

## CHAPTER XVIII.

## ECONOMIC CONDITION.

MORE than three-fifths of the inhabitants of the district are shown by the census returns to be dependent for their livelihood upon pasture and agriculture, and, as already explained, the real proportion is probably even higher, for many of those who appear in the tables under the head of general labourers are chiefly agricultural labourers. The position of the agriculturist, therefore, will serve as a true index to the condition of the people generally. If he thrives, his labourers will be well looked after, the merchant will drive a busy trade and the artisan will live in ease and comfort. The greater part of this chapter will, therefore, be devoted to the agricultural classes.

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Canara is particularly well adapted for the pursuit of agriculture. While the high Western Ghats intercept the clouds, the lofty forests arrest them and cause them to precipitate their contents; and their joint action secures an unfailing and regular rainfall, averaging 140 inches a year. Famine is in consequence almost unknown in the district. The coast line presents a sub-soil of alluvial deposit which is admirably adapted for cocconut plantations, while the numerous valleys formed by the unevenness of the surface in the interior are equally well suited for rice cultivation. The slopes of hills afford leaves for manure, grass for fodder and thatching, wood for agricultural implements and fuel, timber and stone for building, &c. All these are enjoyable, free of assessment, by the owner of the cultivation which adjoins the slope, to the exclusion of others within a limit of hundred yards from the cultivation-margin.

Facilities for  
agriculture.

These facilities no doubt go a great way towards making agriculture an easy profession in Canara, but there are, on the other hand, numerous difficulties which the Canara ryot has to contend against before cultivation can be commenced. Owing to the unevenness of the soil, every spot before it can be cultivated has to be levelled with great labour by the hand of man, and even after the land has been brought under the plough, if it is neglected for a few years, it is soon broken up by deep gullies formed by the torrents which fall during the monsoon.

Difficulties to  
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There is again no good indigenous breed of cattle, the bullocks used in agriculture being, for the most part, imported from Mysore. These are healthy and vigorous on their first arrival in the district, but from insufficient or bad feeding, exposure to the heavy south-west rains and bad stalling, they are soon rendered unfit for use or are killed off altogether. Such local breeding as does exist is of the worst possible kind, no attempt being made to control it by selection of either bulls or cows, the former being allowed to run at will with the herds. The result is, as Mr. Slight, the Head Assistant Collector, observes, "the common breed of cows about the villages has most miserably deteriorated; they are now wretched beasts about the size of a big dog." Whether it would be possible to obtain a good local breed of draught cattle by bestowing care on the selection of bulls and by paying greater attention to the rearing of young stock, it is difficult to say, but one serious consequence of the present system is that the resources of the district are annually drained of about two lakhs of rupees.

Status of the  
ryot.

In Canara there are no large middlemen between the State and the cultivator, such as the zemindars of the Carnatic, nor are there any big holders on favourable tenures, such as the shrotriendárs and inámdárs of most districts. There are, no doubt, a few minor ináms in the district, but they consist entirely either of assignments of land revenue or of deductions from the bériz for the support of religious and charitable institutions and services. The general rule is that the State deals directly with the ryot and the tenure is essentially ryotwári. There is, however, some difference between the ryotwári tenure of South Canara and that obtaining in other districts of the presidency. In Canara lands of different kinds, of unknown extents and lying often in different places and even in different villages, constitute a holding, termed a 'warg,' and the assessment is fixed in lump thereon. Elsewhere, the land is divided into fields of convenient sizes and known extents and each bears a fixed assessment.

Of late, however, people have been allowed to apply for and obtain pattás for occupation of unoccupied Government waste land, subject to payment of assessment to be previously fixed thereon on measurement, and subject to conditions and restrictions prescribed in the rules laid down in that behalf. The holder, either under the old or new system, enjoys a proprietary right in his warg, subject only to payment of assessment to Government and is not divested of the property except by a sale of his land for default in paying the revenue or in execution of decrees of courts or by his own acts of resignation or private gift, sale, &c. He is at liberty to convert dry land into wet, to grow any crops

he chooses and to effect improvements to the land without liability to enhancement of the assessment. He can throw up his land<sup>1</sup> at any time on giving notice to that effect, and his liability for the assessment thereupon ceases, but he must pay the tax for the current agricultural year (July—June) if he surrenders it so late in the season as to prevent its cultivation by any one else. He may not destroy the land, but he is not bound to cultivate it.

