

**The Board of Economic Inquiry,
East Punjab.**

PUBLICATION NO. 3

GENERAL EDITOR :

TRILOCHAN SINGH, Ph. D. (Lond.), Barrister-at-law.

**ECONOMIC CONDITION
OF
DISPLACED PERSONS
SETTLED IN
EAST PUNJAB**

PART 1. (TOWNS)

BY

V. P. MALHOTRA M.A.

With a Foreword By :

M. S. RANDHAWA, I.C.S.

Director General Rehabilitation, East Punjab.

1949

PRICE RS. 1-8-0

Y:495:67.236
H9
034991

**ECONOMIC CONDITION
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OF
EAST PUNJAB.**

PICTOGRAM


SHOWING REFUGEE EARNERS ACCORDING TO THEIR FORMER OCCUPATION IN PAKISTAN AND THEIR PRESENT OCCUPATION IN THE EAST PUNJAB

BEFORE PARTITION 

UNIT=10000

AFTER PARTITION 

AGRICULTURE & RURAL ARTISANS } 

INDUSTRY: 

TRADE & COMMERCE } 

SERVICES: 

PROFESSIONS: 

UNSKILLED LABOUR & OTHERS } 

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(The Board of Economic Inquiry, East Punjab, does not hold itself responsible
for any opinions expressed or conclusions reached by the writers)

1949

PREFACE

This Survey includes within its purview, the various aspects of the economic life of displaced persons settled in the towns of the East Punjab. Although this survey was undertaken strictly from the economic point of view it has been found desirable to take due notice of social problems relating to education, housing and standard of diet etc. The reason for this is that social and economic problem of the displaced persons are closely intertwined and it is difficult to separate them. The survey which has been carried on a sample basis covers 3979 refugee families settled in eight towns of the Province, and the data collected is fairly representative of their conditions.

Apart from setting out the various social and economic problems of the displaced persons, the report also aims at giving a brief review of the measures taken by the East Punjab Government for the settlement of the displaced persons. Some of the statistics incorporated in the report have been collected and compiled for the first time.

Thanks of the Board are due to Mr. M. S. Randhawa, I. C. S., Director General Rehabilitation, East Punjab, who took the trouble of going through the report and writing a foreword to it.

TRILOCHAN SINGH

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FOREWORD

Shri V. P. Malhotra has written a valuable report on economic conditions of refugees from West Punjab settled in towns and villages of East Punjab. The mass transfer of population which took place after the partition of India is unprecedented in history. The vast operation of evacuation was handled by our Government in a speedy and efficient manner. The Army came to the rescue of the civil population when it was fleeing in terror from places where they could no longer live in safety. Robbed of their belongings, broken in body and spirit, they wended their weary way in caravans to the land of their hopes—India. The Government as well as the people made arrangements for their reception in relief camps. The refugees required food and shelter and above all sympathy from the local population. While in the East Punjab they received a fairly warm welcome, in other provinces the story was a bit different. The stories of suffering and losses evoked sympathy and for some time the refugee was given good treatment. A large number of manual workers had left and a large number of shopkeepers came. Economic competition ultimately blunted the feelings of sympathy, emotions subsided and local businessmen began to see a rival in the refugee trader who might eventually bring their economic ruin. Thus we find that the refugee shopkeeper and trader was ultimately not welcome. The problem of finding shops for the new shopkeepers proved a headache to the administration almost everywhere. While some of the refugee shopkeepers walked into the shops of the departed Muslim traders others had to take shelter in temporary stalls. There was a limit up to which stall building and shop building could be pursued but a situation had arisen in many places when the number of sellers was larger than the number of buyers. Economically it was an impossible situation and brought in its return economic stagnation. Such a position could only be retrieved if a shift in occupations also occurred, and technical educational schools provided an opportunity to the sons of shopkeepers to adopt more productive occupations. The gaps which had occurred in the economic structure of the country had to be filled. A period of apprenticeship to new occupations was a necessary interregnum. It is surprising how our brethren from across the border adapted themselves to a new mode of life and learnt trades which were so different from their old occupations.

Another aspect of this mass movement of population was a shift in occupations. Landless labourers from villages who were accustomed to low wages and a dull and monotonous mode of existence found a more lucrative as well as interesting life in the towns of East Punjab. Thus a shift in occupation took place which is more or less of a permanent character and will give a further impetus to the process of urbanisation.

The problem of resettlement and rehabilitation of refugees is a difficult one. While the rural refugee has been partly compensated by allotment of land abandoned by Muslims, the urban refugee is still in the doldrums. Even the rural refugee is unhappy and discontented. He left vast acres of irrigated land in West Punjab and after being subjected to heavy cuts is being given inferior land which, in most cases, is unirrigated. The problem of refugee resettlement and rehabilitation in East Punjab is mainly water problem. The so-called communal problem which has recently arisen due to competition for jobs among the middle classes is also ultimately water problem. If we can irrigate the 'barani' lands of East Punjab by means of canals and tube-wells, the rural refugee will get reconciled with his fate. Markets will develop and the urban refugee will also find means of occupation in the new markets. However, so far urban rehabilitation is concerned, East Punjab cannot compensate West Punjab. This problem must be tackled on an all India basis.

By undertaking this inquiry into the economic conditions of displaced persons settled in East Punjab towns the Board of Economic Inquiry has done useful service. I have no doubt that the suggestions which have been made will be considered by the authorities concerned so that the lot of the refugees is eased.

M. S. RANDHAWA.



CHAPTER I.

INTRODUCTION

It is over a year that the partition of India took place, but even after a lapse of eighteen months, the problem of rehabilitation is largely unsolved. Over two lakh refugees in the East Punjab still live under the canopy of sky, while a large number of refugees are not so far absorbed in the economy of the country.

The Central Government as well as the East Punjab Government have spent heavily on the amelioration of the lot of the refugees, but they are even now moving listlessly to and fro. What is it due to one often asks. Why are the refugees in distress, inspite of the fact that the problem of refugees has monopolised the attention of the East Punjab Government, since the tiny province of East Punjab came into existence? This inquiry into economic condition of refugees is, in fact, an attempt to find an answer to all such questions which baffle the refugees.

At the instance of the Hon'ble Premier, East Punjab, the Board of Economic Inquiry, undertook an intensive study of the social as well as economic problems of the evacuees from West Pakistan, at present settled in the rural and urban areas of the East Punjab.

Scope of the Inquiry.— It was originally proposed to conduct the inquiry in fifteen towns and fifty five villages of the province, one town and five villages at least in every district. Later on, during the course of the inquiry it was observed that the problems of urban refugees were similar all over the province and as such the data collected in respect of about 4000 urban refugee families was fairly representative. The inquiry was therefore conducted in eight towns only, Ambala City, Jullundur, Rohtak, Sonapat, Sirsa, Pathankot, Jagraon and Hoshiarpur.

The problem of rural rehabilitation on the contrary is not uniform throughout the province, rather the refugees in different districts had some problems peculiar to the areas in which they had settled. So, in respect of rural rehabilitation an intensive survey of the economic conditions of refugees was conducted in fifty five villages, five at least in every district, excepting the districts of Simla and Kangra, where the concentration of rural refugees is negligible. This report deals with urban

rehabilitation, while the problem of rural rehabilitation is dealt with in a separate report.

Method of Inquiry.— In the urban areas, ten per cent. refugee families selected in accordance with random sampling method were contacted and the necessary information as required in the Questionnaire Form A, given in the appendix, was collected from them. By this method all classes of refugees were included in the survey.

The inquiry was started in August, 1948 and by the end of November, 1948 nearly 4000 refugee families were surveyed.

Difficulties.— In the initial stages, we had to wade through a number of difficulties. The refugees being distressed subjected the Government to trenchant criticism, and did not exhibit any lively interest in this survey, rather they looked upon it as an eye-wash by the Government to gain time. But the investigators showed remarkable perseverance in removing misunderstanding that existed among the refugees, and tactfully impressed upon them the utility of the inquiry and the desirability of their ungrudging co-operation. At the later stages the survey evoked an enthusiastic response.

In a large number of cases, the head of the family left his house early in the morning, to eke out his living and returned home late in the evening. The information in such cases could not be collected from the ladies as they were ignorant of many facts. Besides, the information furnished by them could not be always relied upon. The head of the family in such cases was therefore, contacted in the evening, and the necessary information collected from him.

CHAPTER II

GENERAL

None could foresee that the life and property of the Hindu and Sikh population would become utterly insecure in the West Punjab, after the State of Pakistan came into existence. Some of them therefore bravely stuck to their homes and hearths. However, after the communal holocaust in N. W. F. P, and Rawalpindi and Attock districts of the West Punjab, in March, 1947, a few people from that part were wise enough to move their families and valuables to the Indian Dominion even before the partition, but their number was negligible.

As is evident from the table given on the next page, 11.1 per cent. of the families surveyed migrated to the safety zones, before the communal riots engulfed the West Punjab and spread death and destruction there. The tragic happenings in the West Punjab culminated in mass migration and nearly three million evacuees from the West Punjab swarmed into the rural and urban areas of the East Punjab.

By the beginning of January, 1948, almost the entire Hindu and Sikh population had been evacuated from the West Punjab but evacuation continued even after that, and the non-muslims who were marooned in the interior pockets continued to be evacuated as late as August, 1948. The table shows that 69.7 per cent. of the families surveyed were evacuated by the end of September, 1947, while the progressive percentage stood at 97.9 at the end of December, 1947. 2.1 per cent. families were evacuated after December, 1947; and these families were either marooned in the interior pockets or had been forcibly converted to Islam.

1.07 lakh Hindus and Sikhs remained to be evacuated from the West Punjab, on the 1st April, 1948.* 16,742 persons were evacuated from the West Punjab, during the period from 1st July, 1948 to 31st December, 1948.*

District or Province of Origin.— The table given on page 5 shows the district or province of origin, of the displaced families surveyed.

*Annual Report on Evacuation, Relief and Rehabilitation of Refugees (September 1947 to August 1948) Published by Ministry of Relief and Rehabilitation Government of India.

Table No. 1
Showing the month of migration.

	Month of Migration											Total
	Before Partit- ion	15-8-47 to 31-8-47	Septem- ber 1947	October 1947	Novem- ber 1947	Decem- ber 1947	January 1948	Febru- ary 1948	March 1948	April 1948	May, 1948 to time of inquiry- Nov. 1948	
Number of families	441	786	1550	573	368	180	16	18	21	9	17	3979
Percentage to total No. of families Surveyed.	11.1	19.7	38.9	14.4	9.2	4.6	.5	.5	.5	.2	.4	100.0

Table No. 2

District or Province of origin	Name of towns where the inquiry was conducted								Total
	Rohtak	Sonepat	Sirsa	Ambala City	Jagraon	Pathankot	Hoshiarpur	Jullundur City	
Lahore	24	2	18	36	12	17	46	222	377
Shiekupura	12	2	9	9	12	20	99	163	417
Lyallpur	94	4	67	34	21	3	35	159	287
Sialkot	10	1	2	13	4	72	37	148	107
Gurdaspur	...	2	...	...	...	98	...	7	160
Gurranwala	7	3	3	12	2	2	38	95	180
Gujrat	4	3	...	113	...	4	28	28	45
Attock	2	...	...	40	...	...	...	3	297
Rawalpindi	10	2	4	202	13	6	25	38	133
Jhelum	7	3	...	78	11	...	2	32	440
Sargodha	31	4	1	330	2	...	31	41	307
Multan	51	101	12	30	8	6	34	65	304
Jhang	140	12	6	19	19	...	16	92	93
Dhera Ghazi Khan	72	2	4	...	1	...	6	8	105
Muzaffar Garh	31	57	2	5	2	...	...	8	108
Mianwali	20	35	...	15	1	...	28	9	297
Montgomery	21	9	25	21	68	3	21	129	69
N. W. F. P.	12	...	...	21	...	5	8	33	10
Sind	...	...	...	2	...	2	...	6	80
Bhawalpur	8	...	65	1	2	...	...	4	
Total Number of families	546	240	208	981	173	230	375	1226	3979

It is evident from the table given above that in every town there is a preponderating majority of refugees from a particular district or region of the West Punjab, though the evacuees from other districts too have settled there.

In Rohtak, for instance, 43 per cent. of the families surveyed had migrated from the districts of Jhang and Lyallpur while at Pathankot 42.4 per cent. of the families surveyed came from Shakargarh Tehsil of Gurdaspur district, and 31.2 per cent. families belonged to Sialkot district.

In Ambala City about 33.6 per cent. of the refugee families surveyed were the natives of Sargodha district while 20.4 per cent. families migrated from Rawalpindi district.

Similarly at Sonepat there was an overwhelming majority of evacuees from the districts of Muzzafargarh and Multan, while at Sirsa, the evacuees from Lyallpur district and Bhawalpur state preponderated.

The refugee population settled in the East Punjab, at the time of the Census of the Displaced Persons conducted in October, 1948; comprised of 92.1 per cent. families from West Punjab, 0.75 per cent. from Sind, 1.7 per cent. from N. W. F. P., 0.2 per cent. from Baluchistan and 5.2 per cent. from Bhawalpur state. Of the families settled in the East Punjab at the time of the Census of Displaced Persons, the largest number of families (64,937) had migrated from Lyallpur district while the smallest number came from Attock district (4251 families). The concentration of refugees, as far as number of families is concerned, was heaviest in Ferozepur district (69,984) and the lightest in Kangra district (1,721). The census of the displaced persons also revealed that though the displaced persons from the West Punjab were scattered all over the province, yet in every district of the East Punjab, an overwhelming majority of the displaced persons settled there, were evacuees from a particular district or region of the West Punjab. Nearly fifty per cent. of the families settled in Rohtak district belonged to Jhang district while in Gurgaon district, the refugees from Dera Gazi Khan district (West Punjab) were 52.2 per cent. of the total displaced population settled in the district.

Size of the Family.— The following table classifies the displaced families according to the size of the family.

Table No. 3

P e r s o n s

Size of the family.	1	2	3	4	5	6	7	8	9	10	Over 10	Total
No. of families.	102	445	527	655	589	513	433	282	180	113	140	3979

Standard of Education.— The table given on the next page shows the standard of education among the displaced persons surveyed.

Table No. 4
Standard of Education

Standard of Education	Below School going age.	Illiterates	Primary	Secondary.	Matric	Graduate	Professional Graduate	Total No.
Rohtak	501	1800	702	399	288	119	14	3823
Ambala City	638	2292	1751	446	258	31	41	5457
Jagraon	219	363	199	33	12	3	6	835
Hoshiarpur	498	660	389	153	120	20	10	1640
Sonepat	257	630	187	169	113	26	10	1386
Sirsa	242	700	104	118	44	4	3	1215
Jullundur City	919	3201	929	245	116	26	20	5456
Pathankot	192	660	280	136	54	9	3	2334
Total	3266	10306	4535	1699	1005	238	97	21146
Percentage to Total	15.4	48.7	21.5	8.0	4.8	1.1	.5	100.0

CHAPTER III SOCIAL PROBLEMS

1-HOUSING

Absence of adequate housing facilities hindered the speedy rehabilitation of the urban refugees. In fact, the staggering problem of urban rehabilitation largely hinged on the availability of housing accommodation, and once the residential accommodation was made available to them, the enterprising refugees, by their own initiative, fitted themselves into the economic structure of the province.

