large export of gold. It certainly is a matter of extreme importance that India instead of being an importer of gold has become an exporter. It will probably be a generation before we see 100 million pounds worth of gold back in India. And herein lies the danger to the financial structure of India. But this is not the place to examine this question in detail. Our purpose is to emphasise the fact that such a large amount of capital has been released from hoarding or reserve and is available for judicious investment, that is all.

- (j) Marketing of produce is a very important factor in the village economy. It is necessary to do some thing to help farmers to obtain the best price. At present each small farmer markets his produce himself and is always at a disadvantage and usually has to pay commission to unnecessary middlemen and even then does not obtain the ruling price. He is usually in debt and unable to wait and is often forced to sell when he would have preferred to wait. Co-operative marketing of produce will help such farmers a lot. Marketing organisation must, therefore, be set up in each considerable centre of population or considerable market place. Expert staff of workers in this line will be required and must be trained. Methods of organised work on this line will naturally have to be considered in detail and very carefully. But there can be no doubt that serious effort in this direction is absolutely necessary. Whether purely volunteer organisation will be sufficiently qualified to handle this matter may be doubtful, but there can be no two opinions as regards need of work in this direction.

(4) *Provincial organisations*:—These organisations will be manned by the most experienced officers amongst the whole force. These will be doing in most cases specialised work. These workers must be put on adequate salary plus expenses of travelling, etc. The scale of salary need not be however too high. A modest scale of salary should prove satisfactory to the high-minded workers who love their country.

This organisation will be conveniently divided e. g., in the following sections, viz. (1) Propaganda and funds; (2) general supervision, inspection and co-ordination which again may be divided into sections dealing with (a) education, (b) co-operative farming, (c) small industries, (d) large industries; (3) economic and social research, collection and classification of information; (4) scientific research; (5) marketing.

All those who have carefully read so far will be convinced how important it is to co-ordinate and direct all village and district activities. This can be done properly by a central organising authority. It will also be easily realised that all these sections of activity must be conducted by responsible heads. All departmental heads being under the supreme direction of provincial chief. This really is the full programme as contemplated.

But make shift methods and a small organisation at initial stages may prove to be quite sufficient and these several sections will only grow with and in proportion to the growth of the movement. Comprehensive nature and vastness of the central organisation therefore need not frighten any one. It is indicated that the full programme cannot efficiently be carried out without a complete machinery smoothly running.

Items 3 and 4 relating to research must be carried out largely with the help of our present Indian professors in Colleges, such institutions as Servants of India Society (which is probably best equipped as to staff and material for undertaking work of research of social and economic conditions) and college laboratories. We need not insult the Indian workers and professors by suggesting that they will not give their whole-hearted support to a plan of this kind and devote some of their time to doing sincere work for the furtherance of the plan. It is true that some kind of organisation for dividing work amongst

several workers and suggesting lines of research and then to collect and classify such results, will have to be done. No expensive and extensive staff however need be created or maintained to begin with. It may or may not be necessary to have a large staff later.

(5) All India organisation shall be representative of all provinces and all the three branches of our programme viz., education, village industries and large scale industries, and agriculture. It will be the special concern of this organisation to decide and direct progress of each province and also take action on matters which are of all India nature. This organisation will probably be in close touch with the all India political organisation with a view to getting government help for the furtherance of the plan as well as to suggest legislation with the definite purpose of helping the plan. Even this central body of volunteer workers of approved national importance — as distinguished from those of provincial importance — must remain strictly aloof from all political and religious or communal strife. It must be very clearly borne in mind that we are out to demonstrate what can be done by purely voluntary effort. As a matter of fact we have to show that the nation is alive, and that authority or no authority we can accomplish what even a government cannot and that we are determined to do so.

This organisation must have the same sections for education etc., but here naturally it will be the duty of these departments to examine all questions from the point of view of all India interest. The departmental heads must rise superior to mere provincial loyalty and interest, regulating speed of progress between provinces which are going too fast and those that are lagging far behind. It should not be our desire to increase the already existing difference between provinces. Our object is to break down provincial and language barriers to a certain extent and not create them.

One might be excused however if no detailed description of such an organisation is given.

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TO FACE CHAPTER III, PART II.
DISTRIBUTION OF CULTIVATION AND POPULATION

ALL FIGURES IN NEAREST MILLIONS

100

DISTRIBUTION OF POPULATION

[Part II

	Area in Million Acres (According to survey.)	Net area (Exclusive of Indian States.)	Net available for cultivation (exclusive of forest and uncultivable land.)	Cultivated (including fallows.)	Balance available for cultivation.	Population in Millions.
Madras ...	98	91	56	43	13	42
Bombay ...	86	49	34	33	1	16
Sind ...	34	30	15	9	6	3.2
Bengal ...	53	50	34.7	29	5	46.6
U. P. } Agra ...	57.3	53.9	36	28.7	7.5	33
U. P. } Oudh ...	15.3	15.3	12.5	9.7	2.8	12
Punjab ...	86.7	62.2	47.7	30	17.7	20.6
Burma { Upper ...	63	55	21	9.5	11.5	13.2
Burma { Lower ...	55	55	24.5	10.5	14	
Bihar and Orissa ...	71.4	53	38.6	31.5	7	34
Central Provinces } ..	72	52	33.4	19.7	14	10
Berar } ..	11	11	8	8	—	3
Assam ...	39	31	22.2	8.5	13.4	7.6
N.W. Frontier Prov. .	8.5	8.4	5.4	2.5	2.9	2

Chapter III

DISTRIBUTION OF POPULATION.

The subject expressed by the heading does not naturally fall within the scope of the plan suggested for action in this thesis. Re-shuffling of population if necessary is a task which cannot be carried out without the authority and co-operation of the government. For the working of the plan we have to take the population as at present settled in provinces and districts and do the best we can with regard to development of agriculture, education and industries. But the subject is discussed here for the purpose of presenting a complete scheme of development and to suggest work to politicians in this connection.

In the discussion in this chapter some facts are necessary and a table of figures based on 1921 census is attached hereto. 1931 census figures are at the moment not available, but roughly speaking a proportionate (353/319) increase in population figures may be taken for granted and will not disturb the argument here in any important particular. The first column gives the particular provinces or parts of them about which information is given in the following columns; the second column gives the gross area in millions of acres; the third, the net area showing deduction for forest reserves and waste land not available for cultivation; the fourth column gives net acreage available for cultivation; the fifth gives acreage under cultivation and fallows are included; the sixth gives acreage of land not cultivated although available for cultivation; the seventh gives population, according to 1921 census. Attention is particularly drawn to the fourth column and comparison of this with the seventh column for the purpose of arriving at some idea regarding the density of population.

