

CHAPTER VII

RENTS, WAGES AND PRICES

RENTS

CASH RENTS

No settlement of rents has yet been carried out in the district as a whole, but it is reported that the following rates of rent are general. In the Bishnupur subdivision the actual cultivator pays to his immediate landlord an average rent varying from Rs. 7-8 to Rs. 6 and Rs. 4-8 per acre of *sāli* or rice land according to its productive power. In the headquarters subdivision the rental paid for such land varies greatly, ranging from Rs. 5-4 to Rs. 4-2 in the Ondā thana, and from Rs. 4-8 to Rs. 3-12 in thanas Khātrā and Gangājalghāti, while in the Bānkurā thana the rates are Rs. 6, Rs. 5-4, Rs. 4-8 and Rs. 3-12 per acre. For land growing *rabi* crops the rates in the Bishnupur subdivision are Rs. 12, Rs. 6-12 and Rs. 5-4 per acre according to quality; and in the headquarters subdivision they are Rs. 6 and Rs. 5-4 in Ondā, Rs. 9 and Rs. 6 in Khātrā, Rs. 3-12 and Rs. 3 in Gangājalghāti, and Rs. 5-4, Rs. 4-8, Rs. 3-12 and Rs. 3 per acre in the Bānkurā thana.

A regular settlement of rents has recently been carried out for the *ghātwāli* tenures, i.e., tenures formerly granted in remuneration for military service rendered by guarding the *ghāts* or on condition of rendering police service. A fuller description of the *ghātwāli* tenures will be found in Chapter X; and it will be sufficient to state here that they may be divided broadly into three groups, known as (i) *sarkārī panchakī*, i.e., tenures in which the *panchak* or quit-rent was realized by Government direct from the *sardār ghātwāls*; (ii) *be-panchakī*, or tenures in which no rent was realized; and (iii) *zamindārī panchakī*, or tenures in which the quit-rents were amalgamated with the land revenue of the parent estates and realized through the *zamindārs*.

Recently extensive resummptions have been made of these tenures on the basis of an amicable settlement, the *ghātwāls* being released from rendering service and recognized as tenants with rights of occupancy, while the lands have been assessed to revenue and settled with the zamindārs. The assessments have been made according to prevailing rates as regards lands in the direct occupation of the *ghātwāls*, but as regards lands held by them through their tenants, 75 per cent of the rent realized by them from the latter has been accepted as the assessment. Out of the total assessment, a concession of 25 per cent has been allowed to the *ghātwāls* in consideration of the fact that they have been enjoying the lands from generation to generation on payment of a small quit-rent. The remaining 75 per cent of the assessment is divided equally between Government and the zamindārs, the Government demand being fixed in perpetuity.

The general result is that the *ghātwāli* tenures have been resumed by amicably settling the lands with the *ghātwāls*, permanently on fixed rents, in consideration of releasing them from police and other duties. The *ghātwāls* pay the rent fixed to the zamindārs, and the zamindārs in turn pay the revenue assessed to the Government treasury. The maximum, minimum and average rates assessed are Rs. 7-8, Rs. 5-10 and Rs. 3-12 per acre, respectively, for different classes of *sāli* or rice land, and Rs. 12, Rs. 7-8 and Rs. 3 for *sunā* or irrigated land.

PRODUCE RENTS

Rents are paid in kind for some holdings known as *bhāg jot*, the word *bhāg* meaning a share. In such a holding the tenant has the use of the land for a year or a season, and pays as rent a certain share of the produce of the land. Ordinarily one-half of the produce is so paid, the *bhāg jotdār* cultivating the land with his own cattle and plough, and also finding seed and manure. Occasionally the superior tenant, who engages the *bhāg jotdār*, finds the manure, in return for which he receives the straw in addition to his half share of the produce. Another class of *bhāg* tenants pay as rent two-thirds of the produce, in which case the cultivators who let out the land to them supply the seed and manure, as well as the cattle. Produce rents are also paid by a small class of peasants, called *sājās*, who only hold

their lands on a temporary lease, and lead a wandering life from village to village, settling down for the time being wherever they can get temporary holdings on the best terms. The latter system is generally the result of sub-infeudation and idleness on the one hand, and of unsettled habits and poverty on the other.

