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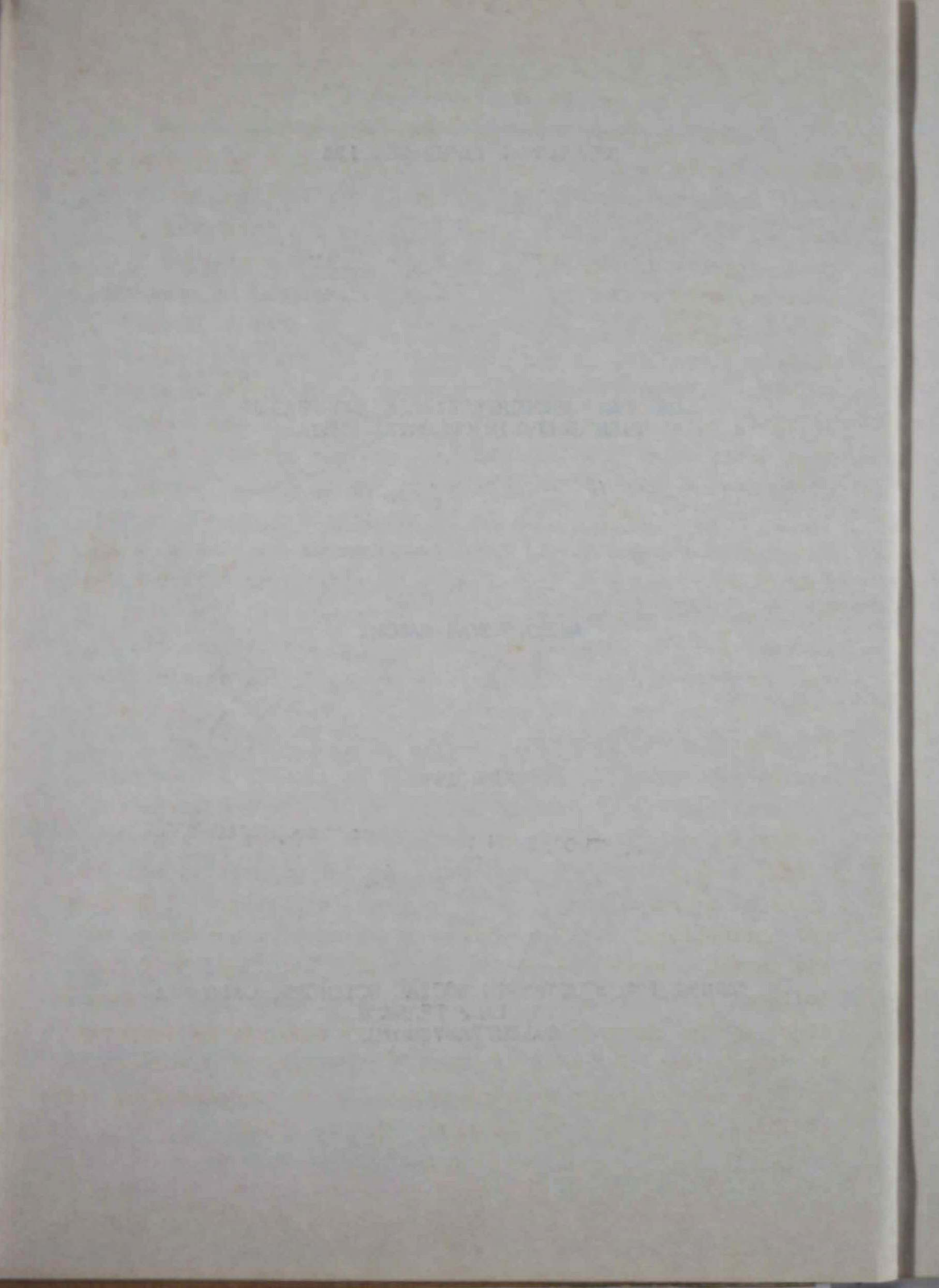
LAND TAX, PROPERTY RIGHTS AND PEASANT
INSECURITY IN COLONIAL INDIA.

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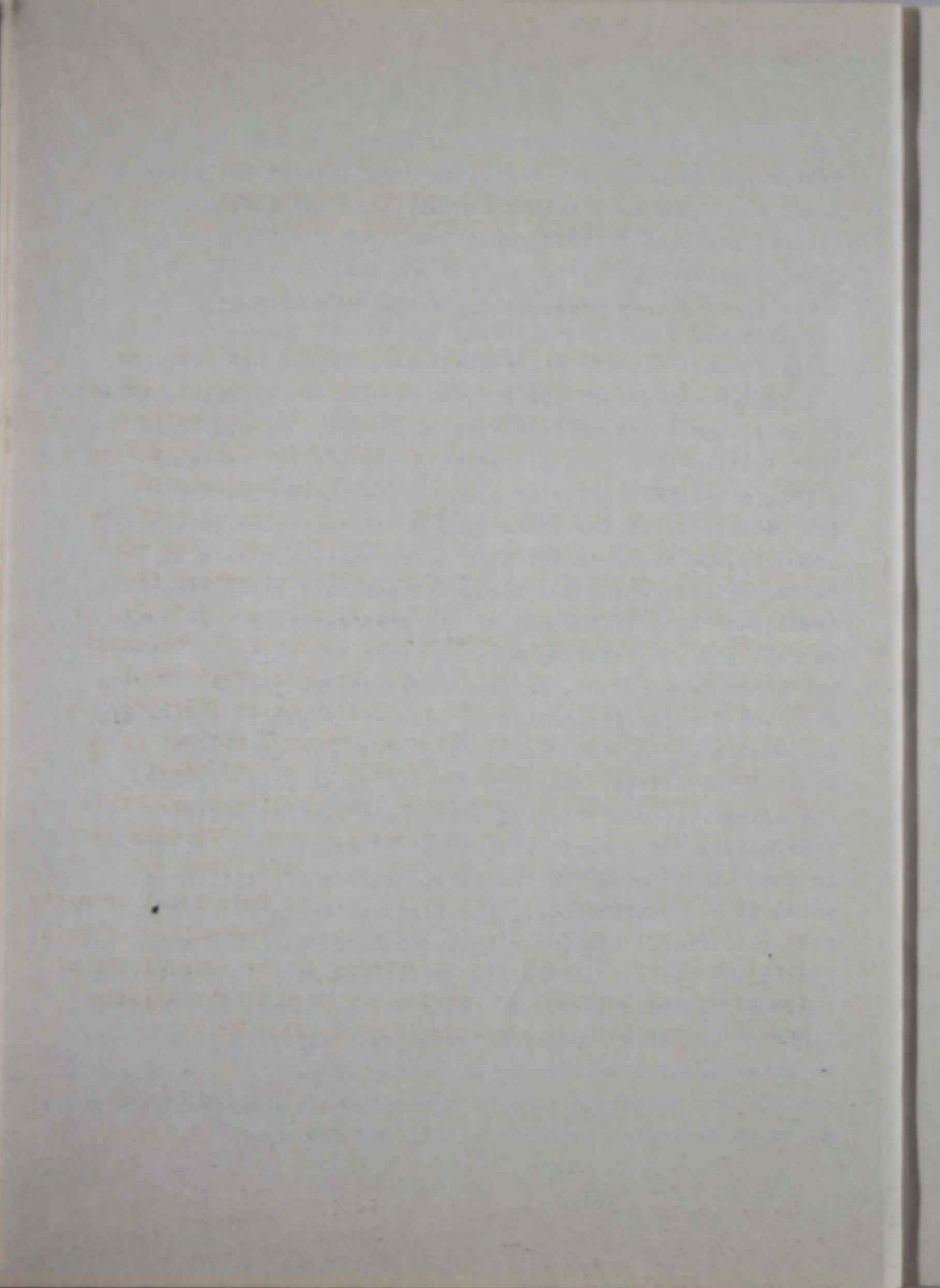


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ABSTRACT

The question of private property in land in the Eastern lands including India has been debated in Europe at least since the seventeenth century. It has also been claimed that the British rulers had, for the first time, created private property in land and thereby conferred security on the owners. This claim is examined by analysing actually how land laws and land tax in the Bombay Deccan districts operated in the nineteenth century. The intimate relation between land tax and the nature of property rights in India under the British is brought out. It was found that British land laws tended to aggravate rather than mitigate the insecurity of peasants in the Bombay Deccan. The withdrawal of the state from public works or affordable loans to the peasants for land improvement was also a factor which exacerbated peasant insecurity and delivered them into the usurious net of the moneylenders. The debt process and the relation between ownership of tenure rights, the control over land, and insecure tenancy are examined to show how complex the process could be. Peasant adjustment included the repeated outbreaks of peasant resistance against the British rulers and their local collaborators. The epistemology of the recognition of famine condition is examined, and the claim that population grew at a high rate in the Bombay Deccan in the first quarter of British rule is shown to be questionable. The reasons for failure of schemes for agricultural banking without state support are shown to lie in the peasant insecurity associated with land policies followed by the rulers. The case of the Bombay Deccan throws light on the wider issue of how peasant security is subverted in other areas of the world where the problem of a vulnerable ecology and uncertain peasant production is compounded by state policies regarding property rights and taxation.



Land tax, property rights and peasant
insecurity in colonial India.

1. Land tax and property rights in British India

The control of land and its produce has been the locus classicus of most armed conflicts in recorded history. Its analysis has correspondingly been the causus belli in most accounts of social change, economic transformation and political revolution. The lack of private property in land, the union in the person of the sovereign of both the public and private spheres of social life, and hence the lack of separation of the strictly political sphere from civil society have been regarded separately and jointly, as the characteristics and constitutive elements of 'Oriental' societies, and more specifically of Oriental despotism. This tradition, as is well known, goes back at least to Jean Bernier, writing in the seventeenth century, but was given its immense authority by the writings of G.W.F. Hegel [Krader, 1975, chapter I_7]. With some modifications, this view also informed a very important group of officials and policymakers in colonial India [Stokes, 1959, 1976_7]. Paradoxically enough, the alleged lack of individual property as against mere possession in the village communities of Asia (including India) and their subjection to the sovereignty of the state was supposed to provide the germ of the Asiatic mode of production as conceptualized by Karl Marx.

There was a rival tradition which considered Asian lands to be endowed with ^{the institution} /of private property in land. The implicit recognition of the presence of private property in land in the Mughal dominions goes back at least to Tavernier, a contemporary of Bernier. Among British officials and policy-makers, Philip Francis took the view that the zamindars or the landlords were the proprietors of the soil and not the state [Guha, 1963, chapter IV_7] and Mark Wilks was of the view that in the Mysore Kingdom of the eighteenth century, land was owned by individual cultivators [Krader, 1975, pp.62-64_7], and the same view was echoed in the writings of Mountstuart Elphinstone regarding the Maratha territory. However, the second view was drowned in the need that European writers of the eighteenth century felt of conceptualising the Orient as the changeless other to which European countries would also approximate if they failed to carry out the kinds of revolutions they were hoping for. Then, of course, with the spread of European colonialism, the Orient had to be seen as that passive corpse which European conquest would galvanize into life. Some even of Marx's writings could be interpreted along similar lines [cf. Avineri, 1969 'Introduction'_7].

Only a few writers were willing to explicitly or implicitly recognize that some forms of private property in land which existed before the onset of colonialism were fractured by the need of the colonial state to finance operations - almost exclusively from land/^{its} need that necessarily had to interfere, often arbitrarily, with pre-existing patterns of possession and ownership. Perhaps Richard Jones [1831_7] came closest to this recognition, among

the more famous political economists of the nineteenth century. By the time Marx came to compose the materials that were published as Capital, Vol. III, he had come round to the view that the property systems introduced by the British in their dominions in India were nothing but caricatures of their original models [Marx, 1966, pp.331-2; see also Marx on Jones, in Marx, 1971, pp.399-440]. When Marx wrote in his final years his notes on Phear [1880], it was clear to him that the system of property rights in land in Permanent Settlement Bengal was too complicated to be described in terms of either a village corporation or village republic, or in terms of allodial holdings of peasant proprietors, and that zamindars as rent-receivers and moneylenders as major appropriators of the surplus through advances to ~~advancers~~ to zamindars, other intermediary right-holders and to the real cultivators of the soil were all participants in a system that defied description in terms of familiar European categories [Krader, 1974, pp.243-284]. But a systematic analysis of the way in which the revenue systems introduced by the British fractured the possibility of creating a property-owning peasantry or initiating a process of accumulation based on improving productivity remains still to be carried out for different regions in India. Such an analysis will also introduce a degree of concreteness into the notions of property rights, security of expectations, and other concepts beloved of jurists following the Benthamite tradition.

Despite all the caveats advanced by administrators and analysts from Wilks to Phear and Jones to the later Marx, the British rulers in India are still credited with the introduction of the concept of generalized private property into the Indian legal system and hence into Indian society. The locus par excellence of this generalized property right was supposed to have been land. But since land taxes also financed colonial conquest and rule in India, a conflict was set up between an intended vesting of private persons with property rights and the need of the state to curb that property right wherever it came into conflict with the need to realize a secure, and growing revenue from land taxation. This produced the paradox that whereas in Britain, the nature of property rights held by a person in land often determined the extent to which, and the form in which he was subject to taxation, in India it was the form of the land tax that determined the nature of property rights in land. It also determined the kind of degree of security a person with such tax-determined property rights enjoyed in his property. In this paper, we will explore the kind of insecurity to which peasants were subjected in the British rulers' quest for a secure revenue from the land. This will also shed light on the question of freedom and unfreedom of the Indian peasant.