According to the 1921 census density of Bengal is given as 608 per square mile and of Bombay as 208 per square mile, for example. But this in itself has no meaning, as land available for cultivation varies considerably from province to province. The better basis of comparison is to compare the population with acreage available for cultivation which will give us a better

idea of the congestion and the potentiality of the population and the land.

Looked at from this point of view we see that there is one man for every $1\frac{1}{4}$ acre in Madras; in Bengal 1 for $\frac{3}{4}$ acre; in U. P. 1 for just over 1 acre; in the Punjab 1 for $2\frac{3}{4}$ acres; in Burma 1 for nearly 4 acres; in Bihar and Orissa 1 for just over 1 acre; in the Central Provinces and Berar 1 for 3 acres; in Assam 1 for 3 acres. So that if land is considered as an asset Sind appears to be best off, having 5 acres per head of population and Bengal worst off having only $\frac{3}{4}$ of an acre per head. After Sind come, practically with the same advantage, Assam, Burma and the Central Provinces having three acres per head; next after this is the Punjab with $2\frac{3}{4}$ acres per head, then the N. W. F. Province with $2\frac{1}{2}$ acres, then Bombay with two acres; Madras with $1\frac{1}{2}$ and then U. P. and Bihar and Orissa with one acre per head; last on the list being Bengal as already pointed out.

But land as an asset is of no use unless the population is making use of this asset. Let us make a comparison of the last four columns for this purpose. From the point of view of cultivation per head of population, the best results appear to have been shown by Sind and Berars where the average of cultivated land (including fallows) is almost three acres per head. The fallows in Sind however are, about $\frac{2}{3}$ rd's and $\frac{1}{3}$ rd only is actually cultivated each year. So that although 3 acres are under cultivation, one acre only is cultivated each year. The apparent superiority of Sind therefore disappears. Berars, only keep $\frac{1}{3}$ th fallow; the general average of fallow over the rest of India except Sind, where $\frac{2}{3}$ rd are fallow, is $\frac{1}{4}$ th (U. P. is an exception where only $\frac{2}{7}$ th is fallow; Bihar and Orissa $\frac{1}{4}$ th fallow; Bengal $\frac{2}{7}$ th fallow; Punjab $\frac{1}{4}$ th, Madras $\frac{1}{4}$ th, Bombay $\frac{2}{7}$ th). Berars appear to be making best use of land cultivating, each year 2 acres per head. Each year cultivation per head is roughly as follows:— Madras 1 acre per head; Bombay $1\frac{1}{2}$ per head; Sind 1 per head; Bengal $\frac{1}{2}$ per head; U. P. $\frac{3}{4}$ per head (by reason of only $\frac{1}{4}$ th fallow); Punjab slightly less than an acre per head; Burma slightly over an acre per head; Bihar and Orissa ($\frac{1}{4}$ th fallow) just over $\frac{1}{7}$ th of an acre per head; Central Provinces (with $\frac{2}{3}$ th fallow) just under $1\frac{1}{2}$ per head; Assam and

N. W. F. Province just over one acre per head; Sind 1 acre per head. It will be admitted, therefore, that the population of Berars, which are unquestionably the first, and of Bombay appear to make the best use of land. Whether this is due to the industrious nature of the population or to the economic necessity one cannot quite say. Whether zamindari and ryotwari systems have any influence or whether cotton growing has any thing to do in the matter might well be investigated. In so far as Berars are concerned cotton appears to be the principal reason for such exemplary activity of the population. It is well known that the phenomenal prosperity of Berars is closely connected with growth of cotton planting and cotton industry. This reasoning also applies in a great measure to the agricultural activity of Central Provinces and Bombay Presidency i. e., to those parts of these provinces where cotton planting has developed.

Fertility of soil cannot be ignored in connection with distribution of population. Bengal, Bihar and Orissa and United Provinces have practically $\frac{2}{3}$ th of the population of India i. e., about 130 million according to 1921 census; and all this is crowded in $\frac{1}{4}$ th of the total area of India; three-fifths of the population being distributed over three-fourths of the area. Fertile Gangetic plain is one explanation, and favourable rainfall, well-watered rivers is another. Can one wonder that the Ganges is highly respected by Hindus? But if fertility of the soil would vary the amount of land cultivated by any population, we are driven to the conclusion that whereas $\frac{1}{2}$ of an acre is sufficient to feed one man in Bengal, in Bombay he would have to cultivate $1\frac{1}{2}$ acres and in Berars two acres and so on. And a Berar farmer will have to and does — on this basis — four times more work than a Bengal farmer to obtain the same results. Is there any truth in this conclusion?

There is some truth in the superior fertility of the Ganges Valley, if average fallows have any thing to do with it as apparently it must. The average fallows in U. P. is $\frac{2}{7}$ th, Bengal $\frac{1}{2}$ th and Bihar and Orissa $\frac{1}{3}$ th, Berar $\frac{1}{6}$ th and Bombay $\frac{1}{4}$ th. So that to that extent Bengal and U. P. land is more fertile than of Berars and Bombay. But this difference does not explain the whole difference in average under cultivation or

in averages yearly cultivated between Berars, Central Provinces and Bombay on the one hand and Bengal, United Provinces and Bihar and Orissa on the other.

It may be said that there is not enough land available for cultivation in Bengal, United Provinces, Bihar and Orissa and Madras, so that their populations could bring up their average per head of cultivated area to the level of Berars, Bombay or even Central Provinces. This is true strictly speaking. But then what requires to be explained is the fact that in all these provinces there are millions of acres still lying uncultivated, as a glance at the sixth column of the table will show. Bombay and Berars are cultivating almost all land available for cultivation, and all other provinces have large blocks of cultivable land still lying unused. If the land that is cultivated in these provinces is sufficient to meet the minimum wants of the population well and good. But as well-fed comfort is extremely rare and hardships and poverty most common, we must seek elsewhere the cause of millions of acres remaining uncultivated with such a huge population to work and to feed. It is possible that many — perhaps millions — have to go on with inadequate work and inadequate feed. Something is seriously wrong with our agricultural system surely.

