

THE ECONOMIC LIFE OF  
A BENGAL DISTRICT

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THE  
ECONOMIC LIFE  
OF A  
BENGAL DISTRICT

*A STUDY*

BY

J. C. JACK

OF THE INDIAN CIVIL SERVICE  
AND TEMPORARILY OF THE ROYAL FIELD ARTILLERY

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## PREFACE TO SECOND IMPRESSION

WHEN I was asked to advise on the alterations necessary for a second edition of Mr. Jack's book, I replied without hesitation that no alterations were possible. The value of his work lies in the extraordinary completeness of the economic information collected at a certain time, and the admirable manner in which his five illuminating chapters have transformed the dry figures of statistics into a living picture of Bengali life. The picture painted by Mr. Jack with such insight and sympathy is as true to-day as it was when he first put pen to paper, and is, I think, unique. The economic figures, collected as a result of his own inspiration, have in the course of the past twenty years—a period when economic balances have been upset by world upheavals—lost some of their immediate application to present conditions. But they form a landmark in history, and I felt that any attempt to modernize them would destroy their true value in the absence of an investigation as complete and as inspired as that which formed the basis of this book.

I write these few words of introduction as one of those who helped Mr. Jack—or Major Jack, as those who knew him will always remember him—in collecting the statistics which form the basis of his work. For his foreword was prophetic; the Great War did not spare him; and he alone could adequately have revised in 1927 the unique study which he gave to the world in 1915. I have accordingly not attempted revision, and I shall confine my words to a brief recital of

changes in economic conditions which might affect a true understanding of the book.

The first motif of the work is to justify the effects on a district of Bengal of 150 years of British rule by the relentless test of figures, collected by Bengalis themselves, and expounded by the author with a freedom from bias which is typical of his historical sense. The second motif was to point out a road which might finally have reached the goal of that 150 years' administration. His first motif requires no further proof; his second motif—or might I call it appeal—has fallen on stony ground, the barrenness of which can only be excused by the period of world travail which followed the author's death.

Only a few words of warning are necessary for the student of this work. The figures throughout are from seventeen to twenty-one years old; population now weighs more heavily on the land; the value of the rupee in terms of international exchange is now greater by one-eighth than when Major Jack wrote. On the other hand, the value of the food products of the soil has increased to a still greater extent, only to be counterbalanced by a fall in the value of jute and an increase in such necessaries of life as clothing. It is not my purpose now to attempt to explain how these economic changes have tended to balance each other, but a note of warning is necessary to those who attempt to test the figures of 1906-1910 in detail against those of 1927.

Perhaps the comparisons in the Chapter on Taxation might lead to the greatest doubts, for taxation has increased throughout the world since 1916 to an extent undreamed of by Major Jack. But these increases

justify the argument of the book even more strongly than the comparative figures given. For in India local rates and village taxation remain to-day where they stood in 1906; and though taxes paid to the Central Government have risen, the increase has been less than one shilling per head of the population. The incidence of taxation per head in Faridpur is still less than four shillings and sixpence per head, and the author's argument remains stronger than at the time when he wrote. This chapter requires one minor note of warning; the author wrote, of course, several years before the constitutional reforms which were introduced into India in 1919, and which imparted to the term 'Central Government' a connotation entirely different from that known to Major Jack. The revenues of the Central Government in India in modern conditions now mean the revenues paid to or collected by the Government of India as distinct from Provincial Governments; the revenues of the Central Government as referred to by the author mean the revenues of the Government of India and Provincial Governments as distinct from local rates and taxes.

The Chapter of the book on Indebtedness deals with a subject on which the author and I had spoken and corresponded at length, and shortly before his death I had sent to him figures collected in the neighbouring district of Dacca under similar conditions which seemed to me to shed a somewhat different light on the problem. My inquiries appeared to indicate that a portion of the rural debt was to some extent permanent, and that the high rates of interest were partly due to the risk of the security, which was again mainly due to the ill-defined law or custom regarding

the transferability of property. But a preface is no place for argument. The author and I were agreed that the only solution of the problem was a revised application of the system of Co-operative Credit. That system has progressed greatly during the past eleven years, but there is nothing to indicate that it will be a solution to the problem, unless the methods advocated by Major Jack are at least applied in part.

It was at the hands of Major Jack that I first learned the absorbing interest in the life of a revenue officer in the province of Bengal. This work teaches but a fraction of the interest, the knowledge and enthusiasm that Major Jack imparted to me. If it can have but a portion of the effect on those whose studies and interests lead them to think of and understand what Major Jack has written, I feel that his devotion for the land in which he worked and for the people whom he loved so well will not have been entirely lost in his last and greatest sacrifice—for the country of his birth.

F. D. ASCOLI.

WEST BYFLEET,  
3rd April 1927.