WAGES

Of recent years there has been a general rise in the price of both skilled and unskilled labour, mainly owing to the introduction of the railway and the consequent intercommunication with centres of industry. A carpenter now obtains a daily wage of 6 to 8 annas according to his skill, while masons and blacksmiths receive from 5 to 6 annas per diem. There is, however, but little demand for local skilled labour on large works, for the contractors, who are mostly natives of the Central Provinces, seldom employ local men for the purpose, but bring artisans from their own country. Unskilled labour is paid for at the rate of 3 to 3½ annas a day. Wages are generally paid in cash in the towns, but in the villages labourers are usually paid in kind.

VILLAGE LABOURERS

Besides the field labourers working for a daily wage, there are two special classes of labourers employed in cultivating the lands of others, who, as a rule, are paid in kind. The first consists of farm labourers called *krishāns* or *māhindārs*, who receive a share of the produce of the land they cultivate. If they supply seed and cattle for the cultivator, besides giving their manual labour, their remuneration is half of the produce, but, if the owner of the land supplies the seed and cattle, they receive only one-third of the produce. It is reported that, if they are paid in cash, their wage ranges from Rs. 30 to Rs. 36 per annum, in addition to food and clothes. The class of labourers known as *gatāniā munis*, i.e., engaged labourers, are paid one or two seers of parched rice and three seers of paddy daily, and are given Rs. 2 in cash at the end of the year, besides two pieces of cloth. They are also remunerated by the grant of a piece of land, generally not exceeding one *bighā* in area, the produce of which is their own entirely. This land is called *bantāriā*, meaning land due to the holder of the yoke (*bantā*)

of the plough. Sometimes also, when threshing is complete, these labourers get one or one-and-a-half *māps* of paddy, a *māp* being equivalent to 3 maunds and 28 seers; this perquisite is called *kānkrā*.

VILLAGE SERVANTS

Certain classes, who are still practically the common servants of the village community, are also largely paid in kind. One *kāmār* or smith usually works for the people of four or five villages, his chief business being the forging of ploughshares, hoes and other agricultural implements. A ploughshare generally becomes almost useless at the end of each ploughing season, and has to be re-cast and re-forged at the beginning of the next year. This the smith does, and as remuneration receives a customary fee of 10 to 15 seers of unhusked rice from every husbandman at harvest-time for each plough owned by him. For other work he is paid at contract rates, generally in money. At sacrificial ceremonies the *kāmār* also officiates as sacrificer; and in many cases he holds a small plot of rent-free land in return for his services in that capacity.

Usually one *sūtradhar* or carpenter does the work of two or more villages, his chief business being to make the wood-work of ploughs, for which he receives a certain fixed measure of rice from every cultivator. The wages of the *dhobā* or washerman are paid either in kind or in money, but every village has not a washerman of its own, and in a poor family the females wash the clothes themselves. Families in better circumstances, however, generally send their clothes to the washerman's house, whether it is situated in their own or a neighbouring village. For furnishing a temple with earthen vessels, etc., the *kumhār* or potter, in many places, is rewarded by a small plot of rent-free land, but earthen vessels of domestic use are paid for in money.

The *māli* or gardener, who supplies flowers and garlands to the villagers on ceremonial occasions, also in some cases holds service land in remuneration of his labour; and the flowers and garlands which he supplies are paid for either in kind or in money. But most are unable to subsist solely by growing flowers and making garlands, and follow agriculture as an auxiliary means of livelihood. The *nāpīt* or barber, besides shaving a certain number of families, called his *jajmāns* or customers, has to

be present at marriage ceremonies and assist in the performance of certain rites. His wages usually consist of a measure of unhusked rice paid by each family at harvest-time. This is the general custom; but in some villages he is paid in grain or money every time he shaves a beard, cuts hair, acts as a manicure, etc.