As regards our plan for improvement of agriculture it is obvious that so far as Bombay Presidency and Berars are concerned, as no new land can be brought under cultivation, the only thing that can be done is to group uneconomic pieces into economic units; to economise in labour, fertilise the land, etc. It is also possible to make better use of land, if fallow system was given up and a system of rotation of crops and fertilisation was adopted. We could thus increase our yield by 25% at least.

In all the other provinces there is extra land still available, and that probably will be brought under cultivation under our scheme. But this extra land in each province can be cultivated, if the local population were adequate to supply the labour. As regards this question of labour there need be no difficulty in Bengal, Bihar and Orissa, United Provinces and Madras on the basis of average cultivation of one acre per head of population. But if it is considered that one acre per head is not good work and

does not give sufficient return, and that more work must be found for the population, then in all these provinces there is totally inadequate land to give full employment and sufficient return to the population; in fact there is more population than the country can maintain.

If this is the case, the surplus population must either have industrial employment or else emigrate. Outside of India there is no place where Indians in large numbers will be welcome for the purpose of colonisation. We must, therefore, look for outlets in India only. Some of the pressure of this population may, therefore, be taken up by Sind, Punjab, Assam, Burma and Central Provinces. In 1921 these provinces had a total of 63 million acres spare land. But since 1921 there has been an increase of 30 millions in population which must be provided for. It will be obvious that if either two acres or three acres cultivation per head is considered to be necessary to keep the country well-fed then there is too much population and that the country can maintain well only about 190 millions (half of 367 million acres available) on agriculture alone, any population over this must find employment in industry. Indian agricultural land cannot support more than 190 million souls. If our agriculture is put on the same basis as Berars i. e., three acres per head, only 130 millions of population will be engaged in agriculture cultivating all available land, the rest having to find employment in industry.

Are we not convinced then that the present state of agriculture as a sole asset for the maintenance of the whole population is inadequate and that we are not using all available agricultural land, that in any case our agricultural methods have to be modernised and that more land, wherever possible, has got to be brought under cultivation if our agricultural produce is to support the large population. Further development in industries large or small may relieve the burden on land to some extent. But we cannot hope to so industrialise our nation in a short time as to free land completely from pressure of ever growing population. Agriculture must remain our national main stay for some generations, and as such must receive our first attention. Hence the necessity for speedy increase of literacy, without which no effective campaign of any kind can be carried out.

We have seen that Madras, Bengal, Bihar and Orissa and United Provinces have sufficient population to cultivate all land available for cultivation in these provinces. Further we have also seen that if these provinces cultivate per head anything like what is done in Bombay, Central Provinces or even Punjab (ignoring for the time being Berars as an exceptional case) then a large portion of the population in these provinces will be without any farm work and will have to be found work in industries or farm work on neighbouring provinces, where there appears to be vacant cultivable land which cannot be cultivated by the population of those provinces. In Sind, Punjab, Assam, Central Provinces and Burma, we have a total of about 50 million acres of land for which these provinces have not got sufficient labour to cultivate. Such labour must naturally be found by these provinces from other neighbouring provinces. If steps to do this are taken, Sind can absorb 2 million population, Punjab 10 million, Assam 9 million, Central Provinces 9 and Burma 16 million. So that 46 millions of surplus population of Bengal, Bihar etc., can be so better distributed. If Burma is considered to be out of the picture—owing to political separation from India—then at least 30 millions can be so absorbed. In any case one may not hesitate to admit that this will certainly lead to better distribution of population in India and with better advantage to agriculture.

The question however remains how best to attract population from other provinces which will take to labour on land. If only a few moneyed people bought or rented large blocks of land and proposed to cultivate, they would immediately be faced with difficulties of labour supply and rates of wages will at once go up, making farming uneconomic or at least not so profitable as to attract more people. Modern methods of agriculture might ease the labour position to a certain extent but will not altogether obviate it. Larger labour population must therefore be attracted. Government is throwing open land on leases, but little of such land has yet been taken and what has been taken up has probably been taken on speculative basis i.e., without serious intent to cultivate but to sell as soon as land prices rise. This method i.e., the one adopted by the Governments of Sind, Punjab, Central Provinces and Gwalior, cannot, therefore, be

called a success. In any case these methods have failed to attract population from outside in considerable numbers, and there still remain large blocks of vacant land awaiting cultivation. The only solution appears to be that a group of farmers from other provinces willing to work together should be given pieces of land on reasonable rent. The size of land should be so fixed that the said group of farmers as labourers could economically work without having to depend too much on local labour. Such a group of farmers would naturally share equally or according to work put in, in the profits and loss. If land was given to such a group either altogether rent free for five years or on nominal rent or on the basis of government collecting rent only in case of profit, it will be an attraction. It will also be necessary to provide that the group of farmers may elect at the end of five years which is in the nature of a probationary period to give up this land if they find it unsuitable or uneconomic to work and to go back to their native place. It will also be desirable to provide that such blocks may not be divided up into uneconomic pieces, although each working farmer of the group will have a proprietary interest in the proportionate share in the block. It appears desirable that schemes may be worked out on this basis for each province concerned. Can the governments be induced to undertake this task? Does the idea recommend itself to the intelligent public? May it also be suggested that the volunteer organisation as contemplated in this thesis will be of great help to carry out any such scheme for the development of agriculture?

Chapter IV

COUNTING THE COST OF THE PLAN FOR FIVE YEARS

As the plan to be undertaken is put forward for the acceptance and execution by the public, it is necessary to show them very roughly as to what it is going to cost them on the whole. The public can then realise whether, considering the results contemplated, the plan is not going to be worked extremely cheap and whether the methods to be adopted for achieving a particular objective are not the most convenient or rather the only possible under the peculiar conditions of Indian population, Indian Government and politics. Thus only the public can judge what is best to do under the circumstances for the present urgent need.

It will easily be realised that no very accurate estimate can be given at this stage, but a very rough estimate can be given which is all that is required to give the public some idea as to what they are asked to undertake and what it will cost.

The cost to the public will be partly cash money and partly maintenance of volunteers in kind. The cost of the latter type is invisible and will be borne by the public with the least inconvenience. In most cases one can easily and readily spare some food or food-stuff, but money is another question. The general hospitable nature of the people, who are not as yet commercialised to any such extent as the western world, will easily dispose them to help on the work of the volunteers by making small gifts of grain. Quite a lot of Brahmins obtain their maintenance in this fashion in return for religious services. There is no reason therefore why this system of giving and obtaining maintenance should not be adopted for the purpose of the scheme.