The British rulers, as is well known, instituted two main systems of land taxation in India. The first was the so-called Permanent Settlement or the Cornwallis system that was instituted in Bengal, Bihar and Orissa, the first really large territory the British conquered in India. Under this system the government authorized a small group of

large revenue-payers to collect the land tax from the occupiers or cultivators of land and then pay most of it into the government coffers, after retaining a portion (initially authorized to be 10% of the revenue) as the reward for their trouble. This system is better styled as the zamindari, rather than the Permanent Settlement, because it was only in the case of these large revenue-payers (who were usually called zamindars in British documents) that the quantum of tax on a given piece of land was fixed permanently. Under the second system, the government recognized the actual occupiers (but not necessarily the cultivators) of land as the persons required to pay the land tax directly to the government. The quantum of tax could vary from period to period : initially it varied from year to year but over time the procedure was adopted of conducting periodic surveys of the tax-paying capacity of a particular region, and revising the taxes ('land revenues') accordingly. This system was called raiyyatwari (or raiyyatwar), because the occupiers were ~~and a~~ called raiyyats. Raiyyatwari was born in the Baramahal region of the Madras Presidency under the administration of Alexander Read and Thomas Munro, but it was given a canonical formulation in the famous Fifth Report of the House of Commons on the Affairs of the East India Company of 1812-13 [Firminger, 1917-18; Stein, 1989, chapters 2-47].

The distinguishing characteristic of the Cornwallis system was the recognition of a group of intermediaries as holders of property rights in land revenue; in contrast, under raiyyatwari, no intermediary tax payers, and hence holders of property rights in land, were in principle recognized : only the occupiers were recognized as holders of property in land.

After its installation in Bengal, the Cornwallis system suffered in popularity among British policy-makers. Once the British had effectively attained paramountcy in the subcontinent, reasons of state did not require the recognition of a big zamindars as revenue payers; policy-makers did not see why they should hand over a substantial (and in the case of Permanent Settlement, a growing) fraction of the potential tax revenue to a bunch of idle landlords. Concern for peasant welfare also seemed to argue against the zamindari settlement : an enlightened British administration would take better care of the mass of the peasantry than a group of greedy tax-farmers.

It should be stressed that rai-yats in British legal terminology and actual cultivators of the land were not coterminous groups. In many regions, the rai-yats were privileged groups such as the mirasdars, patidars, or the big sharers in bhai-yachara tenures. The British tried in some regions to settle with the so-called village communities which were dominated by such big men of the countryside [Nanavati and Anjaria, 1951, pp.129-307]. Almost inevitably, they ultimately had to deal with the individual sharers in these village communities, even though particular village dignitaries were supposed to be responsible for the payment of the tax. More importantly, the mirasdars or other big men often became the intermediary right-holders since they did not cultivate or manage their lands directly. Moreover, in some parts of India the British freshly recognized a group of intermediaries (the talugdars in Awadh, for example) as the group entitled to pay the land tax. Thus although outside the Bengal Presidency, and parts of the Mairas Presidency, rai-yatwari was the dominant system, in many regions of India property rights in land were effectively held partly

by actual cultivators and partly by groups of intermediary right-holders. (Between the cultivators and the zamindars or talugdars who paid their taxes directly to the state, more than one layer of intermediaries grew up, claiming a share in the surplus produced by the peasants).

By and large, zamindari settlement has had a bad press in the writings of contemporary British officials and opinion-markers such as Munro, Mountstuart Elphinstone, Charles (later, Lord) Metcalfe, James Mill and John Stuart Mill, and in the analysis of later economists and historians.⁽¹⁾ In contrast, raiyyatwari settlement has been taken to be equivalent to peasant proprietorship, and has been judged to be beneficial to the Indian peasantry. We shall take a closer look at the nature of property rights in land that raiyyatwari conferred and at the conditions of existence enjoyed by the raiyyats under this allegedly pro-peasant land tenure system. Although we will occasionally refer to the zamindari system, the latter will be brought in mainly for purposes of comparison.

It has come to be generally accepted that the British either introduced private rights in land where none existed or they consolidated such rights where they had a pre-British origin. What has been generally overlooked is how very contingent those property rights were in India under British rule. Private property in land in Britain assumed the form of freeholds where the proprietor held the land absolutely without making any regular payment to any higher authority, or the form of copyholds or long leaseholds, under which the proprietor made a fixed payment (often a nominal one) to a superior right-holder. The proprietors under freehold or copyhold tenure did not hold the land under the condition

that they had to make regular annual payments to the Crown or to some superior landlord and would have to forfeit their property if they failed to make the payment punctually. In the eighteenth century, they paid a land tax. But they paid the tax because they were proprietors, and were not considered proprietors because they paid the tax.

By contrast, in British India, under both the zamindari and the raiyatwari tenures, it was the prompt payment of a tax to the government every year that allowed the so-called proprietors to hold the property in land.⁽²⁾ The security of property was made subject to the superior requirement of security of public revenues from the land which after all constituted the sinews of British colonial expansion, and almost the principal raison d'etre for maintenance of the colonial state. In an era in which revenue needs grew both for making remittances to Britain (as 'dividends' on East India Company's stock, and as expenses of the British Indian establishment in Britain) and for defraying the costs of further conquest in Asia (and even in Africa), the requirement of the security of private property in land was to be subordinated to that of the security and size of the public revenue.

By stipulating that the designated revenue payers, whether they were zamindars, taluqdars or jenmies (in Malabar) or they were raiyats, must pay the land revenue on the dot, or lose all their rights, the British made sure that the taxes would be paid, provided they had an adequate administrative and coercive machinery at their disposal to make the threat credible. By linking the revenue to be paid to the estimated average produce of the land with only minor adjustments for variation in harvests, and pitching the tax

demands sufficiently high, they made it certain that a number of the designated revenue-payers would lose titles every year. For, an agrarian system that depended mainly on rainfall in a subtropical climate would necessarily yield varying amounts of produce. At the same time, the British policies added to the 'natural' risks in the system. First, by making all the land, including pastures and forests, subject to taxation or to monopolization by the state, the tax policies introduced ecological disturbances. The peasants could not keep cattle or other livestock as sources of manure or depend on forests as sources of timber or fuel and had to 'mine' the land on which they had engaged to pay taxes [Bagchi, 1976b; Baker, 1984, chapter 37].

Secondly, by depriving the zamindars and other superior rightholders or village biradaris (that is, the group of landowning families) of their local judicial or police powers and at the same time releasing them from their obligation to maintain roads, dams, or markets, they tended to depress the productive or profit-yielding capacity of the land, until new institutions evolved to repair the damage. Thirdly, by compelling peasants and zamindars to pay their dues in money of a designated character, the system often glutted local markets with produce and depressed agricultural prices. In many parts of India, peasants and zamindars had been accustomed to pay their taxes or their tribute in kind (in grain, sugar, elephants, and so on) and even when money was used, it might be money of a low denomination such as cowries. The British demonetized vast stocks of such small denomination currencies; they went on to effectively demonetize gold coins for the purpose of payment of public dues [Bagchi, 1987, chapters 1-37].

In a situation of demographic growth and a relatively low degree of uncertainty of produce, which approximated to the conditions in Bengal, the zamindaris changed hands rapidly, but remained saleable. A virtual revolution was effected in the ranks of the Bengal zamindars. Most of the old and big zamindaris disappeared or disintegrated into smaller fractions, and new men, often officials connected with the British land revenue administration, came to hold titles to these zamindaris. When the permanent settlement ^{of} revenues was introduced in Bengal, the actual cultivators suffered a total loss of security of tenure, especially after the powers of the zamindars had been beefed up by Regulation VII (haptan) of 1799. Since the rights of the actual occupiers or cultivators were never registered at all, we have only the reports of the revenue collectors and other officials to go by in assessing the way in which their condition was affected by the British land tax system. Those reports are enough to convey the sense of utter turmoil in the conditions of the peasantry that the British innovations brought about [Ascoli, 1917; Firminger, 1917-18; Sinha, 1956, 1962, and 1970; Chowdhury, 1958]. Under the raiyatwari system, the revenue liability of the occupiers was assessed on the basis of periodic surveys. As we have noted earlier, the weight of British official opinion, starting with Alexander Read and James Munro, tended to favour this style of settlement; a retrospective theoretical justification was sought to be provided by the Malthus - Ricardo - West theory of land rent.

We shall later scrutinize the theoretical basis of such rationalization. It is to be noticed, however, that the raiyatwari settlements had to be repeatedly revised, because

the assessed revenues could not be realized; and despite the official claim that the system provided security of property to the raiyyats, in many areas no market in land could be conjured up in any shape or form. When the state failed to realize the assessed revenue from a raiyat, it auctioned the rights to the piece of land on which revenue was due. Again and again, it was found in southern and western India that there were no bidders for such rights [Dutt, 1906a, chapters VIII and XX-XXX; Kumar, 1968; Sarada Raju, 1968 and Baker, 1984, chapters 3 and 67. Thus for a considerable length of time and in large parts of the country, the state failed to create even a minimal kind of real private property.

Demographic growth and unlimited power of eviction granted to the zamindars made the permanent revenue settlement in Bengal a success in terms of raising revenues for the British. Bengal land revenues long provided the surplus for remitting tribute to England, for financing wars of conquest in and outside India, and for meeting the deficits of the Bombay and Madras presidencies. We still do not know exactly how demographic factors and land revenue systems interacted in colonial India. Evidence has now accumulated of a demographic stagnation in southern India in the early part of the nineteenth century (Lardinois, 1989); southern India was also badly affected from about 1825 down to around 1852 by a depression of prices of agricultural goods. Were these, at least partly, caused by the kind of insecurity we mentioned earlier? Or were they substantially exogenous to the land tax system? It is difficult to believe in such independent causation over such a long period. But in either case, demographic factors did not come to the aid of the raiyyatwari system, until secular price rises had moderated the

virulence of the fiscal demands of the colonial state.

One basic change the British introduced was to fix the tax on a piece of land in money, while earlier on, the tax generally varied with the seasons. This was supposed to give the peasants or the superior right-holders such as the zamindars a greater degree of security. Now, of course, the net income left in a given year to a peasant or a zamindar after paying the tax would depend not only on whether the tax was fixed in value but also on how high the tax rate was. If the tax rate was high enough, the peasants would be left with no surplus at all for investment or even for the working capital required for the next season; the zamindar would similarly find it impossible to pay his dues to the government without subjecting the subordinate right-holders to further exactions and thus depressing their condition further. In many raiayatwari areas it was admitted by the British officials that the initial rates were really high [Dutt, 1906b, chapter IV; Klein, 1965; Kumar, 1968, chapters III and IV]. This was also true of the rates in Bengal under the Cornwallis system in the initial years [Islam, 1979; Gupta, 1984, chapters I-III].

Apart from the effect of a rise in taxes, their fixity in the face of variability of the net produce of the land had the effect of increasing the degree of riskiness faced by the peasant (or the intermediary right-holder). In order to see this, let us first assume that the price of the produce remains constant between good and bad years, so that we can ignore any variability of the return caused by price changes.

We adopt the following notation :

Y_t is the net income before tax received by the peasant (or the legally recognized occupier) in year t .

Z_t is the peasant's net income after tax in year t .

$E(Y)$ is the expected value of the net income of the peasant before tax.

T is the total tax to be paid by the peasant

Let $KE(Y) = T$, where $0 < K < 1$

Under the pre-British system, the tax in any given year would be KY_t .

Under the British system, regardless of the size of Y_t in any year, a tax T is exacted.

$$\text{Then } Z_t = Y_t - T$$

and $\text{Var}(Z) = \text{Var}(Y)$ under the British system

Under the pre-British system,

net income in a given year t , is $Z_t = (1 - K) Y_t$.

Denoting the variance of Z_t under the pre-British system as $\text{Var}(\hat{Z})$, we have $\text{Var}(Z) = (1 - K)^2 \text{Var}(Y)$

$\therefore \text{Var}(\hat{Z}) < \text{Var}(Z)$ since $0 < K < 1$

Under the pre-British system, although the tax was calculated in money and on the average return from the land over a number of years, it was allowed to vary with the size of the actual crop harvested. Moreover, although calculated in money, it was often collected in kind. Under the British, not only was the payment fixed in money, it was also realized in money, exactly at harvest times. So the riskiness of prices was added to the riskiness of the harvests and aggravated the peasant's burden.

The effects of price variations are far more complex than the effects of changes in output. If government taxes are fixed in money, and if prices of crops rise, then it would seem a priori that the peasants or intermediary right-holders would benefit because the real burden of taxes would go down. The validity of this conclusion could, however, be nullified by several factors. First, if price rises were due to famine conditions in general, and if the tax-payers had no stocks left in their granaries then ^{they} would become net buyers in general, and would be unable to pay their taxes unless they received credit from some sources. In British Indian villages, this source would normally be village moneylenders. So if the tax-payers survived the famine, they would end up in debt; many of them would also lose their assets such as ploughs and cattle, and possibly land, if their land rights were considered worth acquiring. If price rises were due to a local famine, and if grain was imported into the region from outside, then the adverse effects on the tax-payers would be moderated through a fall in the cost of their net purchases - provided again they had some means of making those purchases.

Secondly, if price rises were due to exogenous factors but if the tax-payers already were heavily indebted to moneylenders, then most of the gains of the peasants would be wiped out because their creditors would seize this opportunity of having some of their claims realized. In the long run, the peasants might be as badly off as before the price rise, if the debt to the moneylenders was large enough, and if the moneylenders could manipulate the size of the debt with impunity.

Thirdly, in any normal year, some of the peasants would be net buyers of grain in the market, because their landholdings were too small. So while the bigger landholders gained by the price rise, the smaller peasants, and of course, the agricultural labourers would lose out in case of secular (rather than seasonal) price rise compared with years of price stability [cf. Mitra, 1979; De Janvry and Subbarao, 1986].