The East Punjab Government was hardly a few days old when it was overtaken by a catastrophe unprecedented in the annals of history. Its entire attention, had for long to be devoted to the problem of evacuation and relief to the uprooted rather enforcing a well conceived plan of house allotment and urban rehabilitation. The refugees as they poured in, occupied Muslim houses. A number of muslim-abandoned houses were occupied, immediately after the migration of muslims, by the local residents while a large number of evacuees who were evacuated earlier, occupied residential accommodation far in excess of their requirements, thus forcing a number of refugee families to live under canvas, exposed to the vagaries of nature. Besides, many rural families too settled in the towns, and at the time of registration of refugees in February-March, 1948, in the East Punjab, 70461 rural families comprising 3,86,581 persons lived in towns. This factor caused a great congestion in the towns and 96,456 urban families consisting of 5,18,077 persons had therefore to seek shelter in the refugee camps.

The administrative machinery was subsequently organised for the regular allotment of housing accommodation in favour of bonafide refugees. Non official Allotment Committees were constituted to help the administration in the equitable allotment of housing accommodation to the refugees. The progress of allotment was slow, in the initial stages but later on it was expedited and by Nov. 1948, 99 per cent. of the allotable houses had been allotted accommodating 9,19,082 persons.

In the towns of the East Punjab, muslims abandoned 1, 40, 008 houses out of which 1, 09, 574 houses were allotable. Regular allotment to bonafide refugees had been made in respect of 51 per cent. of allotable houses by the end of April 1948 while the progressive percentage stood at 61, at the end May, 1948.

The survey of Muslim immovable property in the towns had not been completed till as late as June, 1948. As a result of this, there were wide fluctuations in the statistics in respect of allotable houses etc, furnished to the Rehabilitation Department by the district authorities (as is evident from table No. I in the appendix).

The allotment of houses could not be complete and systematic, unless correct and reliable information was secured with regard to the number of available houses. This fact, indeed did not bring credit to the officials entrusted with this responsible job.

Due to lack of accommodation, many refugee families lived in mosques and other institutions. The educational institutions remained closed for nearly 4 months, simply to provide shelter to the refugees against the biting cold of winter. At the time of the Census of Displaced Persons, conducted in October, 1948, in the East Punjab, 8, 792 displaced families lived in *Dharamshalas* while 15, 278 families stayed in the open.

Repair of Damaged Houses.—The acute housing shortage was further accentuated due to the fact that Muslim houses which were damaged during the riots could not be occupied by the refugees without being repaired. The destruction was wide-spread in Ambala City, Ambala Cantt., Amritsar, Panipat, Ferozepur and Karnal where the number of damaged houses was 4705, 3300, 3210, 2120, 1600, and 1035, respectively.

The progress of repair work to the damaged houses was slow, to start with; but later on the work was expedited and by the end of November 1948, 11, 100 houses had been repaired by the P. W. D. and made available for residential purposes.

The table given below shows the progress of repairs to damaged houses during the period from March, 1948 to November 1948.

Table No. 5
Repair to Damaged Houses

Total No. of damaged houses	Progressive total of Houses Repaired									
	March 1948	April 1948	May 1948	June 1948	July 1948	Aug. 1948	Sep. 1948	Oct. 1948	Nov. 1948	Dec. 1948
24271	854	4174	7323	9546	10191	10437	10770	..	11100	11186

Rationing of Accommodation. The East Punjab Government had laid down that an adult should be provided with housing accommodation of 50 sq. feet while a minor of 30 sq. ft. The accommodation if in excess of these specified limits was to be allotted to other families who were without the same. A survey was therefore conducted, and regular allotment of houses was made in favour of a number of families who were till then without shelter. But inspite of the vigorous efforts in this connection a wide variance from specified limits was noticeable in case of a number of families surveyed as is evident from the table given below.

Table No. 6
Accommodation per capita

Accommodation per capita.	Below 25 Sq. Ft.	25-50 Sq Ft	50-75 Sq Ft	75-100 Sq Ft	Over 100 Sq. Ft.
No. of families	1382	1415	447	147	71

70.7 per cent families as is clear from the above table had residential accommodation, short of the specified limits while 6 per cent. families had accommodation over 75 sq. ft. per capita.

It is obvious that rationing of accommodation was not rigidly enforced with the result that the poor refugees were not as well off as the influential ones. The available housing accommodation should be distributed in an equitable manner so as to accommodate the maximum number. It does seem unjust that some people should be in possession of accommodation far in excess of their needs while others should be forced to live in camps under most distressing conditions.

* Figures supplied by Financial Commissioner, Relief & Rehabilitation, East Punjab.

In fact, the housing problem has assumed formidable proportions largely due to the mishandling of the situation by the allotment committees and the officials concerned. It was alleged that favouritism and nepotism exhibited in the distribution of houses, added to the troubles of the displaced refugees and caused wide-spread misery.

The refugees also had to undergo hardships due to the vacillating policy of the Government in respect of the allotment of Muslim occupied, Hindu owned immovable property in the East Punjab, and of allotment of residential accommodation to refugees from small towns and tehsils of the West Punjab.

The table given below shows the progress of allotment of houses to the refugees in eight towns where the inquiry was conducted.

Table No. 7
Allotment of Houses.

Name of the Town	No. of allotable houses	Monthly Progressive total of houses allotted								
		March 1948	April 1948	May 1948	June 1948	July 1948	Aug. 1948	Sept. 1948	Oct. 1948	Nov. 1948
Sirsa	800	400	416	460	488	663	713	747	778	...
Rohtak	2863	2511	2539	1716	2205	2734	2743	2826	2863	2863
Sonepat	1532	1291	1321	1351	1531	1531	1531	1532	1532	1532
Ambala	4497	2326	2395	2385	2395	2676	4200	4447	4447	4447
Jagraon	2306	2000	1479	2117	2306	2306	2306	2306	2306	2306
Jullundur	9355	1159	1663	2000	2566	5446	6917	8562	8980	9197
Hoshiarpur	3003	...	...	2499	2700	2800	2975	3003	3003	3003
Pathankot	950	...	950	950	950	950	950	950	950	950

Water Supply. There is a wide disparity in the quality of the houses left by muslims in the East Punjab and those abandoned by non-muslims in the West Punjab. Besides, most of the houses left by muslims are not equipped with necessary amenities of life, that is, water and electricity.

It was observed during the inquiry that 3,122 displaced families lived in the houses which were not self-contained in respect of water supply. The situation in this respect was distressing at Rohtak, Sonepat, Sirsa, Ambala City and Pathankot where 98.0, 97.9, 99.0, 97.5, and 98.8, per cent. of the families surveyed respectively lived in houses without independent arrangement of water supply.

The people had therefore to get water from the wells in the adjoining mosques, or the municipal taps in the streets. Long queues of men, women, boys and girls in front of municipal taps waiting for their turn, was a common sight. In summer, the difficulty was great and the disputes among the people which often led to untoward consequences were numerous.

Electricity. 3,733 (93.8 per cent.) families were putting up in houses which were not equipped with electricity, and as such they had to depend either upon kerosene or mustard oil for lighting purposes.

The refugees complained that due to inefficient distribution of kerosene oil it was not easily procurable and they had therefore to use mustard oil and that was a heavy burden on their slender financial resources.

Hindu Immovable Property.— Due to the acute housing shortage, a number of refugee families sought shelter in the hindu-owned immovable property. The local Hindu landlords exploited the miseries and helplessness of the refugees and charged them exorbitant rents. We contacted 201 families who were living in hindu-owned property, but luckily none of them had paid any *pugree*. The landlords in these cases were content either with fabulous rents or receiving the rent for long periods in advance. We tried to make a comparative study of the pre-partition and post-partition rents, but most of the refugee tenants were ignorant of the pre-partition rents. However the information was forth-coming from 98 families and the same is given below in a tabular form.

Table No. 8
Rent of Hindu Property

Extent of variation	Same Rent	Difference below 25 per cent	Difference ranging 25 to 50 per cent	50 to 75 per cent.	Over 75 per cent
No. of Families	20	21	19	28	10

It would be clear from the table that 79.6 per cent. families had to pay rents in excess of the pre-partition rent and in case of 38.7 per cent. families the post-partition rent was higher than the pre-partition rent by over 50 per cent.

Housing Scheme.— Acute housing shortage is a great bottle-neck which hinders the speedy rehabilitation of refugees. In order to ease the housing situation, the East Punjab Government decided to construct 4,000 houses in twelve towns of the province, distributed over these towns as under :

No. of houses to be constructed.			
Jullundur	500	Rohtak	200
Ludhiana	500	Gurgaon	200
Hoshiarpur	200	Rewari	300
Khanna	200	Jagadhri	500
Karnal	500	Panipat	500
Sonepat	200	Palwal	200

It was originally proposed to complete the construction of these houses by the end of May, 1948, but by the 15th April, 1948, only 144 houses were under construction and strangely enough in some towns the construction work had not started at all.

The progress of construction, as is evident from the table given below, proceeded at a snail's pace in the beginning, but the work was subsequently speeded up and 3,640 houses were completed by the end of December, 1948.

Table No. 9

(Construction of New Houses)

	15.4 1948	15.5 1948	15.6 1948	15.7 1948	15.8 1948	15.9 1948	15.10 1948	30.11 1948	31.12 1948
No. of houses under construction	144	561	1194	1942	2486	2866	3328	N. A.	3869
No. of houses completed	Nil	Nil	14	342	1026	2187	2626	N. A.	3640

N.A. Information not available.

By the end of January, 1949, 3,776 houses had been completed at various places and out of these 1,692 had been sold to the bonafide refugees on easy instalment terms. These newly built houses were in active demand at Ludhiana, Panipat, Jagadhri etc. while the houses at Khanna, Palwal and Rewari were not much in demand. A fair proportion of the newly built houses in the model towns had been reserved for the personnel of the Armed Forces and various Government Departments, in addition to the reservation of a few houses for shops, schools, dispensaries, post offices and centres for technical and vocational training.

When the promised amenities, like water and electricity are provided in the model towns, it may be hoped that almost all the houses will be occupied, thus relieving the congestion in the towns to a considerable extent.

Sites for Houses.—To enable refugees to build houses for themselves, the Government decided to sell by auction 6,000 building sites in the areas adjacent to the model colonies. The refugee buyers of the building sites are to be granted loans by the Government to construct houses on the sites within the specified period and if possible the Government will supply the necessary building materials also. By the end of January, 1949, nearly 2,509 sites were purchased by bonafide refugees.

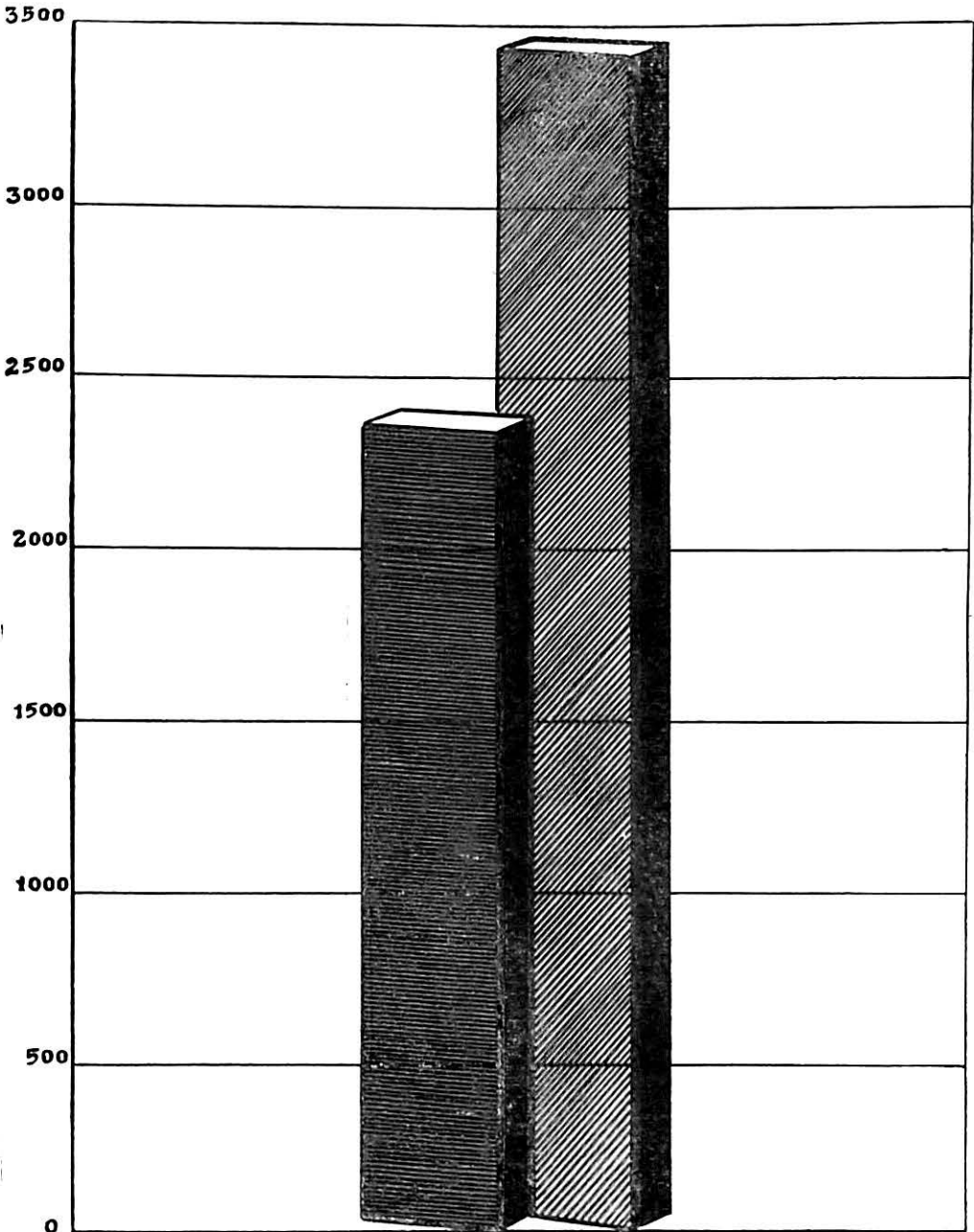
The East Punjab Government is contemplating to set up new townships at Faridabad and Bahadurgarh in addition to the one at Chandigarh, the site of the new capital. It is hoped that with the completion of these contemplated projects, every refugee family will be provided either with an evacuee house or a newly built house or a building site.

2. EDUCATION

The education in the East Punjab, after partition, received a great set back. The educational institutions remained closed for over six months to provide roofed shelter to the refugees and the students were therefore cut a-drift from their studies during this period. The influx of refugee students was greater than the efflux of muslim students, and this caused a great congestion in the schools. The students had therefore to experience difficulty in securing admission to the educational institutions. This difficulty was more acute in the case of primary classes. The authorities of some schools tried to cope with the situation by introducing double-shifts.

(TO PAGE PAGE 15)

BEFORE PARTITION  AFTER PARTITION 



**NUMBER OF DEPENDENTS GETTING
EDUCATION**

Immediately after arrival in the East Punjab, the displaced persons had to start their lives afresh and set up new homes. They had therefore to harness all available resources to achieve the desired object. The young children came to the rescue of their parents in this hour of trial and penury and supplemented their income by their paltry earnings. They mostly took to occupations where very little capital and education were required. In every town it was a common sight to see young boys hawking newspapers, vegetables, fruits, cigarettes and other petty articles of daily use in order to eke out their living. The enterprising boys were often seen selling confectionery, fruits and other eatables in the trains. When the schools re-opened after a long spell of six months, most of the children could not continue their studies because due to adverse financial circumstances, they had become indispensable earning members of the family, while others discontinued their studies because their parents could not afford to meet the expenses which their education involved. A large number of these children would have been lured to schools if fee and other concessions had been freely and readily forthcoming.

The table given below shows the number of dependents, who were getting education before partition, and who discontinued studies after migration to the East Punjab.