Maintenance, however given, is after all going to cost some thing although we have tried to keep the cost as low as possible so as to make the giving a pleasure instead of a burden as increased taxes would be. The village community where the volunteers are stationed can also see for themselves from day to day what work is being done and for what cost. It will be in

the hands of the villagers themselves to encourage the volunteers to work best by giving the least trouble and inconvenience to the volunteers in the matter of maintenance.

It must be admitted however that such maintenance of volunteers must cost something to the people, and we might roughly put the monthly cost of it in money as between Rs. 5 to Rs. 10 per head. We have already found in a previous chapter that if our programme is to educate 15 million children in five years, then we shall require 15 lacs of volunteers each giving only one year's service. This is worked out on the basis that this plan will be carried out for further five years but if we have to provide for five years only, then the number of volunteers will rise by steps of 1 lac 25 thousand, and afterwards descend similarly and the total of volunteers yearly required will be 3,75,000 less.

The yearly cost of maintenance of a volunteer to the community will, as we have seen, at Rs. 5 to 10 per month vary between Rs. 60 to 120. So that the total cost of 15 lacs volunteers (15 lacs of volunteers giving one year's service) will cost the country between 10 to 20 crores of rupees, or if we take a mean of both, then 15 crores rupees in five years. All this if paid in kind will be painlessly extracted from charitable public who are best able to pay. The incidence per head will be seven annas in five years or 1 anna 6 pies each year, whereas we pay the government per head per year over six rupees. If our programme is on a reduced scale it will naturally cost less.

We have seen that a percentage of volunteers will have to be paid salary after the first five years' service and the number of such workers will be between 5 to 10 p.c. of the total. We contemplate paying salary on a very modest scale compatible with ordinary comforts of life. But the need for cash fund, therefore, cannot be overlooked. It is difficult to estimate this amount as adequate scales of salaries i. e., not extravagant but sufficient for modest needs of an enthusiastic worker and his family — cannot be worked out at this distance by the writer, out of touch as he happens to be from present day economic necessities of a person who is willing and capable of working for the plan. But the minimum cost of this service will be some where in the neighbourhood of five crores at Rs. 50 per head per month on an

average for five percent of volunteers taken at 15 lacs in five years. The cost may easily be double this amount, it all depends on what percentage of volunteers is considered to be adequate for the proper handling and management of such a large body of volunteers scattered over districts and villages and what salary to pay. There should be no difficulty in raising these funds however if the whole nation advocates this plan. It only means about annas 5 per head of the population. Malaviyaji raised more than a crore of rupees for the Hindu University. Mahatmaji raised another crore as a swaraj fund. Is our work less important? What is required is proper appreciation of the importance, urgency and the hugeness of the task by the general public.

It must not be forgotten in this connection that we are asking a large body of volunteers to give their services as cheap as possible. In other words we are asking them to forego working for themselves for one year and give such service to the nation. A volunteer is worth on an average to himself and his family quite Rs. 20/- per month. So that deducting Rs. 10/- as his maintenance cost which will be found for him, he still makes a contribution to the country of Rs. 10 worth of services per month or Rs. 120 per year. This works out for 15 lacs of volunteers at 18 crores of rupees in five years. In addition we should not ignore that even the paid workers will be working, not on salaries fixed on their economic price, but less than that in most cases. This difference between the economic price of their services and the salaries actually paid which may be estimated modestly at five crores is also a contribution to the National work. If we ask the volunteers and workers to make a sacrifice of twenty-three crores, is it too much to ask the public for another similar amount, if necessary, for proper carrying out of the plan which appears to be the only solution of the national problem?

Literacy cannot be strictly valued in money at all, as there is no indication to its value except where service is concerned. But the number of services is restricted, and there are too many after them, so what a clerk for example gets now-a-days is no measure strictly speaking of the value of a clerk. But as our object in education is merely literacy and not equipment for a job, we are driven to measure the economic value of literacy

looked at from the point of view of a national asset. Would it be too much to say that literacy as contemplated would improve the capital value, to the nation, of the person by Rs. 50, it may easily be more? So that 15 million persons so made literate will add to the national asset seventy-five crores of rupees. This argument is however most misleading and must not be taken to mean that you can ever reduce the value of education to rupees, annas and pies. The value of social services and assistance in organisation of agriculture, industry and sanitation &c. which will be undertaken by the volunteers will also be difficult to estimate, but is bound to enhance the national assets. When the plan in its entirety is put into operation and has been given time to work, facts and figures of work done in co-operative and group farming and village industry and work-shop etc. will give a better idea of the economic advantages which if given now, will be entirely speculative and most misleading and unsatisfactory. It is, therefore, no use attempting any such estimate at this stage.

As regards the invisible burden of the plan on the population and volunteers, one need not bother about any estimate in rupees as this burden is going to be least felt and easiest borne. Our estimate is given with the greatest hesitation and with the keenest consciousness that it is foolish even to attempt such an estimate for the purpose of showing how economically the whole scheme can be operated and to contrast the approximate cost with any costs that any government may be expected to incur in undertaking work of such vastness, comprehensive character, wide variety and completeness of national economic re-habilitation. One may be quite certain that no government — least of all the Indian Government — can undertake such a national task at such a low cost.

The principal difficulty however will be the collection of cash funds. But to a certain extent this difficulty can be overcome by imposing responsibility of payment to paid workers under the scheme, mainly on the districts and centres where they work. So that each district and centre will be responsible for collecting such funds as may be necessary. On this basis a collection of Rs. 5000 per year, per district, will be sufficient to carry on the good work. A proportion of such local funds

should be set apart and paid into central fund for the purpose of defraying cost of provincial and all-India workers. Such central funds will have to be implemented by provincial and all India collection. Collection of funds and their application has fallen into some disrepute in India owing to nature of things. But quite a large number of public institutions do collect such funds and administer them quite satisfactorily and provided the public is satisfied that whatever they contribute is used in a good cause, there will not be any extra-ordinary difficulty in collection for the purpose of this plan. Payment of a salary to workers will greatly facilitate proper administration of this fund; it may be easily realised, chances of mis-appropriation and mis-application being considerably minimised.