Among other village servants may be mentioned the *āchārya*, i.e., the astrologer, fortune-teller, and almanac writer, who is remunerated either in money or by gifts of rice, pulses and vegetables. Similarly, the *simānādār* or village watchman gets four bundles (*birā*) of paddy per *highā* as his remuneration for guarding the fields at night during the harvesting seasons. The *kayāl*, again, whose business is to weigh and measure grain, is generally paid in kind by the buyer or seller, or by both; he is frequently found at markets where large quantities of grain are sold, but not usually in the smaller villages.

SUPPLY OF LABOUR

Regarding the supply of labour, Mr. Foley writes in his *Report on Labour in Bengal* (1906): "Besides emigration to the Assam tea gardens, there is emigration from thanas Raipur, Khātrā, Ondā and Bānkurā at the end of November or beginning of December eastwards for crop cutting, earth work, etc., the emigrants returning at the end of June or beginning of July. The two most numerous castes are the Bāuris, to be found mostly in thanas Gangājalghāti, Bānkurā and Khātrā, and the Sāntāls to be found mostly in Bānkurā, Raipur, Ondā and Khātrā. The remarkable thing is that, though the Bāuris and Sāntāls are the chief coal-cutters in the Rāniganj coal fields, are numerous in five thanas of the Bānkurā district, and are compelled to emigrate in search of employment every year, yet recruitment for the Rāniganj mines is only carried on in one thana, the adjacent one, Gangājalghāti. One would have thought that every effort would have been made long ago to induce as many as possible of the Sāntāls and Bāuris in Bānkurā to take to the coal mines. Recruitment has apparently, however, been confined to Gangājalghāti, and the Sāntāls and Bāuris of the other thanas will not take to the coal fields of themselves. The thanas of Bānkurā, Ondā, Raipur and Khātrā are therefore to be recommended for coal recruiting.

"It seems rather doubtful if the emigrant labour would be found suitable for handling goods in Calcutta; but I was informed that, besides the people that leave the district at the end of November, there are others who leave at the end of February or beginning of March and return at the end of June. Since this is just the time when more labour is needed in Calcutta, it would seem quite worth while to try whether those people would make dock labourers. There can be little doubt that there is a large supply of labour in this district still to be had, but at present there is no systematic system of recruitment except for the tea gardens, Year after year the Sāntāls, Bāuris, and other low castes migrate from the south and the west to the eastern districts, their number depending upon the state of the crops and the wages to be earned."

PRICES

The marginal statement [the table below. Ed.] shows the price of food grains during the last fortnight in March during the 15 years 1891-1905. It will be seen that there has been a steady rise in the price of cereals, but the fluctuations in the price of wheat and gram are not of much importance, as they are not consumed in any quantity by the majority of the people. The rise has been general throughout the Burdwān Division, and cannot be ascribed to any local cause, but to increased demand throughout the country and improved facilities for export. The price of salt alone has fallen owing to the reduction in duty recently carried into effect. This reduction, it is said, was hailed with joy by all classes of people, but the poorest classes, who take only a small quantity of salt, were not benefited to any appreciable extent.

Years	Common rice	Wheat	Gram	Salt
	S. CH.	S. CH.	S. CH.	S. CH.
1891-1895	16 10 ¹ / ₂	12 14 ¹ / ₂	15 7	10 7
1896-1900	15 7	11 11	13 13	9 12 ¹ / ₂
1901-1905	13 14	11 10	14 9 ¹ / ₂	11 14 ¹ / ₂