Table No. 10

Town	No. of dependents getting education in West Pakistan	No. of dependents who discontinued studies after partition.	No. of students who are getting education after partition	Percentage of 3 to 2.
I	2	3	4	5
Rohtak	797	284	513	35.6
Ambala City	875	231	644	26.4
Jagraon	63	29	34	46.0
Hoshiarpur	183	57	126	31.1
Sonepat	270	66	204	24.4
Sirsa	184	148	36	80.4
Jullundur	964	208	756	21.6
Pathankot	66	45	21	68.3
Total	3402	1068	2334	31.4

The above table shows that 31.4 per cent. students had to discontinue their studies for want of funds; out of 1,068 students who had discontinued studies only 544 were engaged in some occupation or professions while the others at the time of inquiry were just frittering away their energies and time. The table given below classifies the students who discontinued studies after partition according to classes in which they were studying before partition.

Table No. 11

Class	Primary	Lower Middle Standard	Higher Secondary	College	Total
Males	96	212	266	143	717
Females	110	67	166	8	351

As is clear from table given above, female education was adversely affected by partition, and most of the children who discontinued studies were students of lower middle and higher secondary classes.

Financial Relief to Refugee students.— The East Punjab Government, placed huge amounts at the disposal of the heads of the various departments, to be disbursed as loans and grants among the students whose studies were likely to be interrupted on account of adverse financial circumstances of their parents.

The loans were given to college and technical students usually on the following scales.

Intermediate	Rs. 40/-	P. M.	plus tuition fee.
B. A., B. Sc.	Rs. 50/-	"	"
B. T. Classes	Rs. 60/-	"	"
M. A. M. Sc.	Rs. 65/-	"	"
Agriculture	Rs. 70/-	"	"
Law College Students	Rs. 80/-	"	"
Medical Students	Rs. 100/-	"	"

The loans are repayable within four years of the date of the payment of last instalment and carry interest at 2 per cent. per annum.

In schools, a large number of refugee students were given fee concessions, to purchase books and allied requirements. But the financial aid was not commensurate with the requirement of the student community and a large number of students had therefore either to discontinue their studies for want of adequate funds or depend upon their

own financial resources. It was also alleged by the students that usually there was a great interval in the sanction of loans and their actual disbursement, which forced a number of students to discontinue their studies as they were unable to pull on during the intervening period.

Till the end of December, 1948, the Director of Public Instruction East Punjab had sanctioned a sum of Rs. 17,89,084-9-0 as financial aid to refugee students, while the Director of Agriculture had sanctioned a sum of Rs. 78,746. The medical students had received financial help to the extent of Rs. 1,18,699-9-0 and the engineering students had been sanctioned relief amounting to Rs. 1, 40, 500, during the year 1948.

3 STANDARD OF DIET

During the course of inquiry it was observed that the standard of the diet of the displaced persons from West Punjab had deteriorated, resulting in a number of deficiency diseases among them. This factor suggested the necessity for a comparative study of composition and standard of their diet before and since partition with a view to finding out if the rise in the incidence of disease was in any way linked with malnutrition. A few questions were accordingly incorporated in the questionnaire (addendum to questionnaire is given in the appendix). As the inquiry had progressed nearly half way at Rohtak, Ambala and Jullundur City, when the additions referred to above were made in the questionnaire, the requisite information in respect of standard of diet was collected from 1463 families only. It was noticed that some of the displaced families gave an exaggerated account of their pre-partition standard but the investigators through clever and tactful cross examination tried to reach the truth and thereby the margin of error in such cases was reduced to the minimum. The importance of the information contained in the following statistical tables lay more in its comparative value rather than absolute value.

The table given below shows the consumption of milk before and after partition, among the displaced families surveyed.

Table No. 12
Consumption of Milk (Daily Consumption per family)

Daily Consumption	Nil	Less than one seer	1-2 seers	2-3 seers	3-4 seers	over 4 seers	Total No. of families
Before partition	25	415	518	330	165	19	1463
After partition	473	603	305	82	...	...	1463

Before partition, it would be seen from the above table, the consumption of milk was less than a seer per family in case of 28.9 per cent families while the corresponding percentage after partition was 41.2. 1.2 per cent. families did not at all use milk before partition but this percentage went up to 32.3 after partition.

The following table shows the consumption of pure and vegetable ghee, by the displaced families surveyed, before and after partition.

Table No. 13

Consumption of pure and vegetable ghee.

Monthly Consumption per family	Pure Ghee		Vegetable Ghee	
	Before Partition	After Partition	Before Partition	After Partition
• Nil	52	945	1269	215
Less than 2 seers	172	194	113	436
2-4 seers.	648	288	44	639
4-6 seers.	355	20	32	153
6-8 seers.	157	13	4	15
Over 8 seers	79	3	1	5
Total	1463	1463	1463	1463

Before partition, as is evident from the above comparative table, the monthly consumption of pure ghee exceeded four seers in case of 40.4 per cent. families while the corresponding percentage declined to 0.02 after partition. The refugees, on the other hand were forced by a number of factors to use vegetable ghee but its consumption too was considerably low; only 11.8 per cent. families, as would be seen from the foregoing table, consumed more than four seers vegetable ghee a month per family.

The table given below shows the consumption of vegetables among the families surveyed.

Table No. 14

Consumption of Vegetables.

Daily Consumption per family-	Before Partition	After partition
Nil	41	237
Less than $\frac{1}{2}$ seer	632	665
$\frac{1}{2}$ seer to 1 seer	234	266
1 seer to $1\frac{1}{2}$ seers	391	260
Exceeding 2 seers.	165	35
Total number of families	1463	1463

The above table too depicts a sad comparative picture. Before partition, in case of 2.7 per cent. families only, the green vegetables did not form a part of their diet, while the number of such families after partition had risen to 16.2. per cent. After partition, the daily consumption of vegetables exceeded one seer in case of 20.1 per cent. families as against 38 per cent. families, prior to partition. We must not lose sight of the fact that apart from the quantitative decline, a qualitative deterioration in this respect was also noticed. An overwhelming majority of the displaced persons from West Punjab, used cheap vegetables having a little variety,

A study of the above tables would reveal that considerable deterioration had taken place in the composition as well as the standard of diet of the refugees, after their migration to the East Punjab. A number of factors were responsible for the said deterioration, but the phenomenal rise in the prices, which placed a number of nourishing commodities beyond the reach of the persons of the average means, had largely caused this deterioration and mal-nutrition.

CHAPTER IV

ECONOMIC CONDITION

The task of resettling the urban displaced population was more difficult than that of rehabilitating the rural population. A large number of urban refugees belonged to the trading community and the scope for their business was limited in the East Punjab, because of a wide disparity in the occupational pattern of the non-muslim immigrants and the muslim evacuees. The tables given below clearly show the wide divergence in the occupational pursuits of the muslim emigrants and the non-muslim immigrants.

Table No. 15*

Showing the distribution of Muslim Refugees in the districts of West Pmjab, according to their original occupations.

(Figures in Lakhs)

	Culti- vators includ- ing owners	Non-Cultivators					Total	Grand Total
		Shop keep- ers	Techni- cians	Artis- sans	Pub- lic Ser- vants	Labou- rers		
	1	2	3	4	5	6	7	8
Number of refugees	33.57	4.02	1.41	3.04	2.51	3.91	14.89	48.46
Percent- age to grand total (Col: 8)	69.3	8.3	2.9	6.3	5.2	8.0	30.7 [✓]	...
Percent- age to Col:7	...	27.0	9.5	20.4	16.9	26.2	...	...

* Source (Statistics of Resettlement of Refugees in West Punjab, published by Board of Economic Inquiry, West Punjab).

The following table gives the occupational analysis of the refugees settled in the urban areas of the East Punjab, at the time of the Census of the Displaced Persons conducted in October, 1948.

Table No. 16
Occupational analysis of the urban refugees.

Occupation	Agriculture including Agri. Labour	Rural Artisan	Service	Profession	Trade and Business	Industry	Others
Percentage to total number of Non-Muslim earners in West Pakistan	43.9	3.0	13.1	1.9	28.7	1.7	7.7

It is evident from the above two tables that the muslim evacuees from urban areas were mostly technicians, artisans, and skilled labourers while the non-muslim refugees mostly belonged to business and trading community. The callings in which the non-muslim immigrants were engaged before partition were largely the preserve of the non-muslims in the East Punjab.

The wide disparity in the occupational patterns of the muslim evacuees and the non-muslim refugees therefore rendered the task of urban rehabilitation rather difficult. The refugees could not easily fit into the economic structure of the province and had to remain for long without any source of livelihood.

The following table classifies the refugee families surveyed according to the length of the period, they were without work.

Table No. 17
Period of Idleness

Period of idleness	Less than a month	1—2 months	2—3 months	3—6 months	6—9 months	9—12 months	Over a year	Total
No. of families	139	249	234	661	580	689	249	2801
Percentage to total number of families.	5.0	8.9	8.3	23.6	20.7	24.6	8.9	100.0

It is evident from the above table that 70.3 per cent. of the refugee families contacted had to remain without any source of income for some period and out of these families, 22.7 per cent. families were without work for less than 3 months, while 20.7 per cent. families were unsettled for periods ranging between six to nine months. 8.9 per cent. families had not been able to stand on their own legs and earn an independent living, till the time of inquiry.

Sale of Jewellery.—During the period of forced idleness, the displaced persons lived upon the cash assets they had been able to remove from Pakistan. But a number of families, particularly those who belonged to the lower strata of society had practically no cash resources to fall back upon and they had therefore to sell or pawn their jewellery in order to find succour for their families. Later on, many other families after having exhausted their cash resources resorted to the sale of the jewellery as it was the only resource they could fall back upon during the period of distress and penury. It was alleged that the local shroffs and money-lenders exploited the destitution and misery of the forlorn refugees in the early months of migration, and purchased their ornaments at thrown away prices. The table given below classifies the families who sold jewellery, according to the extent of the jewellery sold.

Table No. 18

Extent of jewellery sold.

Extent of Jewellery sold	Below Rs. 100	Rs. 100 to 250	Rs. 250 to 500	Rs. 500 to 750	Rs. 750 to 1000	Rs. 1000 to 1500	Rs. 1500 to 2500	Rs. Over 2500	Total
Number of families who sold jewellery-	91	225	474	170	210	156	145	37	1528
Percentage total number of families who sold jewellery	6.0	14.7	31.02	11.1	13.7	10.2	9.6	3.7	100.0

It could be seen from the above table that 38.2 per cent. of the families surveyed had sold jewellery to tide over the difficult period. 51.7 per cent. of these families had sold jewellery of value less than Rs. 500/- per family, while in case of 4 per cent. families the value of the jewellery sold by each family exceeded Rs. 2,500

Loans from Friends and Relatives.—In time of financial distress, a person usually counts upon his friends and relatives for monetary help but in case of the refugees, their friends and relatives were mostly evacuees from the West Pakistan, and could not therefore offer any substantial relief to their distressed kith and kin. The financial credit of these displaced persons on the other hand, was at a very low ebb, and they could not as such borrow money from the local people. This source of financial assistance in view of the aforesaid facts, could not be largely availed of and only 10.2 per cent. of the families surveyed had been able to arrange for loans while 69.7 per cent. of these families had raised loans for amounts less than Rs. 500 each.

The table given below classifies the families according to the amount of loans borrowed from their friends and relatives.

Table No. 19

Amount of Loans Borrowed

Amount of loans	Less than Rs. 100	Rs. 100 to 200	Rs. 200 to 300	Rs. 300 to 500	Rs. 500 to 750	Rs. 750 to 1000	Rs. 1000 to 1500	Rs. 1500 to 2500	Rs. Over 2500	Total
Number of families who borrowed.	73	158	70	150	69	60	22	10	26	647
Percentage to total number of families who borrowed loans	11.3	24.4	10.8	23.2	10.7	9.3	3.4	2.9	4.0	100.0

It was further observed that barring a few cases where the loans were diverted towards productive channels, the loans and the liquidated assets were largely used for consumption purposes, just to meet the current domestic expenditure and were thus unproductive in character.

Occupational Analysis.—The emigration of the muslims caused a great lacuna in the economy of the Province, which could be filled if the immigrants could adjust themselves to the changed circumstances and could adopt the occupations of the muslim emigrants,

The occupational pattern of the refugees did undergo a gradual change and a large number of them abandoned their original callings and began to follow the pursuits of the muslim evacuees.

At the time of the Census of the Displaced Persons conducted in October, 1948, in the East Punjab, 70269 businessmen and shopkeepers as against 1,10,847, before partition, were in their original profession, the remaining had either changed their occupation or were still unsettled. Similarly the number of the industrialists too had gone down from 6,600 to 4,342 while that of labourers and domestic servants etc had risen from 29,784 to 38,884. The persons who were in Government service, private service or the service of local bodies too suffered as a result of partition, because some of them, as is evident from the following table could not be absorbed in their original jobs.

Table No.* 20

	Government Service	Private Service	Service of Local bodies
Total number of refugees employed before partition	27,346	20,159	3,078
Total number of refugees employed after partition	22,018	15,799	3,200

The mass migration of non-muslim population from the West Punjab was effected under adverse circumstances to the accompaniment of loot and arson and most of the lawyers could not therefore remove their libraries etc. It was very hard for them therefore to resume their legal practice in the East Punjab without the necessary equipment. A large number of lawyers had therefore to suspend their legal profession and to get themselves temporarily absorbed in private or Government jobs. According to the information supplied by the Deputy Registrar High Court, East Punjab, the total number of non-muslim lawyers in West Punjab was 2685, while 514 had resumed their legal profession in the East Punjab. The remaining had either shifted to other provinces or joined some service.

* Census of Displaced Persons, conducted in October, 1948

The table given below shows the pre-partition and post-partition occupational analysis of the refugee families surveyed:

Table No. 21

Occupational analysis

	Agriculture	Service	Professions	Education	Traders & Shopkeepers	Hawkers	Artisans	Transport	Industrialists	Labour unskilled	Labour skilled
Total number of earning members before partition	452	575	121	110	2490	44	106	6	90	145	31
Total number of earning members after partition	71	520	91	104	1244	347	201	2	34	436	71

The decline in the number of shopkeepers and businessmen is distributed over the different trades as follows:

Table No. 22

No. of persons	Cloth merchants	Grocers	General merchants	Jewelers and Goldsmiths	Leather & Shoe-makers	Commission Agents & Brokers	Confectioners	Fruit & Vegetable sellers	Milk sellers
Before partition	349	866	383	228	38	103	133	119	272
After partition	167	321	148	97	26	8	150	164	163

It would be noticed from the above two tables that there was an increase in the number of hawkers from 44 to 347; while on the other hand, the number of businessmen and traders had declined from 2,490 to 1,244 and that of industrialists from 90 to 34.

Many interesting instances of the occupational changes and adjustments came to notice during the inquiry.

A number of goldsmiths were found to be working as tinsmiths. A goldsmith at Sirsa had adopted the occupation of a barber. A number of petty shopkeepers from the rural areas were found to be plying tongas. A few educated displaced persons who previously worked as storekeepers and 'munshies' in private concerns were either selling newspapers or working as coolies at the railway stations. The table given below shows the occupational changes in case of the refugees surveyed, who were originally shopkeepers and businessmen.

Table No. 23

Occupational Changes

	Present occupation in the East Punjab.			
	Labourers	Tonga Drivers	Hawkers	Shopkeepers Working on roadside.
Number of displaced persons in the changed occupation.	204	31	262	135

It was further observed that in addition to the persons referred to above, many other refugees who were previously landlords and teachers had also changed their original professions.

Many persons who once rolled in wealth and had lucrative business in the West Punjab, were at the time of inquiry, carrying on some petty business.

Tonga Drivers and Cartmen.--Before partition, an overwhelming majority of tonga drivers and cartmen in the East Punjab, belonged to the muslim community and their migration caused a gap. But the displaced persons from the West Punjab, notwithstanding the nature of work stepped in to fill the gap, as would be seen from the table given below.