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As already stated the operations of the Settlement Department have not yet been extended to South Canara, and there has been no detailed classification and assessment of each individual field. It is not, therefore, possible to make any exact comparison of the assessment of lands in Canara with that found in other districts, but there is a general consensus of opinion among officers of experience that this district is very lightly taxed. At first sight the reverse might appear to be the case, for the average assessment for all kinds of lands, so far as an average can be computed on the present data, is about Rs. 3-6-0 an acre, and this is undoubtedly higher than the average for the presidency as a whole. But the character of the lands and the crops grown must be taken into consideration. About four-fifths of the cultivated area in Canara is rice land, and the product with the next largest extent under it is the cocoanut, which is still more valuable than rice. Now for such crops as these, Rs. 3-6-0 an acre is an exceedingly moderate rate, and cannot represent much more than one-tenth of the gross produce at present prices.

Assessment  
of land.

As a natural result of the security of tenure and the lightness of the land-tax, the average price of land is high. Under the Bednore Government lands fetched as much as 25 and 30 years' purchase, but after the transfer of the country to Mysore, lands fell greatly in value. Colonel Munro reported that saleable land was confined to the coast or thereabouts, and that in the vicinity of the gháts lands were not only unsaleable, but that the greatest part of them was waste and overgrown with wood. Colonel Read reported in 1814 that land had revived in value since Colonel Munro's time, owing to security afforded to property and other causes, and that sales took place at 11 years' purchase. According to Mr. Maltby (1838) lands were frequently saleable at from 16 to 18 years' purchase. In 1848 Mr. Blane reported that there was difficulty in procuring land for purchase and there had been an increase in the price paid for it; and the value could be inferred from the fact of the "obstinacy with which the

Price of land.

<sup>1</sup> He must, however, relinquish the whole of his warg, and in this respect the practice in Canara differs from that in other districts, where, subject to certain slight restrictions, any portion of a holding may be relinquished.

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 Price of land.

“possession of the smallest spot was contested and the shameful manner in which every species of fraud and forgery were perpetrated to obtain or hold possession of it.” The following facts are gleaned from registration statistics. In 1855 a holding, 8 acres in extent in the aggregate and consisting of bail, majal, bettu and garden, fetched Rs. 600 or Rs. 75 per acre. In 1870, 11½ acres were sold for Rs. 5,300 or at Rs. 481 per acre. In 1880, the price per acre was Rs. 100 in one case reported and Rs. 240 in another. In 1885 the price was Rs. 76 per acre and in 1890 Rs. 200. In 1893, about 93 acres of land, consisting of wet, dry and garden, were sold for Rs. 23,045 or at Rs. 248 per acre. It is not possible to deduce much of value from these figures, as the plots of land differ so enormously in quality and sufficient instances have not been taken to allow of this difference being neglected. There can, however, be little doubt that the price of land has risen greatly in recent years. The value of land for sale used to be appraised at Rs. 100 for 6 to 8 muras net produce. The practice now is to value land at Rs. 100 for every two muras of rice net (*i.e.*, deducting assessment, cost of cultivation, &c.).

Condition of  
 the ryots.

With so much then in their favour, the ryots of South Canara ought to be in easy and comfortable circumstances, and this is the general opinion of officers who have served in the district. Mr. Comyn, a former Collector, considered that rather less than one per cent. of them were in affluent circumstances, that about one-eighth were well-to-do, that one-half were poor, but able to subsist on the produce of their lands without running into debt, and that the remaining 35 per cent. were very poor and involved in debt. The first class of ryots cultivate a portion of their lands and let out the rest on rent. The lands they retain they get cultivated by hired labour and merely superintend the cultivation. The rents of lands are generally received by them in kind, and their surplus income is invested either in acquiring fresh lands or in improving their existing property. The second class of ryots also cultivate partly through tenants; they live comfortably on the produce of their farms, but cannot save much. Any surplus that remains is invested in lands. The next class cultivate their lands themselves employing very little hired labour, and manage to subsist on the limited produce of their lands. Their surplus income is almost nothing, but such small debts as they contract they manage to repay without much difficulty. The last class of ryots are very poor, owning small estates, the yield of which is not sufficient for their subsistence. They habitually borrow and are nearly always in debt, but they are only occasionally driven to the necessity of selling their lands.

The proportion of very poor ryots is, however, undoubtedly lower than in most districts. This is clearly shown by the rent-roll statistics,<sup>2</sup> for the proportion of ryots who pay the State less than Rs. 10 per annum is much below the average for the presidency, notwithstanding the fact that Rs. 10 represents more land value in South Canara than it does elsewhere.