It will be noticed that we have taken whole of India as our field of operation including all Indian States. All Indian States, therefore, may be approached for contribution for this fund. All municipalities and local government bodies will very probably be able financially to assist the scheme by grants for specific services e. g., nursing, sanitation, training schools, handicraft schools, etc., without any change in the present law regulating these bodies. All private institutions of education can be called upon to co-operate in such matters and in such manner as is convenient to such institutions and suitable to the project and such co-operation will very probably be obtained without expectation of financial gain on the part of such institutions. Provincial Governments—however autonomous—and the Indian Government may be left out for the purpose of this plan for obvious political reasons as described elsewhere.

Chapter V

FINDING A LEADER

The title of the chapter, it must be admitted at once, is somewhat misleading in so far as in most cases it is not the public who find a leader but he finds himself and it is only when a person has proved his worthiness and capacity to lead that the public chooses to follow his lead and acknowledge or elect him as their leader. Even in the last sentence there is contradiction of terms i. e., the public chooses a leader. As a matter of fact unless the leader is only nominally so, there is little choice for the public about it. The leader must have shown such unquestioning superiority over the crowd that he stands out as the most important person amongst a certain community or faction or faith. He takes a certain attitude or view of certain matters and is able to convince or persuade others who are either ignorant of or indifferent or even opposed to such attitude or view, to take the same attitude or view of things as he advocates. It is his attitude and his view, he has only succeeded in persuading considerable numbers that, that is the correct attitude or view and that they should adopt it. The more often a person is able to do this the greater he becomes and his following grows larger and larger which relies more and more on him to decide about correct view or what is right or wrong and what attitude or action to take. His moral force to lead increases as the following grows; and increase of followers lends strength to him. Sometimes in a country a person arises who advocates such revolutionary ideas and doctrines and in face of vehement opposition and a great deal of hardship is able to gather a large following which ultimately succeeds in over-bearing or even over-throwing old order of things so completely that little remains, if at all, of the older views, for the time being at least. In such cases one sees a spectacle of a Lenin, a Mussolini, a Hitler, a Gandhi, or a Tilak. Lenin was the brains and the power behind the Russian revolution and controlled her destinies for a few years and mapped out her future development which is now being carried out. No wonder that he is very highly respected by his countrymen. Mussolini took a

different line of action altogether. He came to the fore-front of Italian politics as a fascist leader and amongst other things challenged and practically ended parliamentary government. He in his own fashion is doing a great service to the nation at the moment, whether his Corporate State has come to stay or not is a question which cannot be decided yet. Hitler has organised Germany more or less on the same lines as Mussolini did Italy. In Germany also parliamentary government is practically superseded. But Hitler does not appear to go yet so far as to form a Corporate State. It cannot be denied, however, that these three gentlemen have brought new ideas in politics and government. These new ideas in these different countries got such a complete hold of the population of the respective countries that Lenin became and Mussolini and Hitler are at the moment virtual dictators in these countries. The point before us is to illustrate how a leader comes to be a leader. Mahatma Gandhi became a leader in India by reason of his religious beliefs, faith in passive resistance and khadi, belief in truth, self-confidence, non-violence and non-co-operation movements. Some of these are quite new in politics. And as these ideas became acceptable to people, he became a leader with an unprecedented following. But something appears to have gone wrong some where, so that now (January 1935) he has elected to sever his connection from congress and is devoting himself to other activities. The real difference between the Western leaders like Mussolini and Mahatma Gandhi appears to be that whereas western leaders devote themselves primarily to the betterment of conditions of their nation according to their own lights and ideas, Mahatmaji's principal concern is his spiritual salvation and everything else is secondary or incidental to this object. This observation is made with the greatest hesitation because the writer feels that he has not quite understood Mahatmaji yet. And it is perhaps best that he is out of politics for the time being at any rate.

Our concern with regard to Mahatmaji however is due to the fact that he has been the sponsor of khadi and now has undertaken a campaign to improve village industries. Work under the plan is akin to work that Mahatmaji has been doing, only the plan contemplates a more comprehensive national progress

and somewhat different methods of work. Under the circumstances can Mahatmaji be induced to work for the plan? He has great capacity for work of this kind and enjoys the confidence of masses on an unheard of scale. He has unbounded faith and charity. He lacks nothing in honesty of purpose and can easily produce the necessary singleness of aim. He appears to be the only person in India at the moment who can successfully undertake the working of the plan. He has such a tremendous influence on the general public that his name attached to anything works like magic. He has such overwhelming moral force that he has made even the most impossible things possible. If he lends his services to the execution of this scheme, it will be a great help to the nation. If he will do so, however, is a question which cannot be answered. And whether he will adapt himself to the method of work herein proposed is another.

There are other gentlemen of smaller stature in the political world of India. A good few of them occupy their positions, not on their merits so much, but by reason of Mahatmaji's blessings. To be a staunch follower of Mahatmaji became almost a creed and a free pass for entry in politics and Congress. But these leaders as they have risen because of the reflected glory of Mahatmaji, will disappear when the angle of rays changes. We need not waste our time on such leaders, as they will not be of any use to us in most cases. Others there are, who have been in politics for some time past, and being used to do some good work and having the courage to think for themselves, may prefer to work for the plan than anything else. Such people will be of great use.

What we want is the type of workers like members of the Servants of India Society. A few workers of this type in each province will form the back-bone of the movement. The only faults one may find with the members of the Servants of India Society are that in majority of cases they are too unassuming; there is less advertising and more work; that they are too high-brow and look almost with contemptuous superiority on the world. With all that it cannot be disputed that these members have varied activities and do things much more thoroughly than an ordinary politician usually does. If members of this Society

can be induced to lend a helping hand to the execution of the plan, we may be able to make use of a good deal of spade work, the members have already done. They have a well-equipped library and a batch of studious workers who are well capable of working out the details of this plan. And for them one more good work will make no difference. Unfortunately the politics associated with the Servants of India Society have not been the popular idea of politics as they should be, and it is possible that members — if they are more actively associated with the plan — of this Society will probably be looked upon with some distrust. But these workers are all of them life-workers and have their own promises to keep, so that although we shall probably obtain all possible help from them by way of collection of information and research, it may not be possible for these members to associate themselves more closely with the plan. The Servants of India type of workers are however most essential to the proper carrying out of this scheme. But we cannot allow six years probation to our workers for the simple reason that we have not got the time. We are in a hurry. It is not far from truth to say that every year lost leaves the country behind the western world ten years more and makes our work more and more difficult. We must therefore start at once and make the most of whatever material is at hand.

