

THE  
WEALTH AND WELFARE

OF THE

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# THE WEALTH AND WELFARE

OF THE

## PUNJAB :

Being Some Studies in Punjab Rural Economics,

BY

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## PREFACE.

IT will be easy to criticise this book. There will be those who will say that it contains nothing new; that they knew it all before, and that they can see no adequate reason for its publication. To these I would reply in the words of Lord Morley: "We all know such a multitude of things of which it does us no harm to be reminded"; also it may be admitted straightaway that the chief reason that has impelled me to write this book has been the lack of any other on the same subject. There will be other critics who will find the matter so new that they will freely contest its accuracy. To these I would plead that I have been at some trouble to give references wherever possible, and that, if they will look these up, they will probably become as impressed as I have been by the urgent need of a close study of the economics of the Punjab if this fine province is ever to reap the great harvest that the future holds for it.

Shortly after being appointed to the post of Registrar of Co-operative Societies, it became clear that the proper way to regard the subject was as a necessary branch of rural economics; the position now occupied by co-operation in a modern State led me to study conditions in other countries dependent on agriculture, and the similarity of the problems with those that occupy, or should occupy, attention in this province suggested the idea that some good might result if the main considerations could be made available in terms of local conditions. To a large extent this book is a re-statement of well-known arguments in a form applicable to the Punjab. Now that a new system of government is being tried, it is of the greatest importance that those who are elected to look after the destinies of the province should have a sound practical knowledge of agricultural economics. For, argue as some will, it is not the interests of the educated that will have to be the first consideration, but the interests of that great mass of the population which derives its livelihood from the soil. Whether the rural population should themselves govern, or should allow the professional lawyer to govern them, the government must be one that they will tolerate. Now it is generally admitted that the townsman, even the townsman of the first generation, neglects agriculture with a completeness that is almost inexplicable. (1) But it is the townsman who has the intelligence and wit to take advantage of such opportunities as come in his way; and it is the townsman who will supply the province with its future councillors Any

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(1) By "townsman" here it is not intended to pillory especially the townsman of the Punjab. It is almost a universal characteristic of residents in towns that they find little time to spare for the study of rural problems. Speaking of England, in an article in the *Contemporary Review* for July 1920 on "The Nation's Wheat Supply". Mr. A. Collett writes:—  
"The ignorance of the urban majority in this country on agricultural matters is so colossal and so genuine as almost to deserve respect."



attempt to arouse his interest in rural matters should not need any elaborate apology. So long as he has no means ready to his hand of studying rural economics, he has some excuse for his incomplete acquaintance with rural problems. If this book helps to arouse that interest, it will have served a useful purpose. If it induces someone, better qualified, to write a book of greater merit, it will have done all that I wish it to do.

It has been well said that Europe has for centuries been a vast social laboratory in which all sorts of experiments have been tried and some useful results, positive and negative, achieved. It is curious how persistent are the attempts to repeat the failures. It may be that these are so attractive in their untried form that they lure the would-be leader, in spite of all the teachings of history, or it may be that the would-be leader does not read history. Of real constructive effort there is everywhere a marked scarcity; of constructive genius the world is sadly in need. If genius consists in an infinite capacity for taking pains then it is to be hoped that someone will make an early start with the many problems that the Punjab, at this time, presents. This book does not aim at solving any problem, but at bringing to notice that there are problems, and that there is such a subject as Rural Economics. It is my belief that, if we could concentrate attention on the economics of the Punjab, much of the present discontent would disappear. When we find that this province has many features in common with other countries dependent on agriculture, such as Spain, Italy, Greece, Serbia, etc., all of which possess self-government, then it is obvious that these features cannot be due to the system of government in this province. They must be ascribed to some causes common to all. From such study of other rural countries as I have been able to make the impression arises that the Punjab, so far from being peculiar to itself, is very typical of countries dependent on agriculture. Even our educated townsmen exhibit very much the same characteristics as educated townsmen in other rural countries. In England the corresponding class is so heavily diluted by wealthy manufacturers and business men, who are seldom graduates of any university, that any attempt at self-assertion by them is out of the question. Even in this twentieth century a large number of business men do not believe in a college education.

