

Board of Economic Inquiry, Punjab.
Rural Section Publications.

- ✓ 1. Questionnaire, 1924. pp. 38.1-21 ^(1a)
X9(U).236.1125L 62F5
2. Rates of Food Consumption by Zamindars.
✓ (No.6.) By C. S. Barry. 1925. pp.45,22-36.
X9(JE):1.23664 (3)
3. Sixty Years of Punjab Food Prices, 1861-1920.
✓ By W. H. Myles. 1925. pp.52. (No.7.) M-37-13
X9(JE):76.236 (4)
4. Economic Value of Goats in the Punjab. (5)
✓ (No.8.) By H. R. Stewart. 1926. pp.364-68
X9(7333).228
5. Some Aspects of Batali Cultivation in Lyallpur
✓ Dist. of Punjab. (No.12.) By H.R. Stewart.
• 1926. pp.32-69-86.
X9(U).23644 (6)
6. Eighty Years of Punjab Food Prices, 1841-1920
✓ (No.13.) By Brij Narain. 1926. pp.64,87-119
X9(U):76.236
7. An Inquiry into Mortgages of Agricultural
Land in the Pothwar Assessment Circle of
✓ Rawalpindi Dist, Punjab. (No.14.) By Raja
Hasan Akhtar. 1926. pp.26.120-138.
X9(J):(2).23665 FG (7)

6581 (1)

The Board of Economic Inquiry,
Punjab.

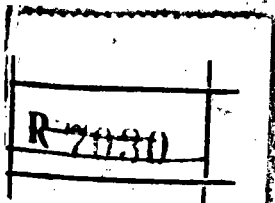
[RURAL SECTION.]

Questionnaire

for

Economic Inquiries.

1924.



With the Compliments
of
The Board of Economic Inquiry.
Panjab.

*University Hall,
Lahore.*

W. H. MYLES,
Honorary Secretary.

6581

~~70001~~
6581

Dhananjayrao Gadgil Library



GIPE-PUNE-006581

PREFACE.

The Board of Economic Inquiry, Punjab, is a non-official body, and has drawn up this questionnaire to facilitate investigations into the problem of Village Economics. What have been considered profitable lines of inquiry have been dealt with in some detail. The object aimed at is to ascertain the facts of the situation and not the opinions of individuals.

Any such inquiry must be intensive. The investigator appointed to carry it out will generally find it advantageous to settle in the village for a considerable time to enlist the sympathies of the villagers and thus to put himself in the way of obtaining reliable information.

The Board desires it to be distinctly understood that, though in the questionnaire the method of attacking certain problems has been given in detail, the investigator need not confine his attention to these problems. It can hardly be expected that the same questionnaire will be equally appropriate in all the Districts of the Province. If there is in any district any problem of economic importance not mentioned in the questionnaire, the investigator should undertake its consideration in a manner similar to that suggested for other problems. What the Board desires are facts related to economic problems whether these problems are mentioned in the questionnaire or not.

Suggestions for improvement will be welcomed from any quarter, and should be communicated to the Secretary.

BOARD OF ECONOMIC INQUIRY,
PUNJAB,
UNIVERSITY HALL,
LAHORE.

W. H. MYLES,
Honorary Secretary,
Rural Section.

CONTENTS.

	Page.
Preface	i
I.—General	1-3
II.—Cropping and Cultivation	3-5
III.—Irrigation	6
IV.—Holdings	7-11
V.—Effects of Tenancy	11-12
VI.—Land Revenue and Taccavi	12-13
VII.—Indebtedness	13-14
VIII.—Mortgages	14-17
IX.—Sales	17-18
X.—Sales of Village Produce	18-20
XI.—Purchases and Industry	20-21
XII.—Price of Land	21
XIII.—Yields	22
XIV.—Rents	23-27
XV.—Expenses of Cultivation	27-30
XVI.—Consumption	30-32
Appendix A.—Questionnaire for Mortgages, Part I	33-34
Appendix B.—Questionnaire for Mortgages, Part II	35-36
Appendix C.—Questionnaire on Goats	37-38

APPENDIX A.

Questionnaire for Mortgages.

PART I.—FOR EACH MORTGAGE.

- (1) Give caste or tribe of—
- (a) mortgagor, noting whether he is—
 - (i) a member of a notified agricultural tribe in the district, or
 - (ii) not a member of such a tribe;
 - (b) mortgagee, noting whether he is—
 - (i) a member of a notified agricultural tribe, or
 - (ii) not a member of such a tribe, but the holder of a certificate as an agriculturist under the original Alienation of Land Act (XIII of 1900), or
 - (iii) not a member of such a tribe and not the holder of such a certificate.
- (2) Is the mortgage embodied in a—
- (a) registered deed, or
 - (b) unregistered deed, or
 - (c) *only* in the mutation register and *Jamabandi*?
- (3) Give the particulars of the mortgage—
- (a) date;
 - (b) area mortgaged—
 - (i) uncultivated;
 - (ii) cultivated *Barani*;
 - (iii) cultivated *Nahri*;
 - (iv) cultivated *Chahi*;
 - (v) is a share in the *Shamilat* expressly included;
 - (c) any additional security such as houses, trees, etc.;
 - (d) sum inserted in the mortgage as consideration, with any additional details given therein;
 - (e) sum due now as calculated from the mortgage deed and any endorsements thereon.
- (4) Classify the mortgage as to whether it is—
- (i) without possession—
 - (a) in the form of clause (b), section 6, Land Alienation Act,
 - (b) in some other form; give points where it differs from above;
 - (ii) with possession—
 - (a) in form of clause (a) of section 6, Alienation of Land Act,
 - (b) in form of clause (c) of section 6, Alienation of Land Act,
 - (c) without any condition for automatic redemption, with *bai-bil-wafa* clause,
 - (d) as above without *bai-bil-wafa* clause,
 - (e) any other form.