What happened in the case of a secular or even a temporary price fall? If the government tax dues had been fixed before the price fall, then the burden on the tax-payers would increase. If the surplus of the landholders was not large enough to pay the government dues with the reduced prices of their output, they would have to secure a fresh loan from the moneylenders and their indebtedness must go up. The net buyers of grain among the landholders would benefit provided they had any means left after paying the more burdensome government dues, and provided the next season was good enough for them to be more amply employed.

It would thus seem that for a large fraction of government tax-payers, a price rise or a price fall was equally bad. But over the long run, if price rises were accompanied by secular growth in output and population, then the fixity of land revenue in terms of money would benefit the more wealthy landholders or intermediary right holders. This is what happened in Bengal for much of the nineteenth century. But in many of the raiayatwari areas, the depression in prices from the 1820s to the early 1850s spelled almost unmitigated disaster, and then the famines of the later part of the century nullified most of the benefits that would have accrued with a secular growth in output and population.

In order to study peasant insecurity caused by the British land taxation system, without the complication of the oppression of the intermediary right-holders as far as possible, we took the four Bombay Deccan districts of Ahmadnagar, Poona, Bijapur and Sholapur over the period from the 1820s to the 1880s as our unit of study. Most of these areas were acquired by the British from the Marathas after the conclusion of the third Anglo-Maratha war, and some areas were acquired later from the Nizam of Hyderabad. They all had a raiayatwari tenure, and they were subjects of intensive investigation by the Deccan Riots Commissioners in 1875 [DRC, 1878], and by Harold Mann [1955].

2. Insecurity, penury, deaths and stagnation in the Bombay Deccan during the first century of British rule.

Many of the paradoxes created by British rule and by the conception the British administrators had of their role in Indian society had been noted by contemporary observers.

For example, Captain Robertson, the first administrator of Poona after it had been seized from the Peshwa, noted that the Mirasi tenant was 'in no way inferior on its original basis to the holder of the most undoubted freehold estate in England'.⁽³⁾ He also noted that what the Mirasi tenant paid was in the nature of a tax rather than a rent. Thus in making the rights of all raiyatwari tenants conditional on prompt payment of the government demand, the British abrogated pre-existing private property rights in land rather than introduce it de novo or strengthen it in any fashion. In the report that Mountstuart Elphinstone wrote after he had taken charge of the Peshwa's territories, he noted that with all the vices, which he naturally attributed to the rule of the defeated enemy, 'the Mahratta country flourished, and the people seem to have been exempt from some of the evils which exist under our more perfect Government.'⁽⁴⁾

These were initial reactions of the administrators in charge of the districts of the Bombay Deccan. Long after the so-called conservative or cautious policy of Elphinstone had been discontinued, the radical assessments of Pringle had been tried out and rejected, and supposedly better survey and settlement operations had been instituted in many districts and new assessments of land revenue had been made on that basis, a former Governor of Bombay, Sir George Clerk, giving his evidence before the House of Lords in 1852 asserted that the raiyatwari settlement was the most detrimental to the country and generally produced paupers.⁽⁵⁾

The main argument against the raiayatwari settlement advanced by its critics is that under it, generally speaking, the government jacked up its demands too high. In fact, some officials such as Henry St. George Tucker recognized that it was precisely the absence of intermediaries to which the government might have to surrender part of its demand that made the system attractive to many administrators.

Most of these judgements, sombrely echoed and consolidated by R.C. Dutt, seem to have been confirmed by later analysis. The Bombay Deccan and other territories of Western India appear to have enjoyed a much greater degree of prosperity under Maratha rule than later British officials gave ~~to~~ ~~have~~ ~~given~~ them credit for [Klein, 1965, and Kumar 1968]. The Maratha territories threw up significant pockets of commercial agriculture, big farmers and improving landlords dominating the countryside [Perlin, 1978, Wink, 1986]. Expediency and the desire to jack up rents as proof of the efficiency of the rent-collecting official seem to have played at least as large a role in the determination of the level of assessed government demands as any principles of utilitarianism or paternalistic conservatism did [Rabbitoy, 1975; Stokes, 1976; Ambirajan, 1978, pp.167-171]. What has perhaps not been stressed, at least in the recent literature is that in many areas including the Bombay Deccan districts (comprising Poona, Ahmadnagar, Sholapur and Bijapur) all the experiments in revenue assessment failed to yield a solution to the peasants' problems of security of income or life, or to the British administrators' problem of ensuring a stable and growing revenue which would justify their rule in terms of the fulness of government treasury and hence a satisfactorily large remittable tribute, or in terms of the

moral satisfaction of knowing that people were, 'happy and prosperous' under their 'guardianship'. The physical environment, land revenue policies and price fluctuations all tended to make the attainment of the basic objectives of the rulers and ruled equally elusive.

We have seen in the first section that even if the average land revenue realized from the cultivators by the British and the pre-British rulers were the same the British system of keeping the land revenue fixed irrespective of the seasons would tend to increase the risks faced by the peasantry. These risks would extend to the risk of death. In a bad year the peasant would be more likely to starve under the British system since he would be expected to pay his revenue even in that year if he wanted to retain his occupancy right (because that is all that the British land law guaranteed him), and this meant that for a poor or even a middling cultivator the chance of retaining a subsistence after paying all his (her) dues could be slimmer in that year.

The British system increased the risks of the cultivator in yet another way. Earlier on, the title to a piece of land was not forfeited even if the owner failed to cultivate it and hence pay tax on it in one year or even for a number of years. Under the British dispensation the holder of the occupancy title to a piece of land would lose it if he failed to pay the land revenue on it for a single year (unless he obtained explicit, official remission). So even in years of bad harvests or low prices (the latter were not generally considered grounds for remission of the government demand), he had to pay the full land revenue. Moreover, a poor peasant often did not have the wherewithal to cultivate

a piece of land, especially if he had suffered a recent loss of cattle, or loss of his 'normal' income because of bad harvests or famines. But in the hope that he might be able to cultivate it some day, he held on to his occupancy title, thus incurring expenditure on an asset which remained underutilised [GBP, 1884b, p.217; Bagchi, 1976b]. If he had incurred a debt because of bad seasons, this would, of course, add to his burdens. Since the majority of the cultivators of the Bombay Deccan were mired in debt in most years after British take-over of the region, this increase in risk was experienced by most peasants.

There is evidence that the British administrators not only radically changed the basis of land right, and increased the rigour of payment of land tax which now became essentially rent payable by tenants-at-will (except that the landlord of these tenants was the state itself); in the first few years, they also increased the tax burden on the general run of cultivators, or 'State tenants' and on others who might be share-croppers or private tenants-at-well of the recognized state tenants [GBP, 1884a, p.323; Dutt, 1906b, p.45]. (We shall use the word rai-yats to designate the direct state tenants rather than those whose rights were dependent on the will of the rai-yats.) So not only the variance but the mean of the income left to the cultivators was diminished under British rule, at least initially.

How did the various fiscal and other economic factors tending to increase risk interact with the physical environment and what results did they produce? Data on outputs, population, or distribution of landholdings as between different groups of cultivators for the Bombay Deccan

for the period from 1818 till the end of the 1870s are yet to be compiled. It is possible to compile figures of output from 1880s on the basis of various published and unpublished reports of the government. Such calculations would be needed in order to separate out even approximately the roles played by different social and economic factors in making the typical Bombay peasants' life nasty, brutish and short, and yet enabling a group of rich landholders and moneylenders to survive and even thrive in that environment.⁽⁷⁾ But even without such detailed calculations some of the gross risks faced by the ordinary run of cultivators can be illustrated by data on acreages and the history of reluctant remissions of land revenue granted by government administrators and the cultivators' defaults in revenue payment in spite of the penalties suffered by them for such default.

In order to give an idea of the degree of fluctuations in fortunes suffered by the cultivators, we will cite some data regarding the acreages in different parts of the Bombay Deccan from 1818 down to the 1880s. Most of the series do not cover the whole period, since the coverage of different administrative divisions changed over time. But even the fragmentary series are enough to give us a qualitative idea of the degree of fluctuation in fortune suffered by the peasants. Take Table 1, for example, relating to the taluka of Indapur in Poona district, an area which has become famous because of the assessments made by Pringle, who was supposed to have used the Ricardo-Malthus theory of rent for determining the land revenue and because of the frequent references made to it by later commentators [Kumar, 1968, chapter III; Guha, 1985, chapters II-III].

Table 1 : Tillage, Land revenue and prices
Indapur taluka, 1818-1837.

Year	Tillage (a) (in acres)	Land revenue collected (Rs.)	Land revenue outstanding (Rs.)	Price of juari (Indian millet) shers per Rupee (b)
1813-19	1,61,934	98,988	11,249	17.00
1819-20	1,57,899	1,21,593	6,834	19.50
1820-21	1,52,584	1,19,471	4,261	32.00
1821-22	1,58,226	1,29,057	4,593	32.00
1822-23	1,33,438	36,965	71,753	32.00
1823-24	1,30,422	19,332	13,049	36.75
1824-25	1,08,912	6,305	2,771	12.50
1825-26	94,908	38,937	4,920	44.00
1826-27	1,50,679	46,730	3,824	54.00
1827-28	1,19,455	8,746	6,154	32.00
1828-29	1,18,316	43,362	16,653	80.00
1829-30	1,26,050	48,020	44,358	46.00
1830-31	1,32,416	8,121	43,206	40.00
1831-32	1,30,671	11,344	558	60.00
1832-33	1,34,564	9,857	997	23.00
1833-34	1,50,604	35,635	23,933	46.00
1834-35	1,26,310	41,652	4,955	48.00
1835-36	1,31,707	55,478	1,327	38.00
1836-37	1,59,900	50,199	402	66.00

Source : GBP [1885b] p.414.

Notes : (a) Upto 1828-29, the original figures were in bighas: they have been converted as one acre = $\frac{4}{3}$ bigha, in accordance with the equivalence provided in GBP, 1885b, p.139.

(b) Indapur shers were bigger than Poona sher, which in turn was more than twice the price of the Bombay sher. So these prices may not be strictly comparable with those given later.

Table 1 shows that the tillage area varied from a low of 94,908 acres in 1825-26 to a high of 161,933 acres in the very beginning of the period. There is no easily discernible trend in these figures; they tended to move downward up to 1825-26, rose slightly during the next few years but really stagnated around an average of about 130,000 acres. The revenue collected also fluctuated between a low of Rs.6,305 and a high of Rs.129,057, and there is no easily discernible trend in these figures either, if we exclude the first four years of the series. Prices, on the other hand, moved distinctly downward, but fluctuated greatly from year to year : from a high of 12.50 shers the rupee in the famine year of 1824-25 they moved to 64.00 shers in 1826-27, shot up to 32 shers per rupee in 1827-28 but plummeted to 80 shers the rupee in 1828-29.

All these fluctuations were reflected not only in the land revenues collected but also in the amounts of land revenue outstanding, in spite of remissions granted by government officials : the outstandings came down to a low of Rs.402 (after the suspension of the assessments made by Pringle from 1824 to 1828, and the revisions effected by Goldsmid and Wingate), but they far exceeded the actual revenues collected in 1822-23 and in 1830-31, and were still three-quarters of the revenue collected in 1833-34.

Indapur was by no means exceptional in the immediate two decades after the British take-over. The tillage and revenue data for two revenue subdivisions of Karmala and Ropla of the district of Sholapur also reveal severe fluctuations (Table 2 and 3). In these two cases also there is no discernible trend in areas tilled at least until the late 1830s. If there is an upward trend after that, the figures only indicate a

recovery to the levels of the early 1820s. The British revenue officials had to struggle to extract revenues from a group of cultivators most of whom were trying just to survive, and many of whom were not succeeding. The clearest evidence of the unequal ^{battle} the officials waged to screw up the revenue extracted comes from the Karmala revenue figures, where it is found that over the two decades ending in 1841-42 the amount of revenue extracted (Rs.823,109) fell short of the revenue remaining unpaid (Rs.825,124). The Survey Superintendent, Lieutenant Nash in submitting his report in 1843 considered the land revenue assessed at Karmala too high, but not at Ropla [GBP, 1844b, pp.323-327]. The difference between Karmala and Ropla was that the collections for the latter group came to 63 per cent of the assessed revenue instead of just about 50 per cent in the case of Karmala. However, the conclusion of the survey was still not to revise the Karmala land revenues drastically, but effect only minor adjustments so as to diminish the chance of having to make remissions on a regular basis.

For different segments of the districts of Poona, Sholapur and Bijapur (Table 4) it is clear then that the first twenty years after British rule witnessed severe fluctuations in area tilled and land revenue realized. Moreover, even after the revision carried out by Goldsmid, Wingate and other survey officers to the Draconian assessments of Pringle, the initial area of tillage was restored at best. With a longer series in the case of a major part of the Ahmednagar district (Table 5), very similar conclusions are arrived at. It also appears that the third decade of British rule did not witness any improvement either in the condition of agriculture or in the predicament faced by revenue officers.

It may be noticed that figures of tillage showed smaller fluctuations than figures of revenue collected. This underpins further the precarious conditions under which peasants cultivated their land : they undertook to cultivate more or less the same areas every year, but found that insufficient rains or other causes had destroyed a large proportion of their expected output. Then began pleadings with the officials, remissions or outstandings or payment by means of loans raised by the moneylenders. The same peasants might not be affected every year, but almost every year a substantial section of the peasants would find themselves in that predicament.