Tenants are of four classes :—(1) Múlgénis, (2) Káyamgénis, (3) Vaidagéniis and (4) Chálgénis. The first class represents tenants possessing an hereditary right to hold their farms perpetually upon a fixed rent ; the second those who hold on permanent rent or lease differing in name only from Múlgénis. The third class represents tenants who hold on lease for a limited period, while the fourth represents those who hold on temporary leases from year to year. In the southern parts of the district the land is usually held by tenants on short leases or at will, so that they have no incentive to extend or improve their holdings, but seek to get as much out of the land as they can before leaving. In the north Múlgéni or permanent leases are the rule. These are granted usually for a premium and a small annual rent, and the tenant is the virtual owner so long as he pays the rent. It is, therefore, his interest to extend and improve cultivation, all the benefits coming to himself and his descendants. Thus the estates of the larger land-owners, who do not cultivate themselves, appear to improve much more in the north than in the south, most of the increase and value being distributed among the tenants. The position of a Múlgéni tenant in fact differs but little from that of an ordinary ryot. The majority of the Chálgénidárs, on the other hand, live from hand to mouth and are entirely at the mercy of their landlords. The better class of tenants are generally free from debt, if not in a thriving condition. Taking all kinds together, less than 5 per cent. may be said to be in good condition, while about 20 per cent. are obliged to contract debts on extraordinary occasions and to keep the agricultural stock and implements up to the required strength. A year's debt can only be paid next year, and there is a year's debt overhanging their heads unless a year of plenty should intervene and enable them to pay it off. The remaining three-fourths of the tenants are hardly better than farm labourers. They cannot subsist on the profits of their cultivation, are frequently in arrears in the payment of their rent and are obliged to borrow during the rainy season and to work for others. It does not follow, however, that their condition is to be deplored. Viewed as farmers they are undoubtedly poor, but

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<sup>2</sup> See chap. ix. p. 161.

CH. XVIII. regarded as labourers, and that is their real position, they are  
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 TURAL the means eventually rise to the class above.  
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Labourers.

The agricultural labourers belong, for the most part, to the Holeya caste, which numbers about 120,000 if all its sub-divisions be included. They are of two kinds—farm-servants, employed all the year round or for the greater part of it, and mere field labourers, temporarily engaged for some particular work. The latter are the more numerous according to the census, but it may be doubted whether the distinction was made with much care in the schedules. Most of the farm-servants are bound to the land, either by a custom which is almost as strong as the actual bonds of slavery to which it owes its origin, or by an indebtedness to the land-owner from which the labourer finds it difficult to free himself. These two classes are called, respectively, Múlada Holeyas and Sálada Holeyas, and their position and wages have been described in some detail in the first volume.<sup>3</sup> It will be sufficient to state here that a man cannot, by his labour, support himself and a wife and family; his wife too must work and, as a rule, the children also must earn something as soon as they are old enough. The demand for labour, however, is good, and for six or eight months in the year work is always to be had on the coffee estates of Coorg and Mysore. It is estimated that about 100,000 of the labourers of Canara migrate there annually, and these receive wages sufficiently high to enable them to live in considerable comfort and save a little. Owing to this stimulus from outside and to the general well-being of the farming class in Canara, the condition of the labourer is, on the whole, somewhat better there than in most parts of the presidency, but the standard of comfort attained is far from high, and comparatively few Holeyas have any property beyond the bare necessities of life.

Indebtedness. In dealing with the subject of indebtedness it must be remembered that in India debt is much more freely incurred than in European countries. A man will not hesitate to pledge his land or his jewels to obtain a loan for the extravagant expenses of a marriage, and so far from his conduct being considered improvident or foolish, he would be regarded with disapproval and even contempt if he acted otherwise. Much of the indebtedness of the people is due to this feeling, but loans are also often taken for making improvements to farms, the purchase of cattle, and the like. As regards the proportion of agriculturists in debt and the proportion that their average indebtedness bears to their average

<sup>3</sup> Chap. v. vol. i. pp. 198 and 210-213.

annual income, it is impossible to speak with any degree of accuracy. It has been calculated that the proportion of indebted agriculturists in the district does not exceed 30 per cent., while the proportion of their average indebtedness to their yearly income has been estimated at not more than 50 per cent. or half year's income. In bad years both proportions would no doubt rise, to be reduced again in a year of plenty. In fact here, as elsewhere, the economic condition of the poorer classes of ryots depends, in a great measure, on the season, but happily in this district bad seasons are comparatively of rare occurrence. The above estimate is necessarily rough, but speaking generally there is no doubt that debt is very common, and frequently very heavy, but those who are heavily in debt to one man are often creditors of many others, borrowing and lending being universal with those who have money. It is a mistake, therefore, to infer from the extent of indebtedness that there is a great deal of poverty. The amount of absolute poverty is extremely low in the district, and the general standard of comfort is decidedly high.

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Indebtedness.