The supremacy of the great British industries, shipbuilding and the mercantile marine, cotton, wool, coal and steel, owes very little to graduates from the universities. The chief pioneers of progress, as Professor Alfred Marshall points out, have been plain men, whose enthusiasm and ardent sympathy have been guided only by instinct and business judgment. Poverty and wealth seem to have been little affected in the past by the ordinary university

education. The value of the latter in commerce and industry is only now being put to the test. To convert a poor country into a prosperous one there is needed that sound practical economic sense which the early English are supposed to have imbibed from their Norman conquerors. This inheritance seems to have taken an unduly long time to produce effect, as, so recently as 1825, the majority of the British people seems, as judged by modern standards, to have been desperately poor, ill-housed, ill-clad, ill-fed; and, even now, the problems of poverty in the big English towns are probably more pressing than in the Punjab. In many ways, the Punjab is naturally a richer country than Britain. The soil is more fertile, and the climate permits of two harvests a year. As compared with Finland and the countries bordering the Mediterranean, Portugal, Spain, Italy, Greece and Serbia, this province must be counted wealthy. The fact seems to be that countries dependent on agriculture must be poor and remain poor until, with the progress of science, education and co-operation, the people learn to extract from the soil all the wealth it consistently and faithfully will give to those who know how to treat it properly. As an example, the instance of Belgium may be quoted. The soil of Flanders is said to be the worst in all Europe—sterile sand—and, although it has been fertilized by ten centuries of laborious husbandry, it does not yield a single crop without being manured once or twice. But the Belgian peasant-proprietor is an excellent cultivator and an extremely hard worker, and he has been aided in his struggle by an excellent transport system, a high standard of agricultural education and the development of the Co-operative movement. (1) Is there in this nothing for us to learn?

In the pages that follow I have quoted freely from books on other rural countries, in the first place, because I wish to avoid the suggestion of constantly finding faults with the Punjab, and, in the second place, because I think that nothing but good would result from a wider study of the conditions that prevail in other States dependent upon agriculture. If we are to interpret local conditions correctly, we must make a broad comparative survey. Unfortunately, there is in the Punjab, as in other countries, a marked tendency for the educated to move to the towns. Our hope for a better state of things in the future rests upon those whose education has enabled them to understand the causes of poverty and the factors that make for prosperity. American writers comment bitterly upon the indifference of the townsman towards agricultural problems; the villager is, of course, equally, if not more, indifferent to the problems of the towns; but the towns possess the trained intelligence which the country lacks, and the whole burden of the numerous complaints of the country against the town is that

(1) Rowntree: *Life and Labour: Lessons from Belgium*, pp. 148, 155.

the former is in desperate need of the help and sympathy of the educated class, of which, at present, the latter possesses the monopoly. It has been represented by friendly critics that the sympathy of the educated townsman will be alienated, rather than attracted, by some of the arguments in this book. If this prove true, then its publication will render a grievous disservice to the cause I have at heart. The main argument of the chapters that follow is that the land is, and must continue to be, the main source of the new wealth of the province, including the raw material for those new industries which we all desire to see. If this be accepted, then a close study of rural problems is as essential to industries as to agriculture; and, if educated people can be induced to embark upon such a study, then the first stage in a grand progress will be within reach of attainment.

The material for this book has been collected over a series of years in the far too few intervals permitted to a busy official. Some has been used before. The chapters on the Land Alienation Act are founded on an article contributed to the *Bengal Economic Journal*, now defunct; that on the price of land is an expansion of an article published in the *Indian Journal of Economics*, to whose editor I am indebted for permission to use it again; some of the matter has appeared in lectures delivered in the past two years. The result is that there is a lack of continuity and some repetition. Lack of time prevents me from removing these defects. I should have preferred to postpone publication until a better book could be produced, but I found the subjects endless; further study brought further evidence in corroboration, rather than anything contradicting the main argument, so it seemed better to publish what was ready, which will probably take some digesting.

I am heavily indebted to the criticism of friends. In particular to Mr. H. W. Emerson, I.C.S., Settlement Officer of Multan, who made me rewrite whole passages; to Mr. A. C. C. Hervey, Professor of History at the Khalsa College; to Mr. W. Roberts, formerly Principal of the Punjab Agricultural College, and to others. If there be found any merit in the book, it will largely be due to them.

The book has no official authority whatever; I am solely responsible for the arguments and opinions contained in it. Where no reference is given in support of some statement of fact about the Punjab, it is probably extracted from an official document. In putting forward statements about other countries, I have tried to give a full reference to the book to which I am indebted for the information.