Table No.* 24

Tonga Drivers and Cartmen.

	TOWNS	
	Jullundur City	Pathankot
Total number of tonga driving licenses before 15. 8. 1947.	692	104
Number of tonga driving licenses issued to Muslims	642	68
Total number of tonga driving licenses issued during 15. 8. 1947 to 31. 3. 1948.	874	114
No. of licenses issued to refugees during 15.8.1947 to 31. 3. 1948.	874	78
Total number of licenses to cartmen before 15. 8. 1947	744	52
No. of licenses held by muslim cartmen.	694	36
Number of licenses issued to cartmen between 15.8.1947 to 31. 3. 1948.	492	57
Number of licenses issued to refugees between 15. 8. 1947 to 31. 3. 1948.	492	41

The above table would reveal that the non-muslim evacuees from Pakistan had filled the gap caused by the migration of muslim tonga drivers and cartmen. An overwhelming majority of tonga drivers, at the time of inquiry, at Jullundur and Pathankot were refugees.

In fact, it goes to the credit of these displaced persons that they did not hesitate to adopt the lowest professions just to eke out a precarious but honourable living.

Immediately after partition, the dislocation of the transport system in the East Punjab resulted in an acute scarcity of goods all over the province. The refugees at this juncture stepped in to alleviate local scarcities. Notwithstanding the difficulties of transport and inconveniences involved, they purchased goods from markets, where these were available in abundance, and disposed them off in the towns of the East Punjab at reasonable profits. These enterprising displaced persons thus rendered a

* Figures furnished by Jullundur and Pathankot Municipalities. (period September, 1948)

great service to the people of the East Punjab, by keeping the prices within reasonable limit and restoring the equilibrium between forces of demand and supply which had earlier gone out of gear owing to the paralysed transport system. The local business community of the East Punjab, however looked with disfavour on the intrusion of the refugees in their business and the cut-throat competition they offered.

Shops.—As already mentioned, the non-muslim immigrants were mostly shopkeepers and businessmen and all of them, therefore, could not easily find room for themselves in the economy of the province firstly due to financial difficulties and secondly due to an acute shortage of business accommodation.

The muslim abandoned 20,247 shops in the East Punjab out of which only 17,147 were allotable. Table No 3 in the appendix shows the progress of allotment of shops in the province during the period from May, 1948, to January 1949. The progress of allotment remained slow in the early months, particularly in the districts of Jullundur and Ambala. But later on the work was expedited as could be seen from the table given below.

Table No. 25

Progressive total of shops allotted.

	April 1948	May 1948	June 1948	July 1948	Aug 1948	Sep. 1948	Oct. 1948	Nov. 1948	Dec. 1948	Jan. 1949
Total Number of shops allotted	6356	8080	9746	12741	15058	16317	16927	16927	17439	17808
Percentage of shops allotted to total number of shops left.	44.0	61.0	66.0	76.0	86.0	95.0	99.0	99.0	100	100.0

Thus by April, 1948, only 44 per cent. shops had been allotted but by the end of November, 1948, the allotment of shops had been almost completed, accommodating over twenty thousand bonafide refugees.

The table given below (page 29) shows the progress in respect of allotment of shops in eight towns where the inquiry was conducted.

It is clear from the foregoing table that the allotment of shops was very slow at Sonapat and Jullundur. At the former town, by the end of June, 1948, only 20 per cent. shops had been allotted while the corresponding figure for Jullundur was 16.4 per cent. Many refugees at the time of inquiry were found to be occupying muslim-abandoned shops though those shops had not till then been regularly allotted in their favour, as is shown by the following table,

Table No. 27.

Number of refugees occupying muslim shops without regular authority.

	T O W N S							
	Rohtak	Ambala City	Jullundur City	Sirsa	Sonapat	Hoshiarpur	Pathankot	Jagraon
Number of persons occupying muslim shops without regular allotment.	1	62	194	7	4	5	17	9

The table given below classifies the refugee businessmen surveyed according to the type of business accommodation under their occupation:

Table No. 28

Type of Business Accommodation

Towns	Shops	Stalls	Roadside	Hawkers
Rohtak	85	4	17	21
Ambala City	84	3	59	109
Jagraon	17	4	3	18
Hoshiarpur	109	16	32	29
Sonapat	75	5	24	2
Sirsa	71	...	18	4
Jullundur City	472	23	33	151
Pathankot	53	17	20	13
Total	966	72	206	347

It has already been mentioned that there was an acute shortage of shops in the Province and as such the business accommodation could not be made available to all of the needy refugees. The local bodies tried to cope with the situation by constructing or permitting the construction of stalls in the business localities where sufficient space was available. But the stalls did not find favour with the displaced persons because of high rents, inadequate accommodation and their situation in the un-important localities with little business potentialities. However in various towns the wishes of the displaced persons regarding location of stalls were taken into consideration, and whenever they represented about excessive rents, the local bodies concerned sympathetically responded to their demands.

A large number of petty shop-keepers, who could not manage to get the shops allotted in their favour carried on business, in the early months of migration, on the roadside, but later on they too were subjected to numerous restrictions by the traffic police as well as the officials of the Municipal Committees. This factor, therefore, discouraged roadside business and with the advent of time the number of petty traders carrying on retail business on the roadside was considerably reduced.

Stalls.- The Municipal Committee, Pathankot at the time of inquiry had constructed twentyfour stalls and leased out eightytwo sites for the construction of stalls. The Municipal Committee, Ambala City, had leased out 178 sites to bonafide refugees for the construction of stalls. The sites were scattered all over the city, the prominent localities however being Railway Road, *Anaj Mandi* and the areas in the close vicinity of

the Town Hall. Similarly the Jullundur Municipality had approved of a plan for leasing out 159 sites and by the end of August, 1948, seventy-eight sites had been auctioned to the displaced persons from the West Punjab.

Nature of Business and Capital Investments.

Table No. 29

Showing the classification of displaced shopkeepers surveyed according to the nature of business.

Nature of Business	Wholesale-cum-retail	Retail dealers	Hawkers	Total
Number of refugees	58	1186	347	1591

Table No. 30

Showing the amount of capital invested in business.

Amount of capital invested.	Less than Rs. 100	Rs. 100 to 250	Rs. 250 to 500	Rs. 500 to 1000	Rs. 1000 to 2000	Rs. 2000 to 5000	Over Rs. 5000	Total
	Wholesale-cum-retail	19	39	58
Retail	153	207	344	200	165	117	...	1186
Hawkers	260	56	31	...	...	...	...	347

Table No. 31

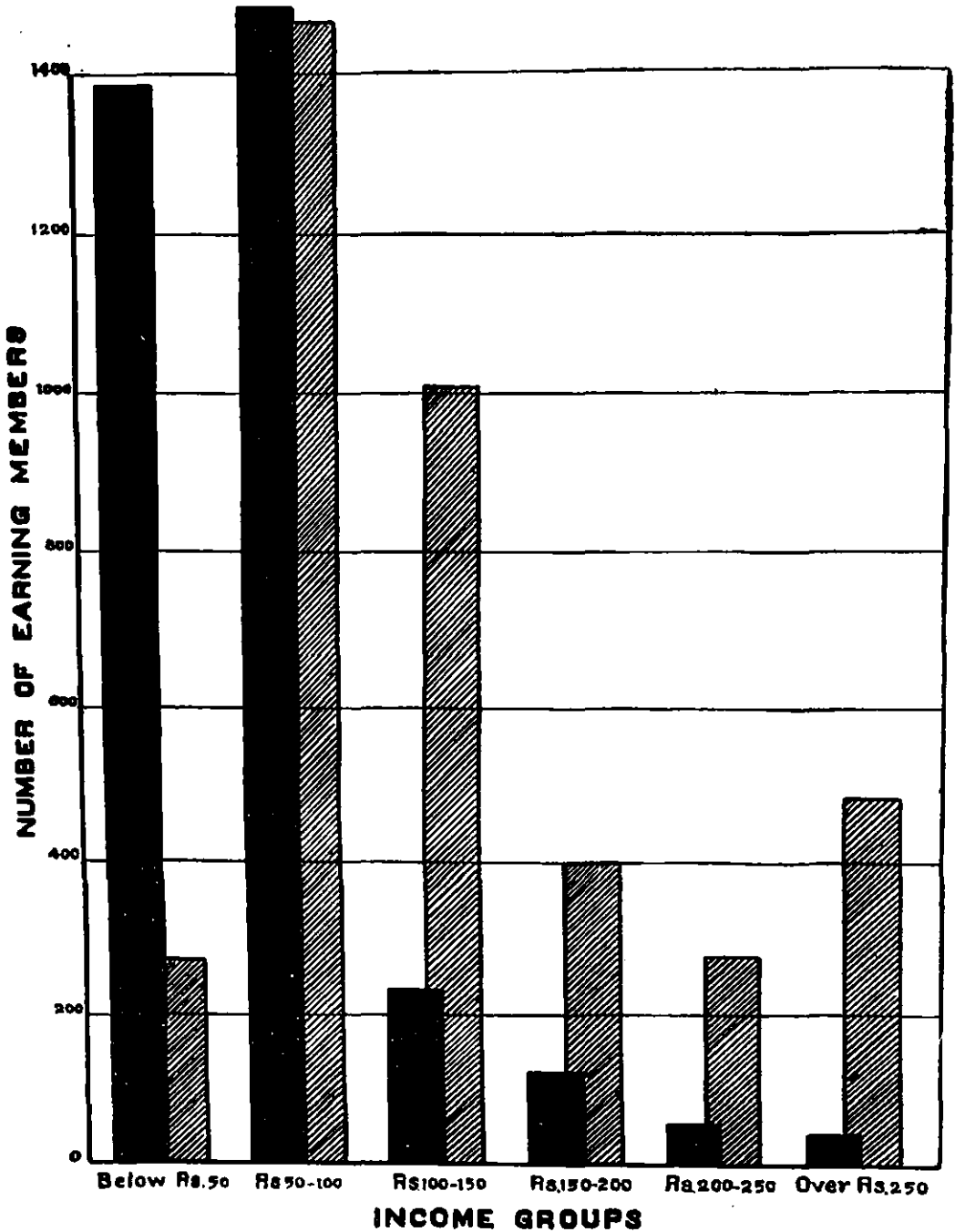
Table showing the average amount of capital investment per trader in different types of business.

	Total Number of Traders.	Total amount of capital investment.	Average amount of capital investment per trader.
Wholesale businessmen	58	Rs. 4,68,000	Rs. 8069 - 0 - 0
Retail business	1186	13,07,957	1103 - 0 - 0
Hawkers	347	43,171	124 - 0 - 0

The foregoing tables show that 25.9 per cent. traders were carrying on their business with a capital investment of below Rs. 100 while the capital investment in the case of hawkers exceeds Rs. 500 in case of 2.5

(TO FACE PAGE 33)

BEFORE PARTITION  AFTER PARTITION 



NUMBER OF EARNING MEMBERS AMONG REFUGEES IN DIFFERENT INCOME-GROUPS

per cent. displaced businessmen only. The capital investment in case of 52.7 per cent. retailers ranged between Rs. 100 to 1,000.

There were a few refugee families who had set up a wholesale business on the pre-partition level but their number was nominal, out of 1,664 refugee businessmen surveyed, only nine had invested above Rs. 10,000 in their business, while seven had a capital investment of Rs. 10,000 each.

Income of displaced persons from Pakistan.— A comparative study of the pre-partition and post-partition monthly income of the displaced persons surveyed as contained in the following table would yield interesting results.

Table No. 32
Monthly Income.

Monthly income	No. of earning members.	
	Before partition	After partition
Below Rs. 25	91	224
25 ... 50	183	1167
50 ... 75	561	972
75 ... 100	902	511
100 ... 150	1013	235
150 ... 200	398	121
200 ... 250	282	52
250 ... 300	194	14
300 ... 500	101	19
500 ... 750	99	5
750 ... 1,000	61	4
Over Rs. 1,000	39	2
Total	3915	3325

A tendency to exaggerate the pre-partition monthly income was noticed among a number of displaced families but the investigators concerned while filling in the forms made due allowance for the exaggeration and through tactful cross-examination tried to get at the truth. However the importance of the statistical information contained in the foregoing table lay more in its comparative value rather than absolute value. Any how the information given here throws considerable light on the situation. At the time of inquiry, 599 (15.7 per cent.) displaced persons

from the West Punjab, who were originally earning members were found to be unsettled and without a source of income, as against 22.1 per cent. * in the urban areas of the entire province of East Punjab. They mostly lived upon their savings while in certain cases these people lived upon the charity of their friends and relatives. Most of these unsettled persons as could be seen from the table given below, were traders and businessmen.

	Land Lords	Shop-keepers	Advocate	Service	Medical Practitioners	Total
Number of unsettled persons	48	521	1	14	6	590

Moreover, most of the displaced persons who by their initiative and enterprise had been able to stand on their own legs, were having a precarious time. Their monthly income was very low as compared with their pre-partition income. Before partition, in case of 29.7 per cent. of the displaced families surveyed, the monthly income exceeded Rs. 250/- while in case of 48.9 per cent. families the monthly income ranged between Rs. 75—150. But after partition, the corresponding percentages declined to 5.5 and 19.5 respectively. The monthly income after partition was below Rs. 50. in case 35.5 percent families as against 7 per cent. families before partition.

The displaced families further complained that the recent unprecedented rise in prices of the necessities of life particularly foodgrains had hit them very hard and made it quite difficult for them to provide a bare subsistence to their families, not to speak of enjoying the pre-partition standard of life. Their real income in view of high prices was therefore still lower.

A few families with their pre-partition monthly income of over Rs. 1,000/- were unsettled at the time of inquiry. It was further noticed that some shopkeepers whose monthly income exceeded Rs. 400 in West Punjab were plying tongas or selling fruits and vegetables in the streets of various towns of the East Punjab.

A businessman who had submitted a claim for Rs. forty five lakhs and had a monthly income of over Rs. 5,000 in Pakistan was still unsettled.

* Census of Displaced Persons, conducted in October, 1948.

Instances where a steep fall in the income after migration to the East Punjab, had occurred can not be given here in details for want of space, but these were numerous.

Financial Assistance

An overwhelming majority of the displaced persons could salvage very little of their cash and valuables to the East Punjab, and without the necessary capital they could not re-start their business, trade, industry and profession. The monetary help, at the initial stage was therefore indispensable to them. The East Punjab Government accordingly provided financial assistance to the displaced persons in the form of loans and grants.

Till the end of January, 1949, the East Punjab Government had sanctioned loans amounting to Rs. 101,42,080 to 13,985 refugees and grants amounting to Rs. 10,28,979 to 7,207 refugees. The average amount of loan per borrower comes to Rs. 725 while that of grant to Rs. 142 per grantee.

The table given on the next page (36) shows the distribution of rehabilitation loans among the refugees, during the period from May, 1948 to January, 1949.

It is clear from the table at page 36 that the sanctions and disbursements of loans were poor in the beginning and the grants for the financial year 1947-48, placed at the disposal of the district authorities for disbursement as loans and grants to bonafide refugees were allowed to lapse in all the districts excepting Ludhiana and Gurgaon.

Besides, the amounts disbursed as compared with the amounts sanctioned were very low and the percentage of disbursement to sanctioned amount stood at 11.4 and 10.6 in the months of May and June, 1948 respectively. The wide disparity was mainly due to the fact that in several districts, the Deputy Commissioners could not draw the amounts placed at their disposal for want of necessary instructions from the Accountant General, East Punjab, to the Treasury Officers for making the payments. However, later on the Deputy Commissioners exhibited agility in the disbursement of loans, and the disparity was largely eliminated. On the 30th November, 1948; the actual disbursement of loans was 88.2 per cent. of the sanctioned amount.

from the West Punjab, who were originally earning members were found to be unsettled and without a source of income, as against 22.1 per cent. * in the urban areas of the entire province of East Punjab. They mostly lived upon their savings while in certain cases these people lived upon the charity of their friends and relatives. Most of these unsettled persons as could be seen from the table given below, were traders and businessmen.