The problems of the peasants in many parts of Bombay Deccan were further compounded by the poor development of infrastructure and transportation networks. A bumper harvest would depress prices all over the district, but the depression would be even more pronounced in those parts which had few roads and fewer market places. Contrariwise, a scarcity would push up the prices even further in the more hilly and barren parts of the districts of Poona, Ahmadnagar, Sholapur and Bijapur [GBP, 1884a, pp.483-484, 529].

While, as we have argued, in many parts of the Bombay Deccan districts, stagnation was the basic trend, even during the 1840s, there were some other parts which experienced a growth in tillage in the 1840s and in the seventeen years or thereabouts from 1851 to 1868. This comes out from the aggregate data relating to the Poona district from 1839-40 to 1882-83 (Table 6). The data reveal that there was rapid growth in tillage (by more than 33 per cent in eight years) in the district as a whole between 1839-40 and 1847-48, followed by several years of stagnation; growth

Table 2: Dry-crop tillage, total revenue paid, revenue unpaid and prices in Karmala group of villages Solapur 1822-1842.

Year	Dry-crop tillage (acres)	Revenue to be paid (a) (Rs.)	Revenue Un-paid (b) (Rs.)	Amount paid (Rs.)	Price of juari (shers per rupee)
1822-23	1,33,786	1,06,714	48,996	57,718	54
1823-24	1,13,934	1,00,852	37,457	63,395	32
1824-25	1,29,320	1,02,081	93,485	8,596	15
1825-26	1,17,667	95,143	36,940	58,203	32
1826-27	1,25,121	87,354	23,118	64,236	48
1827-28	92,188	69,992	37,998	31,994	33
1828-29	87,552	65,922	20,619	45,303	51
1829-30	1,10,848	69,751	56,199	13,552	32
1830-31	94,898	71,564	33,040	38,524	50
1831-32	1,00,853	76,268	30,978	45,290	40
1832-33	1,01,648	75,761	64,425	11,336	14
1833-34	98,334	77,159	23,711	53,448	24
1834-35	85,765	68,042	24,313	43,729	39
1835-36	83,720	65,409	33,154	32,255	48
1836-37	86,383	66,973	25,739	41,234	44
1837-38	1,00,444	72,691	33,281	39,410	48
1838-39	1,22,298	86,145	50,339	35,806	42
1839-40	1,31,829	88,845	56,228	32,617	45
1840-41	1,45,338	97,604	48,220	49,184	52
1841-42	1,43,796	1,03,963	46,684	57,279	..
Total		16,48,233	8,25,124	8,23,109	

Source: GBP [1884b7], p.326; price data are from ibid, p.323.

Notes : (a) Includes land revenue and cesses
(b) Comprises remissions and lease reductions.

Table 3: Tillage and revenue in the Roola group of villages, Sholapur, 1822-1841

Year	Tillage (acres)	Total revenue assessment (Rs.)	Actual collections (Rs.)	Juari (Jowar) price (shers per rupee)
1821-22				64
1822-23	58,095	42,697	37,084	128
1823-24	54,897	40,219	34,765	44
1824-25	62,009	48,054	16,286	20
1825-26	63,455	47,106	34,451	42
1826-27	63,719	48,837	44,767	56
1827-28	50,340	43,219	18,890	58
1828-29	42,327	38,064	25,277	80
1829-30	47,220	38,996	10,637	48
1830-31	39,513	34,050	22,565	80
1831-32	46,467	40,219	28,489	64
1832-33	43,127	42,348	11,758	20
1833-34	47,759	46,973	36,474	48
1834-35	41,655	38,161	26,103	80
1835-36	42,391	35,955	24,466	57
1836-37	46,884	44,876	35,778	68
1837-38	51,830	44,230	31,942	80
1838-39	61,717	48,466	27,639	67
1839-40	65,835	56,676	28,129	52
1840-41	74,896	65,736	32,475	57
Total		8,44,876	5,27,975	

Source: GBP [1884b] p. 323.

Table 4: Bijapur tillage and land revenue in the 475 villages of Badami, Bagalkot and Bijapur segments 1820-1844.

Year	Tillage (acres)	Land revenue (Rs.)	
		For collection	Remissions
1820-21	...	3,19,959	11,948
1821-22	...	3,13,554	11,917
1822-23	...	3,15,458	52,952
1823-24	...	2,89,009	81,530
1824-25	...	2,72,569	1,18,532
1825-26	3,65,534	2,65,717	1,28,829
1826-27	3,81,103	2,76,932	1,18,716
1827-28	3,74,085	2,17,152	1,76,859
1828-29	3,82,701	2,60,545	1,33,105
1829-30	3,81,301	2,05,636	1,85,959
1830-31	3,73,259	2,35,420	1,46,921
1831-32	3,60,134	2,22,089	1,26,151
1832-33	3,40,969	1,53,852	1,75,243
1833-34	3,33,157	2,53,310	1,10,065
1834-35	3,37,772	2,64,250	70,396
1835-36	3,42,882	2,67,706	66,119
1836-37	3,47,467	2,65,926	65,081
1837-38	3,54,722	2,60,558	74,463
1838-39	3,58,044	2,07,208	1,28,301
1839-40	3,57,882	2,72,530	63,080
1840-41	3,61,653	2,54,694	80,444
1841-42	3,65,236	2,74,148	64,644
1842-43	3,51,725	2,68,198	55,674
1843-44	3,37,657	2,46,161	60,501

Source : GBP /I884c7 pp.459-60.

Table 5: Tillage and revenue, Ahmadnagar, (a)
1821-1851

Year	Assessment on the basis of land given for cultivation (%)	Tillage (Acres)	Assessment on the basis of tillage (Rs.)	Remissions (Rs.)	Actual collectio
1821-22	6,36,318	9,20,378	6,86,318	10,878	6,75,440
1822-23	6,65,376	7,66,911	5,99,567	50,748	5,48,819
1823-24	5,26,485	6,25,622	4,92,667	57,843	4,34,764
1824-25	5,58,318	6,75,714	5,44,164	2,86,302	2,57,862
1825-26	5,57,321	6,36,521	5,39,787	42,812	4,97,113
1826-27	5,72,085	6,61,987	5,64,062	32,130	5,31,794
1827-28	5,34,381	5,93,360	5,10,347	1,51,967	3,58,380
1828-29	5,15,909	5,97,199	4,96,296	95,698	4,00,000
1829-30	4,87,180	5,39,678	4,32,114	1,63,860	2,68,254
1830-31	4,78,458	6,15,137	4,57,420	58,085	3,99,335
1831-32	4,95,207	6,06,831	4,83,603	68,765	4,14,838
1832-33	4,98,864	5,43,343	4,41,229	2,41,725	1,99,504
1833-34	6,09,014	6,37,169	5,45,522	45,771	4,99,751
1834-35	5,07,346	6,14,348	4,89,354	82,436	4,06,918
1835-36	5,15,124	6,58,993	4,94,007	1,12,463	3,81,544
1836-37	5,27,337	7,38,582	4,99,455	1,02,947	3,96,508
1837-38	5,62,316	8,04,317	5,25,578	70,428	4,55,150
1838-39	6,04,510	8,69,020	5,70,732	1,16,615	4,54,117
1839-40	6,68,758	8,92,142	6,31,816	1,30,031	5,01,785
1840-41	7,08,012	9,23,244	6,95,638	1,34,143	5,62,495
1841-42	7,30,072	9,08,262	7,16,661	1,68,630	5,48,031
1842-43	7,11,998	9,94,937	7,10,445	77,836	6,31,609
1843-44	6,26,487	8,16,732	6,25,935	1,94,005	4,22,930

(Table 5 Contd.)

(Table 5 Contd.)

Year	Assessment the basis of land given for cultivation (Rs.)	Tillage (Acres)	Assessment on the basis of tillage (Rs.)	Remissions (Rs.)	Actual Collectio
1844-45	6,37,579	8,11,150	6,42,568	3,27,874	3,14,694
1845-46	6,85,946	8,83,431	6,85,865	3,17,664	3,68,201
1846-47	7,47,781	9,74,697	7,45,374	1,22,378	6,22,996
1847-48	7,37,881	9,64,778	7,35,319	38,314	6,97,005
1848-49	6,76,418	7,83,815	6,00,447	1,55,038	4,45,359
1849-50	5,85,396	6,52,676	5,14,413	1,25,023	3,89,385
1850-51	6,02,498	6,93,498	5,64,684	85,260	4,79,424

Source: GBP [1884a], p.483.

Note : (a) The area includes not the whole district but only the subdivisions of Nevasa, Kharda, Ahmadnagar, Korti, Shevgaon and Jamkhed.

Table 6: Tillage and revenue in the Poona district
1839-40 to 1882-83.

Year	Tillage (acres)	Land revenue (Rs.)		
		Remitted	Outstanding	Collected
1839-40	1,95,438	1,06,399	4,944	6,70,966
1840-41	9,47,840	99,262	17,503	6,82,792
1841-42	9,82,600	1,20,314	24,408	6,42,961
1842-43	10,00,881	26,937	9,635	7,69,580
1843-44	10,55,282	42,917	4,498	7,44,422
1844-45	10,63,127	92,395	33,321	6,89,399
1845-46	11,02,088	1,05,947	27,983	6,88,837
1846-47	11,48,755	19,283	22,473	8,15,606
1847-48	12,28,304	24,622	7,176	8,18,451
1848-49	12,27,898	40,610	11,838	7,75,355
1849-50	11,96,719	31,483	10,759	7,62,429
1850-51	12,15,015	51,961	4,168	7,20,324
1851-52	12,73,394	28,353	3,258	8,04,623
1852-53	13,16,767	7,278	452	8,00,721
1853-54	13,68,430	82,942	2,498	7,24,762
1854-55	13,95,080	6,123	244	8,14,863
1855-56	14,47,006	10,320	413	8,54,292
1856-57	15,34,473	16,489	351	8,79,282
1857-58	15,66,231	2,907	607	9,19,191
1858-59	15,98,898	2,427	93	9,33,046
1859-60	16,54,399	364	13	9,56,631
1860-61	16,64,802	238	47	9,66,183
1861-62	16,91,352	4	3,297	9,99,326

(Table 6 contd.)

(Table 6 contd.)

Year	Tillage (acres)	Land revenue (Rs.)		
		Remitted	Outstanding	Collected
1862-63	16,96,097	422	423	9,96,991
1863-64	17,20,335	1,467	34,378	9,38,793
1864-65	17,36,582	288	15,357	10,06,414
1865-66	17,43,179	128	12,557	10,55,213
1866-67	17,84,390	80,038	71,766	9,37,296
1867-68	18,03,708	44,325	1,101	11,66,090
1868-69	18,14,896	48,592	429	11,55,784
1869-70	18,19,237	4,786	269	12,01,476
1870-71	18,31,953	4,756	2,553	11,11,378
1871-72	18,42,868	57,779	1,24,497	9,67,373
1872-73	18,48,831	5,468	45,521	11,26,894
1873-74	19,01,205	1,77,957	91,255	9,91,175
1874-75	18,84,679	40,615	7,203	11,83,328
1875-76	18,75,669	34,805	7,032	11,26,729
1876-77	18,64,475	1,736	4,56,828	7,03,213
1877-78	18,68,193	1,349	68,657	11,01,477
1878-79	18,61,631	250	1,08,644	10,40,305
1879-80	17,75,553	3,970	24,446	11,07,763
1880-81	17,77,153	1,334	12,309	11,27,905
1881-82	17,86,064	3,392	2,882	11,50,687
1882-83	17,75,583	1,08,651	9,664	10,36,718

Source: GBP [1885b], p.512.

Table 7: Indapur, tillage 1838-39 to 1858-59

Year	Tillage (acres)
1838-39	2,12,407
1839-40	2,18,308
1840-41	2,24,695
1841-42	2,27,564
1842-43	2,28,551
1843-44	2,22,515
1844-45	2,27,089
1845-46	2,52,302
1846-47	2,54,972
1847-48	2,89,378
1848-49	2,91,165
1849-50	2,73,595
1850-51	2,71,007
1851-52	...
1852-53	...
1853-54	2,95,081
1854-55	2,97,106
1855-56	3,01,390
1856-57	3,04,743
1857-58	3,05,100
1858-59	3,00,003

Source: GBP [1885b], p.425n., 433n., 435n., 439n.,
440n., 441n., 442., 448n., 451n., 465n.,
466n., 467n.

resumed in 1851-52, was fairly rapid (at the rate of between 1 and 6 per cent) upto 1867-68, and then slowed down. Except for a brief spurt between 1872 and 1873, growth of tillage ceased altogether in the 1870s. Of course, apparent growth in tillage was not synonymous with growth in output, as the substantial remissions or outstandings of revenue in 1839-40, 1840-41, 1841-42, 1845-46, 1853-54, 1866-67 prove. But nonetheless, substantial growth took place in parts of the Bombay Deccan in the 1840s, 1850s and 1860s. Officials attributed this to the lowering of land revenue rates after the revisions suggested by Goldsmid and Wingate and other survey officials had been put into effect in the late 1830s, and after the rates had been fixed for ten-year or thirty-year or thirty-year periods [GBP, 1885b, pp.414-419]. The growth in tillage from the 1850s was attributed by the district collectors and survey settlement officials to rise in prices from 1852 [GBP, 1885b, pp.464, 470] - which, incidentally, was an all-India phenomenon - to construction of the Great Indian Peninsula Railway through the Poona district, bringing in its train an injection of money into the local economy [GBP, 1885b, pp.108-109, 471], and to the boom in cotton prices as a result of the breaking out of the American Civil War. However, this story of growth, especially before the 1850s, has ever to be qualified by the endemic risk to crops and life suffered by the ordinary cultivators as a result of bad seasons, poor communications, severe fluctuations in grain prices and arbitrary assessments. As the Poona Gazetteer, quoting reports of survey superintendents, revenue Commissioners and other officials put it [GBP, 1885b, p.464]:

The eighteen years ending 1854 was a period of little improvement. In Indapur and Bhimthadi the people were few and poor. Over almost the whole of the district about half of the eighteen years, 1838, 1840, 1841, 1844, 1845, 1850, 1851 and 1853 were bad seasons; and except when its price was raised by a general failure of crops grain was ruinously cheap, the rupee price of Indian millet varying from 30 to 144 and averaging 104 pounds.