## FOREWORD

I FEEL that some apology is necessary for the production of a book of economic statistics at such a time as this. The origin of the work is to be found in an opportunity which offered itself many years ago. The statistics were collected between the years 1906 and 1910, but took much time and labour to tabulate. The author was then full of zeal and enthusiasm ; but when the tabulation had been finished his energy had slackened and he was no longer in close touch with the locality to which the statistics refer. For these reasons the statistics remained buried treasure waiting to be revealed. The war has brought matters to a crisis. The author is about to go to the front ; as there is neither collaborator nor substitute in official life in India, no other can undertake the revelation. Hence it has become necessary to crowd into a leave of five short days the introduction of these statistics to the world, or to risk their entire loss. I could not hope in so short a time to do justice to the figures, still less to make their dry bones live, but I was loath to let them perish utterly. They were collected with very great labour by many hands with much devotion ; it is but fair that such labour should not be altogether fruitless. Further, I believe them to be unique, as no similar enquiries have ever been made in India or elsewhere over so large a tract of country and

so large a population, or by an agency so well adapted to the work. Lastly, I venture to hope that they are a contribution of some little value to aid judgement of British rule in India. That rule has been much attacked of late on the economic side. Its most powerful defence must lie in statistics such as these, which reveal in detail and yet comprehensively the resources of the people and the burden which taxation lays upon them. The work of the British in India has only one counterpart in recorded history, the Roman Empire, upon which historians have agreed to lay the blame that it sucked the orange of its provinces dry and left only the rind to its subjects. This book will not be written in vain if it proves that, in one corner of India at least, no such charge can be laid against the British Empire.

A few words ought to be said about the origin of the investigations with which these pages deal. The Government of India undertook more than twenty years ago to prepare for the great Indian province of Bengal, which then contained eighty million inhabitants, of whom sixty millions tilled the soil, a record of rights, so that each cultivator might learn accurately and authoritatively the size of his holding, the amount of his rent and the conditions of his tenure. This great document has been prepared gradually for each district, or county as we say in England, in turn. It is a gigantic labour preceded by an accurate and detailed survey of every acre in the county and of the boundaries of every field and carried out by investigations in three successive years in which each landlord

and each peasant are separately consulted and cross-examined.

When the work of investigation is complete, a map is printed of every village and a copy given to each peasant and each landlord, while a paper is prepared, printed and similarly distributed, in which are described the fields in the holding of each peasant and the conditions under which he holds them. This record of rights was prepared in the district of Faridpur between the years of 1906 and 1910, although it was finally completed and published only in the present year. Faridpur contains over two million inhabitants and an area larger than Devonshire; and the record-of-rights when completed was contained in 4,000 volumes with a total of nearly two million pages. These figures are mentioned merely to show the monumental nature of the work which the Government of India had undertaken.

It was no part of the intention of that Government to convert the preparation of this record-of-rights into a means of obtaining information concerning the income and resources of the people; but the staff by which the record-of-rights was prepared in the district of Faridpur, consisting almost entirely of young and eager graduates of the universities, was well fitted to supplement its task by such economic investigations. Each of these young graduates spent several months at one spot in the course of duties which engaged him in enquiries into the holdings of all the cultivators, into the capability of the soil and into the relations of tenants, both legal and customary, with their landlords. He obtained a vast amount of information concerning

all the families of the village and frequently saw all the villagers and made many visits to their homesteads ; he could collect the villagers together and without offending them discuss with each the amount of his income and the way in which he spent it. It was decided, therefore, to add an enquiry into income to the work already done by this staff and to tabulate the result in the form of a series of figures showing the amount earned by every family in every variety of occupation. The basis of the investigation was the family, because the unit of economic life in India is the family and not the individual. Each of these graduates also collected information of the expenditure of typical families and drew up normal budgets for families in varying circumstances. For easy comprehension of the mass of figures four classes were adopted, representing varying material conditions between comfort and actual want, to one of which every family was allocated. The classification was not made upon figures of income or expenditure, but always upon an inspection of the family and the family circumstances in its own homestead. Only such families as were well-housed, well-fed, well-clothed according to the evidence of the eye were permitted to be classified as living in comfort. By such a safeguard it was intended that the method of enquiry should be thoroughly practical, avoiding anything academic or mechanical, but ensuring accuracy by concomitant statistical investigation.

After the investigation was completed and the statistics were ready, there remained the question of

the form in which they should be presented to the public. The statistics in themselves, however detailed or however condensed, if published without commentary or explanation, would be unintelligible to any reader except one closely connected with the district of Faridpur, and not easily intelligible even to him. On the other hand, if an explanation or commentary were to be supplied, it was necessary to decide whether it should be such as would serve to give the statistics a meaning to those who had never been in India, or as would satisfy those who already had some knowledge of the Indian world. It is only too clear to the author that his public will be very small, if indeed it prove to exist at all; yet the home of serious economic enquiry is in Europe, and he has therefore decided to attempt to explain the statistics in such a manner as to enable any one, whether acquainted with India or ignorant of it, to understand them. This decision involved the writing of a much longer book than would have otherwise been necessary; but the additional labour will not perhaps have been spent in vain if this book comes into the hands of a single serious enquirer outside of India.

I have already said that the information upon which this study is based has been collected by many helpers, who have obtained no other reward for their labours than the thanks of the author. His thanks are given to them from a full heart, for he knows too well what unending toil and irritation they underwent in the collection of the information. It is not right that their names should be unrecorded; but I have

been unable to get a complete list from India before these pages go to press. I wish, however, to thank in particular Mr. Janaki Bhusan Singh and Mr. Aukshoy Kumar Ghose for the great assistance which they have given to me in the description of the life and circumstances of the inhabitants of the district. It is not their fault if this description contains mistakes. It is five years now since I lived in Faridpur, and as I write in England in a desperate haste I have no means of countering the tricks which memory will play. I would ask Indian readers of their charity to remember this when they detect mistakes.