LAHORE : }  
1st January 1922. }

H. CALVERT.

## INTRODUCTION.

Every year, the Government of the Punjab publishes, in a paragraph of the Annual Report on its Administration, a note on the literary output of the province. For some unexplained reason, no one collates the information so supplied. If any one did, he would find that while religion, politics, poetry, and the adventures in love of popular heroes are dealt with in generous manner, there is an almost, if not absolutely, complete neglect of books dealing with the economic problems that beset the people of this great land of the Five Rivers. A good library will place at the disposal of the student information concerning all the various countries that compose the world in which we live; it is not really a very large world; but people in general know very little about it. In every country, agriculture is of paramount importance; in every country there are widespread complaints that if only the knowledge available were utilised to the full, the land would produce much more wealth than it does. Countries differ in their stage of advance along the road of progress. All were sorely stricken with poverty in the past; most are still in the same old rut; a few have advanced somewhat along the lines indicated by scientific discoveries and have achieved a measure of prosperity, which, modest enough in the eyes of their inhabitants, arouses feelings of envy amongst those who might travel the same road, were local circumstances favourable to such a course. The basic fact is that a single man, trying to fight the battle of life unaided by capital, intelligent direction, enterprise and scientific knowledge, can with difficulty produce enough to maintain himself and, perhaps, a wife and children. It is this impossible puzzle with which the people of this province are struggling. After all, the producers of new wealth are the cultivators of the soil; apart from them, there are few engaged upon what a modern economist would term productive employment. Man must eat. Man must have food. Food must be produced if man is to live. The production of food is the most important, the elemental, the absolutely essential need of life. Yet it is relegated to the ignorant, the despised, the people of comparatively low status. Educated men not only know nothing about the work, they regard it as beneath their dignity. The number of graduates in this province occupied in administering to this one absolutely necessary want of mankind could probably be counted on the fingers of one hand. The caste system obtrudes and holds its uneconomic sway over the land. Food production involves manual labour; manual labour is distasteful to many amongst the educated, and so agriculture is not adopted

by the educated as a means of livelihood. The same educated will write to the papers about the poverty of the people ; they will make or inspire speeches on the same subject ; but they will at the same time advocate measures calculated to keep the producers in poverty and bondage, and will steadfastly ignore the many opportunities of public service open to any with the spirit of real selfless devotion to the good of their fellows. They themselves conform to the very ordinary laws of human industry ; they will do what is advantageous ; they will respond to the stimulus of gain, if the prize be large enough ; but they refuse to admit that the cultivator of the soil is a man of the same type as themselves, actuated by the same desires and ambitions, and subject to the same influences in the ordering of his daily life.

Poverty is, perhaps, the most universal feature in the whole world. Many peoples are still sunk deep in its mire ; a few are struggling successfully to escape from its strangling bonds ; some are well advanced along the road to freedom, but nowhere is there any country, or any people, so far advanced as to be free from the everhaunting fear of starvation in time of stress. Perhaps, on no single subject is there more misapprehension prevalent in India, than upon this one of poverty. There appears to be a widely-held belief that in England or elsewhere there is no poverty and there are no poor ; that every one has enough for his needs and that, accordingly, India is somehow unfortunately situated and an exception to the general rule of prevailing prosperity to be found outside its borders. Curiously enough, Japan, perhaps the most hopelessly poverty-stricken country in the world, is regarded as the shining example of prosperity. Were Japan anywhere else but in Asia, it would be possible to bring some understanding of its special difficulties home to the educated men of the province. As it is, any attempt at comparison has to face the inevitable charge of partiality.

Of all the countries of the world, England possesses the most complete record in original documents of its history. The details available are a veritable treasure-house to the seeker after truth. Nowhere else is there the material at hand for the history of economic development in the same generous measure. England was not always rich. Its people were by no means always prosperous ; they, too, have had to face famines and pestilence, and have mourned the loss of large numbers of their fellows ; they have not always had wise guidance in their economic progress, just as they have been far from enjoying continuous wisdom from their political leaders. But there is one fact about England that gives its history a peculiar value to other countries ; and that element is this : England is by

nature not a rich country, but its people, sprung from a mixture of races, have beyond doubt advanced far along the road that leads from poverty to wealth. The history of England provides guide-posts and warnings to all desiring to place their country on the sure road to prosperity. If it be assumed that there be a country, poor at this time, but actuated by a desire to step forward to better things, then there will be found in the economic history of England much material of value to those who happen to be at any time possessed of the power to decide upon measures designed to speed that country along the road to that better state which its people desire. Examine the steps which England trod, and from some among so many will be discovered those which lead to the goal. If there be a difficulty here for which a solution is sought, that same difficulty will be traceable in the history of England, and the method by which it was overcome will indicate the line that promises the best result in this country. This is due in part to the prolonged peace and security within the United Kingdom, and in part to the wealth of records available to the student and investigator. The former has permitted a steady unceasing advance towards better conditions; while the latter has provided the material for sound criticism. Whereas, in other countries, invasions and revolutions have removed the shackles of feudalism, and broken the customs of centuries; in England, the change has been slow but continuous. As no one can produce either invasion or revolution to order, the effects of these upheavals are less valuable as guides to deliberate progress than the long history of slow change.