During all these years, new revenue survey and settlements were being carried out by government officials with expectations of higher and more stable revenues. But as Townsend, the Revenue Commissioner of Poona remarked in October 1849, 'every new assessment must be viewed as an experiment, the success of which could be estimated only by the experience of some years' [GBP, 1885b, p.445]. Even if a low assessment were followed by an extension in tillage, and a rise in land revenue, this might not be sustainable even for a decade. According to Inverarity, the Collector of Poona in 1846, for example, the moderate settlement of Goldsmid had been by no means an unmixed blessing : the extension of tillage had led to the exhaustion of tillage from constant cropping. 'The more highly assessed lands had fallen waste because the unthrifty habits of the people led them to till for a few seasons the poorer waste fields rather than spend time and labour in renewing by artificial means the exhausted powers of the more valuable land' [GBP, 1885b, p.439]. We will analyse the significance of Inverarity's comment when

we turn to the government policy regarding irrigation, roads etc.

As we have noted earlier, whatever growth might have taken place in the Bombay Deccan districts during the period 1840-1870, it had ceased altogether by the middle of the 1870s. What happened after the 1880s ? From Guha [1985, p.86] we get figures of crop acreage in the Bombay Deccan (including the four districts covered by us plus the districts of Khandesh, Nasik, Satara and Belgaum) for 1885-86 to 1940-41. Confining ourselves to the period 1885-1920 we find that the average area under crops was 21,162^{thousand}/acres during the quinquennium 1885-1900 and 20,636 thousand acres during the quinquennium 1915-1920. Of course, from this it does not follow that either the area under crops or the output in the four districts covered by us should have followed the stagnant pattern for the cropped area for the whole Deccan. But it is known that for the whole area the output of cereals and pulses showed a stagnant or even a declining trend from 1885-86 to 1919-20 and the only major crop that showed a trend increase in output was cotton [Guha, 1985, pp.88-89]. We also know that in 1881-82 or 1882-83, grain crops (mainly jowar, bajra maize or wheat) occupied 84 per cent of the cropped area in Ahmadnagar [GBP, 1884a, pp.245-6], 86 per cent of the cropped area in Poona [GBP, 1885b, p.77], 79 per cent of the cropped area in Sholapur [GBP, 1884b, p.229] and 75 per cent of the cropped area in Bijapur [GBP, 1884c, p.319]. Only in Bijapur was cotton responsible for more than 5 per cent of the cropped area. But we know from Mishra [1982, p.14] that even in Bijapur the acreage under non-food grains in relation to gross cropped area remained constant over the period from 1885-86 to 1897-98. In Ahmadnagar, Poona and Sholapur, cotton occupied a

very small fraction of the total acreage, and the proportion of cotton or of non-foodgrains to gross cropped area virtually did not change between 1835-86 and 1897-98.

George Blyn [1966, Appendix Table 3A7] has computed the acreage and outputs of the major crops in India since 1891/92. The two main grain crops of the Bombay Deccan districts were jowar (juari) and bajra which normally accounted for 75 to 84 per cent of the area under crops in the four districts. For the Bombay-Sind region, according to Blyn, the area under jowar was 8,757,000 acres in 1891/92 and 9,810,000 acres in 1920/21; the outputs of jowar in the two terminal years were 1,437,000 tons and 1,210,000 tons respectively. The area under bajra in the Bombay-Sind region was 5,534,000 acres in 1891/92 and 3,764,000 in 1920-21; the output of bajra was 569,000 tons in 1891/92 and 497,000 tons in 1920/21. The last year of the series was a bad year. But even if we took the other years into account, and tried to fit a trend line, it would be difficult to find a positive trend for the whole period.

Finally, we turn to a gross measure of the risks faced by the population of the Bombay Deccan districts as a group, namely, the chance of life and death itself. We do not have readily constructed life tables for these districts. But for half the total period, that is, from 1872 to 1921, we have reasonably good census data. These data are reproduced in Table 8.

Table 8: Population of the four Bombay Deccan districts 1872-1921.

<u>District</u>	<u>1872</u>	<u>1881</u>	<u>1891</u>	<u>1901</u>	<u>1911</u>	<u>1921</u>
Ahmadnagar	778,337	751,228	888,755	837,695	945,305	731,531
Bijapur	816,273	638,493	796,339	735,435	862,973	796,876
Poona	921,353	900,621	1,067,800	995,330	1,071,512	1,009,033
Sholapur	719,375	582,487	750,689	720,977	768,330	742,010
Total	3,235,333	2,872,829	3,503,583	3,289,437	3,648,120	3,279,471

Sources: GBP [I884a], pp.46-47; GBP [I884b], pp.23-25;
 GBP [I884c], pp.71-72; GBP [I885a], pp.94-98;
 Census [I901], p.43; Census [I911], p.36;
 Census [I921], p.25.

From Table 8, we see that the populations of each district increased and decreased alternately in the intercensal decades between 1872 and 1921, and this was also true in the aggregate. Moreover for the districts of Poona, Sholapur and the region as a whole we find that the population increased only marginally over the forty-nine years 1872-1921, and the populations of Ahmadnagar and Bijapur actually decreased over the period.

For Bombay Presidency as a whole, the variations in population cannot be attributed to emigration because Bombay remained an area of net immigration throughout the period. [Census, 1911, p.47; Census, 1921, p.200]. There was some emigration, especially from Ahmadnagar and Poona from among the four districts considered by us, to Bombay City; but the balance between emigration and immigration for Sholapur and Bijapur districts in most of the census years was too small to account for more than a small fraction of the variation in population. [See, for example, Census, 1901, pp.39-40; Census, 1911, p.45; Census, 1921, p.197].

If we find that the latter half of half a century of stagnation in output and acreage is also associated with a demographic stagnation - a stagnation which was the result of spurts of increase in population punctuated by disastrous famines - then it would be natural to expect that the earlier period of stagnation in tillage would also be associated with demographic stagnation. However, it has been claimed on the basis of earlier population estimates that population in fact grew at rapid rates in the Deccan as a whole - at 2.4 per cent per annum over the period 1826-1846, and between 1.2 per cent and 1.6 per cent per annum between the years 1846-1872 [Guha, 1985, pp.162-168]. At least for the four districts covered by us, the figure of population growth for the 1826-1846 period is plainly incredible, in view of the stagnation in tillage, the frequent harvest failures, the disastrous fall in prices, contraction in opportunities of non-agricultural employment, and **abject poverty of the average cultivator** noted by Collectors, Revenue Commissioners and survey and settlement officers. In view of the apparent growth in tillage observed from the 1840s down to the 1860s, the estimated figure of population growth appears to be more credible. The degree of credibility of the figures is assessed here on the basis of the record of these same districts during the period when population censuses were conducted systematically, viz., 1872-1921, the fact that figures of natural rates of growth of population exceeding 2 per cent per annum were not reached in any large region in India for a decade-long period until the 1950s, and our information that no good reasons existed for assuming that land or labour productivity had grown positively between the 1820s and 1840s.

3. Stagnation and the burden of land revenue, ecological damage and moneylender power.

We have used a fairly informal method for understanding the phenomenon of stagnation and fluctuations in cultivators' fortunes as a group. Sometimes ordinary least square methods of regression or graphical methods have been used in order to test the peasant's 'rationality', and usually the inference has been that the peasants were rational, and that the spread of money economy and better transport was associated with improvement in cultivators' fortunes [see, for example, McAlpin, 1983]. Before the 1880s, yearwise data of acreage under different crops and their outputs were not available. Therefore, it is not possible to find out the ways in which peasants might have reallocated their resources so as to minimize the damage caused by crop failure. McCloskey has argued in favour of the risk-minimizing rationality of the English peasants' practices in the early modern period [McCloskey, 1976, 1989]. Many of the Indian peasants' practices may, on closer scrutiny, also turn out to have such damage minimizing properties.

We face several difficulties in applying simple-minded statistical methods to data on agricultural outputs and yields, especially in areas subject to frequent harvest failures and famines, and characterized by a large degree of peasant differentiation as well. First, what are the relevant prices to use as the regressors or independent variables in a situation where they vary widely between one year and the next, or between one season and the next? (Prices also varied greatly as between different localities with the same district). Secondly, famines and harvest

failures produce effects over several periods. For example, even by 1882-83 the district of Sholapur had not recovered from the effects of the 1876 and 1877 famines [GBP, 1884b, p.217]. The cattle of many cultivators had died, their houses were in ruins, and they did not have resources even to cultivate all the land on which they had undertaken to pay revenue. So after being subject to such severe external shocks, the dependent series - the area tilled - would itself be serially correlated.

Thirdly, in the presence of a high degree of peasant differentiation, the aggregate outcome cannot be taken as simply the sum of the reactions of the 'average' peasant. A poor peasant facing prices had to find out the wherewithal for survival. In any plausible utility maximization exercise he will end up at a corner solution, with survival not being guaranteed every year. He may end up being unable to cultivate not only a larger plot next year (in response to a higher price), but being unable to cultivate any plot at all. Even if he is able to cultivate the same acreage, he may do a much worse job of tilling it than in a year of 'normal' harvest because he is enfeebled, or his draught animals are enfeebled, or he has no animals or no implements of his own left after meeting the subsistence needs of himself and his family. On the other hand, a cultivator with a large marketable surplus in his granary and facing high prices, will normally have an incentive to cultivate more land, or to cultivate it a little better. Of course, under the 'rational expectations' hypothesis, such a cultivator will try to separate out the noise from the information in the signal of a sudden price rise [see, for example, Lucas, 1973], but I for one would not have known how to carry out the filtering operation for such a cultivator!

It remains to note that, there was a high degree of inequality in the distribution of holdings with occupancy rights in the Bombay Deccan districts. In Poona, in 1882-83, while the average size of a holding was about 9 acres, more than 57 per cent of the holdings were below 10 acres, and about 1.2 per cent of the holdings were above 50 acres accounting for at least 10 per cent of the total area taken for cultivation [GBP, 1885b, p.67]. In Ahmadnagar in 1882-83, the average size of a holding was about 15 acres, 73 per cent of the holdings were below 20 acres in size and holdings above 50 acres in size accounted for about 2.5 per cent of the number of holdings and more than a sixth of the area taken for cultivation [GBP, 1884a, p.244]. In Bijapur and Sholapur, the average sizes of holdings were larger at 38 acres and 48 acres respectively. But in each case, on the plausible assumption that the distribution of holdings within any size class was skewed, more than half of the holdings were below the average size and the amount of land in holdings of the top size-classes numbering not more than 1-2 per cent of the total number accounted more than 10 per cent of the land taken for cultivation [GBP, 1884b, p.218; GBP, 1884c, p.310]. (Whether the differentiation among the peasantry had increased over the period from 1821 in any sense is a question we will not try to answer in this paper).

A favourite explanation of the British officials for the low productivity of land and frequent harvest failures in the Bombay Deccan was that peasants, because of increase in population, were forced on to marginal lands. However, the British land revenue system itself compelled the peasants to cultivate marginal lands, and also forced them to mine their land in a situation where most of them had few investible

resources left to improve its productivity. Moreover, the British rulers took a long time to take up the provision of public irrigation, and even longer to provide agricultural loans to the peasants at low rates for effecting improvements. (The granting of such loans was a regular practice under the Mughal and the Maratha administrations). When they did, the peasants had little incentive at first to take advantage of the public irrigation facilities or the official tagavi loans on terms which the government offered. These problems are all related to the basic subversion of private property rights and common property resources that the British land revenue policy was responsible for.

Under either the so-called 'utilitarian' or the Ricardo-Malthus rent doctrine, the landlord was supposed to be able to appropriate all the net rent after meeting the necessary expenses of cultivation. From a positive theory explaining the size of the rent, this was converted into a normative theory of the determination of land revenue demands by many British Indian officials. The latter regarded the state as the landlord and considered the net rent to be the appropriate size of the land revenue to be extracted by the state. There were several difficulties with this procedure, even if their construction of the role of the state in pre-British India were accepted. First, an environment in which neither labour nor capital was fully mobile, and where a very large fraction of the economic activities was conducted by family members with their own resources, it was difficult to determine what the appropriate wages for family labour or the 'normal' rate of profit on capital would be. Besides these microeconomic difficulties, there was the other conceptual difficulty : what was the competitive rent, or competitive wages and profit when the state constituted itself the absolute

monopolist in control of the land ? Besides these conceptual difficulties, which would arise even in a situation characterized by fully certain outputs and prices, little attention was paid to the appropriate concept of net rent in the presence of severe fluctuations in harvests and prices.⁽⁸⁾

The so-called Ricardo-Malthus theory of rent also justified the extraction of a higher rate of taxation from the better class of lands. With large fluctuations in harvests, and with high rates of interest charged by money-lenders, however, the peasants discounted the yield of all lands heavily. If the discount rate applied was high enough, the difference between, say, the expected values of the better class of land and the marginal lands might easily be less than the difference between the rates of land revenue on the better class of lands and the inferior plots. In such a situation, the phenomenon observed by Inverarity which we referred to earlier, namely, that peasants would take up the worse lands for cultivation and leave the better class alone could easily come about as a result of the peasants behaving 'rationally'.⁽⁹⁾

The British land revenue assessments also compelled the peasants to use as much land as possible for crop production rather than for the maintenance of livestock. This meant not only that crop production encroached on pastures that were generally less suitable for grain crops but also that peasants or shepherds had less resources to maintain cattle or other live stock. Since the latter were the main source of fertilizers, this meant that the normal productivity of land could not be maintained [Bagchi, 1976b]7.