Now that I have finished the book, I am too well aware how poorly it is written. In apology and extenuation I can only plead that five days are a very short time in which to reduce a great mass of statistics to order. I could make no attempt at all at graceful writing; we know that easy reading is very hard writing. The tables which I have furnished at the end of the book are of design few and concise. If any student is sufficiently interested in the investigations which were made, he will find in Faridpur all the original papers to the extent of a hundred volumes and the detailed tabulations to the extent of a score. They are always open to examination and they contain information in detail upon many phases of the economic life of the district with which I have had no time to deal.

J. C. JACK.

LONDON,  
*October 8, 1915.*

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## APPENDIX

### ABSTRACT OF THE RULES AND INSTRUCTIONS IN ACCORDANCE WITH WHICH THE ECONOMIC INFORMATION WAS GATHERED, RECORDED AND TABULATED

#### I. RULES

FORMS nos. 180 and 181 are the same form with headings suitable for the different classes, no. 180 for the cultivating classes and no. 181 for the non-cultivating classes. Every family inhabiting a homestead in the village and with a separate 'mess' will be shown separately in one or other of these forms, but not in both. It is necessary to understand clearly the difference between the two parts. In no. 180 will be included:

(1) All who cultivate land themselves or by their family or servants and whose main dependence is upon the produce of the land.

(2) All who live by agricultural labour.

In no. 181 will be included all who live by service or industry or on the rents of tenants.

NOTE 1.—The widow of a cultivator, who has leased out her lands on a produce rent during the minority of her children, will be included in no. 180.

NOTE 2.—A cultivator who is also a village watchman or a messenger of his landlord will be shown in no. 180. A cultivating fisherman or weaver will be included in no. 180 or no. 181 according as the bulk of his income is derived from the land or from fishing and weaving.

NOTE 3.—A petty landlord of the respectable classes who subsists on the produce rents of his tenants will be shown in no. 181.

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The following instructions in the filling up of the two forms should be carefully read :

### No. 180. *Cultivating classes.*

If two families live in the same homestead but in separate 'mess' (i.e. taking their meals apart), there should be two separate entries with sub-numbers.

### *Population* (cols. 2-6).

These must be accurate, showing the numbers of the family at home. Members employed elsewhere and not usually living at home should not be included, but temporary absentees should.

### *Religion and caste* (col. 7).

Write 'Christian' or Muhammadan, but instead of Hindu write the caste, 'Brahmin,' 'Kayastha,' &c.

### *Sale of crops* (col. 8).

A cultivator keeps a large amount of his food crops for the consumption of the family during the year and sells the remainder. The amount which he obtains annually by such sales only should be shown here. Where land is held at a produce rent, the landlord's share of the crop should be excluded. The proceeds of the sale of all crops, rice, jute, sugar-cane, thatching grass, reeds, tobacco, &c., should be totalled and entered here.

### *Sale of bye-products* (col. 9).

Bye-products are chiefly straw and paddy-huskings. The amount obtained by sale of these should be shown here. Local markets should be watched to see if sale of straw and huskings is prevalent.

### *Sale of dairy produce* (col. 10).

Milk, eggs, butter, cheese, &c.

### *Sale of garden produce* (col. 11).

Receipts from all kinds of vegetables together with the produce of fruit-bearing trees as shown in cols. 10-17 of the Homestead Statement and the value of bamboos annually sold should be added together and shown here. It is clear that where there is a large garden, there will usually be a corresponding entry in this column.

*Sale of live-stock* (col. 12).

Calves, foals, fowls, chickens, ducks, pigs, sheep, goats. The average annual amount obtained by sale of these should be shown here.

*Rent of under-tenants* (col. 13).

When a cultivator sublets some of his land for a money rent, the amount will be entered here. If he sublets it at a produce rent and actually takes his share of the crop, it will not be entered, as he has either retained the crop for the subsistence of his family or has sold it, when it is included in col. 8. If, however, the crop is jute or a similar crop, the landlord's share is often sold or valued, and the tenant hands over not the produce but the money equivalent. In such cases the money equivalent will be entered here.

*Sale of fish* (col. 14).

Members of a cultivator's family often supplement their earnings by catching fish in a small way. (Fishermen of the fishing castes who live by fishing will be entered in no. 181.)

*Carting* (col. 15).

Where there are roads, cultivators may earn large sums annually by plying their carts, cattle, or pack-ponies for hire. An adequate allowance for fodder should be deducted and only the profit shown here.

*Hire of cattle* (col. 16).

Cultivators with cattle to spare let them out to less fortunate men for ploughing, carting, &c.

*Agricultural labour* (cols. 17 and 18).

Where one or more male adults in the same 'mess' labour on hire in the fields of others, their numbers will be entered in col. 17. If they receive a share of the crop as payment for their labour, the word 'kind' only will be entered in col. 18; if they receive cash, the annual amount earned by all. If they go to other districts to labour, the name of the district should be noted. Where labour is merely exchanged, there will be no entry. Agricultural labour may be either

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ploughing, sowing, weeding, or reaping, sugar pressing or steeping jute, &c.

*Other kinds of unskilled labour* (cols. 19 and 20).

This refers to labour on roads, or as a porter (coolie), bricklayer, &c.