[NOTE.—Where the *bai-bil-wafa* clause has been struck out by the Deputy Commissioner classify as (c).]

(b) In (c), (d) and (e) above, note what is the condition as to interest. Is the rent to be taken as interest on the whole amount of the consideration or only a part?

(6) In (c), (d) and (e) above, note the condition on which the mortgage may be redeemed.

(7) Trace the history of the mortgage as far back as you can.

Give particulars of—

- (i) previous deeds,
- (ii) consideration,
- (iii) area,
- (iv) amounts of principal and interest,
- (v) any payments towards redemption or reduction of the debt,
- (vi) purpose given for further borrowing.

(8) What changes have taken place in the area mortgaged during the period of the mortgage, such as increase of cultivated area, increase of *chahi* or *nahri*?

(9) During the currency of the mortgage, note any change in the land revenue assessed on the area mortgaged.

(10) From the revenue records of the village estimate the value of the land mortgaged at the time of each quadrennial *Jamabandi*.

(11) (a) In mortgages with possession, note who has cultivated the land during the currency of the mortgage (as entered in successive *Jamabandis*).

(b) Note the rent as entered in successive *Jamabandis*.

(c) Attempt an estimate of the value of the rent paid in kind, based upon the Director of Land Records' outturns and *tehsil* prices.

(12) If original mortgagee is alive and trustworthy information is available, ascertain from what source the mortgagee obtained the consideration money, *e. g.*, whether he borrowed it from a money-lender, or saved it from his pay in civil or military employ, or from some other source.

(13) Is the mortgagee the real party advancing the money, or is he the agent of another party (*benam*); give such particulars as you may be able to obtain in case you believe the transaction is *benami*. Note specially if there is any attempt at evasion of the Alienation of Land Act.

(14) Is there any evidence of a prior mortgage having been redeemed under the conditions of section 6, Alienation of Land Act, and of the same land having been re-mortgaged to the same mortgagee?

If so, give such information as may be available that throws light on the effects of the Alienation of Land Act and attempts to evade it.

(15) From the information you have gathered, note whether the mortgage was for the benefit of the mortgagor, *e. g.*, to enable him to improve his land or increase his income or was merely an abuse of credit, enabling him to meet unproductive expenditure or to secure debts incurred on unproductive expenditure. (Classify as an abuse of credit, every contract that was not directed at the economic improvement of the mortgagor).

APPENDIX B.

Questionnaire for Mortgages.

PART II.—GENERAL QUESTIONS FOR THE ASSESSMENT CIRCLE UNDER INVESTIGATION.

1. Classify existing mortgages into—
 - (a) executed prior to 8th June 1901 ;
 - (b) executed subsequent to this date ;
 Sub-divide these into (a. i) and (b. i) between members of what are now agricultural tribes ;
 - (a. ii) and (b. ii) between members of what are now agricultural tribes and others ; note if any statutory “ agriculturists ” are among the “ others ” ;
 - (a. iii) and (b. iii) between parties, neither of whom are members of what are now agricultural tribes.
2. Note in the above classification, the number of mortgages (a) secured by a registered deed, (b) secured by an unregistered deed, (c) not embodied in a deed.
3. Note in the above classification the total area mortgaged, uncultivated, cultivated *barani*, *chahi* and *nahri* ; note the number which include a share in the *shamilat*.
4. Note in the above classification, the total consideration money entered in the deed or mutation register, and the total which you have now found to be due.
5. Note in the above classification, the distribution of mortgages by classes (Part I, Q. 4).
6. Summarise the information collected as to the *bai-bil-wafa* clause (Part I, Q. 4), with reference to the classification in paragraph 1 above.
7. Summarise the information collected as to the conditions relating to interest (Part I, Q. 5), with reference to the classification in paragraph 1 above.
8. Summarise the information collected as to redemption (Part I, Q. 6).
9. Summarise the information obtained as to the history of mortgages (Part I, Q. 7).
10. Summarise the information obtained as to changes in the area mortgaged (Part I, Q. 8), in the land revenue assessed (Q. 9), and in the value (Q. 10).

11. Summarise the information as to cultivation and rent, giving such reference to the classification as may prove of value.
 12. Is the mortgage money derived from non-agriculturist money-lenders, from agriculturist money-lenders or from savings from salaries or other earnings ? (Part I, Q. 12).
 13. Discuss the information gathered as to the *benami* transactions and evasions of the Alienation of Land Act. (Part I, Q. 13, 14).
 14. Discuss the economic effects on the land-owners of the power to mortgage their land (Part I, Q. 15), encouragement of extravagance, encouragement of land improvement, etc.
 15. Discuss the information you have secured bearing on the rise of mortgagees from amongst agricultural tribes, from the points of view of (i) number of such mortgagees at different dates ; (ii) number of mortgages at different dates ; (iii) consideration money advanced. Is there any evidence of a decline in mortgages—(iv) in favour of non-agricultural mortgagees ; (v) by agricultural mortgagors ?
 16. Note any general conclusions which the evidence leads you to make on the subject of mortgages in the area under investigation.
-