	Land Lords	Shop-keepers	Advocate	Service	Medical Practioners	Total
Number of unsettled persons	48	521	1	14	6	590

Moreover, most of the displaced persons who by their initiative and enterprise had been able to stand on their own legs, were having a precarious time. Their monthly income was very low as compared with their pre-partition income. Before partition, in case of 29.7 per cent. of the displaced families surveyed, the monthly income exceeded Rs. 250/- while in case of 48.9 per cent. families the monthly income ranged between Rs. 75—150. But after partition, the corresponding percentages declined to 5.5 and 19.5 respectively. The monthly income after partition was below Rs. 50. in case 35.5 percent families as against 7 per cent. families before partition.

The displaced families further complained that the recent unprecedented rise in prices of the necessities of life particularly foodgrains had hit them very hard and made it quite difficult for them to provide a bare subsistence to their families, not to speak of enjoying the pre-partition standard of life. Their real income in view of high prices was therefore still lower.

A few families with their pre-partition monthly income of over Rs. 1,000/- were unsettled at the time of inquiry. It was further noticed that some shopkeepers whose monthly income exceeded Rs. 400 in West Punjab were plying tongas or selling fruits and vegetables in the streets of various towns of the East Punjab.

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* Table No. 33

Distribution of Rehabilitation Loans and Grants among Refugees,

	31. 5. 48	30. 6. 48	31. 7. 48	31. 8. 48	30. 9. 48	31. 10. 48	30. 11. 48	31. 12. 48	31. 1. 49
LOANS									
Total amount sanctioned	5,81,950	9,35,800	20,32,800	44,12,425	67,11,740	N.A.	80,59,765	94,08,100	1,01,42,080
Total amount disbursed	1,25,050	1,02,450	8,24,100	25,77,450	48,21,900	N.A.	71,12,565	80,62,655	82,13,885
Percentage of total amount disbursed to amount sanctioned.	21.4	20.6	40.7	53.4	71.8	..	88.2	85.6	80.9
GRANTS									
Total amount sanctioned.	70,750	94,100	1,90,930	4,07,090	5,56,105	..	7,81,864	9,47,084	1,02,8979
Total amount disbursed.	6,900	6,000	39,345	1,22,080	2,84,834	..	5,40,267	6,80,019	7,75,552
Percentage of total amount disbursed to total amount sanctioned.	9.7	7.4	20.6	29.6	51.2	..	69.09	71.7	75.3

Source:- Financial Commissioner, Relief and Rehabilitation, East Punjab.

Table No. 34

Showing the total amount of loans and grants applied for and the amount actually sanctioned during the period from May, 1948 to January, 1949.

Period	31. 5. 48	30. 6. 48	31. 7. 48	31. 8. 48	30. 9. 48	31. 10. 48	30. 11. 48	31. 12. 48	31. 1. 49
Progressive total amount of loan applied for.	7,76,62,570	12,90,55,281	N.A.	14,19,96,458	15,21,91,121	N.A.	16,32,99,346	15,67,27,641	16,08,95,595
Progressive total amount of loans sanctioned.	5,81,950	9,35,800	20,32,800	44,12,425	67,11,710	N.A.	80,69,765	94,08,100	1,01,42,080
Percentage of sanctioned amount to amount applied for	0.7	0.7		3.1	4.4	N.A.	4.3	6.0	6.3
Progressive total amount of grants applied for.	64,53,315	57,38,863	N.A.	92,49,433	87,37,486	N.A.	1,03,17,991	1,15,39,196	1,19,98,031
Progressive total amount of grants sanctioned.	70,750	94,100	1,90,930	4,07,990	5,56,105	N.A.	7,81,864	9,47,084	10,28,979
Percentage of amount sanctioned to total amount applied for.	1.09	1.67	N.A.	4.4	6.4	N.A.	7.3	8.2	8.5

66,334 applications for loans amounting to Rs. 16,08,95,595 were received till the end of January, 1949, and 13,985 applications were sanctioned. The average amount applied for came to Rs. 2,425 per applicant, while the average amount sanctioned was Rs. 725. Twenty one per cent. of the applications received were sanctioned while the amount actually sanctioned was 6.3 per cent. of the total amount asked for till the end of January, 1949. Similarly 30,628 applications were received for rehabilitation grants and 7,207 applications were sanctioned. The average amount applied for was Rs. 391 per application while the average amount actually sanctioned was Rs. 141 per grantee. The total amount actually sanctioned as grants till the end of January, 1949, was 8.5 per cent. of the total amount applied for.

The following table shows the total amount of loans and grants sanctioned till 31st January, 1949 in the various districts of East Punjab, and the percentage share of each district to the total amount sanctioned.

Table No. 35
Showing the Distribution of Loans and Grants
in the districts of East Punjab.

Name of Districts	LOANS		GRANTS	
	Total amount sanctioned till 31. 1. 49	Percentage to total amount sanctioned in the province	Total amount sanctioned till 31. 1. 49	Percentage to amount sanctioned in the province
Hissar	4,06,850	4.0	73,605	7.2
Rohtak	7,44,951	7.4	22,400	2.2
Gurgaon	3,74,350	3.7	40,000	3.9
Karnal	8,78,700	8.7	49,015	4.8
Ambala	10,02,501	9.9	1,04,550	10.2
Simla	3,27,250	3.2	6,450	0.6
Kangra	60,000	0.6	2,250	0.2
Hoshiarpur	7,96,000	7.9	90,100	8.7
Ludhiana	10,34,875	10.2	1,07,205	10.4
Jullundur	13,50,725	13.3	1,85,089	18.1
Ferozepur	13,01,300	12.8	70,034	7.8
Amritsar	8,97,550	8.8	2,01,620	19.6
Gurdaspur	9,66,130	9.5	85,670	8.3
TOTAL	1,01,42,080	100	10,28,979	100

The table given above shows that the total amount of loans sanctioned till 31. 1. 49 was the highest in Jullundur district while it was the lowest in Kangra district. On the other hand, the total amount of grants sanctioned till 31. 1. 49 was the highest in Amritsar district and the lowest in Kangra district. The figures were very poor in case of Kangra district because the concentration of refugees there was negligible.

Time factor was of great importance in the rehabilitation of the uprooted refugees, but as it is clear from the following table the sanction of loans was slow in the beginning. The Percentage of total amount of loans and grants disbursed as on 30. 6. 48 were 1.3 and 0.8 respectively of the total amounts disbursed till 31. 1. 49. In fact, the progress in respect of sanction of loans was slow, as late as August, 1948. After that however it gained some momentum, and the figures exhibited a steady upward trend.

Table No. 36

Period	LOANS		GRANTS	
	Progressive total of the amount disbursed	Percentage of the amount disbursed to the total amount disbursed till 31. 1. 49	Progressive total of the amount disbursed	Percentage of amount disbursed to the amount disbursed till 31. 1. 49
31. 5. 48.	1,25,050	1.5	6,900	0.8
30. 6. 48.	1,92,450	2.3	6,900	0.8
31. 7. 48.	8,24,100	10.03	39,345	4.5
31. 8. 48.	25,77,450	31.3	1,22,080	15.7
30. 9. 48.	48,81,900	58.7	2,84,834	36.7
31. 10. 48.	N.A.	N.A.	N.A.	N.A.
30. 11. 48.	71,12,565	86.5	540,267	69.6
31. 12. 48.	80,62,655	98.1	680,019	87.6

The table given below shows the distribution of loans and grants among the refugee families surveyed.

Table No. 37

Distribution of loans among the families surveyed

	LOANS					GRANTS						
	Rs. 500 and Less	Rs. 501 to 1000	Rs. 1001 to 2000	Total amount sanctioned.	Average amount per borrower.	Rs. 100 and Less.	Rs. 101 to 250	Rs. 250 & above	Total amount sanctioned.	Average amount per grantee.		
Rohtak	7	7	11	29,800	1,183	1	1	1	250	250		
Ambala	13	1	1	1,776	136	11	0	1	100	101		
Jagraon	13	1	1	5,450	389	4	6	4	430	71		
Hoshiarpur	15	19	3	31,750	858	1	9	1	500	500		
Bonepat	4	6	1	7,300	730	0	0	1	80	80		
Sirsa	11	1	1	8,880	555	0	0	1	1140	190		
Jullundur	4	3	2	18,550	413	4	3	5	1300	215		
TOTAL	104	40	17	1,08,306	641	10	4	12	8	2	3850	172

It is clear from the above table that the average amount of loans sanctioned per refugee is Rs. 641 while that of grant per refugee is nearly Rs. 171/-. In case of 64.5 per cent. persons the amount of loans sanctioned was below Rs. 500/-.

Towards the close of the year 1948, the Government of India, directed the Provincial Governments to grant rehabilitation loans to those refugees only who organised themselves into co-operative societies. The refugees experienced innumerable difficulties in the formation of co-operative societies, and the sanction of loans was therefore, considerably slowed down. The Government of India, however realising the practical difficulties of the refugees, later on asked the Provincial Governments to advance funds in specified cases to individuals or groups of individuals and relax the restrictions in case of persons whose profession made it impossible for them to form co-operative societies.

Miscellaneous Government measures for rehabilitation

The policy of the Government is denounced on all sides but little effort is made to grasp the real causes which have prevented Government measures from meeting with success. It may be stated with regret that much of the criticism usually made is thoughtless and un-realistic. The East Punjab Government, in fact has made strenuous efforts for the speedy rehabilitation of the uprooted millions and if their efforts have not met with the desired success, the fault is not wholly theirs.

A brief account has already been given in the preceding pages of the measures taken for housing the displaced persons, and granting them financial assistance for re-establishing their business and trade. Apart from these, the Provincial Government tried to grapple with this complex problem in various other ways, which are briefly described below.

The provincial Government provided opportunities to the displaced traders and businessmen, in the trades, where government had some control. The displaced persons were given preferential treatment in the allocation of quotas of controlled commodities, as would be evident from the following table.

Table No. * 38.

Allocation of licenses for trade in cloth.

Districts	Wholesale		Retail	
	No. of cloth licenses issued to displaced persons.	No. of licenses issued to local businessmen (Non-Refugees)	No. of licenses issued to displaced persons.	No. of licenses issued to local businessmen.
Amritsar	8	...	817	630
Gurdaspur	20	24	1387	1338
Jullundur	24	8	588	1008
Hoshiarpur	4	1	179	1101
Kangra	22	70	1184	600
Ludhiana	24	10	2375	500
Ambala	3	1	176	174
Simla	18	8	1517	1029
Rohtak	28	4	3285	4463
Karnal	10	18	1639	1268
Hissar	36	4	905	837
Gurgaon	5	21	1243	1356
Ferozepur				
Total	212	698	17306	15353

By the end of November, 1948, out of 385 cheap foodgrain shops in the Province, 225 depots were allotted to the displaced persons, and thus their share in this business was as high as 58.4 per cent.

Transport.- Till the middle of December, 1948, the East Punjab Government had sanctioned 3343 public carriers permits to the displaced persons from the West Pakistan and out of these 2500 goods vehicles were actually operating for hire or reward. Similarly 484 stage carriage permits and three motor permits were granted to refugee operators from the West Punjab. The assistance of the Government in this respect apart from rehabilitating the transport system in the Province, enabled a large number of displaced persons to earn an independent living.

* The information supplied by District Organizers Civil Supply & Rationing.

Vocational and Technical Training:— The migration of the Muslims caused a shortage of skilled labour, as well as technicians, and the Government in order to divert a certain proportion of the displaced persons into productive occupations provided facilities for technical and vocational training on a considerable scale. Under the Regional Director of Resettlement, East Punjab, the training was being catered for in nineteen training centres, with a total training capacity of 2,500. The training was imparted in two distinct branches, one engineering trades such as turners, mechanics, welders, moulders and the other in occupation trades and important cottage industries e. g. weaving and sports goods manufacturing, etc. By the end of February, 1949, 837 displaced persons had passed out as trained from these centres and 85 per cent. of them had been provided with jobs while the rest had been settled in enterprises of their own. Besides, over 2,000 students were taking training in these centres and 800 were being trained in various engineering and cottage industries under different industrial concerns.

The Department of Industries, East Punjab, too had launched a number of schemes for training boys and girls at different training centres in the East Punjab. By the end of January, 1949, 4,116 displaced persons had been enrolled as trainees and 2,541 were actually receiving training.

In addition to these, 631 students were being trained under the Department of Industries, East Punjab, through demonstration parties.

Employment of displaced persons: Till the 30th November, 1948, 174,584 displaced persons from the West Pakistan were registered by the Employment Exchange and District Employment Offices in the East Punjab, and out of these 61,349 (35 per cent.) persons were placed in employment. The table given below shows the number of displaced persons found employment through the Employment Exchanges in the East Punjab, during the period from October, 1947 to July, 1948.

Table No. * 39

Months	Number of persons placed in employment
October, 1947	1861
November, "	1411
December, "	2399
January, 1948	2854
February, "	4373
March, "	4200
April, "	4804
May, "	5426
June, "	7752
July, "	6539
	41625

The Employment Exchanges, placed the displaced persons in various kinds of jobs and employment and catered to the requirements of nearly all classes of displaced persons as will be seen from the following table.

Table No. * 40

Employment of displaced persons

Serial No.	Type of employment	No. of persons placed in employment.
1.	Education (Teachers, Inspectors etc.)	1463
2.	Office (Clerks, typists, cashiers, salesmen, etc.)	1458
3.	Health (Doctors, nurses, dispensers, vaccinator)	180
4.	Engineers and Overseers	6
5.	Police	811
6.	Post and Telegraph	47
7.	Railway	20

8 Domestic Servants	874
9 Peons and unskilled workers in Government offices	4388
10 Un-skilled factory labourers	2077
11 Skilled labour	2604
12 Out door labour, etc.	22560
13 Farm labour	1661
14 Dyers, dry cleaners and washermen	67
15 Tailors	640
16 Sweepers, and Bhishties	118
17 Motor Drivers, etc.	527
18 Miscellaneous	1112
Total	31625

Displaced Teachers: Teachers from the West Punjab were absorbed in the local body schools as well as private recognized schools in the East Punjab. The table given below shows the number of displaced teachers absorbed in Local body schools, and private recognised schools in the Province.

Table No. * 41.
Employment of Displaced Teachers.

Districts	Local Body Schools	Private Recognised schools.
Ambala	282	31
Simla	22	27
Karnal	248	91
Gurdaspur	391	57
Gurgaon	247	2
Hissar	372	30
Ludhiana	367	158
Rohtak	438	67
Jullundur	587	N.A.
Ferozpur	265	N.A.
Amritsar	369	55
Hoshiarpur	281	107
Kangra	47	20
Total	3916	654

* Information in respect of Local body Schools supplied by District Inspectors of Schools.

Till the 30th November, 1948, 501 refugee teachers were employed in the privately managed schools in the Jullundur Division as against 248 in Ambala Division.

Displaced Employees of Local Bodies from the West Punjab. The East Punjab Government, directed the local bodies in the East Punjab, to appoint displaced employees of local bodies from the West Punjab, in the vacancies caused by the migration of the muslim employees. Accordingly, a large number of refugees were placed in employment, but a few vacancies were how-ever filled up by the non-refugees too. The table given below shows the number of displaced persons, absorbed in the service of the district boards in the Province.

Table No. * 42

Employment of displaced persons in District Boards.