*Industries and service* (cols. 21-3).

Certain small industries, such as paddy-husking or mat-weaving, are carried on by men and women. In such cases enter 'paddy-husking', &c., in col. 21 and the receipts in col. 23. Enter similarly the nature and profits of trading; probably petty moneylending will be the commonest case.

Service is more frequent. Thus the cultivator, his brothers, or his sons may serve as messengers of the landlord or the State, as village watchmen, as watchmen of shopkeepers and moneylenders, or as servants, or their womenkind may serve as maid-servants of the respectable classes. Enter in col. 21 'watchman', 'servant', 'maid-servant', &c., and the total amount of annual earnings in col. 22 or 23, as the case may be. If they get food as well as money wages enter 'Rs. 16 and food', &c.

*Contributions of absent earning members* (cols. 24 and 25).

These columns deal with servants of the State, the railways, steamers, or private persons, who live away from their homes but maintain the family at home by remitting monthly contributions. Col. 25 will show the total amount sent home annually. If it varies, the amount sent home last year will be shown. If the absentee is in another part of the district, the fact is important and should be shown by noting (D.) in addition.

*Purchase of rice* (col. 26).

This must be filled up after careful enquiry, as it is an important entry. Cultivators whose land is sown chiefly with jute and sugar-cane very often require to buy paddy (rice). In such cases enter here the annual amount bought in maunds. If it varies from year to year, give the figures of a normal

year and not the figures of a bumper year or a year of distress.

*Village taxation* (col. 27).

Enter here the actual total chokidari tax paid last year. The assessment should not be consulted, but the amount actually paid. Note that quarterly or monthly figures will not be given, but the total of the year.

*Debt* (col. 28).

In this column the total debt covered by written bonds will be entered. This will be found out by enquiry.

*Classification* (col. 29).

The circle officer will enter in this column against each family S. (starvation), A. S. (above starvation), B. C. (below comfort), or C. (comfort) after consultation with the Kanungo. See instructions to officers. This column should be carefully filled up.

No. 181. *Non-cultivating classes.*

Cols. 1-7. As in no. 180 care should be taken to include all inmates of the homestead, where there is a large Hindu family on the joint-family system.

*Produce of homestead* (col. 8).

Very often there is a little land attached to the homesteads of non-cultivators, e.g. weavers, fishermen, and so on, the produce of which should be entered here. Some respectable people cultivate a large amount of land by means of servants.

*Rent* (cols. 9 and 10).

When rent is paid in kind by the tenants it will be shown in col. 9. The party's statement as to the amount should be accepted. When rent is paid in money it will be shown in col. 10.

In both cols. 8 and 9 paddy (unhusked rice) will be shown in maunds, and all other crops, e.g. jute, in money, i.e. the money equivalent of the landlord's share.

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### *Trading profits (cols. 11 and 12).*

The nature of the trade will be entered in col. 11 and the annual profit in col. 12. Where traders refuse to give any information, this column may be filled up by consulting neighbours. This column also includes the important item of moneylending. Officers should be careful to see that the amount of indebtedness shown in col. 29 of no. 180, and col. 22 of no. 181, in every considerable area should agree with the amount of moneylending, although of course there may be no balance in individual villages. The profit of traders may be calculated at 20 per cent. on the annual turnover in the default of any trustworthy accounts, the profit of moneylending at the rates of interest found prevalent in the village.

### *Earnings in industries (cols. 13 and 14).*

All industries, whether skilled or unskilled, which may be found in the village should be entered here. Thus, weavers, fishermen, sugar millers, carpenters, boat builders, blacksmiths, &c. Labour, whether on earthwork or of any other kind, should be entered in these columns. Professional begging may be regarded as an industry for the purposes of this form. In col. 14 the profit should be arrived at by deducting the annual expenses of machinery and raw material from the total income.

### *Domestic or menial service (cols. 15 and 16).*

In these columns such menial service as that of barbers, washermen, palki bearers will be included together with all guards, messengers, watchmen, and servants who are not cultivators.

### *Professions and clerical labour (cols. 17 and 18).*

These are columns for the respectable classes. Here include all clerks, agents of landlords, &c., lawyers, village touts, doctors, priests, &c. In col. 18 the actual earnings and not the nominal salary should be shown; thus, a Naib's pay may be three rupees a month, but his earnings over a hundred. An estimate should in all cases be made of the real earnings.

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*Contributions of absent earning members* (cols. 19 and 20).

Absent earning members in poor families may be messengers, guards, servants, and the like; and amongst the respectable classes, lawyers, clerks, doctors, &c. Col. 20 should show the amount they sent home as a contribution to the family expenses last year. Here, if the absent earning member be employed in this district, note (D.) in col. 19 in addition.

Cols. 17 to 20 should be filled up with special care in dealing with a large joint-family.

*Village taxation* (col. 21).

The actual annual chokidari tax paid should be noted, Quarterly or monthly figures will not be given.

*Debt* (col. 22).

The total debt covered by written bonds will be entered.

*Classification* (col. 23).

The Circle Officer will fill this column after consultation with his Kanungos by entering 'S.', 'A. S.', 'B. C.' or 'C.' See instructions to officers.