The usual rate of interest is about 12 per cent. per annum. It is lower when landed property is the security and higher when other kinds of property are pledged. The rates vary also with the amount of the loan, being higher when the sums are small and lower for large amounts. The rates of interest on mortgages for a series of years are given in the subjoined statement compiled from the statistics of the Registration department :—

|                              | Loans<br>below<br>Rs. 100. | Between<br>Rs. 100<br>and Rs.<br>500. | Between<br>Rs. 500<br>and Rs.<br>1,000. | Above<br>Rs. 1,000. |
|------------------------------|----------------------------|---------------------------------------|---|---------------------|
|                              | RATE PER<br>CENT.          | RATE PER<br>CENT.                     | RATE PER<br>CENT.                       | RATE PER<br>CENT.   |
| Before 1835 ... ..           | 12                         | 12                                    | 9 to 12                                 | 6 to 7              |
| Between 1835 and 1865 ... .. | 8 to 12                    | 10 to 12                              | 7 to 10                                 | 6 to 8              |
| Between 1865 and 1892 ... .. | 10 to 12                   | 8                                     | 6½                                      | 6                   |

Prior to 1865 the interest was usually stipulated to be paid in kind, and the rates given in the foregoing table have been calculated with reference to the market values of grain at the time. Whenever interest is now paid in kind the rate is usually lower, being 2½ muras as against 4 in former years; but it must be remembered that the market price of grain has nearly doubled. Professional money-lenders are comparatively rare, loans being usually made by the wealthier land-owners. It is a curious fact that, judging by the registration statistics, both borrowers and lenders seem to belong to the same class. Thus, in the north of

CH. XVIII. the district the majority of the loan transactions take place  
 THE NON- between Bráhmans, in the south between Máppillas.  
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Of the non-agricultural classes, the most important numerically are the toddy-drawers and fishermen. The district abounds with cocoanut and palmyra palms, and thus affords subsistence to a large number of toddy-drawers. Most of these live in comfort, while a few are in affluent circumstances. The majority of the fishermen are also pretty well off. Coming next to weavers, it will be seen from Chapter VIII that they have not been driven from their hereditary occupation by the importation of Manchester goods. It is doubtful whether their material condition has been seriously affected by the competition of Manchester, but it is certain that the competition has, to some extent, prevented the weavers from sharing in the general prosperity of the period of rising prices, and, as they have little or no land, this advance in the price of food-grains has been to their disadvantage. The majority of them are in extremely poor circumstances; their earnings are scanty; their labour is often mortgaged in advance; their capital consists generally only of their simple loom, and they are among the first to feel the effects of a scarcity, as the demand for their wares ceases, and they seldom have any stock of food or money in hand to support them over bad seasons. The bulk of the other manufacturing classes are much better off than the weavers. The carpenter, the blacksmith, the goldsmith, the mason and the brass and copper workers generally command good wages and can rely with confidence on an unfailing income.

As regards general labourers, they are, on the whole, better off than the agricultural labourers. They are found chiefly in towns and their numbers must be much less than the figure given in the census tables. They can always get work and it is comparatively well paid. On the other hand, they spend a good deal of their earnings in drink and, like the agricultural labourers, have very little property on which to fall back when times are bad. Sickness, however, is practically the only thing that produces a cessation of or diminution of income, and the family system provides a very efficient substitute for the benefit club when this contingency arises.

SUMMARY.

To sum up: Of the labourers it may be said that, as long as they can work, they can always earn a wage which gives them enough for their simple wants, but leaves them little for saving, whether in the form of money, jewels, clothes or household utensils. Their lot is, however, improving owing to the demand for labour on the coffee estates in Mysore and Coorg and to a growing relaxation of the bonds which tied them to the land in the not-



very-distant days when they were all agrestic slaves. There is no 'unemployed' difficulty, and an excellent system of mutual help takes the place of the poor law.

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Above this class there is a considerable body of peasant proprietors who cannot live entirely on their land, but must supplement its produce by their earnings as labourers. These are often in debt, and it is, perhaps, a question whether it would not be better for the general good if there were fewer of such small farms.

Next to these again is the class of farmers proper, a class consisting essentially of peasant proprietors and, therefore, not wealthy in the sense in which a farmer of the Lothians or the Fens is wealthy, but still in comfortable circumstances, possessing not a little property in cattle, jewels, silk cloths, metal, household vessels, &c., and though frequently in debt, seldom oppressed or overwhelmed by it.

Lastly, there are the great landlords, men of considerable wealth, who add to their income from land by lending money on interest, and sometimes by trading in grain.

To those who know India this is, on the whole, a bright picture, comparing favourably with what is found in other districts and being a vast improvement on the condition of the people at the beginning of the century, when the district had been reduced to ruin by the unrestrained exactions and frightful cruelties of Hyder and Tippoo. Nor is the future outlook a gloomy one. The rate of increase of the population is not a high one and there is still much land available, while the opening up of the country by railways, which is in contemplation, will give an impetus both to agriculture and trade which cannot fail to be beneficial. The development of industries other than agriculture is much to be desired, but it is not so pressing in South Canara as in other parts of the country, and it must necessarily be left to private enterprise. All that the Government can do is to provide security and speedy justice, to encourage and assist education, to remove all hindrances to trade and to improve the means of communication. The rest must be left to the people themselves.

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