We have come to the conclusion that we cannot find the leader, but that the leader must find himself or that the idea of the plan must find him. The idea is meritorious enough to attract a host of large hearted people willing to lay their lives at the service of the nation. The object is vast enough to satisfy the vanity of the most ambitious. The task is difficult enough to tax the highest intellects to the utmost of their capacity. The work is arduous enough to try the patience of the most patient. Work for material salvation of vast number of the population will succeed in obtaining spiritual salvation to the workers if any thing will. God in the most exacting of tempers — if he has such — can desire for nothing better from his devotees than that wordy prayers and professions of faith and devotion be translated in concrete service and hard work for the betterment of His creation. What after all is personal spiritual salvation com-

pared to the salvation, even material, of human masses? Is it not the biggest sacrifice to sacrifice even your own personal spiritual salvation for the salvation of humanity? God surely cannot be so unreasonable — on first premises — as to consider it a presumption on our part to attempt to better the lot which he appears to have ordained; nor can He be so vain of His power as to treat our efforts for our improvement as an unwarranted encroachment on His own government.

Chapter VI

CONCLUSION : A VISION OF 1940

[The following is a free translation of a vernacular report sent in by a contributor, of the transactions of a village meeting held by the public on the last day of the fifth year of the reconstruction plan which fell on Dashera day, one of the most important festivals amongst the Hindus. This day being the last day of the plan, the principal question for consideration before the meeting was to decide whether the villagers agreed that a similar plan for another five years should be adopted. And we are glad to report that the villagers unanimously resolved that a second five years plan, on similar lines of developments as the first but with a much bigger programme, be adopted and authorised the volunteers and organisers accordingly.

The report from one village has been selected for publication as typical of work done under the plan. Hundreds of thousands of such reports have been received at the head office of the plan and the organisers are heartened to undertake a second five years plan for development by reason of the extremely optimistic tone of these reports and the restrained enthusiasm of all of them. No invidious distinction is intended on any village by reason of only one report being selected for publication. All villages have contributed to the progress of the Indian Nation beyond the wildest dreams of those that first conceived and initiated the plan.—Editor.]

The village community had celebrated the day by turning out in large numbers in the morning for the purpose of planting trees. This year they planted five hundred trees according to the advice of forestry experts. Each year from the inception of the plan they have planted similar number of trees. In the afternoon there were wrestling and sports matches and competitions in which school children as well as adults took part and the meeting was held at the conclusion of the day's festivities on the sports ground.

Mr. Sombhai stood up and as soon as there was silence amongst the audience, proposed Mr. Dayabhai to preside. The proposal was duly seconded from the audience and Mr. Dayabhai (chairs having been dispensed with) took the control of the meeting. He addressed the audience as follows:— Ladies and gentlemen: I have to thank you for my election to preside at

this meeting. This is our annual meeting as well as the last meeting under the plan which we adopted in this same place five years ago. We have first of all to see what work has been done within the last year and the last five years and then to decide whether to stop our progress here or to proceed further. All of you know what our village was five years ago and what it is today ; yet if a short account of work is given this evening, it will help us to decide what to do next. Five years ago I was present at a meeting in which the idea of the plan was given to us by a gentleman whose name I forget for the moment (from the audience Mr. Rambhai of Songad) thank you Sir, by Mr. Rambhai, I must confess that I was doubtful whether we could do as much as it was claimed we should be able to do. But thanks to the help that our volunteers have given us, (cheers) all my doubts are now gone (hear, hear) and the large attendance at this meeting shows that your suspicions also have largely disappeared. Five years ago I was unable to read and write and used to put the mark of plough for my signature (laughter). I was fifty then. Today I am proud to say that I have learnt to read with the help of glasses of course. Our volunteer-in-chief taught me, or rather insisted on teaching me. And I can assure you that I was the most difficult pupil he had (laughter). When our chief volunteer insisted on teaching me, I was so nervous that I would not risk the lessons alone. I, therefore, persuaded my Hooka friend, Mr. Rambhai, to accompany me and take lessons with me, to which he very reluctantly agreed. But I am sorry to say he was a worse student than myself and I had to help him in his lessons. Quite a good few of us elder folks have learnt to read and write. You will be glad to hear that I have at last persuaded even my old woman to learn to read, and I gave her first lesson this morning (Mrs. Dayabhai here reproached her husband that he did not keep his promise to keep the matter a secret even for a day. Laughter).

But apart from grown-up persons, we have taught about 100 children in our school i. e., more than what they have taught in the Government School. Twenty of our children (15 boys and 5 girls) are learning at the Taluka School and will be ready to give their services in the second five years' plan, if the resolution regarding it to be placed before you is acceptable to you.

I am particularly satisfied with regard to the progress made in physical culture by our children. And I am sure that you are also satisfied that we have not allowed our children to go without physical training. Our village did exceedingly well in matches and competitions held last year when athletes of ten neighbouring villages came here. I shall be excused if I feel particularly proud of my son Lambo who has given particular attention to gymnastics in the last two years under our Wastad Tunko. My son is only eighteen, yet his physical development is a pleasure to see. He reminds me of my youth. I am glad that our children are again taking physical development seriously. Our Rambhai's daughter Puspa has shown you what women can do in the matter of physical culture. You will admit that it will be a pity to marry her yet (she is only 15) or to marry her to a weakling. Rambhai has an eye on my son but I am not — and my son is not — thinking of his marriage yet. My son wants to be a real pehelwan and Puspa wants to be trained as a nurse to be able to serve in the second plan. It will not be right to throw the responsibility of a household on them yet.

Volunteers Diwaliben and Sushilaben have been with us for a year and it will not be right to forget the assistance they gave to our sick or the help they gave to our ladies both before and after labour. You will admit that our houses and children are much cleaner than they were five years ago. Particularly Shantaben must thank these young ladies that she and her child are living today. Sushilaben has been particularly useful in teaching our wives and girls sewing, knitting, etc. The articles shown here today will show you what progress has been made.