In the sphere of agriculture, England has passed through stages which are still observable in other countries, and has got beyond many which those countries have yet to go through. When a particular custom is under discussion, it is of value to be able to point out the undeniable advantages which England has gained from its abandonment. For example, the vexed question as to whether tenancy or cultivating ownership is the better has to a large extent been settled by experience; it has been found that what is required is not proprietary rights, nor even fixity of tenure, but security against irresponsible eviction. Security of tenure is the element of ownership which is necessary to good husbandry. Mere ownership alone may do more harm than good. In the Punjab, it is probable that the existing system of holding the land in millions of small parcels may retard progress when once the idea of competitive tenancy has taken firm root. Tenancy-at-will is generally regarded as an evil; and, where it is coupled with a system of peasant proprietorship, it must always be a danger; but when the time comes in which the more educated and more skilled will compete for larger farms against the unskilled and uneducated hereditary

cultivator, then the system of small owners may prevent progressive agriculture by imposing an obstacle to the acquisition of enough land to supply the really first class farmer with full scope for his skill.

The fact is that agricultural problems are no more easy of solution than are political, industrial and social difficulties. They call for the best brains which the province possesses, but until the best brains are devoted to their solution, so long must the Punjab remain backward and poor. At present, for want of clear thinking and logical exposition, there are many who hold at one and the same time opinions quite contradictory to each other. Some complain of the high cost of living and advocate protection which will most certainly aggravate the evil ; others argue that there is not sufficient food produced within the country, and yet advocate measures which will restrict production ; at least one writer, while deploring the heavy pressure on the soil, urges the need for industrialising the country, as if a man taken away from agriculture to industries would affect that pressure or require less food ; one who urges the need for industries ignores the inevitable effect of a great increase of population and its consequence, an increased demand for food from the soil ; the same writer will deplore the present taxation and demand vast expenditure on projects which find favour in his eyes ; one will condemn the size of the bureaucracy and urge an immense increase in the sphere of governmental activities ; the elemental fact that the expenditure of Government must needs be influenced by its income is too often overlooked ; the policy of Japan is held up to praise by those who would never agree either to the heavy taxation by which alone that policy can be financed, or to the bureaucratic interference and control through which it is carried into execution. The simple fact is that in the sphere of economics there is too much talking and writing and too little study. It is not sufficiently realised that economic laws are not the dogmatic decisions of a few professors, but are the concentrated results of the world's experience. They cannot be ignored with impunity ; experience is a hard taskmaster ; and he who prefers to trust to his own ideas and to his own narrow personal history will inevitably fail when pitted against those who learn the wider lessons which the world has to teach. The knowledge already collected is sufficient to guide a backward country along the right road to prosperity. America is learning from the close study of others ; Spain is stagnating because she refuses to benefit from that same study. In India and in South Europe, religious and constitutional questions absorb so much attention that the economic aspect is ignored. So much is this the case that it sometimes seems doubtful whether after all there is

or is not a general desire to see the country progress along the road to material prosperity.

It has become a habit with some publicists in this country to confine their comparisons to England, with the natural result that India comes off second best; they ignore other States in which conditions more resemble those they know; for some reasons, England is not suitable as a standard; its land is for the most part cultivated by tenants under wealthy landlords; during the eighteenth century these landlords became the most zealous students of agriculture and the boldest experimentalists in the new methods of culture; with extraordinary zeal, activity and judgment, they made themselves acquainted with their own estates, and became the practical teachers to the small proprietors, the yeomanry and the tenant farmers. There is, says Thorold Rogers, hardly any service of a public kind which was greater than that which was done to English agriculture by many of the landowners of the eighteenth century. (1) There are big landowners in the Punjab, but there is not yet discernible anything approaching that same zeal or enthusiasm amongst them which brought such great advance in wealth to England. The Punjab is, however, a land of small holders; and it is apt to be misleading to compare it with a land of tenant farmers. The continent of Europe provides more parallel conditions: France, Germany, Belgium, Rumania, etc., are essentially countries of peasant proprietors; and the history of their agricultural development is rich in material for comments upon the present state of this province. Fragmentation of holdings, which is such a serious evil here, is still a considerable obstacle to progress in those countries, whose governments have not yet found a satisfactory method of eliminating it. French agriculture remained stagnant for five hundred years, a part of which period includes the years when the art in England was progressing by leaps and bounds. In Germany, it is common to date the agricultural reforms of the nineteenth century from the publication, in 1798, of Albrecht Thaer's "Introduction to the knowledge of English Agriculture." (2)

