REVISION AND FINAL SETTLEMENT OF BUNDELKHAND DISTRICTS.

The preceding chapters have brought to light that the causes for the economic depredation of Bundelkhand was due primarily to the fiscal policies of the British. The ruin was becoming so total that if a revision of the policies had not been made at this juncture the region would have been totally devoid of agriculture which was undoubtedly the backbone of British India. Other factors like the character of the people, the soil (will be discussed at a later stage) had made the situation more complex. The holdings of the Bundelkhand people were small and specially liable to seasonal calamities. More than any other district it was interlaced with territories of native states. A vital factor for agricultural prosperity is irrigation which Bundelkhand was devoid of. Further, the artificial tanks had also disappeared impeding the development of the district.

Neither in Jhansi or in Lalitpur had more than half of the sanctioned term of settlement run, when a revision of the demand was deemed necessary. The situation in the post 1896-97 years was bad for the entire region. In the light of this, the settlements made during the period were not conducive to the alleviation of the condition o the people. Though the settlements were intended to distribute the the burden of revenue in accordance with the capacity of landowners to bear it, the era was one of great depression. (1) A large number of mahals had to be settled on low revenue for a short term simultaneously. The
period from 1900-1901 to 1903-04 were slightly better but again in 1904-05 crops were destroyed.(2)

The question of introducing some system of fluctuating assessment into Bundelkhand, an idea which had been mooted earlier, was to be adopted.(3) The cardinal features of the system were that all cultivable land was to be distinguished as established or fluctuating.(4) All fallow area and their rents were to be excluded from the assets, and that only the former should be valued for settlement purposes at the full rates.(5) The latter which included all land which by local custom paid nominal rates and no rents at all.(6) Land which of late had been taken in for cultivation from waste was to be valued at low rates and the amount added to the assets as 'Sewai' and that the assessment fixed were to be liable for quinquennial revision. According to the increase or decrease of cultivation at revenue rates fixed by the settlement officer on both classes of land.(7)

Jhansi Revision by Pim 1903.

The last revision of the Jhansi district inclusive of Lalitpur (merged into Jhansi in 1891) was based on the papers of 1902-03 (1310 fasli) in Jhansi and 1903-04 in Lalitpur.(8) The object and aim of the last revision was to initiate some relief in the district which was reeling under the deterioration following a series of bad seasons. However, the government of India was anxious that the new system of "fluctuating assessment" for Bundelkhand was to be introduced without delay.(9) The aim was to revise and fix the total revision for the whole district at
The settlement was forced, and the proprietors were left with hardly any choice but to accept the new 'term' by which revenue demand was periodically adjusted to the extent and nature of the cultivation. But 1891 and 1901, witnessed a considerable fall in population, a decline in crop production and a decrease from superior to inferior crops due to weakened resources of the people.(11)

The last settlement of Jhansi proper (1889-92) was undertaken by Impey and Meston. The period of settlement was followed by calamities. Crops suffered from vagaries of weather resulting in the constant demand for reduction of revenue periodically.

Pim's 'revision' assessment was based on the soil classification of the previous settlement, that is, what had been instituted by Impey and Meston, was continued, with slight modification to combine those in order to bring soil classification into line with the rest of the district.(12) The black soil areas were assessed under the existing principles, but these assessments were not applicable to the red soil areas. Owing to different methods of soil classification adopted by Impey in Jhansi and Hoare in Lalitpur, application of this principle differed in both areas.(13) In Jhansi "har" was classified as "rakar pati" and in Lalitpur it was sub-divided into two sorts of 'dumat and patri'. In both however, revenue fixed had been distributed over the 'tareta and har' areas.
separate rates were fixed for future application and subsequent revision. (14) Just as under the ordinary rules, separate rates were fixed for established and 'nautor'. By this method the large fluctuations which occurred in the precarious cultivation of 'har' and was allowed for a suitable low rate. (15) Separate rules were fixed for future on the red and black soil areas. Holdings on 'Khalsa, Hakdari' etc. came under the ordinary rules. (16)

Pim had undertaken the revision with a view to revise the rent rates and assessment of the 2nd settlement and fix rates for future use in the quinquennial revisions. He revised the procedure on the treatment of rents. (17) Occupancy rents were incapable of enhancement and there were few inflated rentals. So far as cash rented land was concerned, cash rents had to be derived rates for the valuation of non-cash rented land and it was necessary therefore to determine the area on which the rents were assumed to be payable. In Jhansi the assumed area was taken to be cultivated in cash holdings plus a very small area of the fallow. In Lalitpur it was the holding area after the exclusion of the 'Naugir' rent free land. (18)

The general method of the formation of circle rates did not differ much from that followed at the last settlement. The circle rates adopted were then such as to give on the assumed areas in valuation nearly the same as the total recorded rent and they seem to have been applied only to the cultivated portion of the assumption area. (19) No deductions were made for fallow land in the holdings of tenants, for it was regarded as potential
asset. Secondly, in Jhansi no distinction was made between new and established cultivation. Pim's revenue was 25.07% lower than the revenue assessment at the last settlement. (20)

The question raised is that, why with an increase in cultivation, no apparent fall in rates occurred. In fact there should have been a larger decrease in the revenue and to state as far as possible how much of the decrease was due to an actual loss of assets and how much to difference in the method of assessments.