Name of the District Board	Number of Muslim employees before partition	Number of displaced persons absorbed.	Number of non-refugees absorbed.
Kangra	31	53	7
Hissar	213	352	...
Gurdaspur	379	373	2
Ferozepur	463	338	...
Karnal	196	190	3
Ambala	206	213	11
Hoshiarpur	581	376	40
Rohtak	134	423	6
Jullundur	653	538	2

The figures given above include the displaced teachers absorbed in the service, but the relevent statistics in respect of teachers absorbed are given below:—

* Information furnished by District Boards in the Province.

Table No. 43

Name of the District Board	Number of Muslim teachers	Number of refugee teachers absorbed.
Kangra	7	10
Hissar	Not available	314
Gurdaspur	339	337
Karnal	145	145
Ambala	Not available	165
Hoshiarpur	481	310
Rohtak	Not available	412
Jullundur	595	480
Ferozepur	374	254

Municipal Committees:— All the local bodies in the East Punjab, were requested by us to supply information regarding the employment of displaced persons in the vacancies caused following the migration of the Muslim employees. The information was received from 67 Municipal Committees (list given in the appendix).

According to the information received, there were 1424 muslim employees in these local bodies and 1176 displaced persons from the West Punjab were absorbed in the vacancies caused by the migration of the muslim employees. Besides, 279 non-refugees were also absorbed in these vacancies after partition. The following table shows the classification according to the nature of employment.

Table No. 44.

S. No.	Nature of Employment:	Number of Persons absorbed	
		Refugees	Non-Refugees
1.	Executive officer, Secretary, Municipal Engineer etc.	13	...
2.	General Establishment (Clerks, accountants, cashiers etc.)	101	9
3.	Octroi Mohuriars (clerks)	285	17
4.	Education (Teachers etc.)	171	1
5.	Health (Sanitary Inspectors, Vaccinators, Compounders)	80	3
6.	Menials (Peons, Gaurds etc.)	140	46
7.	Conservancy service (Sweepers, Bhishties)	22	43
8.	Miscellaneous (unclassified)	364	160
TOTAL		1173	279

CHAPTER V

Conclusions and Suggestions

The mass migration of population across the border that took place immediately after partition of India had no parallel in the history of the world. Nearly ten million people were forced to abandon their homes and hearths and to seek refuge in another dominion. It is estimated that over thirty lakh non-muslims swarmed into the towns and villages of the East Punjab, when owing to lawlessness, life became totally insecure for them in the West Punjab. It was indeed a gigantic task to resettle the huge population which had been cut off from their original moorings and were languishing in miserable condition.

Though the problem of rehabilitation monopolised the attention of the East Punjab Government since its birth, yet the success of their policy largely depended upon a number of factors. These were the availability of residential and business accommodation, provision of gainful employment to the displaced persons, the active co-operation of the administrative machinery and the local population, and last but not the least, the satisfactory settlement with the Pakistan Government about the immovable property left in West Pakistan.

Residential Accommodation: The immediate need of the displaced persons was roofed shelter, and the East Punjab Government accordingly made available to them the residential accommodation abandoned by muslim evacuees. The Muslims had left 1,40,008 houses out of which 1,09,574 were allotable. All of the displaced persons could not therefore be housed in the muslim-abandoned houses. A large number had, therefore, to be accommodated in refugee camps.

By the end of December, 1948, the allotment of houses in the province had almost been completed, accommodating 8,92,428 displaced persons. Though the provincial government had directed the local authorities to allot the available residential accommodation among the displaced persons in accordance with the specified limits (50 sq feet per adult and 30 sq feet per child below 12 years.), yet a wide variance from the specified limit was noticed in a number of cases. The influential and well to do families had managed to get accommodation far in excess of their minimum require-

ments. It was indeed very sad to find a few people living in palatial buildings while innumerable displaced families were rotting in camps, exposed to the inclemencies of weather. The poorer sections of population too deserved a fair treatment. Rationing of accommodation ought to have been enforced to accommodate the maximum number of displaced persons. It is suggested in many quarters that the big officials and public leaders should reduce their residential requirements to the bare minimum, and spare surplus accommodation for the shelterless displaced families. No doubt it would be a noble example for others to emulate, and may go a long way in relieving congestion to a certain extent. But certain practical difficulties in this connection should not be lost sight of. It has to be remembered that privacy is an important consideration and a large number of muslim houses do not permit of being divided up into portions.

Even before partition, there was an acute housing shortage in the country; but the influx of the displaced persons further accentuated it. The situation could be eased only if the construction of new houses was undertaken on a large scale. With this end in view, the East Punjab Government constructed 3,861 model houses for the displaced persons, in the twelve towns of the province, but this was a mere drop in the ocean and amounted to tinkering with the problem. During the second Great War a large number of temporary huts were constructed within a short time to accommodate the military personnel. Similarly, housing of the displaced persons, may be given top priority and the machinery of the Public Works Department be put in top gear, to undertake a rapid construction of houses. The repairs to damaged houses, too, be accelerated to provide accommodation to a few more families. The co-operation of the local population may be enlisted, in the construction of new houses, by providing them building material at reasonable prices. In the model towns the promised amenities should be provided without any further loss of time, so that all the houses can be brought into use. Moreover, the owners of these houses, if occupying Muslim immovable property in the same town, be asked to shift to their own new houses and make room for others.

The local population, it was alleged, had exploited the misery of the displaced persons and charged them fabulous rents, for unheard periods in advance, in addition to *pugree* (black market money) for the immovable property rented to them. It may be hoped that the provisions of the East Punjab Rent Restriction Act would be rigidly

enforced to safeguard the interests of these victimised displaced persons.

During the month of January, 1949, 6,000 building sites were offered for sale to the bonafide displaced persons, and 2,500 sites were purchased. The mere sale of these sites would not achieve the desired object unless the buyers are freely given loans and building material at controlled rates, for the construction of houses on these sites.

The Government of India has sanctioned a further loan of Rs. two crores to the East Punjab Government for the year 1949—50, to help them carry out their housing schemes for the displaced persons. It may be hoped that the East Punjab Government would shortly undertake a comprehensive plan for housing the displaced urban population, and the financial help of the Central Government would be utilized to the maximum advantage.

In fact, the urban rehabilitation largely hinges upon the housing accommodation and if all the displaced urbanites are properly housed, the rehabilitation problem would be considerably solved.

2. Business Accommodation (Shops).

The acute shortage of shops in the province impeded the speedy rehabilitation of the displaced business community. The Muslims left 20,247 shops out of which 17,140 were allotable. The allotment of shops proceeded slowly in the beginning so much so that only 44 per cent. shops had been allotted by the end of April, 1948. The work was, however, speeded up later on and by the end of January, 1949, only 93 shops remained to be allotted.

In the early months of migration, some displaced persons whom shops could not be allotted, carried on retail business on the roadside which brought them a subsistence, but in course of time, the traffic restrictions had to be tightened up and the business on the roadside was discouraged.

Wooden Stalls: A few local bodies tried to alleviate the shortage of shops by constructing or permitting the construction of wooden stalls in the localities where sufficient space was available. The stalls however did not meet the requirements of the business community, and did not prove to be very popular.

The availability of shops is of great importance to the displaced businessmen. Government would do well therefore in undertaking the construction of shops in different towns. This will be a stepforward

in the direction of resettlement. But we should not lose sight of the fact that on account of the influx of a large number of shopkeepers, the economy of nearly all the towns is overstrained and on account of cut-throat competition, most of the shopkeepers are unable to earn their living. The real remedy therefore does not lie in building shops on a large scale, but in re-orienting the economic structure of the society. With this end in view the facilities for technical and vocational training need to be extended to train the maximum number of people and make them productive workers.

3. Gainful Employment.

The wide disparity in the occupational pattern of the muslim evacuees and the non-muslim immigrants rendered the task of urban rehabilitation difficult. The immigrants mostly belonged to the business and industrial community or carried on liberal professions while the muslim evacuees were mostly technicians, skilled and unskilled workers and menials. All of the displaced persons from the West Punjab could not, therefore, be absorbed in their original occupation. The occupational pattern of the immigrants, therefore, underwent a gradual change. Many displaced persons adopted the occupations pursued by the Muslim evacuees in order to earn a precarious but an honourable living, as could be seen from the following table (as revealed by census of displaced persons in the East Punjab conducted in October, 1948).

Table No. 45

Occupation	Number of earners	
	Pakistan	East Punjab
Trade and Business	1,10,847	70,269
Industry	6,600	4,342
Service	50,583	41,064
Liberal Profession	7,299	5,118
Others (Skilled and unskilled workers)	29,784	38,884
Total	2,05,113	1,59,677

At the time of the census of displaced persons conducted in October, 1948, there were 1,59,677 earners in the urban areas of the East Punjab as against 2,05,113 earners prior to partition. Accordingly, 45,436 displaced persons were without any source of income after partition.

Displaced lawyers and Arhatyas The lawyers and the traders particularly the displaced commission agents from the markets in canal colonies of the West Punjab suffered heavily as a result of partition and the mass migration that followed. Most of the lawyers, were not able to remove their valuable libraries from the West Punjab and they had therefore to face difficulties in resuming their profession. Moreover, the East Punjab offered a little scope for their profession which was already the sole preserve of the non-muslims.

The administration in the Indian States is gradually being brought at par with its counter-part in the provinces. It is quite possible that most of the senior displaced lawyers will be offered executive and judicial posts in these states. Their services can be very useful in the re-organized administrative set up of the Indian states.

The commercial markets in the East Punjab, offer practically no scope for the absorption of the displaced commission agents (Arhatyas) from the West Punjab. They will have to wait till the completion of the Bhakra and the Nangal projects, when numerous commercial 'Mandies' would be set up in the East Punjab, which will offer scope for lucrative business to them. In the meantime, they must adjust themselves to the changed circumstances as best as they can.

Vocational and Technical Training: As already mentioned in the preceding pages, due to limited scope all the non-muslim immigrants could not follow their pre-partition pursuits and some of them had to adopt the profession of the evacuees. No doubt, these professions offered a wide scope but the displaced persons found it difficult to take to those without the necessary training. The Government, therefore, came forward with facilities for the necessary technical and vocational training.

In the East Punjab, this training was imparted in the nineteen centres, run by the Ministry of labour, Government of India. By the end of February, 1949, 837 displaced persons were trained at these centres and out of these 84 per cent were found employment while the remaining were absorbed in their own enterprises.

The Department of Industries, East Punjab, too, had launched a vigorous campaign for the technical training of displaced boys and girls. In addition to these, a number of displaced persons received training as apprentices in the different industrial concerns. The technical training apart from making the trainees self-supporting, filled the gap caused in the economy of the Province following the exodus of muslim skilled labour.

It may be suggested that the trainees, after the completion of training, be given facilities for the formation of co-operative societies and for starting small scale and cottage industries. The necessary facilities with regard to the procurement of equipment, raw materials and other accessories, may also be provided if possible. It may be hoped that the necessary facilities for vocational and technical training would be considerably expanded in order to train the maximum number of displaced persons, particularly the able bodied residents of refugee camps, so as to make them stand on their own legs.

4 Monetary Help:

An overwhelming majority of the displaced persons could salvage very little of their cash and valuables when migrating to the East Punjab. Without the necessary capital, they were not in a position to restart their business, trade, industry and profession. Monetary help from Government, at the initial stages was therefore indispensable for them. The East Punjab Government accordingly provided financial assistance to the displaced persons in the form of loans and grants.

Till the 30th January, 1949, a sum of Rs. 1,01,42,080 had been advanced as loans to bonafide displaced persons. The said amount was 6.3 per cent. of the total amount applied for. The average amount sanctioned per borrower was Rs. 725 as against Rs. 2,425 applied for. The procedure for the actual distribution of loans being cumbersome, the disbursement of loans was rather slow in the early months. The percentage of disbursement to total sanction was 20.6 in the month of June, 1948, as against 88.2 in November, 1948.

In addition to loans, Government allowed grants to the displaced persons particularly widows. Till the 30th January, 1949, a sum of Rs. 10,28,979 had been allowed as grants to 7,207 displaced persons, the average amount of grants per beneficiary being Rs. 141 as against Rs. 391 applied for.

In the beginning, only the displaced persons from the West Punjab were entitled to financial assistance given by the East Punjab Government but later on the restrictions were relaxed and all the displaced persons from West Pakistan, settled in East Punjab, irrespective of the province of their migration were declared eligible for financial assistance. Accordingly, many non-Punjabees were reported to have been allowed financial assistance.

The monetary help was given to all classes of displaced persons—lawyers, medical practitioners, traders, shopkeepers, artisans and industrialists, as is clear from the table given in the appendix.

The Provincial Government sanctioned loans for amounts upto Rs. 5,000/- while the loans for higher amounts were allowed by the Rehabilitation Finance Administration. It was alleged that some of the beneficiaries had directed the loans to unproductive channels while a few others used the same for purposes other than for which the loans were actually sanctioned. This may be partly attributed to the lack of vigilance on the part of the officials concerned but the borrowers, too, cannot be absolved from the blame for misusing and misappropriating the monetary help.

Co-operative Societies: Towards the close of the year, 1948, the Central Government directed the Provincial Governments to advance loans to co-operative societies only. This restriction created a great resentment among the displaced persons. But, later on, in view of the practical difficulties of the displaced persons, the Provincial Governments were permitted to advance loans to individuals in whose case the formation of co-operative societies was not possible.

The loans to cooperative societies would undoubtedly spread the benefit of the scheme to a large number of people. Efforts should therefore be made to stimulate co-operative activity among the displaced persons. The services of officials of the Co-operative Department may be utilized to explain the co-operative principle to the displaced persons and foster the formation of co-operative societies among them. The rehabilitation loans, as far as possible, should be granted to those co-operative societies for the activities of which the economy of the province offers sufficient scope.

It cannot be denied that resettlement loans to displaced persons constitute an important plank in the rehabilitation programme. But the distribution of loans must be on a fair and equitable basis. The use of loans should be scrutinised occasionally to ensure their investment in productive activity. In short, Government should provide financial assistance to a larger number of displaced persons, to accelerate their resettlement.

5 Education of displaced Students:

After partition, the education in the East Punjab, received a set-back and a large number of displaced

children were forced to discontinue their studies owing to the changed financial position of their parents and guardians. Some of these children supplemented the income of their parents by selling cigarettes, catables, newspapers and other minor articles of daily use, while many others frittered away their energies while sitting idle at home. A large number of these young children would have certainly continued their studies if financial assistance and other facilities were readily available to them. The influx of non-muslim students being greater than the exodus of the muslim students, resulted in over-crowding in schools and colleges. At certain places, the students experienced difficulties in securing admission to schools. Though double shifts were introduced in a number of schools to overcome overcrowding yet the facilities available were not commensurate with the demand. It is hoped, the East Punjab Government would expand the educational facilities in the province to overcome the existing over-crowding which is affecting adversely the standard of instruction imparted in schools.

Double shifts should have been introduced in schools which were faced with overcrowding. A number of displaced teachers from the West Punjab were found un-employed, at the time of writing the report, their services would have been best utilized for relieving the congestion in schools.

Financial Aid to Students: Government advanced loans and grants to students whose studies were likely to be hampered due to lack of funds. All classes of students (students in Arts, as well as professional colleges) were granted the monetary help. By the end of January, 1949, the Director of Public Instruction, East Punjab, had sanctioned loans amounting to Rs. 20,33,161 while the Director of Agriculture and Director of Health Services had advanced loans amounting to Rs. 90,940 and Rs. 1,22,983 respectively.

The monetary help rendered was not commensurate with the requirements of the student community. Besides, there was an inordinate delay in the disbursement of loans which subjected the students to untold hardships. Time factor being of primary importance in rehabilitation, it is essential that the loans be paid to the students in time so as to avoid much of the avoidable inconvenience and hardship to them.