Five years ago we had no school house. Our first volunteer used to hold his school some times in the broken down dharmshala or under the banian tree over there. We have now got a temporary building for the school and a few rooms to house the volunteers; the material was freely given and the rest was done slowly by our children under the expert advice of Mistry Arjan. It might also be mentioned that about twenty houses of the poor were repaired free of cost by the voluntary labour of the children.

You will see that we have not got a work-shop where we, farmers and our wives and children can work whenever we have a little time to spare and feel like it. You see our school children wearing a simple uniform. You will be glad to know that all the yarn necessary for these clothes was spun in our workshop. All the carpentry work and iron work for our public buildings was made there. We have all been able to add to our income, you will admit.

Two years ago we also established here a weaving shed and we have got five looms working almost daily. The necessary yarn is sent in by our neighbours. The work-shop and the weaving shed are a good training place for our children there is no doubt. To us elders the work-shop is also a club.

Most of you have seen the school garden. My smallest child brought me the other day a fine brinjal and a beautiful rose which were from her own plants.

We have now fifty farmers who cultivate five hundred acres as one farm and all of us are satisfied after five years experience that this is the best method of cultivation. Strict account of work done is kept by our volunteer-in-chief. We have twenty pairs of bullocks, ten carts, fifty buffaloes and twenty cows and a hundred goats. We are able to supply the necessary milk for the whole village and at a cheaper price than five years ago.

Five years ago when the first lecturer and the first volunteer came, we did not know what co-operative farms meant. We were afraid our land would be taken away from us. We did not see the advantage. It required nearly two years for our volunteers to persuade us to join hands in farming. In the first two years only two farmers worked together on about ten acres of land. But as time went on, we saw the benefit and more and more joined in and now we have about one third of the village land under co-operative farming. Those of us who have worked under the scheme are satisfied that it is to the advantage of us all. We must, however, give up selfishness and must allow our neighbours to share fairly in the profits of the undertaking. We have hopes that those of our farmers who have not yet joined will join us in our second five years plan.

Ladies and gentlemen, I have taken more time than I intended, but the principal offender is our volunteer Sewabhai who induced me to learn to read and write (laughter). Before I sit down I shall call upon volunteer Sewabhai to read the report of the five years work (cheers).

Volunteer Sewabhai addressed the meeting as follows :— Ladies and gentlemen, I am almost inclined to address you as friends, as three years work with you has made me one of you. Our chairman wants the blame of his being able to read and write (to what pleasant effect his address shows) to be put on me. But I will only accept the blame if you will multiply that by a hundred at least for the number of children educated under me (laughter). I am afraid our president has already said so much about our work that little remains to be said by me. It is my duty to make a full detailed report to you with proper accounts, and I, therefore, proceed to read the report of the volunteers' work. (Sewabhai read the report which not being of general interest is not published). Volunteer Sewabhai in continuation said : Ladies and gentlemen, you are able to see what amount of work can be done and with what success by sincere co-operation and spirit of service. You have appreciated our service warmly, but I may remind you that our work was only possible, firstly because of your co-operation, sympathy and help, and secondly because we form part of a well organised and directed body of workers. We are sworn to obey orders of our superiors and we have done our best to carry them out. I think we have done nothing but our duty. You think only of your village, but almost all the villages and towns of India have made similar progress. Our work is but partly finished, however well-done it may be. Much more work is still to be done, if you desire India to achieve her former prosperity. The economic and social conditions of India are still unsatisfactory. We want to improve them as fast as we can. We are willing to serve. But will you accept our further service and co-operate with us in the most difficult task of economic and social regeneration of our mother country ? If you are willing to do so, may I suggest that you should adopt a second five years plan the details of which were given to you recently by our district lecturer ? If you are satisfied with our service and are inclined

to reward us, we cannot hope for a better reward than another opportunity to our volunteers to serve you more (cheers).

The resolution for the adoption of the second five years plan was then put from the chair and carried unanimously.

A vote of thanks to the volunteers was proposed and passed unanimously and the cheers were so loud and continuous that the writer woke up still vigorously clapping his hands to discover that he had been indulging in a pleasant dream. Will the dream come true ?

Appendix C

To

THE EDITOR.....

SIR,

The accompanying is a plan for the economic and social rebuilding of India as a nation. I can only send a very brief outline of the plan. But I have worked out the plan in some detail although still in the form of an outline only. This latter has been shown to some people in India who ought to know the economic and political side of the question better than I can profess. All these people have pronounced the plan as impracticable. With this opinion, however, I respectfully disagree and cannot remain content to accept their verdict on the scheme. I feel that I must lay the scheme before the general public. I have, therefore, to request you to give this scheme what publicity you can, in your valuable paper.

This plan provides for speedy increase of literacy in a period of 10 years, as increase of literacy is the first necessity for work of reconstruction in other matters vital to the national life of India. The plan is so devised as to enable the undertaking of such tasks as village industries and agricultural improvements and sanitation and health. The details of the work to be done under the plan cannot however be given here.

Whether, the plan succeeds in accomplishing what it is intended to do, will depend upon the strength of public opinion behind it and particularly on the intensity of propaganda. This will serve to find out whether the public takes kindly to the idea in the first instance and whether we find workers ready to undertake the task. The central idea you will notice is a vast volunteer force to carry out the plan. Without a sufficiently large body of workers this plan cannot be carried out is obvious. This volunteer force is to be raised on one year's national service basis. One year's service for the nation is much more attractive than life-long service by a vast body of men. The strength of the force will naturally have to be kept up by continuous recruitment, but it should be easy enough to recruit them on one

year's service basis. The vast body of these recruits will not be paid any money wages at all, but it will be the duty of those localities where they work to find for them food, housing and clothing i. e., bare comforts of life. It may even be necessary for these volunteers to find their bare maintenance by begging on occasions and so carry on the work. These volunteers will be given a short time intensive training to enable them to carry out their work well. If we cannot find a sufficiently large number of our people so to volunteer then obviously the plan must fail. But if we must do the work we must induce people to volunteer by intensive and vigorous propaganda. We must not give the idea up without trying.

Political emancipation we are told is the sine qua non in the matter of social and economic progress. I am afraid I cannot quite agree with this proposition. I maintain that a good deal of social and economic work can be done even under the present political conditions of India. Again, achievement of Swaraj must necessarily take at least another decade. Whereas we can start on economic and social work at once. In fact it is being done even now in a sort of desultory fashion. Our object is only to make adequate provision for work on a really vast and nationwide scale and an adequate scale to meet the vast national need. If people do recognise urgent national need for such work but do not like the plan I suggest, then they must find and devise another plan for work of such magnitude. I can confidently say that it will be difficult if not impossible to devise another plan to do the work.