## II. INSTRUCTIONS ISSUED TO OFFICERS

No Kanungo or Circle Officer is of the slightest value in economic enquiries unless he strips his mind entirely of preconceived notions and fills it solely with zeal for scientific truth. The object of the Economic Cadastre is not to prove theories, but to chronicle facts; but conditions are so diverse that only a trained mind can collect the facts and give them their proper perspective.

It should be noticed that there is a fundamental difference between the two Economic Cadastres. In Part II (non-agricultural classes) the columns are exhaustive of every possible kind of income, although part of it may in cols. 8 and 9 be shown in maunds of paddy and not in cash. In Part I, however, only that part of the income which is actually obtained in cash or realized into cash will be shown.

cultivators grow paddy for their own consumption and agricultural labourers are usually paid in kind. Where, however, the agricultural labourers' payment is jute or another non-food crop, the entry should be the cash value in rupees and not the amount of produce. But in jute-growing areas many cultivators do not ordinarily grow sufficient paddy for their own subsistence. In such cases col. 26 will be filled up by entering the amount of paddy which the family requires to buy over and above what it grows. Here the amount shown should be the excess amount required in normal year for subsistence only.

It is clear that if the statements of the public are solely relied upon, the Economic Cadastres may in many cases be very wide of actuality. For some columns the figures in the homestead statement will give a valuable means of checking information. But the real check is to be obtained in the appearance of the family and the homestead. In this country the evidence of the eye is ten times more valuable than the evidence of the ear; hence the need of filling up the Cadastres of the homestead of each family.

It is necessary, therefore, for the Kanungo

- (1) To examine personally the condition of every family in his own homestead.
- (2) To form definite standards of subsistence for his own use.
- (3) To apply those standards on the basis of the condition which he observes.

For the purposes of the Economic Cadastres the standards adopted will be four: starvation, above starvation, below comfort, comfort, including also all degrees of greater affluence. The Kanungo will classify into one of these four standards in pencil in the remarks column after personal examination in the homestead. 'Starvation' implies a condition in which a family has just sufficient to keep itself alive and no more. 'Comfort' implies a condition in which the material necessities of life can be fully satisfied. The interval between the two is covered by the standards 'above starvation' and 'below comfort'. Where a Kanungo finds an agricultural family

well-fed, well-housed, well-clothed, this is comfort. The material necessities are fully satisfied. Where the Kanungo finds a family thin and ill-developed, their garments old and worn, their huts ill-thatched and tumbled-down, this is starvation. In most cases the evidence of the eye is decisive, but there are those of a miser's nature, who live poorly but possess much, and others of a spendthrift nature who live well but end in ruin. The Kanungo's local knowledge will warn him of such cases.

The standard which the Kanungo forms must be capable of definite expression. For subsistence a man requires money for his clothes and rent besides his food. As his condition is more comfortable, he will purchase more and more articles for his house, his clothing, and for variety in his food. Part of the standard will therefore be expressed in cash. The other part will be expressed in rice. It may be accepted that a man will starve on less than half a seer of rice daily, and that he is comfortable on one seer daily. For a large family suitable reductions 'for quantity' will be made. A standard worked out on these lines would mean for any family: (a) Starvation.—Per head half a maund of paddy a month or 6 maunds a year with a minimum cash allowance for clothes, oil, rent, and other absolute necessities. Thus a family of six would require 36 maunds of paddy and six times the minimum cash allowance. (b) Comfort.—Per head one maund of paddy a month or 12 maunds a year with a sufficient allowance in money for clothing, house-repairs, rent, oil, and the rest of what are generally considered necessities of life. It must be clearly understood that luxuries are no part of a standard of comfort, which is attained when the body is sufficiently sheltered from the weather, the stomach sufficiently filled with food and the limbs decently covered with garments.

For the respectable classes the standards will naturally be somewhat higher. Food and clothing of a better quality are required, and there are other necessary expenses such as for education of the children, which the poorer classes do not

feel. Allowances will be made for this in forming and applying the standards. In the respectable classes the joint-family system adds a further complication. Thus the income of a professional man may not be sufficient to keep all his dependants in comfort, although more than sufficient for his immediate family. In order to deal with this difficulty a double standard will be adopted for the respectable classes, both Hindu and Muhammadan. The first standard will show with the usual classification what would be the condition of the 'immediate' family on the actual income of its earning members. The 'immediate' family will be considered to consist of the earning member's wife and children only together with his father and mother when living with him. The second standard will show the actual condition of the family, as augmented by the dependants found living in the homestead.

The classification of all respectable families will always begin with the letter R. Thus one earning member has an 'immediate' family of seven, and a joint-family of fourteen. His income is ample for the seven, but not quite sufficient for the fourteen. The correct entry in the remarks column would be 'R.C./B.C.' If the income were ample for the fourteen also the entry would be 'R.C./C.' If it were quite insufficient for the fourteen the entry would be 'R.C./A.S.', and if it were insufficient for the seven and misery for the fourteen 'R.B.C./S.'

The Kanungo has formed his standards and made his classification in the remarks column. He will now fill up the main columns after cross-examination of the family. He will find income from moneylending, labour, the sale of vegetables, dairy produce, fruit, and bye-products invariably ignored or understated. Where the crops are chiefly jute and sugar-cane more rice will be bought, but in 'sale of crops' the increase will be proportionate. But in any case the total cash income in all the columns should roughly approximate to the standard noted in the remarks column after inspection of the homestead. As previously explained, in Part I

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(cultivators) the realized income in money only is shown ; in Part II (non-cultivators) the whole. . . .