MATERIAL CONDITION OF THE PEOPLE

Writing in 1863, Colonel Gastrell described the material condition of the people as follows: "The general condition of the people, as compared with the adjoining districts to the east, is one of poverty. In the jungle tracts, especially, this is apparent. In the towns and villages of the low lands they are better off, but here, even amongst the labouring classes, few show signs of much comfort, either in personal appearance or the economy of their houses. Drunkenness and immorality are rife amongst them, whereby their physical development is much impaired, the food and clothing of the women and children are stinted to allow the fathers to drink; and thus all suffer in common." The improvement which has taken place in less than half a century will be apparent from the following extract from a report written by the Collector in 1901: "There has been, on the whole, an increase in the prosperity of the people. They evince a growing desire to provide themselves with better food, better clothing and better appliances generally. Gold and silver ornaments are more common than 10 years ago; brass utensils have usurped the place of earthen pots; and shoes, umbrellas and better articles of dress are more extensively used. New brick-built houses are springing up everywhere, and articles of food which were formerly luxuries are now in common use."

There is no doubt that the rise in the price of rice and other crops has put into the pockets of the cultivating classes an amount of ready money they never possessed before. The standard of living has risen considerably among them, and many things which were formerly accounted as luxuries are now treated as articles of ordinary and every day use. The labouring classes too have benefited from the growing demand for labour created by the expansion of the coal trade, the increase in the number of factories, and the establishment of new industries, outside the district. The only classes who do not share in this prosperity are those who have to depend entirely on small fixed salaries, especially those who work as clerks in Government and private employ. Debarred from manual labour by custom and tradition, with prices rising, and the purchasing power of the rupee declining, not to mention the increasing difficulties in the way of obtaining work, the struggle for existence in this section of the community has grown harder.

The following is a brief sketch of the material condition of the different classes of the community.

LANDLORDS

The landlords of Bānkurā are, on the whole, in reduced circumstances. There are only a few large estates, such as that belonging to the Mahārāj-Adhirāj Bahādur of Burdwān, who owns about half the district, and the smaller estate of the Rājā of Pānchet in Mānbhūm. The resident zamindārs, with few exceptions, hold but petty estates and are in reduced circumstances. Most of them are financially embarrassed, and in many cases their property has been sold in satisfaction of their debts. Their income is fixed, but the expense of maintaining their position has increased owing to the high price of food and of other articles of necessity, the greater cost of educating their children and of performing the social and religious ceremonies incidental to their position, and last, but not the least, the expenses of litigation.

PROFESSIONAL CLASSES

The professional classes also cannot be said to be prosperous with the exception of those in the legal profession; for their incomes are small and fixed, they have appearances to keep up, and they do not reduce their expenditure on social performances or alter their traditional mode of living. They disdain manual labour, and as they have but little enterprise and less capital, they often find it difficult to make ends meet.

COMMERCIAL AND INDUSTRIAL CLASSES

The commercial and industrial classes form a small minority. There are few traders carrying on commercial transactions on a large scale, and it is reported that, owing to the extension of railway communications, the number of wholesale dealers has decreased, as shop-keepers now get their wares direct from Calcutta. The latter are said to be doing a lucrative trade owing to the growing indulgence in luxuries and other comforts. The industries of the district are not of much importance, mainly consisting of small hand industries, and many of the latter have declined for several years past owing to the competition of cheaper foreign goods. Recently, however, owing to the impetus

given by the *swadeshi* movement, these industries have revived to some extent, and the industrial classes are consequently better off.

Many of the manufactures are carried on by workmen under a system of advances made by *mahājans* or capitalists, and not by the people on their own account. The *mahājans* generally advance the raw materials and a sum of money to the workmen. When the articles, for the manufacture of which the advance was given, are made and ready for delivery, the manufacturers are bound to sell them at wholesale market rates to the merchants from whom they received the advance. The *mahājan*, on receiving the goods, deducts the value of the raw materials, and the amount of money advanced, with interest; and the balance of the price is handed over to the manufacturer. This system often leaves a very small margin of profit to the actual workers.

AGRICULTURISTS

On the whole, the agricultural classes have benefited by the high prices of food grains in recent years, though owing to the increased cost of labour, the cultivator who gets his land cultivated by means of hired labour is not so well-off as the man who cultivates himself. On the whole, their state cannot be said to be one of plenty, but it is well removed from penury, and some sections are in fairly comfortable circumstances.