I make the following simple propositions; on each one of them very great deal can be written and said which I cannot do at the moment and must leave your reader to think over but I must request your readers to read the following with as great a care as they can and then try and find out a solution of the vast problem of India for themselves.

(1) Educational, social and economic work is urgently needed and it cannot and must not wait for Swaraj. I am not going to waste either my time or any-body else's time in trying to prove this proposition. If people require proof of this they must look elsewhere. Neither am I going to try to convince

anybody who does not agree with this proposition and disputes the need to do anything at all immediately.

(2) A literacy programme must be the basis of all our work in this direction. This obvious truth has been completely overlooked by our workers. I make this charge deliberately but I do not mean that our workers do not realise the need for greater and greater facilities for education. But I do say that a campaign on a vast scale to raise speedily the percentage of literacy all over India, as a basis of our economic and social work, has not been thought of at all. In my opinion all our social and economic activities have failed to produce adequate result because we did not make the masses literate.

(3) The rest of our social and economic programme can be easily carried out once we have the necessary organisation for an all India literacy programme.

(4) We must make up our minds to raise the percentage of literacy to at least 40% of the population in about ten years time. It looks very ambitious certainly but my excuse is the necessity of it.

(5) We must have a proportionate programme for amelioration of agriculture and village industries, health and sanitation etc. I will however not bother your readers at this stage with details of these, because if I did many of them will probably not agree with me and I will have trodden on some people's favourite corns for nothing and in any case the details will have to be worked out in much greater detail and district by district and province by province which I cannot do. However we have sufficient time to consider these while we build up our organisation for literacy campaign.

(6) Our literacy programme means that in ten years we must make about 140,000,000 persons literate, so that if we consider three years schooling as sufficient by a revised curriculum to enable a person intelligently to read and write then we have seven years to do the job in. We have therefore to make provision for producing literates at the rate of 20,000,000 a year. The number of pupils therefore will rise from 20,000,000 in the first year to 60,000,000 in the third year at which figure

the number will remain for four years unless we plan for longer than ten years and larger than 40% literacy in which latter case the number of pupils will remain at 60,000,000 for several more years.

(7) On ten years' plan basis we must find 700,000 volunteers for the first year, 1,300,000 for the second year and 2,000,000 for the third year i. e., a total of 4,000,000 volunteers giving one year's service. But we must keep the strength of the volunteers at two millions for five years and then reduce it in the eighth and the ninth year i. e. in a ten years' programme about eighteen million persons will have volunteered for this work. These figures are worked out on the basis of thirty pupils to a teacher and can be varied according to the percentage of literacy required in ten years.

(8) Recruitment will be made easier after the fifth year if we specially train a percentage of pupils for teaching by giving them an extra course on their promising to volunteer for national service.

(9) Such a vast body of volunteers must be under strict discipline and supervision of an expert staff who will be selected and called on to volunteer for three, five and ten years. But one cannot expect them to work for nothing. They must be paid not on too generous a scale but on an economic scale adequate to give fair living. I am not competent to give a scale of salaries here, as they will probably vary from province to province. But the necessary funds must be raised by regions where they work.

Note—that even swaraj will not succeed in raising sufficient finance for such a large number of workers if they were all to be paid adequate salaries. If that is so where is the need for waiting for swaraj.

(10) Obviously all volunteers must be from amongst the literates; they must have an intensive course of training and must be under strict discipline, a code for which must be framed.

(11) Apart from the funds required for payment of supervisory and controlling staff as mentioned in para (9) no funds

or comparatively small funds will be required under this scheme. This I must say is a great advantage and the only possible method of getting the job done in India where money is the greatest difficulty. No money need be spent on school buildings as it is contemplated that Dharmshalas and Temples should be used and even open spaces for holding schools.

(12) The school hours should not be more than three a day to enable even workers to take advantage. This arrangement will relieve volunteers to do other social and economic work.

(13) Swaraj cannot be achieved within the next ten years or more. We must do social and economic work in the meantime. In any case swaraj will be the easier to achieve if we carry out this plan, and work under swaraj will be made all the easier.

(14) At present whatever work is done in education, improvement of village industries, improvement of agriculture etc. when done by the State is inadequate for national needs; and when done by public organisations is scattered, hap-hazard and mainly uncoordinated when considered from the point of view of the nation as a whole and its vast needs. It is now time to attack the problem of national economic and social services on a well-considered and conceived plan on an adequate scale swiftly to remedy the poverty and backwardness of the nation.

(15) Several objections to the above scheme have been and may be raised and may be briefly answered.

- (a) That our political ideal of Swaraj comes first and it is not advisable or possible to work on the above lines pending achievement of that goal. A reply to this may be found in Khadi and village industries campaign. Our programme happens to be much wider and better coordinated with ample workers that is all.
- (b) That the Government may oppose this scheme. But will it so oppose non-political work? And supposing it does is it any reason or sufficient reason to abandon the work or is a mere supposition sufficient not to start the work at all or sufficient to stop us from making even a start?

- (c) That the only organisation strong enough to undertake the task is the Congress and that Congress cannot afford or will not undertake this task. I do not know whether there is any substance in this objection. But if the objection proves to be true then I can only say that a new organisation to carry out this scheme must be set up, that is all. Perhaps it will be a distinct advantage to a non-political organisation for this non-political work to do so.
- (d) It has been objected that it will not be possible to obtain such a vast force of volunteers as is required for this scheme and therefore the plan is impracticable. The truth or falsehood of this objection can not be found out until we start the scheme working. I personally do not believe that our nation is so devoid of patriotism as not to help forward the plan by readily volunteering. But if the objection is true or proves by experience to be true then the scheme must fail.

But it must be said that this volunteer scheme is so devised as to make the sacrifice required from each volunteer as small as possible. If even this much sacrifice our people are not prepared to make then we had better abandon all talk of swaraj. I am personally hopeful however of raising the necessary force of volunteers and I should not abandon the project without giving it a fair trial. Professor S. R. Bhagwat is trying to do something similar to this project although only on a provincial scale. His methods however are somewhat different and his effort appears to be confined to literacy only.

However I have placed my idea before the public, let us see what they say about it. At this distance from the mother country I can do no more.