This is the only scientific method for translating fact into figures in the columns of the Economic Cadastres. It behoves the Kanungo to read, mark, learn and inwardly digest it. Above all, let there be no stupidities such as a classification of 'comfort' for a family of six and a cash income insufficient for 'starvation', or an entry of the purchase of 40 maunds of rice for a single man's consumption. Where a precarious existence is eked out by begging, the income will not reach the 'starvation' standard. In such cases note 'also begs' in the remarks column. In every other case the income shown must at least equal the 'starvation' standard. It is a fallacy to suppose that a man whose available income is not sufficient to keep him from starvation can support himself by borrowing. Moneylenders are 'not by nature philanthropists and will never lend more than the value of the security. A starving family's security is not worth much. Doubtless in some cases where the available income appears short, a suspicion may cross the Kanungo's mind that this income is supplemented by theft. There is, however, no column for theft in the Cadastres.

### III. TABULATION

The only matters in tabulation which need explanation are the method by which a cash income was calculated for each cultivating family and the rates at which produce was valued.

Husked rice was selling at Rs. 4/4 per maund when the statistics were prepared.

Unhusked rice (paddy) was, however, valued at Rs. 2 per maund in all the tabulations.

The value of the food of servants who received food as well as wages was calculated at Rs. 50 per annum for a man and Rs. 40 for a woman. The former rate is the usual rate of calculation in the district (e.g. between Rs. 4 and 5 a month)

for the cost of maintenance of a servant. The rate for a woman was probably too high ; but there were very few instances.

It will be remembered that in the forms no attempt was made to value the rice and other foodstuffs kept for family consumption. On the other hand a record was made of all money earned and all sales of crops, while all rice purchased was also entered where the family did not grow sufficient for the annual consumption. The family was classified in one of the four standards. In tabulation the rice consumed was taken as 12 maunds of paddy per head in families living 'in comfort', 10 maunds in families 'below comfort', 8 maunds in families 'above starvation', and 6 maunds in families at 'starvation'. From the total consumption of the family was deducted the amount of paddy purchased in the year: the remainder was then valued at Rs. 3 per maund as an equivalent for the rice consumed and for the pulses, vegetables, fruits, dairy produce, bye-products, tobacco, bamboos, reeds, and grasses. To the sum thus obtained was added the cash income from all other sources, and this was accepted as the money-income of the family.

The rate of valuation was adopted after very extensive enquiries. It was the one arbitrary step in the calculations ; but its general accuracy is shown by the fact that the per head income of non-cultivators in the four different classes, which included no valuation and was exclusively based upon the figures of income supplied, turned out to be approximately the same as the per head income of cultivators of the same classes, calculated by aid of the valuation, while the total annual value of the agricultural produce of the district agreed sufficiently well with the total incomes of all agriculturalists as thus calculated to show that the rate of the valuation must have been essentially correct.

TABLE I  
POPULATION WHICH CAME UNDER REVIEW

		Hindu.	Muham- madan.	Others (chiefly Christian).				
Total	1,861,183	of which {	691,968	1,164,824	4,391			
„ male	945,873					348,033	595,560	2,280
„ female	915,310					343,935	569,264	2,111
Male: adults								
Agriculturalists	404,185	104,838	298,256	1,091				
Non-agriculturalists	125,241	97,429	27,664	148				
Children								
Agriculturalists	326,826	77,073	248,827	926				
Non-agriculturalists	89,621	68,693	20,813	115				
Female: adults								
Agriculturalists	451,657	119,669	330,897	1,091				
Non-agriculturalists	152,368	119,729	32,485	154				
Children								
Agriculturalists	246,962	56,344	189,855	763				
Non-agriculturalists	64,323	48,193	16,027	103				
<hr/>								
Total								
Agriculturalists	1,429,630	357,924	1,067,835	3,871				
Non-agriculturalists	431,553	334,044	96,989	520				

Proportion of males to females in total population 103 per cent.: amongst Hindus 101 per cent.: amongst Muhammadans 105 per cent.: amongst agriculturalists 104 per cent.: amongst non-agriculturalists 99 per cent.

Proportion of children to adults in total population 64 per cent.: amongst Hindus 55 per cent.: amongst Muhammadans 70 per cent.: amongst agriculturalists 67 per cent.: amongst non-agriculturalists 55 per cent.

NOTE.—Some commentary on these figures and a comparison with the Census (1911) figures will be found on pp. 78 and 79. They should not be studied without reference to the remarks there made.