The remission of examination fees, and the levy of tuition fees for about eight months instead of full one year, were steps in the right

direction which brought relief to the displaced students. It was observed that in certain schools, financial aid was given to all the displaced students irrespective of the financial condition of their parents, with the result that some of the beneficiaries neither needed nor deserved the monetary help.

Steps should be taken to give monetary help to the maximum number of students. But while granting financial aid, the financial position and the actual requirements of the students should not be lost sight of.

Children are the assets of a nation, and the juvenile delinquency and destitution among them are potential dangers to the stability and prosperity of a nation. They should be specially cared for and adequate arrangements should be made by the Government for their education. They should be saved from moral lapse. The Central Government, too, should help the Provincial Government to push forward its educational plans for the sake of the displaced students.

6. Administrative Machinery.

The successful implementation of the policy of the Government largely depended upon its administrative machinery. In spite of the best intentions of Government to rehabilitate the uprooted millions at the earliest, the problem defied solution. There was a wide chasm between the formulation of the plans and their actual implementation. Much of the failure in this respect could be attributed to the negligence on the part of the officials concerned. Some of the officials subordinated the greater interests of the province to their selfish motives and thus retarded the progress of rehabilitation. Corruption, favouritism and nepotism were alleged to be rampant in almost all spheres of rehabilitation; provision of residential and business accommodation, allotment of industrial concerns, and distribution of loans and grants. A few officials tried to build their own prosperity at the expense of the displaced persons.

It may perhaps be remembered that the problem of corruption in the Rehabilitation Department, is an integral part of the general corruption which prevailed. It is hoped, that with the earnest co-operation of the displaced persons this corruption would be rooted out. A great responsibility rests upon the displaced persons, in this connection. They should rise above their personal motives and enable the officials concerned to discharge their duties efficiently and honestly.

7. Co-operation of the Local Population.

In the initial stages of migration, the local people heavily entertained the displaced persons. The enthusiasm to help the distressed immigrants which was noticeable among the local population in the first few weeks of the influx of displaced persons, soon changed into active antagonism. As soon as the displaced shopkeepers and hawkers offered cut-throat competition to their local counter-part in their business, the latter developed business jealousy against the former.

The displaced persons therefore received cold treatment wherever they went and the antagonism of the local population considerably hindered their speedy rehabilitation. The various Provincial Governments too did not evince the desired interest and promptness in the resettlement of the displaced persons who had sought shelter in their jurisdiction.

Hon'ble Mohan Lal Saxena, Minister for Relief and Rehabilitation, Government of India, in a statement issued to the Press on March 25, 1949, said "A certain amount of delay in the planning and formulation of rehabilitation schemes is inevitable; but I am quite clear in my mind that there are certain other factors which have retarded the progress of rehabilitation. The foremost among them is, for instance, Provincial Politics and local vested interests coupled with a general antipathy to the settlement of a large number of persons from outside the province"

The task of resettling the displaced persons is stupendous. In spite of the best plans and earnest efforts, they can not be properly rehabilitated without the active support of the local population. The displaced persons in the words of Shree K. M. Munshi are martyrs in the cause of India's freedom and the entire Indian population should share the responsibility of Government in this respect so that as a result of joint efforts they may be rehabilitated more speedily.

8 Evacuee Property.

The non-muslim evacuees from the West Pakistan left behind palatial buildings, magnificent houses, thriving industries and fertile lands, apart from valuable movable assets.

The value of the immovable property abandoned in the West Pakistan is estimated at Rs. 3,92,966 lakhs. The average value of the property abandoned per family comes to Rs. 68,500.

The table given below shows the immovable property abandoned by displaced persons from the West Pakistan.

* Table No. 46
Property left by evacuees.

	Houses	Land	Other	Total
No. of families owning property (Urban)	98,435	17,890	60,340	1,76,665
No. of families owning property (Rural)	1,74,582	67,530	1,55,211	3,97,323
Estimated value of Urban property left.				Rs. 84,730 lakhs
Estimated value of Rural property left.				Rs. 3,08,236 lakhs

The Government of India held a number of conferences with the Pakistan Government on the subject of evacuee property, and every time impressed upon them the desirability of dealing with the problem at Government level. But the Pakistan Government did not agree to the suggestions of the Government of India, in this respect. The issue hanged in the balance for a pretty long time, and ultimately in January, 1949, after protracted deliberations, an agreement was reached on the disposal of urban immovable property. Settlement could not however be arrived at in regard to agricultural property.

The agreement permitted the sale and exchange of urban evacuee property on either side and also provided for the appointment of a Liaison Officer in either dominion to work jointly with the Custodian, to safeguard the interests of the nationals of his dominion.

The Pakistan officials however put innumerable obstacles in the actual implementation of the agreement. The non-muslim refugees therefore as a result of dilatory tactics and obstructionist attitude of the Pakistan officials as well as Pakistan nationals stood where they were. The object of the agreement was thus defeated and it remained practically inoperative.

The early disposal of the extensive assets left behind in Pakistan is of the utmost importance to the displaced persons. In fact, it constitutes the crux of the problem of urban rehabilitation. The mobilisation of the assets would undoubtedly go a long way in rehabilitating the displaced persons.

The Government of India is alive to this fact and has been making strenuous efforts in this direction. Hon'ble Pandit Jawahar Lal Nehru Prime Minister of India, in a special message to the displaced persons in India, on the eve of his departure for London, said, "The biggest handicap for us has been the delay in coming to an agreement about evacuee property. Indeed, I would say that this is the biggest problem between India and Pakistan. and if this was removed other problems would gradually find their place. I think we can truthfully say that we have tried our best to get an agreement in regard to evacuee property and the delay is none of our making. It is true that it is not an easy problem to tackle. Nevertheless we have to do it. We have made some progress and I hope that in future more satisfactory results will follow. In any event we shall continue to try our utmost to find an agreement on this vital issue affecting so many people. We have already taken some steps towards helping those who have come here and who have left property in Pakistan."

It may be hoped that in the immediate future some suitable machinery would be evolved for the sale and exchange of the immovable property, and the non-muslim evacuees from the West Pakistan would get a fair price for their property. Needless to add, that the disposal of evacuee property can best be effected through the Government agency.

No one will deny that the displaced persons constitute the finest human material and therefore constitute a potential asset for augmenting production. But, unluckily, unemployed and under-employed as most of them are at present, they are at present a liability on the country. The Government should therefore take steps for the conversion of this liability into an asset.

The refugees, in the words of Shree K. M. Munshi, have undergone incalculable sufferings, so that the country should be free. In their treatment considerations of humanity should not be allowed to be sacrificed at the altar of legal or other technicalities.



STATISTICAL APPENDIX

**giving tables relating to the
main report.**

Table No. * 4

Showing the distribution of Loans and Grants to the refugees settled in the towns where the inquiry was conducted.

Towns	Total Number of applications received	Number of applications sanctioned.	Total amount sanctioned till 30. 11. 48	Total amount disbursed till 30. 11. 48.	Average amount sanctioned per borrower,	Number of applications received	Number of applications sanctioned.	Total amount sanctioned till 30. 11. 48.	Total amount disbursed till 30. 11. 48.	Average amount sanctioned per grantee
			Rs.	Rs.	Rs.			Rs.	Rs.	Rs.
Pathankot	321	170	1,33,800	87,400	787	144	71	1,59,500	5,550	224
Hoshiarpur	2246	756	7,96,900	7,38,200	1,054	741	224	76,850	59,950	339
Sonepat	768	184	1,44,000	1,08,800	782	180	8	2,600	2,600	325
Sirsa	120	67	49,400	45,800	469	111	74	8,300	5820	120
Rohtak	2446	238	3,44,850	3,17,400	1,459	616	39	11,250	8,300	126

* Information supplied by District Urban Rehabilitation officers.

N. B.—The necessary figures for Jullundur City and Ambala were not supplied, and are therefore not included in the above table.

Table No. 5

Showing percentage share of loans of different Classes of Borrowers.

(Loans Sanctioned till 31. 12. 48)

	Medical Practitioners	Lawyers	Cloth Merchants	Foodgrain dealers	General Merchants	Transport	Miscellaneous	Artisans	Cottage Industry
Hissar	5.9	3.3	19.7	10.4	8.3	2.8	43.1	4.6	1.9
Rohtak	12.3	9.3	16.1	3.4	6.4	3.0	50.5	...	...
Gurgaon	6.4	2.6	13.6	4.1	19.9	6.6	30.1	7.6	9.1
Karnal	4.9	8.8	14.2	10.9	16.6	3.9	27.9	4.6	8.2
Simla	6.2	8.3	...	...	83.9	...	1.6	...	...
Ambala	6.2	3.0	14.3	7.7	10.3	1.8	43.0	1.0	12.7
Jullundur	6.8	1.5	10.7	10.9	20.1	6.3	26.2	10.3	13.2
Ferozepur	2.2	2.2	5.2	65.3	4.8	3.2	4.9	12.2	...
Ludhiana	6.4	4.4	11.9	2.1	4.4	0.3	41.8	1.1	27.6
Gurdaspur	2.8	6.8	...	...	...	...	71.5	1.6	17.3
Hoshiarpur	6.7	1.8	11.9	6.2	18.4	2.1	30.6	3.1	10.2

* Source-Director General Rehabilitation, (Urban) East Punjab.

Table No. 6.

Distribution of Rehabilitation loans to various classes of refugees in the Districts of East Punjab.

(Loans Sanctioned till 31. 12. 49.)

Districts	MEDICAL PRACTITIONERS			LAWYERS			CLOTH MERCHANTS			FOODGRAIN DEALERS			GENERAL MERCHANTS			TRANSPORT			MISCELLANEOUS			ARTISANS			COTTAGE INDUSTRY		
	Amount sanctioned.	Number of persons sanctioned. loans	Average amount per borrower	Amount sanctioned.	Number of persons sanctioned. loans	Average amount per borrower	Amount sanctioned.	Number of persons sanctioned. loans	Average amount per borrower	Amount sanctioned.	Number of persons sanctioned. loans	Average amount per borrower	Amount sanctioned.	Number of persons sanctioned. loans	Average amount per borrower.	Amount sanctioned.	Number of persons sanctioned. loans	Average amount per borrower	Amount sanctioned.	Number of persons sanctioned. loans	Average amount per borrower	Amount sanctioned.	Number of persons sanctioned. loans	Average amount per borrower	Amount sanctioned.	Number of persons sanctioned. loans	Average amount per borrower
Hissar	21880	29	754- 0-0	13500	8	1687- 0-0	78950	111	711- 0-0	41600	38	1094- 0-0	33300	42	792- 0-0	11500	9	1277- 0-0	172300	277	622- 0-0	18500	37	500- 0-0	7600	6	1266- 0-0
Rohtak	76500	99	772- 0-0	57750	34	1698- 0-0	99550	83	1199- 0-0	21150	18	1175- 0-0	33700	39	864- 0-0	19000	5	3800- 0-0	314000	351	894- 0-0	...	...	...	...	...	...
Gurgaon	24550	43	570- 0-0	10900	9	1111- 0-0	51900	85	610- 0-0	15700	25	628- 0-0	76450	161	474- 0-0	25000	23	1086- 0-0	114850	174	660- 0-0	29150	52	560- 0-0	34750	55	631- 0-0
Karnal	43100	68	633- 0-0	77500	51	1519- 0-0	126400	138	915- 0-0	45300	110	866- 0-0	146000	192	760- 0-0	33900	20	1695- 0-0	244900	243	1007- 0-0	40200	62	648- 0-0	71400	56	1275- 0-0
Simla	19000	11	1727- 0-0	25500	13	1961- 0-0	...	...	...	...	...	...	257250	126	2041- 0-0	...	...	...	5000	1	5000- 0-0	...	...	...	...	...	...
Ambala	51500	51	1009- 0-0	25500	23	1108- 0-0	119500	118	1012- 0-0	64500	61	1057- 0-0	86500	106	816- 0-0	15000	10	1500- 0-0	360000	443	812- 0-0	8000	12	666- 0-0	106500	73	1458- 0-0
Jullundur	91100	114	799- 0-0	19900	28	710- 0-0	141500	186	760- 0-0	145100	299	485- 0-0	267525	523	511- 0-0	84100	120	700- 0-0	269000	437	615- 0-0	137900	335	411- 0-0	176750	234	755- 0-0
Ferozepur	24300	25	972- 0-0	24500	13	1884- 0-0	55600	102	545- 0-0	703050	1097	640- 0-0	51500	102	504- 0-0	35200	47	748- 0-0	52000	619	84- 0-0	130800	62	2109- 0-0	...	...	...
Ludhiana	65300	87	750- 0-0	46000	28	1642- 0-0	122150	176	694- 0-0	21650	21	1030- 0-0	45350	59	768- 0-0	2750	3	916- 0-0	432225	675	640- 0-0	12200	38	321- 0-0	287250	321	894- 0-0
Gurdaspur	25450	40	636- 0-0	61000	31	1967- 0-0	...	...	...	...	...	...	...	...	...	...	...	...	643350	1158	555- 0-0	14400	41	351- 0-0	154800	194	797- 0-0
Hoshiarpur	50800	52	976- 0-0	14000	10	1400- 0-0	90500	83	1090- 0-0	46900	45	1042- 0-0	140750	156	902- 0-0	16000	9	1777- 0-0	233900	149	1569- 0-0	23800	33	721- 0-0	146850	138	1064- 0-0
Total	493480	619		375150	248		886050	1082		1154950	1714		1138325	1506		242450	246		2841525	4527		414950	672		985900	1077	

APPENDIX A
LATEST DEVELOPMENTS

The main report was drafted in February, 1948; but due to certain unavoidable circumstances, its publication was delayed.

The various developments in the field of urban rehabilitation during the intervening period, have therefore necessitated the inclusion of the latest available information, and the same is being incorporated in the appendix.

Evacuee Houses and Shops.- The primary allotment of houses and shops having been completed except at Dalhousie, a resurvey of evacuee immovable property was undertaken in the urban areas of the East Punjab. As a result of this resurvey, a number of unauthorised occupants were ejected, and the accommodation was made available to the eligible displaced persons.

The table given below shows the progress of re-allotment of evacuee houses and shops, in the province during April, 1949 to September 1949.

Table
Re-allotment of Houses and Shops.

Period	Number of shops re-allotted.	Number of houses. re-allotted.
April, 1949	139	1,086
May, ..	117	1,329
June, ..	191	838
July, ..	165	1,058
August ..	77	7,710
September ..	112	603

In response to the requests from the displaced persons, the rent of evacuee houses and shops was reduced by 33½ per cent., with effect

from the 15th August, 1949. The concession was admissible to displaced persons including the Government Servants who had either abandoned immovable property in Western Pakistan or had their native homes in Western Pakistan.

Repair of damaged Houses and Shops.— The repair of damaged houses and shops continued, but the progress in this respect was slow. The heavy rains caused wide-spread damage to the evacuee immovable property in Ferozepur, Rohtak and Hissar districts and necessitated extensive repairs. It is feared that a large number of these houses may collapse for want of timely repairs.

At the end of August, 1949, 1,428 evacuee houses and shops remained to be repaired.

New Housing Schemes.— The East Punjab Government, proposed to lay out 6,800 sites in the model townships and sell the same to bonafide refugees. 3,114 sites had been sold during the last financial year. 479 more sites were offered for sale at Ludhiana, Jullundur, Jagadhri and Rohtak, during May, 1949, but 184 sites could be disposed of in spite of the fact that the auctions remained open for several days.

Due to financial stringency, the activities of the Rehabilitation Department, with regard to housing received a serious set-back. The contemplated projects for the construction of houses at Ambala and Hissar, and development of 6,850 sites for labour class etc. in the province, had to be shelved on account of paucity of funds.