Remission were made but they did not improve the situation in the district. There were several flaws in the revision which was carried out. Consequently, suggestions were made to introduce the system followed in Ajmer, but it was not accepted on grounds of it not being applicable for a district with a very small percentage of the area under irrigation and a large portion of the total cultivation in the hands of tenants. It also failed in not providing any method of giving relief to tenants as was laid down in the rates for the suspension and remission of revenue.

The system to be introduced was that the revenue would be adjusted every five years, whenever there was a rise or fall exceeding 10% in the area of established cultivation or if necessary at intermediate periods in case of a fall of over 15%. (21)

By established cultivation is meant, the land which had been in continuous cultivation for three years, with a break of
one year. This theory was abandoned for this region as the tract was precarious, so that the deficiency of bad years could be made up for by the surpluses of good years and that it was possible to fix a nominal revenue disregarding fluctuations of cultivation over a very long period. The scanty resources of peasant proprietors who were predominant in this part of the country were unequal to the strain of a prolonged depression in agriculture and it was necessary not only to allow prompt remission in case of crop failure, but also to adjust the new revenue to the reduced area of cultivation resulting from famine or from spread of 'Kans' an obnoxious weed, which destroyed crops and land. (22)

The rules framed to carry out this principle were favourable to zamindars by separating new cultivation from that which had been established and by fixing low rates for the former agreeing with the rental customs of the average black soil villages. Consequently, agricultural production dropped and migrations began. It is to be said that the future prosperity of the district depended on the proper working of remission rules, rather than on changes in the system of settlement.

**Lalitpur**

Lalitpur had undergone three summary settlements which had been uneven. In villages which were prosperous and held by landlords and zamindars the assessment was light and in Thakur villages unduly heavy with the view to penalise all who opposed and caused trouble for the British. (23) The real demand for Lalitpur sub-division stood at Rs. 1,50,618 and the new one
was Rs. 1,62,914. This increase necessitated good crop, but Lalitpur was recovering from the devastating effects of the famine. Consequently it was not able to pay the increase.(24)

To sum up one may say that the Jhansi settlements were a rather dismal one. The first regular settlement was completed in 1864 and was carried out at a time when proprietors were heavily in debt. To make matters worse it was followed by the famine of 1869, cattle disease of 1872, an outbreak of Kans. Measures had consequently to be taken to relieve the widespread distress resulting in the passing of the Jhansi Encumbered Estates Act of 1882 and followed by remission in revenues.

The settlement of Impey and Meston was followed by a succession of calamities and necessitated the appointment of an officer to revise the settlements. Pim had undertaken the revision in 1903, in view of the series deterioration which had set in the tract. He proposed the introduction of the new system of quinquennial assessment.

During the last forty years of the late 19thC all competent observers of the condition in Bundelkhand were perturbed by the abject poverty of the cultivator, the total ruination of the agriculture and the progressive decline in culturable land together with migration, divesting the region of all conditions conducive to the economic prosperity of Bundelkhand. These settlements were handicapped in the beginning by the famine of 1869 and widespread distress followed almost immediately after their imposition arising from the mutiny.
period. To add to this was the demand by the British authorities for the Jamas.

Seasonal calamities were disregarded and the strictness with which the demand was collected in years of agricultural disaster could not but have had a most unfavourable effect. The decrease in assets in both Jhansi and Lalitpur was due to the rental system, the result of which was that the cash rental and consequently the valuation of the assumption areas was proportioned more nearly to the deteriorated condition from which the district was recovering, than to the state of cultivation existing when the statistics which were compiled to provide the basis of Pim's revision.

There were differences in the methods of assessments, but they were not confined to differences due to the introduction of the fluctuating system. Of the total area, 11.92% changed hands during the period of ten years, without counting the numerous mortgages, and transfers which had mostly taken place in villages. Black soil villages had suffered most from the misfortunes of this period. (25)

Increasing indebtedness following the fatal gift of proprietary rights caused confusion. This led to subsequent action in civil courts and in debt suits. The indebtedness was somewhat remedied by the Jhansi Encumbered Estates Act of 1892. But this did little in way of stopping land changing hands.

In conclusion one may say that the short term modifications of revenue demand were necessary, as immediate and
liberal relief was not given on calamity. The future prosperity was impeded, as the proper working of remission rules was necessary, than on any changes in the system of settlement. As has been reiterated the rigidity with which the revenue was demanded undermined the strength on which the British based their economic structure. Consequently, the repercussions were to follow.