TABLE II

(a) CLASSIFICATION OF POPULATION BY INCOME AND ECONOMIC CONDITION

Classified as living	Total population.			Agricultural population.			Non-agricultural population.		
	Families.	Persons.	Income in rupees.	Families.	Persons.	Income in rupees.	Families.	Persons.	Income in rupees.
in comfort	167,139	951,205	61,625,269 (£4,108,351)	127,106	738,125	44,513,920	40,033	213,080	17,111,349
below comfort	96,294	524,803	22,453,532 (£1,496,902)	73,143	407,501	17,486,334	23,151	117,302	4,967,198
above indigence	63,969	319,315	10,611,387 (£707,426)	46,486	237,854	8,106,248	17,483	81,461	2,505,139
in indigence	14,706	65,860	1,688,167 (£112,544)	9,946	46,150	1,220,374	4,760	19,719	467,793
Total	342,108	1,861,183	96,378,355 (£6,425,223)	256,681	1,429,630	71,326,876 (£4,755,125)	85,427	431,553	25,051,479 (£1,670,098)

Classified as living	MUHAMMADANS								
	Total.			Agricultural.			Non-agricultural.		
	Families.	Persons.	Income in rupees.	Families.	Persons.	Income in rupees.	Families.	Persons.	Income in rupees.
in comfort	102,630	577,668	35,797,400	94,389	537,061	33,007,239	8,241	40,607	2,790,161
below comfort	61,458	332,027	14,379,238	55,771	305,878	13,330,792	5,687	26,149	1,048,446
above indigence	41,987	210,778	7,163,318	36,877	187,732	6,449,993	5,110	23,046	713,325
in indigence	9,658	44,351	1,171,496	7,938	37,164	997,186	1,720	7,187	174,310
<b>Total</b>	<b>215,733</b>	<b>1,164,824</b>	<b>58,511,452</b>	<b>194,975</b>	<b>1,067,835</b>	<b>53,785,210</b>	<b>20,758</b>	<b>96,989</b>	<b>4,726,242</b>
Classified as living	HINDUS								
	Total.			Agricultural.			Non-agricultural.		
	Families.	Persons.	Income in rupees.	Families.	Persons.	Income in rupees.	Families.	Persons.	Income in rupees.
in comfort	64,143	371,133	25,694,502	32,391	198,890	11,387,040	31,752	172,243	14,307,462
below comfort	34,660	191,588	8,024,071	17,215	100,556	4,109,875	17,445	91,032	3,914,196
above indigence	21,845	107,832	3,425,490	9,503	49,582	1,638,553	12,342	58,250	1,786,937
in indigence	5,028	21,415	514,504	1,989	8,896	221,093	3,039	12,519	293,411
<b>Total</b>	<b>125,676</b>	<b>691,968</b>	<b>37,658,567</b>	<b>61,098</b>	<b>357,924</b>	<b>17,356,561</b>	<b>64,578</b>	<b>334,044</b>	<b>20,302,006</b>

Classified as living	OTHERS (chiefly Christian)								
	Total.			Agricultural.			Non-agricultural.		
	Families.	Persons.	Income in rupees.	Families.	Persons.	Income in rupees.	Families.	Persons.	Income in rupees.
in comfort	366	2,404	133,367	326	2,174	119,641	40	230	
below comfort	176	1,188	50,223	157	1,067	45,667	19	121	13,726
above indigence	137	705	22,579	106	540	17,702	31	165	4,556
in indigence	20	94	2,167	19	90	2,095	1	4	4,877
<b>Total</b>	<b>699</b>	<b>4,391</b>	<b>208,336</b>	<b>608</b>	<b>3,871</b>	<b>185,105</b>	<b>91</b>	<b>520</b>	<b>23,231</b>

(b) PERCENTAGES OF CLASSIFICATION

Of every hundred families the following proportions were classified

as living	in the population as a whole.	amongst cultivators only.	amongst non-cultivators only.	amongst Muhammadans.		amongst Hindus.		amongst others.	
				culti-vators.	non-culti-vators.	culti-vators.	non-culti-vators.	culti-vators.	non-culti-vators.
in comfort	49	49½	47	48	40	53	49	54	44
below comfort	28	28½	27	29	27	28½	27	26	21
above want	18	18	20	19	25	16	19	17	34
in want	4·3	4	5·6	4	8	3	5	3	1

(c) AVERAGE ANNUAL INCOME OF DIFFERENT CLASSES

Of families classified as living	In the population as a whole.		Amongst cultivators only : per head.		Amongst non- cultivators only : per head.		Amongst Muhammadans: per head.		Amongst Hindus : per head.		Amongst others : per head.			
	per family.		per head.		per head.		per head.		per head.		per head.			
	rs.	£ s. d.	rs.	sh.	rs.	sh.	rs.	sh.	rs.	rs.	rs.	rs.		
in comfort	365	24 6 8	65	87	60	80	80	107	62	69	57	83	55	60
below comfort	233	15 10 8	43	57	43	57	42	56	43	40	41	43	43	38
above want	166	11 1 4	32	43	34	45	31	41	34	41	33	31	33	30
in want	115	7 6 8	26	35	27	36	24	32	27	24	25	23	23	18
Average of all classes	282	18 16	52	69	50	67	58	77	50	49	49	61	48	45

Taking the average income of a family as 100, the income of the average family in comfort (or half the population) would be represented by 131, of the average family 'below comfort' by 83, of the average family 'above want' by 59, and of the average family in want by 40: the average income of a cultivating family would be represented by 99 (Hindus 101: Muhammadans 97) and of a non-cultivating family by 104 (Hindus 111: Muhammadans 80).