A final aspect of the British land revenue system which damaged the productivity of the land and increased the insecurity of the peasantry was the virtual discontinuance of public expenditure on irrigation during the first twenty-five years of British rule. In the Poona district, in fact, the government spent very little money on irrigation before the 1860s. In 1863-64 a survey of the potential for small reservoirs was made by Captain Fife, but the latter recommended the construction of waterworks only where flowing water from the Sahyadri was available [GBP, 1835b, p.157]. Accordingly, Lake Fife and the Mutha canal works were constructed in Poona. In other districts of the Bombay Deccan also public irrigation works were generally constructed only in the 1850s and 1860s. The irrigation potential of many of the public irrigation works remained underutilised for a long time. For example, in the district of Sholapur, the Ekrur Lake was sanctioned in 1866, completed in 1881-82, and had a command area of 15,320 acres. In 1882-83, only 1306 acres were irrigated with the water from the lake [GBP, 1884b, p.2257]. Apart from the fact that it often takes a considerable period for cultivators to get used to a new mode of irrigation, the water rates charged were also a deterrent. In the case of Ekrur Lake, for example, Rs.5240 were collected as water rates in 1882-83; that is, the charge for use of the lake water came to more than Rs.4 per acre. The tillage in the district of Sholapur in the same year was 1906,235 acres and the land revenue collected was Rs.803,954, so that the land revenue per acre came to a little more than 1/4th of a rupee. Thus the water rate came to more than 16 times the land revenue rate. In view of the general uncertainty of prices, the stagnation in technology and the general scarcity of fertilizers, it is not surprising that

peasants should have discounted anticipated earnings quite heavily, and that they should not have rushed to utilise highly-priced irrigation facilities constructed by the government.

As we have noted earlier, the Maratha administration used to advance tagavi or tagai loans to cultivators for crop production and land improvement in the shape of livestock, wells, small irrigation reservoirs etc. The British were slow to resume the practice, and when they did, the amounts offered were meagre. Peasants were reported to be reluctant to take these advances, for, generally speaking, they involved a considerable degree of formality, and they were not available exactly when they were wanted. The local vani, on the other hand, was willing to lend money on the spot at exactly the time it was wanted. On the other side, of course, the resident vani could control the production or marketing activities of the debtor in a way that the officials could not. This phenomenon can be put in the language of 'information impactedness' [Oliver Williamson], the inter-linkage of markets, or the structural conditions for debt bondage, but the underlying reality would be the same.

As the British deepened their penetration into the rural economy, so did the money-lenders. Three factors contributed to this development. One was that the supply of capital to farmers and cultivators declined as a result of British conquest and the decline of Poona from the seat of an imperial government to a mere district headquarters [GBP, 1885b, pp.97-98]. According to the compiler of the Poona Gazetteer, who based himself on DRC [1878] and the report of the Poona Collector, Captain H.D. Robertson in 1821, before British conquest,

Poona bankers had their agents in the districts and the ramification of the money trade in loans to the people and to the renters of villages created a wide circulation of specie, which returned to the coffers of the Poona bankers with an abundant accumulation of interest. Loans of this nature were usually repaid in grain which was received at a price much below the market rate, and this brought great returns to the lenders. Under the British revenue system all these advantages to the capitalists disappeared. The trade in moneylending was still further hindered by the substitution of suits in courts instead of the former private methods of dunning debtors. The merchants were forced to be more cautious in their speculations and to look more to individual character and collateral security. A few bankers failed from bad debts contracted by broken-down nobles and officials. About 1821 business was very dull in Poona. Many rich bankers had fallen into poverty. [Ibid., p. 987.

The second factor helping the moneylender tighten his grip on the landholder was the inflexibility of the revenue demand in money in a situation of enormous uncertainty in harvests and prices : the sagging tendency of prices up to the beginning of the 1850s did not help matters.

The third factor weakening the position of the ordinary, illiterate cultivator vis-a-vis the moneylender was the location and the procedure of the civil courts. The courts were generally at a considerable distance from the typical village, and the latter usually had poor communications with the outside world. In these courts the evidence that counted most was a document, and documents, especially relating to loans, could be manufactured or forged by the typical moneylender since the ordinary peasant was mostly illiterate and ill-informed about the new-fangled procedures. These factors removed most means of redress against miscarriage of justice from his reach.

The British administrators, however much they might complain about the rapacity of the Gujarati or Marwari vani, knew that they were dependent on the moneylenders for realizing their land revenue demands from the peasantry. In Ahmadnagar district this dependence was formally recognized by realizing the revenue not from the cultivators directly, but from money-lenders acting as hawalas, or sureties, for their clients. This practice was stopped in 1833. But soon after this the land revenue demands were lowered and the value of the land offered as collateral increased. The result of this improvement and the stoppage of the hawala system led almost immediately to a surge in the number of civil suits failed against landholders from 2,922 in 1835 to 5,991 in 1839 [GBP, 1884a, pp. 473-474].

The introduction of the Civil Court Procedure into the Bombay Presidency in 1827 resulted everywhere in increasing the power of the moneylender. This power, however, was exercised in seizing the occupancy right of the cultivators

only in years when prices were high, or land revenue assessments were lowered officially. In general, therefore, the number of civil suits or seizures of land by creditors fluctuated as between different periods. The inflation in prices from the 1850s had the ~~surk~~ effect of increasing the creditors' interest in acquiring titles to occupancy rights of the indebted peasants. But it also allowed the more substantial cultivators at least to resist such demands.

Long before the passing of the Deccan Agriculturists' Relief Act, many Collectors or survey and settlement officers had been pleading for limiting the liability of the cultivators for debts contracted to moneylenders. For instance, Spooner, the Collector of Ahmadnagar in 1848 described how a small loan can, through the operation of a high rate of interest, compounded every year, and the signing of fresh bonds incorporating the interest charges together with the original principal, as a new loan, can gobble up all the moveable assets of the cultivator together with his land, as a result of a decree passed by the Civil Court. Spooner then proposed that 'no court should be allowed to issue a decree in a lender's favour without inquiring into the debt and into the borrowers' means of paying the debt In no case should a debtor's bullocks or other means of earning a living be liable to sale for debt' [GBP, 1884a, p.483]. But the law moved exactly in the opposite direction. The anti-usury law limiting the legal rate of interest to 12 per cent was abolished soon after, and in 1859 a new judicial procedure was introduced requiring 'the punctual conduct' of duties by the subordinate courts. 'At the same time the landholders' credit was enhanced by adding his land and field tools to the security which was liable for his debts' [GBP, 1885b, p.115]. The fall in prices of a major cash crop, viz.,

cotton, in the late 1860s, and the sagging of prices in general in the early 1870s aggravated the problem of indebtedness of the more substantial landholders. These developments triggered the disturbances in Ahmadnagar and Poona which acquired fame as the Deccan Riots of 1875. But increase in the power of the moneylenders over the peasantry, the increased likelihood of the latter losing their occupancy rights, and peasant resistance were not phenomena that can be said to be immediately precedent to the Deccan Riots but were virtually coeval with the British conquest of the territory of the Deccan.

The introduction of land revenue demand to be paid on the spot in cash, the abolition of the hereditary rights of the mirasdars or vatandars and the new power given to moneylenders to acquire occupancy rights of the indebted peasants may also have been responsible for the widespread supplanting of the Maratha Vanis or Kumbhis by the footloose Marwari and Gujarati Vanis as moneylenders in the village, and contributed to the breaking out of the Deccan Riots. Once the land rights became fully transferable, the moneylender did not have to depend on the village network and on the continuous monitoring of the peasant's activities in order to make the latter pay up. He could simply sell up the peasant's assets, get the land cultivated himself or retain the peasant as his share-cropper. But the readiness of the moneylender to sell up the peasant depended on the value of the occupancy right which in turn depended on the price of the produce and on the ease with which the peasant's assets could be seized either by resort to civil courts or through a settlement. The supplanting of village-or region-level arbitration procedures by civil court procedures, and

the virtual setting aside of the older village government network under the British lessened the moneylender's dependence on the consent of the village for realizing his principal and interest. Moreover, the necessity of settling land revenue and debts in cash even in years in which harvests had failed or local or regional level prices were low meant that the moneylender needed large cash balances or an easy access to supraregional credit networks. The immigrant moneylender who was part of a large network of banking had a decided advantage over local Kunbi or Brahman moneylenders, and progressively supplanted them as British rule extended in time and space.

How did the peasants adjust or respond to all these changes? We have already referred to some of the adjustments in terms of extension of cultivation to inferior lands, turning of pasture into arable land,^{and} reluctance to invest in land-improving capital works. The ultimate adjustment in the case of a peasant who suffered a disastrous harvest failure or lost his occupancy right was, of course, death. We have not tried to catalogue the number of years in which in particular regions peasants suffered loss of harvests. What the government reported as a famine was chosen on extremely arbitrary and changeable criteria. To give an illustration of the frequency with which harvests failed in the district as a whole, or in major parts of the district, I counted the number of such failures in the Poona district between 1821-22 and 1853-54 (as reported in GBP [1885b, pp.369-4617]). Of these the following crop seasons were considered to be either 'unusually bad', 'on the whole unfavourable', 'peculiarly unfavourable', 'bad on the whole', or a season of, 'failure of rain', of 'scanty rain' of a season

of 'failure in east', or 'failure in east and centre'; 1823-24, 1824-25, 1827-28, 1829-30, 1830-31, 1832-33, 1837-38, 1838-39, 1841-42, 1844-45, 1845-46, 1850-51 and 1853-54. So in thirteen out of thirtythree years, a substantial fraction of peasants experienced starvation or worse. Besides these there were a number of years, in which the peasants suffered because of disastrously low prices. Sometimes low prices coincided with local harvest failures. Only a few of these years were described officially as years of 'famine'. So the prevalent idea that famines in the Bombay Deccan were concentrated only in the last quarter of the century must be seriously questioned.

One method of 'adjustment' which probably had pre-British roots, but which may have become more frequent after the formal abolition of slavery,⁽¹⁰⁾ and the insecurity and loss of assets brought by the British land laws, was the practice of what was euphemistically described in the Gazetteers of the Bombay Presidency as 'mortgage of labour' or service mortgage. In the words of the Ahmadnagar Gazetteer :

A husbandman, who has fallen hopelessly in debt, has lost his land, and still owes money, as his last resource, will mortgage his labour for a term of years. It also sometimes happens that a family of three or four brothers, wishing to borrow money to buy cattle, will agree among themselves to work off the loan by one of their number serving the lender Moneylenders are the only class in Ahmadnagar to whom labour is mortgaged.

The services of a bondsman, or one who has mortgaged his labour, are rated at Rs.18-24 a year, exclusive of food and clothing. An ordinary grown workman takes four or five years to work off a debt of Rs.100. One case is recorded in which four persons, two brothers, and their wives, mortgaged their joint labour against an outstanding debt of Rs.900 [GBP, 1884a, p.304].

The peasants, of course, adjusted to changing seasons and prices by altering the composition of crops under cultivation. However, in the absence of detailed data for the period before the 1880s, it is not possible even to begin the exercise of finding out the relative importance of rains (and their distribution), prices, and land revenue assessments in the allocation of land and other resources by the peasants. Harold Mann [1955], in a highly interesting exercise tried to find out exactly how the total rainfall or its distribution as between different months or seasons influenced the outputs of crops in the four districts of Poona, Ahmadnagar, Sholapur and Bijapur over the period 1871-1939. The most important of his findings is that 'in the less precarious areas, the variability of the crops seems to be greater than that of the rainfall; in the tracts more liable to famine, the opposite is the case' [Mann, 1955, p.38]. This would be consistent with the hypothesis that the peasants in famine-prone areas try to ensure their survival by sticking to a rule that minimizes the probability of a total failure of crops. They would thus go in for the most drought - resistant crops which also were generally their chief means of subsistence (viz., jowar and bajra). In the areas less prone to famine, variations in crop composition

could be broken down into at least two components. The bigger peasants would put more of their acreage under commercially more profitable crops. Secondly, even some of the smaller cultivators, either voluntarily or through debt-induced compulsion, would put some acreage under crops which are meant to be sold in a regional market rather than consumed or sold in a local market.

Peasants' modes of adjustment to the compounding of insecurity effected by the British land revenue system were not always passive or non-violent. The British administrators reported numerous disturbances and rebellious outbreaks throughout the period covered by us : the Deccan riots should be counted among the milder disturbances. In 1826 the Ramoshis ⁽¹¹⁾ of southern Poona revolted, 'partly owing to the scarcity of 1825' (GBP, 1385b, p.306). 'Under the leading of one Umaji they were so enterprising and successful that, in 1827, as they could not be put down, their crimes were pardoned, they were taken into pay, employed as hill police, and enriched with land grants' [GBP, 1885a, p.307]. In 1828, the Kolis of Ahmadnagar rose under the leadership of Ramji Bhangria, who had been a police officer under the Marathas and then under the British, and Govindrao Khari, himself a Koli, who had earlier been the commandant of Ratangad fort under the Marathas. Govindrao had refused employment under the British government. Although the chief rebels were arrested by the British in 1829, the Koli uprising in the Sahyadris continued, under the leadership of Rama Kirva, a Koli. In 1830 he was joined by the Bhils. But ultimately the British troops sent against the rebellious Kolis and Bhils prevailed and Kirva was captured and executed [GBP, 1884a, pp.416-417].