Besides the system of land tenure and the great services rendered by the English landowners, there is another factor in British history which makes the United Kingdom unsuitable as a basis for comparison with India, and that is the continuous struggle to practise thrift and to save. It is this which vitiates the popular ideas as to the average incomes of the peoples in the two countries; the average here is almost entirely based upon the bare earnings of the present

(1) History of Agriculture and Prices, Vol. V, Preface VII and XIII.

(2) Chapman: Economic Development of France and Germany.



generation, unaided by any inheritance from their ancestors ; the average in the United Kingdom is higher largely owing to the productive investments of former generations and the vast knowledge and experience they have handed down. Here, the common needs of the majority can be satisfied with the minimum of effort. On the great alluvial plains, a mere scratching of the fertile soil and a handful of seed will set the forces of nature to work at the production of a crop. Nature appears to be so bountiful that man need do little ; the land is the gift of nature, and what nature provides, upon that man subsists. In England it is far otherwise ; the land itself was never so fertile ; as it exists at present it is almost entirely the work of man ; the average value of agricultural land is very little if any more than the value of the improvements carried out by its successive owners. It has, for instance, been estimated that the roads, fences, gates, drains, etc., considered necessary for modern farming have cost £ 12 an acre, the buildings and farm-houses have cost another £ 9 making £ 21 out of the £ 25 which was the average value per acre before the war. Of the £ 4 left, most if not all is due to the fertility of the top nine inches which is practically the result of human labour. (1) Compare this with conditions as they exist in the Punjab, and it will be understood to what extent the present generation of Englishmen are indebted to their ancestors. It was prolonged grinding poverty, generations of hardships, recurring years of bad harvests and constant fear of starvation that forced them to adopt thrift as the one means of escaping death. Centuries of war against adverse climatic conditions have produced that dogged determination and endurance which form now their greatest asset. The present generation, both here and in England, is what its predecessors have made it ; if there be discontent with present possessions or present wealth, it should be directed against those who have left so small an inheritance. A generation inherits what its forefathers have acquired for it ; for nowhere, except in the most primæval society, is there any people dependent upon their own efforts, unaided by the accumulation of wealth or experience of those who have gone before. Where that accumulation is vast, that people is indeed fortunate ; where it is small, that people find poverty their lot. In India, it would seem that economic advancement has seldom if ever been the ideal of the great leaders who have from time to time adorned the pages of its history. Hindu society is still based not upon economic lines but upon those of religion. Manual labour is still associated with loss of dignity, while agriculture is placed, in common estimation, below other callings as a genteel means of earning a living. In other countries, society is based on production ; wealth is a power that enables its owner to force

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(1) Curtler : *The Enclosure and Redistribution of our Land*, p. 167-8.

himself to the front, while poverty entails the loss of social position. Whether this is for the best is outside the scope of the present discussion ; what is important to remember is that concentration on the production of wealth leads to its accumulation, while neglect of production serves to retard this process. The Englishman is thus a product of economic forces, the Indian more one of religious thought. The past is responsible for the present, just as the harvest reflects the husbandman ; and the future will faithfully represent the struggle of the present generation to produce a better world for its children, just as it will yield a return to the capital about to be invested in new canal projects. If this province is to make progress, there must be more of the essentials to progress ; there must be a better understanding of what progress means, and what changes it entails ; there must be a greater readiness to accept those changes and to encourage those essentials. There must be more concentration upon the solid things of life, upon those permanent elements that tend to ultimate good, and upon those factors without which no country and no nation can progress far along the path to prosperity. Sentiment is apt to lead astray unless strictly controlled by a full appreciation of the basic facts of life. Guided into channels of productive utility, it will serve this province well. In what follows there will be found some attempt, admittedly imperfect, to indicate the sources of weakness and of strength from which are derived the wealth and welfare of the Punjab.

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