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Dear Sir,

It has given me greatest pleasure to learn from a very very reliable source - a distinguished professor - who visited your Library and while searching for some information, happened to see my Ph.D. thesis entitled "Economic Development of Jammu and Kashmir State" (by S.N. Kaul) in your Library among other such theses or M/s's.

The concerned professor did read some portions out of my above mentioned thesis, which he had already read here at Srinagar. Once when I had passed on to him for a week or so, my personal copy of the thesis for his comments which were highly appreciative.

Yesterday, while I was attending a meeting of the Department of Commerce in the Kashmir University Campus, my Informer Professor and I talked about your Library and both of us were very happy to see that this thesis is carefully preserved to be of some use to those who want some information on Kashmir Economics. I would feel highly grateful if you can confirm about my thesis having in your Library and your very brief comments about it.

For your information, this thesis was prepared under the guidance of Late Dr. L.C. Jain, Ph.D. D.Sc., then Head of the Eco. Department, Lahore University during 1943-47. It was also seen and guided by Dr. E.V. Lucas, Dr. D.K. Malhotra, Dr. Khosla (Pol.Sc. Dept.) of the same Punjab University, Lahore. Finally, it was submitted for the award ~~after~~ Doctorate Degree on 20th May 1947 and before the Board (Academic Board) could meet and get the thesis evaluated, the communal disturbances on the eve of Partition broke out with all violence and fury, and I was the unfortunate research Scholar who could not get the well deserved Doctoral Degree. I am working as Hd. of the Commerce Dep., Gandhi Memorial College, Srinagar. Kindly drop a line on the following residential address :

of the  
/

Prof. S. N. Kaul  
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SRINAGAR  
(Kashmir)

Yours faithfully,

sd

( S. Kaul)

TRUE COPY.

# ECONOMIC DEVELOPMENT

IN

# KASHMIR STATE

A groundwork of economic history of Kashmir brought down  
from earliest times to its present day economic problems.

*A Ph. D. Thesis*

*submitted by*

**S. N. Kaul, M. A.**

Economics has, after all, emerged and matured from disjointed and isolated narratives into a living and intellectual study. It is now scientific, critical and interesting and if it is no exaggeration, essential for the man of this century. Economics, as a whole, has necessitated the study of the economic histories of the advanced nations of the world which places us in a position to trace the development of both economic thought and policy.

Few, if any, attempts have been made at tracing the scientific history of Kashmir, much less its economic history. The geographical isolation of Kashmir, which has remained intact until recently and consequent simple and unambitious life of its inhabitants have for centuries together stayed the intellectual as well as the material progress of the Kashmiris. Today, however, Kashmir forms an important economic unit of India and a study of its history of economic development cannot easily be avoided, and hence this attempt.

One of the chief difficulties has been to look for dependable records pertaining to different periods of Kashmir history and then to discriminate between what is important and what is not. Care has, therefore, been taken to sift and sort facts guiding towards the comprehensive study of economic life of the Kashmiris since times very ancient. In absence of any previous attempt, it has obviously become imperative to collect facts and figures pertaining to all aspects of economic importance, such as physical environments and natural resources, population, agriculture, land revenue, industries, trade and transport and currency & finance.

Almost all chapters open with an introduction or a historical retrospect supported by authentic records to furnish a general background on the subject with in the respective chapters.

The correlation of the State economic problems with the economic trends in progress in the rest of India, has been reviewed with special reference to effects of the recent World War and the attainment of Indian Independence on Indian economy.

In the preparation of this work the initiative was first conferred upon me by Dr L.C. Jain, M.A., Ll.B., Ph.D., D.Sc., Econ. (London) at Pahalgam (Kashmir) in July, 1942. His most inspiring guidance served the needed impetus towards the progress of this work. I cannot at the same time forget to acknowledge that but for the most valuable suggestions afforded to me by Dr D.K. Malhotra, M.A., Ph.D., formerly Head of the Economics Department, University of the Punjab, Lahore, Dr J.N. Khosla, M.A., Ph.D. (London) and Dr E.D. Lucas, M.A., Ph.D., D.D., formerly Vice Principal, F.C. College, Lahore, it would not have been possible for me to present this thesis in its present form and size.

23rd July, 1948.  
S r i n a g a r.

S.N. Kaul,

A B B R E V I A T I O N S.

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Anc.	For	Ancient.
Appen.	..	Appendix.
Bk.	..	Book.
Esp.	..	Especially.
F.N.	..	Foot note.
Geog.	..	Geography.
Intro.	..	Introduction.
Kash.	..	Kashmir.
P.	..	Page.
Prov.	..	Province.
Lit.	..	Literally.
Monu.	..	Monuments.
Mt.	..	Mountain.
Rajat.	..	Rajatarangni.
R.A.S.	..	Royal Asiatic Society.
Sana.	..	Sanskrit.
Sec.	..	Section.
Topo.	..	Topography.

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1. Historical retrospect. Coins of Hindu Period. 2. Coins of Mohammadan period. During the 17th century. 3. Displacement of the old form of currency by imperial coins. Introduction of imperial coins. The State Br. India relations. The State money market. The State finance. 5. During the last fifty years. 6. Heads of State revenue. Land revenue. Customs & excise. Forests. Sericulture, and other industries. Public works. 7. State expenditure. Industries. Public works & irrigation. Irrigation. Education. Kashmir University. Forests. Medical. Income-tax. Cost of collection. Army & War. 8. Appointment of the budget planning committee in 1944. 9. Breakdown of the State finance during 1947-48

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