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TABLE III

DEBT

(a) GENERAL SUMMARY

		In the population as a whole.	Amongst cultivators only.	Amongst non-cultivators only.
Total amount of debt :				
	Rs.	20,147,232	14,155,946	5,991,286
	£	1,343,148	943,729	399,419
Average amount of debt :				
per family . . . . .	{ Rs.	59	55	70
	{ £ s.	3-19	3-13	4-13
per head . . . . .	{ Rs.	11	10	14
	{ Sh.	15	13	19
Number of families :				
without debt . . . . .		202,394	140,215	62,179
indebted . . . . .		139,714	116,466	23,248
Percentage of population :				
Free from debt . . . . .	—	59	55	73
In debt about one-quarter of annual income	—	20	24	10½
In debt about one-half of annual income	—	12	13	7½
In debt about one year's income	—	7	7	6
In debt two years' income and more	—	2	1½	3
Average amount of debt amongst indebted families :				
	Rs.	144	121	258
	£ s.	9	8-1	17-4

Amongst Muhammadans the average family debt was Rs. 58 or 21 per cent. of annual income amongst cultivators and Rs. 40 or 18 per cent. of annual income amongst non-cultivators. Amongst Hindus the average family debt was Rs. 47 or 17 per cent. of annual income amongst cultivators and Rs. 80 or 26 per cent. of annual income amongst non-cultivators. Amongst Christians debt was 11 per cent. of income amongst cultivators and 20 per cent. amongst non-cultivators, the average amounts being Rs. 50 and Rs. 74 respectively.

The total debt amongst cultivators was Rs. 14,155,946 (Muhammadans Rs. 11,252,539; Hindus Rs. 2,883,201; others Rs. 20,206) of which Rs. 7,054,092 (50 per cent.) was incurred by families 'in comfort', Rs. 4,453,511 (32 per cent.) by families 'below comfort', Rs. 2,264,200 (16 per cent.) by families 'above want', and Rs. 384,143 (2·7 per cent.) by families 'in want'.

The total debt amongst non-cultivators was Rs. 5,991,286 (Muhammadans Rs. 848,110; Hindus Rs. 5,138,140; others Rs. 5,036) of which Rs. 3,695,511 (61½ per cent.) was incurred by families 'in comfort', Rs. 1,338,321 (22 per cent.) by families 'below comfort', Rs. 746,888 (12½ per cent.) by families 'above want', and Rs. 210,566 (3½ per cent.) by families 'in want'.

## (b) PROPORTION PER CENT. OF FAMILIES INDEBTED

Amongst	Number of families free from debt.				Number of families indebted.					
	Amongst all families.	Amongst families classified as living				Amongst all families.	Amongst families classified as living			
		in comfort.	below comfort.	above want.	in want.		in comfort.	below comfort.	above want.	in want.
Cultivators :										
Hindu	60	67	52	52	63	40	33	48	48	37
Muhammadan	53	58	46	47	56	47	42	54	53	44
Non-cultivators :										
Hindu	74	79	67	70	72	26	21	33	30	28
Muhammadan	70	76	67	65	68	30	24	33	35	32

Of others (chiefly Christians) 70 per cent. of families were free from debt and only 30 per cent. indebted.

(c) PITCH OF INDEBTEDNESS

Amongst every hundred indebted families, whose debt amounted to

Amongst	about one-quarter of annual income, the following were classified as living				between one-quarter and three-quarters of annual income, the following were classified as living				between three-quarters and one and a half times annual income, the following were classified as living				twice annual income and upwards, the following were classified as living			
	in com- fort.	below com- fort.	above want.	in want.	in com- fort.	below com- fort.	above want.	in want.	in com- fort.	below com- fort.	above want.	in want.	in com- fort.	below com- fort.	above want.	in want.
Cultivators :																
Hindu	60 $\frac{1}{2}$	27	10 $\frac{1}{2}$	2	53	28	16	3	44 $\frac{1}{2}$	30	20 $\frac{1}{2}$	5	41	28	23	8
Muhammadan	58	28	12	2	49 $\frac{1}{2}$	30	17	3 $\frac{1}{2}$	44	29	22	6	38	28	26	7 $\frac{1}{2}$
Non-cultivators :																
Hindu	39	25	23	13	34	30	25	11	32	26	27	15	28	23	24 $\frac{1}{2}$	24 $\frac{1}{2}$
Muhammadan	48	28	18	6	49	26	18	7	46	26	20 $\frac{1}{2}$	7 $\frac{1}{2}$	41	28	21	10

DEBT

## TAXATION

TABLE IV

## VILLAGE TAXATION. (CHOKIDARI TAX)

Upon families classified as living	Number of families exempted.	Assess- ment per family on families taxed.	Burden on income of families taxed.	Yield of tax.	In whole class (i. e including families exempted) yield equivalent to	
					tax per family of	propor- tion of income
	per cent.	R. A.	per cent.	Rs.	R. A.	per cen
Cultivators :						
in comfort	6.5	1	0.3	118,700	0.15	0.27
below comfort	7.3	0.14	0.4	59,830	0.13	0.34
above want	13.3	0.12	0.5	29,715	0.10	0.37
in want	34.2	0.10	0.5	4,236	0.7	0.35
Total	11	0.14½	0.39	212,481	0.13	0.30
Non-cultivators :						
in comfort	9.6	1.6	0.3	49,507	1.4	0.29
below comfort	13.2	0.15	0.5	19,559	0.13½	0.40
above want	22.6	0.13	0.6	10,821	0.10	0.43
in want	42.5	0.12	0.8	2,029	0.7	0.44
Total	15	1.2	0.4	81,916	0.15	0.32
In the whole population	12	0.15½	0.4	294,397	0.13½	0.30

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