LABOURERS

The condition of the labouring classes has improved in recent years owing to the extension of the Bengal-Nagpur Railway through the district, for it has enabled a larger number to migrate in the off season, when there is no work in the fields, and to find employment in collieries, in the field, and in factories elsewhere. Those, who do not migrate, have benefited by this overflow, and also, to a certain extent, by the increase in the rate of wages. It is doubtful if that increase has been commensurate with the rise in the price of food; but fortunately field labourers are mostly paid in grain, and are, therefore, not affected by market prices as much as would otherwise be the case. The rise in the price of grain has also been of advantage

to the class known as *krishāns*, or field labourers, who receive a fixed proportion of the produce of the land they cultivate, as that proportion remains the same, while the value is greater. Still, in spite of all this, it cannot be denied that the lot of the landless labourer is, on the whole, a hard one. His wages are small, his family is frequently large, he is generally improvident, and he is often addicted to drinking. Spending what he earns from day to day, he has very little to pawn or sell in times of distress; he gets no credit from the *mahājan*; and he is the first to succumb if the crops fail and he cannot get labour.

INDEBTEDNESS

Indebtedness is believed to be fairly general among the cultivating classes, but in the absence of details as to its nature and amount, it is scarcely possible to state that it represents any great degree of poverty. Agriculture, like other industries, is supported on credit, and the *mahājan* is as essential to the village as the ploughman. Some of the ryots' debt is owed to the shopkeeper who sells grain, or to the *mahājan* or landlord for advances to purchase food while the harvest is ripening, and such accounts are usually closed when the harvest is reaped; some is contracted, more particularly if the harvest promises to be a bumper one, for expenditure on marriages in the family; and some debts are business transactions closely connected with agriculture, e.g., for the purchase of seed, plough or cattle, or for extending cultivation or making agricultural improvements.

RATES OF INTEREST

The following are reported to be current rates of interest in Bānkurā. In small loan transactions, in which the borrower pawns articles, such as ornaments or household vessels, of greater value than the sum borrowed, the rate of interest varies from twelve to eighteen per cent. In large transactions, when a mortgage on moveable property only is given, the interest is from eighteen to twenty-four per cent, as the security is not so easily realized in execution of a decree, owing to the facilities for removing or alienating the property pledged. But, where the lender is well

secured by a mortgage on immoveable property, such as houses or land, the interest is from nine to twelve per cent. When petty agricultural advances are made to the cultivators, either upon the personal security of the borrower in a current account, or with a lien upon the crops, the interest varies from eighteen to thirty-six per cent. In the case of grain advances the usual rate of interest is one-fourth the quantity borrowed.

METHODS OF USURY

As regards the methods of usury they have not altered since Col. Gastrell described them as follows: "The manner in which the ryot gets into the *mahājan*'s books, from which he seldom escapes again, appears to be generally as follows. Few of the cultivators can afford to save up sufficient seed from their crops to sow down their fields again, or, if able with care to do so, seldom do. Still fewer have money to purchase seed with, when the sowing season comes round. Recourse is therefore had to the *mahājan*. The *mahājan* on lending money usually takes a bond for a much larger amount than he actually pays down. Sometimes the ryot borrows in kind, and this is a favourite mode when *mahājans* or zamīndārs are lending to very poor men. In such cases the agreement generally entered into by the ryot is to repay in kind at the ensuing harvest, with from 50 to 100 or more per cent increase on the quantity borrowed. When once a ryot has thus been reduced to borrow, he is seldom or never able to clear himself of his obligations. As a rule, the poor classes appear to think little of the future. The present, with its cares and troubles, its joys and pleasures, suffices for them; and so, when the time for payment of his loan comes, and the poor man finds himself unable to pay up principal and interest, he pays all he can, and the *mahājan* strikes the balance. He then, if he can, enters on a new loan, including the balance of the former one, and so he goes on until, body and soul, he is bound down to the inexorable money-lender."