Although Kolis, Ramoshis and Phils are the only groups which the Gazetteers mention as having broken into open revolt, I do not believe that they had no support from other ethnic groups, communities or castes : for example, the Brahman Kulkarnis are supposed to have abetted the Koli risings of 1828-1830 and deliberately misled the British counter-insurgency forces [GBP, 1884a, p.417]. Nor do I assume that the uprisings took place only because of economic factors. However, economic factors played a role in either triggering off a revolt or sustaining it by enlisting the support of other people suffering from a similar sense of injustice. The Kolis who had taken to agriculture tended to suffer from the exactions of the moneylenders even more than the Kunbis (the dominant peasant caste) some of whom were landlords and moneylenders. Thus in 1836, Captain Mackintosh writing in Transactions of Bombay Geographical Society, Vol.I (as quoted in GBP [1884a, p.307]), found that the Kolis of Rajur in north Ahmadnagar complained bitterly against moneylenders from Gujarat :

The moneylenders of Rajur were foreigners from Gujarat, visited their homes at intervals, and retired to their homes, when they made a competency. There were four headmen who had agents in different villages to buy up the grain. The moneylenders had induced the district hereditary officers to take shares in their shops as when people of local rank were mixed with them the Kolis were afraid to complain against the lenders. The Kolis keenly felt the injustice of which they were victims, and

were eager to engage in any undertaking which gave them a chance of revenge.

In addition to charging excessive rates of interest, keeping fictitious accounts and compelling the debtors to settle the accounts at a time which suited the lender, the moneylenders also acted as monopsonist buyers of the Kolis' produce. The Kolis, apart from resorting to courts, sometimes attacked the Vanis' houses and burnt their books. They occasionally held naked swords at the Vanis' throats or slightly wounded them [Ibid.].

The naked swords of the Kolis in Poona were again turned against the sovereign protectors of 'law and order' in the Sahyadris in 1839 : 'Early in 1839 bands of Kolis appeared in various parts of the Sahyadris and attacked and robbed several villages. All castes joined them and their numbers soon rose to three or four hundred, under the leading of three Brahmans Bhau Khare, Chimnaji Jadhav, and Nana Darbare. The rising took a political character, the leaders declared that they were acting for the Peshwa, and assumed charge of the government in his name' [GBP, 1885b, p.307]. No sooner had this revolt been crushed and two persons, a Brahman and a Koli had been hanged, and a number of others were sent to prison or transportation for long terms (including life) than there was another uprising among the people of the hills. The uprising of Kolis which began in 1844 was led by Raghu (Raghoji) Bhangria and Bapu Bhangria, both Kolis, but they were joined by persons belonging to other castes. ⁽¹²⁾ The revolt was finally crushed only after the capture and execution of Raghoji Bhangria in 1847.

There was a major uprising of the Bhils of Ahmadnagar and Poona in 1857; in this case the triggering event was the mutiny of the British Indian troops in May 1857 (which is often styled as the first Indian war of independence). The Bhils, who were led by Bhagoji Naik, Patharji Naik and Harji Naik, were not finally quelled until Bhagoji Naik was killed in an engagement on 11 November 1859 [GBP, 1884a, pp.418-420]7.

In 1873 Honya Bhogoji Kanglia, a Koli, gathered a group of followers in the western mills of Poona and Ahmadnagar, and began attacking moneylenders [GBP, 1884a, p.420; GBP, 1885b, pp.119-309]7. Many moneylenders suffered a loss of property and some had their noses cut off. In 1875 the open **violence against** moneylenders, especially against those of Marwari origin spread among the majority Kunbi cultivators, and it is the diffusion of that revolt, most of it taking the form of violence against property rather than ~~violence against~~ persons that has come down in history as the Deccan Riots. While the government appointed the Deccan Riots Commissioners to investigate the riots among the Kunbis, purely police methods were used against Honya Kanglia, who was arrested on 15 August 1876, and condemned to transportation for life [GBP, 1882, p.526]7.

Apart from the general sense of grievance from which the **cultivators** suffered specific developments in the profiles of land tax and produce prices contributed to the worsening of relations between the peasants and the moneylenders. One major element was an increase in land revenue demands effected after 1867, when in most parts of Poona the settlements made thirty years before had come to an end,

and the government effected new revisions. The increases in government demand effected through the survey and settlement operations between 1869 and 1872 in five revenue subdivisions of Poona, viz., Indapur, Bhimthadi, Haveli, Pabal and Supa ranged from 31.47 per cent (in the case of Supa) to 65.48 per cent (in the case of Haveli) [GBP, 1885b, p.118n7]. The second factor aggravating peasant insecurity and hardship was the fall in prices of produce between 1871-72 and 1873-74. The joint effect of these two developments was in the words of the Poona Gazetteer, 'first to reduce the landholder's power of paying, secondly to make creditors seek by all means in their power to recover their debts or to enhance their security by turning personal debt into land mortgage, and lastly to check further advances to husbandmen' [GBP, 1885b, p.1187. (13)]

The third factor which may have precipitated the violent action of the more substantial landholders was an order passed by the Revenue Department of the government of Bombay on 5 February 1875. According to this order, if there were land revenue arrears, they should first be recovered by selling the movable property, and only when that was exhausted should officials proceed to sell up the land of the defaulting cultivator. According to the Poona Gazetteer,

This order the moneylenders turned to their own advantage at the expense of the landholders. In February and March 1875 the lenders refused to pay the second instalment of revenue on land whose produce they had received from their debtors. Landholders who found their movable property attached,

after they had handed their creditors the produce of the land on the understanding that they would pay the rents, naturally felt that they were the victims of deliberate fraud [GBP, 1885b, p.119].

The riots had been preceded in many areas by the social and economic boycott of the moneylenders, often led by cultivators belonging to the upper castes [GBP, 1885b, pp.119-120]. When such measures failed to remove the incubus of moneylender power, it was then that **the villagers** ~~villagers~~ of Supa and Kedgaon invaded (on 12 and 13 May 1875, respectively) the houses of the moneylenders, and took away or destroyed their property. This was the official beginning of the Deccan Riots.

4. The debt process and the failure of agricultural banking for the poor peasant

The investigation conducted by the Deccan Riots Commissioners [DRC, 1878] and the search for a solution to peasant indebtedness through an agricultural bank, proposed in the 1880s by J.W. Wedderburn and M.G. Ranade revealed that the debt process for the peasant could not be understood simply in terms of the rate of interest charged by the moneylender or the market value of the collateral offered by the peasant. The latter was caught in a web of unfreedom as soon as he was compelled to enter the debt process, a compulsion which was a regular feature of his life cycle.

According to the DRC's findings, in the twelve villages of Poona and Ahmednagar specially selected for detailed study, about one third of those peasants and landholders who paid their land revenue directly to the government were

Indebted DRC, 1878, para 757. The total debt of these 12 villages was found to be Rs.194,242 and the land revenue assessment of the indebted peasants was Rs.10,603. The DRC took the value of dry crop land to be worth about seven years' assessment and irrigated land to be worth from 15 to 20 years' assessment. Taking an average of the two types of land the DRC concluded that the purchase price would not exceed 10 years' assessment. Thus the total debt was twice the value of the land of the indebted peasantry DRC, 1878, para 777.

Most of these peasants were very poor with assessments of less than Rs.20. Their non-land assets generally had very little value. Thus it could hardly be claimed that the indebted peasantry had offered valuable collateral. ⁽¹⁴⁾

The question then should be asked : why did the moneylenders lend sums of money which were far larger than the values of any assets the peasants could pledge ? One answer is that the nominal amount of debt had little relation to the actual amount of money lent. At the very moment of lending a sum, very often, the interest that would accrue on the loan in the first year was deducted from it. And since the rate of interest was exorbitantly high, failure to repay any part of the principal of interest would soon make the loan assume astronomical proportions. A particular case was cited by Cockerell, introducing the Bombay Indebted Agriculturists' Bill (which eventually became the Deccan Agriculturists' Relief Act of 1879) in the Governor General's Council on 20th June, 1878.

A ryot had borrowed rupees 10 and at the end of ten years from the date of the loan, his account with his creditor stood thus : he had paid rupees 110 and still owed Rs.220 : so that in the short space of ten years, through the process of repeated renewal of bonds in which compound interest at high rates was added to the principal, his debt had been made to mount up to thirty-three times the sum actually borrowed by him [Ray, 1915, p.1297].

The creditor often foreclosed on the mortgage, and even without civil suits, the right of occupancy was transferred to the creditor. But the transactions between the creditor and the debtor did not end there. Even after the right of occupancy had been transferred, the Ahmadnagar ryot often continued to pay the land revenue due from the mortgage [DRC 1978, chapter III, para 797]. The mortgagee in fact converted the ryot into a tenant-at-will on his (the ryot's) own land even before the right of occupancy had been transferred or the land had been sold up by instituting a civil suit (in which the sowkar, generally obtained an ex parte decree since the ryot failed to put in an appearance to contest the case).

Thus the creditor-debtor relationship was easily transformed into one in which the debtor delivered up whatever surplus produce he had to the creditor. The creditor became his landlord, and de facto the master of his whole family. Sons, wives and daughters of the tenant became the sowkar's virtual serfs because of the debt obligations of the tenant. It is not really correct to say that the tenant

had become a sharecropper on his own land because (a) the tenant continued to cultivate the land only at the creditor's and now the landlord's pleasure and (b) the share of the crop he had to deliver of the crop could be anything, depending on how the creditor chose to calculate the arrears on the debt for which the peasant had lost his land.

Under these conditions, it is not surprising that the sowkars were often found not to foreclose on the mortgages even after the nominal debt had grown to be several times the value of the land; it was not the net value of the land but the present value of the gross earnings of the indebted peasant's family minus whatever minimum subsistence the sowkar chose to allow them that became the security for the loan. The seriously embarrassed peasant's family entered into a compact for enserfment when the peasant took a loan from the sowkar.

Under these circumstances it becomes very difficult to produce a convincing economic model of the course of indebtedness of the peasant and its outcome. That the seriously embarrassed peasant would, with only a little kick from Dame Luck, lose control over his land and his labour is virtually certain. But exactly when the de facto loss of land would be registered into de jure transfer of occupancy right or forced sale of land become an open-ended issue.

According to the DRC, the incidence of actual transfer of occupancy right and of forced sales through civil suits was higher in Ahmadnagar than in Poona. The reasons for this difference, as cited in official

reports, are all related to variations in the debt process :
(1) Paradoxically the lighter burden of land revenue in Ahmadnagar made land rights in that district a more attractive proposition for the moneylender or the rich landholder, ^{but} (2) the greater degree of ignorance and helplessness of the Ahmadnagar ryot made him an easy victim in the law courts. Lastly, the virtual monopoly of moneylending enjoyed by the immigrant Marwari sowkars of the Ahmadnagar district had its impact. The moneylenders of Poona had among them a larger number of vanis with traditional ties to the village and may have, therefore, been restrained in their operations to some extent.

The open-endedness of the exact timing of transfer of land suggests that the statistics of the transfers of land as obtained through deeds of sales were poor indexes of the actual loss of land by the peasants. The DRC enquiries revealed that many peasants had lost their land to the sowkars. But the deeds of sale may have recorded a fact which had been accomplished long before a sale was registered. On the other side, registration of transfer of occupancy may indicate the beginning of a condition of serfdom of the tenant rather than his reduction to the position of a free, propertyless labourer.

Indeed, in many cases loans need not have been made at all against the security of land. The sowkar's dealings with a typical indebted peasant included the following transactions : 'the debtor delivers his produce, or as much of it as he is obliged to deliver, to his creditor, and the creditor supplies his needs, clothing, assessment, seeds, food, and cash for miscellaneous expenses' / DRC, 1878, Chapter III, para 787.

The question naturally arises : how did the sowkar, turned into the effective landlord, subject always to the ultimate overlordship of the state, maintain his control over the debtor and his family ?

In the case of the peasant who still had not legally lost possession of his land, the threat of dispossession and its opposite, the hope of recovering the land if the sowkar's demands were met, must have acted as a powerful means of control. But in the case of the debtor whose land had already been transferred to the landlord the means of control would have taken diverse forms. First, there would be the use of the quasi-religious belief that an indebted man does not attain moksha, unless he or his descendants pay up the debts. These beliefs were also embedded in local customs which held the indebted man to be a thrall to the creditor even after the debtor had no more worldly assets to deliver. Secondly, there would be the whole coercive apparatus of the state working down to the village which almost automatically favoured the wealthy, in the name of preserving law and order. It was assumed that it was the poor who would breach the conditions of peace and not the rich. Thirdly, in a society where agriculture had come to be virtually the exclusive means of livelihood, and where unemployment was endemic, the mere threat of eviction of even a bonded sharecropper would be enough of a deterrent [cf. Bagchi, 1973; and Breman, 1974].

The relations between the sowkar and his debtor were affected not only by the microeconomic and microsocial factors working at the level of the village but by the structural constraints of a colonial, tributary economy. The DRC and later enquiries such as the Famine Commission of 1901

were aware of most of these factors but, with a few notable exceptions they tended to concentrate on excessive population growth, peasant irrationality or peasant ignorance as the dominating issues. Many modern analysts who regard population growth or the working of the primeval peasant mentality rather than the framework of imperial rule and the fragile ecology of the tract, aggravated by that rule, as the basic reasons for the crisis of Deccan agriculture in the 1870s are repeating the argument of the DRC and the Famine Commissions.