The East Punjab Government, had decided to advance loans and building materials at control rates to the purchasers of building sites in the new townships. Due to paucity of funds, however, the amount earmarked for this purpose had to be reduced from the original allocation of Rs. one crore to Rs. 20 lakhs.

All the newly built houses in the model townships could not be occupied due to absence of essential amenities. The provision of these amenities therefore continued to engage the attention of the East Punjab Government, and the work in this respect was pushed forward, with vigour.

The construction of approach roads to these new townships was completed by the end of August, 1949, but their surfacing was held up for want of primier.

The work pertaining to water supply and drainage too was undertaken and the preliminaries were reported to have been completed.

The Posts and Telegraph Department opened sub-post offices at Jullundur and Rohtak townships, while the proposals for opening such post offices at other townships were under the consideration of the department.

Rehabilitation Loans and Grants.-By the end of September 1949, Rs. 1,20,70,305 had been sanctioned as loans to 16,565 eligible displaced persons, while the grants sanctioned till that date amounted to Rs. 17,19,575.

The recovery of loans too continued, and by the end of August, 1949, the Rehabilitation Department had recovered loans and grants amounting to Rs. 1,32,117 and 1,235 respectively. Efforts were made for the promotion of co-operative societies among the displaced persons. By the end of August, 1949, 68 Co-operative societies with a membership of 816, had been formed and loans amounting to Rs. 1,29,900 had been sanctioned to these societies.

A scrutiny and verification of loans was conducted in all districts of the province, and it revealed that loans in a number of cases were either mis-applied, or the borrowers were untraceable.

The statement on page 73 shows the result of scrutiny, indicating the percentage of loans properly utilized; loans mis-applied, loans not yet applied to the purpose for which those had been sanctioned; and percentage of loans checked.

Table *

Percentage of loans properly utilized, mis-applied and not yet applied.

Districts	Loans Properly utilized			Loans mis-applied or loanees are untraceable or left the district etc.			Loans not yet applied to the purpose for which they were sanctioned.			Percentage of loans checked.
	Amount	Number of borrowers.	Percentage.	Amount	Number of borrowers.	Percentage.	Amount	Number of borrowers.	Percentage.	
I.	2	3	4	5	6	7	8	9	10	II
Kangra	42,500	56	73%	...	...	...	11,000	21	27%	70%
Ambala	4,29,000	481	86 "	54,000	55	11%	15,500	16	3 "	34 "
Jullundur	10,50,900	1,694	90 "	77,800	149	7 "	31,300	53	3 "	78 "
Hoshiarpur	6,94,700	638	85 "	88,000	74	11 "	37,200	31	4 "	100 "
Amritsar	4,55,695	772	52 "	1,75,650	241	18 "	2,46,200	442	30 "	98 "
Gurdaspur	5,03,400	745	56 "	3,52,500	564	39 "	41,000	65	5 "	96 "
Ferozepur	9,05,550	1,629	83 "	1,02,800	214	9 "	88,750	140	8 "	79 "
Simla	3,88,300	230	87 "	55,500	26	9 "	20,700	10	3 "	94.4 "
Hissar	3,04,350	429	79 "	64,150	83	16 "	19,900	27	5 "	100 "
Rohtak	4,77,110	538	85 "	70,750	116	13 "	9,984	120	2 "	63.6 "
Ludhiana	6,78,375	820	71 "	1,84,300	251	19 "	1,00,000	167	10 "	89 "
Gurgaon	2,22,600	389	72 "	24,550	53	8 "	62,500	151	20 "	50 "
Karnal	3,68,500	388	49 "	1,54,350	166	21 "	2,28,200	355	30 "	91 "

Source Financial Commissioner Relief and Rehabilitation, East Punjab.

Loans to Displaced Students.— The East Punjab Government made a provision of Rs. 40 lakhs, for loans and grants to students, in the budget for the financial year 1949—50. The following amounts were accordingly placed at the disposal of the heads of the various departments.

Name of the Department.	Amount placed at their disposal.	
	Loans	Grants
Director of Public Instruction	15,00,000	2,00,000
Director of Health Services	2,00,000	...
Director of veterinary Services	20,000	...
Director of Industries	25,000	...
Chief Engineer, P.W.D.	2,00,000	...
Director of Agriculture	70,000	...
Total	20,15,000	20,00,000

Since the commencement of the current financial year (1949—50) the East Punjab Government had sanctioned loans and grants amounting to Rs. 5,43,564 and 9,63,636 respectively (30. 9. 49).

Industrial Areas.— The East Punjab Government proposes to establish industrial centres in the vicinity of a few towns in the province. Applications were accordingly invited from the displaced industrialists for settling in these areas. By the end of August, 1949, 1,953 displaced industrialists had expressed their desire to settle in the proposed industrial areas.

The work in this connection had been taken in hand, and a number of kilns were operating at various towns in the province, to supply the bricks. By the end of August, 1949, 66,00,000 bricks had been burnt to be supplied to the industrialists for construction.

For the supply of electric energy to the industrialists, the

instalation of thermal sets at Panipat was reported to be in progress. The thermal set to be installed at Jagadhri, was being dismantled at Ferozepur, for dispatch. The necessary arrangements for the supply of electricity to the industrial area at Sonapat too had also made some headway.

Vocational and Technical Training to Displaced Persons.- The vocational and technical training is being imparted to displaced persons at a number of training centres run by the Regional Directorate of Resettlement and Employment, East Punjab, as well as by the Department of Industries, East Punjab. The table given below shows the number of displaced persons undergoing training at different centres.

Months	Number of Persons Undergoing Training	
	Centres under Regional Directorate of Resettlement and Employment.	Centres run by Department of Industries, East Punjab.
February, 1949.	3199	3546
March, ..	2625	3728
April, ..	3297	3925
May. ..	2307	4160
June. ..	3334	4168
July. ..	2441	3587
August, ..	1946	2771
September ..	1773	2728

APPENDIX B.

List of Town Committees, Notified Area Committees and Municipal Committees which supplied the information relating to the employment of displaced persons from the West Punjab.

1. Budhlada	Town Committee
2. Dhariwal	-do-
3. Dharamkot	-do-
4. Fatehgarh	-do-
5. Giddarbaha	-do-
6. Kangra	-do-
7. Jakhal	-do-
8. Kalanwali	-do-
9. Narot Jaimal Singh	-do-
10. Pundri	-do-
11. Ram das	-do-
12. Sri Hargobindpur	-do-
13. Sujanpur	-do-
14. Samrala	-do-
15. Palampur	-do-
16. Ambala City Civil Station	Notified Area Committee.
17. Chheharta	-do-
18. Dabwali	-do-
19. Abdullapur	-do-
20. Guru Har Sahai	-do-
21. Bhucho Mandi	-do-
22. Jallalabad	-do-
23. Kaithal Mandi	-do-
24. Nuh	-do-
25. Nurpur	-do-
26. Sultanpur kulu	-do-
27. Nagrota Bagwan	-do-
28. Majitha	Town Committee
29. Subathu	Cantonment Board
30. Abohar	Municipal Committee
31. Banga	-do-
32. Bhiwani	-do-
33. Dinanagar	-do-

	Municipal Committee
34. Dalhousie	
35. Dera Baba Nanak	-do-
36. Faridabad	-do-
37. Ferozepur	-do-
38. Fazilka	-do-
39. Gurdaspur	-do-
40. Hoshiarpur	-do-
41. Hissar	-do-
42. Hansi	-do-
43. Jandiala	-do-
44. Jhajjar	-do-
45. Kartarpur	-do-
46. Kalka	-do-
47. Khem Karan	-do-
48. Kaithal	-do-
49. Moga	-do-
50. Raekot	-do-
51. Rahon	-do-
52. Nakodar	-do-
53. Patti	-do-
54. Sirsa	-do-
55. Sadhaura	-do-
56. Simla	-do-
57. Thanesar	-do-
58. Tarn Taran	-do-
59. Urmar Tanda	-do-
60. Qadian	-do-
61. Zira	-do-
62. Nur Mahal	-do-
63. Bahadur garh	-do-
64. Ballabgarh	-do-
65. Ambala City	-do-
66. Dharamsala	-do-
67. Batala	-do-

APPENDIX C

Questionnaire

Board of Economic Inquiry, East Punjab.
A Survey of Economic Conditions of Refugees
in the Towns and Villages of East Punjab.

Form A.
Questionnaire (Towns)

✓ 1. Name of the head of the family _____

✓ 2. Number of dependents:-

No.	Age.	Relation with head of the family.	Education and Technical experience, if any.
1.			
2.			
3.			
4.			
5.			
6.			
7.			
8.			

✓ 3. (a) Place in Pakistan from where migrated.

_____ Tehsil _____ District _____

(b) Month of migration _____

✓ 4. Previous Occupation in Pakistan:-

Head of the family.

Dependents

✓ 5. Total Income in Pakistan:-

Head of the family.

Dependents.

Rs.

Rs.

(a) Agricultural lands.

(b) Landed property (Houses, Shops etc.)

(c) Business ...

(d) Profession ...

(e) Service ...

(f) Other sources ...

Total Income

6. Present Occupation:—

Head of the family	Dependants	Date since when started this occupation.
1.		
2.		
3.		
4.		
5.		

7. Residential Accommodation.—

A. Muslim Evacuee Property.

- (i) When were you allotted a house? _____
- (ii) Monthly Rent _____
- (iii) Did you experience any difficulty in getting the house allotted? _____
- (iv) Total accommodation allotted _____
Accommodation per capita _____
- (v) Is the house electrified and fitted with water, etc., and if not, what alternate arrangements have you made? _____

B. Hindu Property.

- (i) Total accommodation _____
- (ii) Monthly Rent _____
- (iii) Monthly Rent prior to partition _____
- (iv) Any "Pugree" paid? If so, the amount _____
- (v) Is the house electrified and fitted with water, if not, what alternate arrangements have you made? _____

8. Business Premises:—

Place of Business:—

- (A) Shop, Stall, Roadside, Hawking _____
- (B) (i) When were you allotted the shop? _____
- (ii) Did you experience any difficulty in getting a shop? _____
- (iii) Monthly Rent _____
- (iv) Any "Pugree" paid? If so, the amount _____
- (C) (i) When were you allotted the factory, workshop, etc. _____
- (ii) Monthly Rent _____
- (iii) Any "Pugree" paid? If so, the amount _____
- (iv) Have you got the electric connection? If not, what difficulties are being experienced? _____

9. Nature of Business:—

- (a) Wholesale, Retail, Hawker _____
- (b) Capital invested in Business _____
- (c) From where do you get the supplies? _____
- (d) Any difficulties in getting your supplies? _____

10. (a) The length of the period during which you were without work, service etc. _____
- (b) What was the source of livelihood during this period of forced idleness? _____
- (c) The extent of jewellery sold or pawned to tide over the difficult period. _____
- (d) The extent of loans from friends and relatives _____

APPENDIX C

Questionnaire:

Board of Economic Inquiry, East Punjab.
A Survey of Economic Conditions of Refugees
in the Towns and Villages of East Punjab.

Form A.
Questionnaire (Towns)

1. Name of the head of the family _____
 2. Number of dependents:-

No.	Age.	Relation with head of the family.	Education and Technical experience, if any.
1.			
2.			
3.			
4.			
5.			
6.			
7.			
8.			

3. (a) Place in Pakistan from where migrated.

_____ Tehsil _____ District _____

(b) Month of migration. _____

4. Previous Occupation in Pakistan:-

Head of the family.

Dependents

5. Total Income in Pakistan:-

Head of the family.

Dependents.

Rs.

Rs.

- (a) Agricultural lands.
 (b) Landed property (Houses, Shops etc.)
 (c) Business ...
 (d) Profession ...
 (e) Service ...

(f) Other sources ...

Total Income

6. Present Occupation:—

	Head of the family	Dependents .	Date since when started this occupation.
1.			
2.			
3.			
4.			
5.			

7. Residential Accommodation.—

A. Muslim Evacuee Property.

- (i) When were you allotted a house? _____
- (ii) Monthly Rent _____
- (iii) Did you experience any difficulty in getting the house allotted? _____
- (iv) Total accommodation allotted _____
Accommodation per capita _____
- (v) Is the house electrified and fitted with water, etc., and if not, what alternate arrangements have you made? _____

B. Hindu Property.

- (i) Total accommodation _____
- (ii) Monthly Rent _____
- (iii) Monthly Rent prior to partition _____
- (iv) Any "Pugree" paid? If so, the amount _____
- (v) Is the house electrified and fitted with water, if not, what alternate arrangements have you made? _____

8. Business Premises:—

Place of Business:—

- (A) Shop, Stall, Roadside, Hawking _____
- (B) (i) When were you allotted the shop? _____
- (ii) Did you experience any difficulty in getting a shop? _____
- (iii) Monthly Rent _____
- (iv) Any "Pugree" paid? If so, the amount _____
- (C) (i) When were you allotted the factory, workshop, etc. _____
- (ii) Monthly Rent _____
- (iii) Any "Pugree" paid? If so, the amount _____
- (iv) Have you got the electric connection? If not, what difficulties are being experienced? _____

9. Nature of Business:—

- (a) Wholesale, Retail, Hawker _____
- (b) Capital invested in Business _____
- (c) From where do you get the supplies? _____
- (d) Any difficulties in getting your supplies? _____

10. (a) The length of the period during which you were without work, service etc. _____
- (b) What was the source of livelihood during this period of forced idleness? _____
- (c) The extent of jewellery sold or pawned to tide over the difficult period. _____
- (d) The extent of loans from friends and relatives _____

X
 11. Education of the children

(a) No. of dependents studying in Pakistan _____

Name	Relation with head of the family.	Class in which studying.
------	-----------------------------------	--------------------------

(b) No. of dependents who discontinued studies after migration for want of funds _____

(c) No. of dependents getting Government aid in form of grant, loans, fee concession and other concessions _____

(d) Extent of help _____

12. Marriages:—

(a) No. of dependents of Marriageable Age.

No.	Sex	Age	Relation with head of family
-----	-----	-----	------------------------------

(b) No. of marriages performed since partition and the amount spent thereon _____

(c) No. of dependents of marriageable age not married so far and reasons; lack of funds, non-availability of match, etc. _____

13. The Extent of Aid received from Government:

(a) Clothes and quilts

(b) Grants

(c) Loans

(d) Miscellaneous help

14. Difficulties in Resettlement.—

(a) Lack of capital

(b) Lack of residential accommodation

(c) Lack of business or industrial premises

(d) Lack of labour and raw materials

(e) Other difficulties

15. What help can the Government offer for your rehabilitation

Economic Investigator.

Dated.

BOARD OF ECONOMIC INQUIRY, EAST PUNJAB.

A Survey of Economic Conditions of Refugees in the Towns and Villages of East Punjab.

Addendum to Questionnaires A & B.

1. State the quantity of the following articles of food consumed in the household before and after partition :

S. No.	Articles of food	Quantity Consumed.	
		Before partition	After partition.
(i)	Milk		Per day
(ii)	Curd		"
(iii)	Butter		"
(iv)	Vegetables		"
(v)	Pulses		"
(vi)	Fruit		Per month
(vii)	Ghee (pure)		"
(viii)	Ghee (vegetable)		"
(ix)	Sugar		"
(x)	Gur and shakkar		"
(xi)	Tea		"

P. T. O.

2. Has there been any death in the family after your arrival in the Indian Dominion? If so, state the number of deaths and causes thereof:

No. Age of the deceased.

Cause of death (disease)

3. Is any member of your family now suffering from any chronic disease? If so, specify the nature of the disease:

No. Nature of disease.

Since when?

**Printed by the East Punjab Printers, Ludhiana and
published by Dr. Trilochan Singh for the Board
of Economic Inquiry, East Punjab Ludhiana.**