The DRC, the Famine Commission of 1880 and the Famine Commission of 1901 were all unanimous in concluding that the revenue system introduced into the Bombay Presidency was a major cause of the indebtedness of the raiyat ~~ryot~~, and his impoverishment. The Famine Commission of 1901 expressed the gap between the intention of the makers of the Bombay revenue system and its outcome pithily :

We desire to guard ourselves against the supposition that we impute want of care or solicitude for the people's interest to the authors of the Bombay revenue system What we wish to point out is that their intentions have not been fulfilled. They expected the accumulation of agricultural capital : but their plans did not promote thrift, nor did they conduce to the independence of the ryot. They looked for the capitalist cultivator; and we find the sowkar's serf. [FC, 1901, para 333].

As formulated by the same Commission, the salient features of the Bombay system were,

- (a) the creation of a territorial unit of land revenue assessment, which is called the "field";
- (b) the assessment of land revenue on each "field" independently, each thus becoming a separate holding :
- (c) the recognition of the recorded occupant of the "field" as possessing complete proprietary rights over it, subject only to the payment of the revenue or tax from the recorded occupant in bad years as in good [Ibid., para. 327].

The DRC commented extensively on the British laws which abolished ceilings on rates of interest to be charged, made civil procedures dependent on nothing but written evidence, and tilted the balance decisively against the small peasant without literacy or effective access to the civil courts [DRC, 1878, Chapter III].

Despite official denials, force and torture were often used as late as the 1890s [Laud, 1983, p.5] to realise the arrears of revenue from tenants. The presumed increase in the value of the land as a result of the general rise in prices failed to improve the bargaining position of the raiyat as against the moneylender. The recurrence of famines did not help matters. With the cattle often gone, the soil productivity further depleted because of lack of fertilizers, and with the peasant himself being emaciated as a result of months of starvation, his value to the moneylender was less than before. The moneylender's

own surplus was also diminished because of the mass default of his borrowers. So while the demand for credit went up, its supply remained below normal in post-famine years [GBP, 1884c, p.347].

The DRC report also suggested that indebtedness of the peasantry discouraged their enterprise; it also discouraged them from making use of whatever public irrigation facilities were available because the increased yield would merely enrich the sowkar (or the government - but the DRC were reluctant to adopt that position).⁽¹⁵⁾ Moreover the DRC pointed out that the transfer of land from the peasant to the sowkar might also have an important employment effect :

Such holdings as pass into the hands of the sowkar will not, under hired labour, support so many persons as lands cultivated by proprietors, and these holdings, are hearly increasing [DRC, 1878, para 61].

Here we have an early formulation of the proposition that lands cultivated by family labour would display a higher degree of labour intensity than those cultivated by wage labour. But if our earlier argument is valid that many indebted peasants remained as virtual serfs on the land and their whole family labour was mobilised by the sowkar, then there should not be a great deal of difference in the intensity of labour use [Bagchi, 1982, chapter 6]. Obviously, the DRC formulation would require that the land is no longer cultivated by a sharecropper but by wage labour : or else it requires that the sharecropper effectively puts in less labour on the alienated land than on land he can call his own.

The British land revenue system rendered land, and especially the land of the small peasant, a very poor asset for banking purposes. This was fully grasped by those Poona capitalists who had offered to help Wedderburn to start an agricultural bank. This was also grasped by many of the British officials and other Englishmen or Scotsmen who interested themselves in these questions. Wedderburn in his speech at the meeting (of 4 July 1883) held to consider his proposal for agricultural bank for India stated :

As to special disadvantages attaching to such an enterprise in India, from a banking point of view, there is no real and serious difficulty except that arising from the poverty of the individual ryot and the want of solidity in the security he is able to offer. He is indeed, the absolute proprietor of his holding, subject to the payment of the Government assessment; and if this assessment were either fixed or limited in a definite way, the security would be good but this is not the case; the demand being liable after 30 years to an enhancement which may swallow up the margin of profit on which the mortgages depend. The Poona Committee [of Indian bankers -- A.B.] have asked that in the area of experiment the existing rates should not be disturbed for a period of 20 years from the present date [Times, London, 5 July 1883].

Sir James Caird, who had been a member of the Indian Famine Commission of 1878-80, and was considered an authority on agricultural subjects, reiterated the same point at the same meeting and reminded the listeners of the further complication of intermediary right-holders.

The danger of failure of such an experiment as that proposed [viz. an agricultural bank for India] was the risk of such an enhancement of rent by the Government, or the zamindar, as would swallow up the growing profit of the cultivator [Ibid].

Wedderburn and the Poona capitalists wanted the debt servicing charges of the agricultural banks due from the peasants to be put on the same basis as land revenue dues and realised by the same process. They also wanted an assurance that the government would not raise land revenue demand, for a definite period of time. The government rejected the former demand as being politically inexpedient; it would in any case have been ineffective, because it is doubtful if peasants would have rushed from the comfortable, if smothering embrace of the sowkar who would theoretically meet all his needs and with a considerable degree of flexibility to the cold embrace of a bank which would be niggardly, if just, in its supply of credit needs, but would be absolutely rigid in its demands. The would-be bankers wanted to soften the rigidity of their terms if the government would also agree to soften its demands in case of a crop failure. Either a definite promise to grant remissions in case of a crop failure or a promise not to raise land revenue demands for a fixed term would have led to some loss of prospective revenue for the government, which

might or might not be recovered through more productive lands and higher land revenue yields later in the day. This last possibility the government refused to contemplate, and so the Poona-Wedderburn scheme for agricultural banks came to nought.

5. Conclusion

The separation of the private and public spheres of law, and the emergence of a civil society have been prime concerns in the conceptualization of a bourgeois political system from Montesquieu to Gramsci [Montesquieu, 1748, Part 2, Books 9-13; Shklar, 1987; Gramsci, 1971, pp.206-276]. The security of property, and the stability of expectations have figured in the writings of all protagonists of bourgeoisie from James Harrington down to Jeremy Bentham [Macpherson, 1962, Halevy, 1972, Part I; Long, 1979; and Parekh, 1973]. The same issues have surfaced in our own time again in discussions of the foundations of civil society, the possibility of a socialist democracy, the virtue of disengagement of the state from society in postcolonial societies. Our analysis of the operation of the British land revenue Deccan should make it clear that pace some recent analysts, such as Washbrook [1981] there is little evidence that the British authorities wanted to separate the domains of public from private law, at least as far as property in land was concerned. There were many British administrators who recognized the over-determining character of the state demand for revenue in shaping the land tenure system in British [Rabito, 1975 and Stokes, 1976, esp. pp.91-27].

The issue of civil liberty is also connected with the question of the degree of security of life provided by the land tenure arrangements in British India. Can civil liberty be secure when life is not? The access of moneylender power and the institution of informal or legal bondage under British rule are not phenomena confined to the Bombay Deccan alone, as Elizabeth Whitcombe [1972, chapters IV and V] had demonstrated in the case of Uttar Pradesh. What is ironical is that peasant insecurity and peasant unfreedom were as endemic in raiyatwari Deccan as in talugdari Awadh. The enormous degree of imperfection in credit markets arising out of differences in values of collateral offered by different borrowers and the adverse selection process faced by borrowers in the presence of incompleteness and asymmetry of information in credit markets have been stressed in recent literature [Azzi and Cox, 1976; Stiglitz and Weiss, 1981]. The peasants of the Bombay Deccan under colonial rule paid for such imperfections in the credit markets with their lives and their freedom, and not all the good intentions of the Poona bankers or Judge Weddberburn could rescue them from that condition of insecurity and potential bondage so long as the basic ingredients of colonial public finance endured.

The linkages of the majority of peasants living on an insecure margin of subsistence and the failure of private accumulation are too obvious to be stressed again. What needs to be emphasized, however, is that as I had noted earlier [Bagchi, 1976a], the transfer of thousands of workers in declining handicrafts to agriculture could not be effected without impoverishing the workers further if accumulation in agriculture was also sluggish.

Whether we look at issues of civil liberty or economic transformation, if colonialism was a process of 'creative destruction' (to lift a phrase from Schumpeter), the creativity was well-hidden from the eyes of the vast majority of peasants in colonial India.

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FOOTNOTES

1. For a representative sample, see James Mill [1819], Vol. I, Book II, Chapter V, and Vol. V, Book VI, chapters V and VI; Jones [1831], Chapter IV, and J. S. Mill [1857], Book II, Chapters VII-XII. Marx in the 1850s had obviously been greatly influenced by the Fifth Report of the House of Commons [Firminger, 1917-18]. The evolution of Marx's thinking from his articles on India to a critical assessment of the views of Phear and Maine in the last years of his life has been traced in Krader [1974, 1975]. Some major landmarks in the evolution of Marx's thinking in this area are to be found in Marx [1857-59], Marx [n.d.], and Marx [1966 and 1971].
2. The only exception to this was constituted by the lands given in fee simple, virtually free of cost, to mainly European planters in Assam and other areas where tea and coffee plantations were to be promoted [Guha, 1977, chapter 1].
3. Robertson's Report dated 10 October 1821, as quoted by Dutt, [1906a], p. 247. For accounts of land rights in the Maratha territories before British conquest, see Fukazawa [1965, 1972, 1982], Perlin [1978] and Wink [1986].
4. M. Elphinstone : Report on the Territories conquered from the Peshwas, dated 25 October 1819, as quoted by Dutt [1906a], p. 243.
5. Clerk's evidence is quoted by Dutt [1906b], pp. 40-41.
6. H. St. George Tucker : Memorials of Indian Government, London, 1853 p. 113, as quoted by Dutt [1960a], p. 250.
7. There has been a controversy on the question of whether a new class of rich peasants were making their presence felt in the countryside of western India in the nineteenth century. See in this connection, Charlesworth [1978] and Mishra [1982].

8. Many of the conceptual difficulties were class to the more reflective British officials. Pringle had been a thoroughgoing follower of the Ricardo-Malthus theory of rent and wanted to assess land revenue on the basis of the so-called net produce rather than on that of the gross produce. The latter was accepted as the basis of assessment by the survey settlement officers, Lieutenants Wingats and Nash, and Mills, the Principal Collector of Poona in the late 1830s. However, Williamson, the Revenue Commissioner in 1838 argued that if government were the principal landlord, then 'it would undoubtedly be unjust to leave one man a greater proportionate share of the fruits of his labour than another. But if the object of an assessment was to impose a land-tax, the plan of taking a certain share of net produce was the only means by which any interest could be created in the land stronger than that local attachment which the Kunbi had for his fields; nor was the comparatively higher assessment of inferior soils, which was caused by such a system to be deprecated'. [GBP, 1885b, p.409n]. According to Williamson, it was 'natural and most profitable for the cultivator that the best soils should be first cultivated on those which in proportion to the capital and labour employed on them yield the best return, and when the fiscal arrangements of Governments invert this natural order of things', it was a clear proof that there was something radically wrong in the system [Ibid]. The officials in the headquarters however objected that Williamson's principle 'carried to extremity would seem to end in the abolition of all difference of rate or classification, and the settlement of one uniform rate for land of all qualities' [Ibid].
9. For this proposition to be true it is not necessary that the peasants should maximize expected net returns. It could be valid under a number of other rules of decision-making in the presence of uncertainty. For discussion of a number of alternative decision procedures under uncertainty see [Luce and Raiffa, 1957, chapter 13].
10. The main form of slavery in Poona at the time of British take-over seems to have been domestic slavery, although it was reported that some of the men slaves worked in the fields. A person could be enslaved for failure to pay a debt but this was rarely done [GBP, 1885b, pp.133-4]. Slavery generally resulted from the sale of kidnapped

children, or the sale of children during a famine. They were kept by Brahmans or wealthy Musalman families, and rarely by the major cultivating caste members, viz. Kunbis [GBP, 1884a, 320-321].

11. The Poona Ramoshis were classed by the compiler of the Gazetteer among 'the unsettled tribes'. The Poona Ramoshis seem to be 'the outlying northern remains of the great Kanarese and Telugu group of tribes which are included under the general name of Badars or Byadarus hunters and woodsmen' [GBP, 1885a, p.409].
12. The account is based on GBP [1884a], pp.417-418, GBP [1885b], pp.307-308. But there are discrepancies about the date of the outbreak, and the triggering event. According to the first account Raghu and Bapu Bhangria were sons of a jamadar of Ahmadnagar whom the Kolis forced to join the rebels. According to the second account, Raghoji made a raid on some Marwaris who applied to the police. Raghoji's mother was tortured by the police conducting the investigation. At that point Raghoji revolted. Perhaps both the accounts are true. Although Raghoji might have been forced to join the rebels, his loyalty to the cause of the revolting peasants might have been cemented because of the outrage committed against his mother.
13. The qualification should be made that for the poorer peasants, personal debt and land mortgage were close kin to each other, if not at the time of contracting the debt, then definitely when it came to servicing it. This will be made clearer in the next section.
14. On the importance of the collateral in judging the 'price' or cost of credit, and in equilibrating well-behaved loan markets, while providing the rationale for rationing of credit, see Jaffee and Russell [1976] and Azzi and Cox [1976]. On the importance of asymmetric information in adversely selecting out the worse-off borrowers from the normal banking operations of credit institutions, see Stiglitz and Weiss [1981]. For an account of attempts to organize co-operative rural credit, with the help of the government, see Catanach [1970] and Laud [1983].

15. This is the converse of the case analysed by Bhaduri /1973, 1984/ in which the landlord discourages the introduction of technical change because the expected decrease in his interest income (from the decline in the money borrowed by the sharecropper because of increase in his income) more than offsets the increase in the share of the landlords' crop resulting from higher land productivity. For a general analysis of the constraints imposed on the poor peasant because of the interlinkages of the markets for his labour, the credit obtained by him and the output sold by him, see Bharadwaj /1974/.

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