3rd and Last Settlement of Jhansi District

The third and last regular settlement of Jhansi district was started by J.B. Langford who was appointed settlement officer in September, 1939. He was assisted by H.T. Lane. Though at the time of the 19thC, it was not due for a re-settlement, but other Bundelkhand districts were and it was in considering proposals for a new Jalaun settlement that a change in settlement policy was first contemplated. (27) On going through the records it is difficult to find how the idea of fluctuating assessments first arose but it seems to have been assumed from the beginning that circumstances of cultivation in Bundelkhand resembled those of cultivation in alluvial mahals and that therefore a fundamentally similar settlement policy was required.

The formation of assessment circles was based solely on quality and topography. The unit of inspection for the framing of assessment was the tahsil, in the preceding settlement it was the paragana. Rent modifications had been carried out in different ways and in different groups of tahsils owing to the amendments of the Land Revenue Act, which was made Law during the
period of settlement. At the time of assessment of tahsils, Lalitpur and Mehroni, certain section of the Land Revenue Act were amended - the recognition of rental privilege was abolished and the potential enhancement in rents of hereditary tenants was allowed to be accepted in assets. Enhancement was limited to 50% above remitted rent, since it was considered that this might in a poor tract operate harshly on both tenants and landlords. The condition was that the remitted rent should not have been less than half the valuation, if it was less than half; then half valuation or recorded rent was taken. (29)

The large difference between the area assessed and the area cultivated and new fallow in the year of record was mostly due to the large area of shifting cultivation particularly in red soil circle. The Land Revenue Act 63-L (2) ordered a separate assessment of assets for new cultivation. To consider the area assessed by Pim as the criterion for separate assessment of extension was unnecessary when enhanced revenue had already been assessed at various quinquennial revision, and had actually been paid. (30) The total revenue assigned and revenue free area was 8.2% of the total area of the district.

The defect lay in the assumption that instability and serious fluctuations in cultivation was a permanent feature of these districts and the during the thirty years for which rent and revenue rates prospered, no change in conditions could be made to effect modifications of the scheme. The scheme was based on the assessment strictly on the cultivated area in the year the assessment was originally made or subsequently revised. All
cultivation was classed as "established or nautor", the latter comprising all land which had been continuously cultivated for less than four years. On the basis of the original assessment separate revenue rates for the future for "established and nautor" cultivation were fixed and were applied when revenue was revised. Variations in the area of established cultivation determined whether the revenue should have been revised after each quinquennium.

Further the impossibility of determining a 'normal area' for assessment the danger of assessment on any average figure which might differ widely from that of any particular year was emphasized. The resultant difficulty to proprietors of paying such a 'normal' demand in bad years and its effect in the already debt situation has been pointed out earlier.

In view of the circumstances, that fluctuations in cultivation with seasonal vicissitudes, was the most distinctive feature of the Bundelkhand district and the failure of the system of settlement to cope with the difficulties which resulted from thereof. Consequently the 'fixed' demand was done away with, and the five yearly one introduced but that too didn't prove successful. The defects of the system become apparent with the steady recovery and the return of normal conditions. By 'normal' conditions was meant a state where the cultivated area had reached a point at which it could be steadily maintained effort in normal seasons. This penalised the development in a manner contrary to accepted principles of revenue policy. The poor Bundelkhand proprietor was in fact from this point at a
disadvantage as compared with other fellows in other parts of the country.

Over the period between 1900-1920 the government too suffered from its own follies and strictures to adhere to its own rules. e.g. in case a year of quinquennial revisions coincided with a single one of abnormally low cultivation. Reduction in revenue was involved for the next five years in four of which cultivation may well have been up to normal standard. Consequently, it led to the postponement of quinquennial revisions on the ground that the cultivated area of a particular district was low and the revenue would be unfair to the government. Yet these rules were devised to deal with abnormal conditions prevailing in Bundelkhand and the fact that it was necessary to modify the system, was a condition which had developed since they were first introduced.

Further, these rules failed to take into account abnormally low cultivation and in taking action under the rules for remission on account of seasonal calamities. In effect such remissions were inadequate and subsequent recovery of the cultivated area prevented any relief at succeeding quinquennial revisions. This had an impact on the tenant who got inadequate relief in rent and this lead to the second point that a revenue reduction at a quinquennial revision was accompanied by no formal relief to tenants. As to this it was asserted that at the time when the rules were introduced that whatever may have been the rent recorded it was actually levied only on the area cultivated, though even this was qualified by the remark that
As the settlement continued it impeded the natural development of the tract and did not afford relief to established tenants when revenue was reduced. Lastly, during the last forty years of the 19thC, a new factor had arisen in Bundelkhand and that was the gift of 'proprietary rights', to the land holders. Under Maratha rule the landlord had no saleable interest in land and when this right was suddenly conferred upon them by the British Government, there was no immediate spate of decrees for sale which was increase by the exceedingly poor and distressed condition of the proprietors and was aggravated by several famines.

The Jhansi Encumbered Estates Act 1892, gave some relief but did not go far enough to prevent alienation of land. The job was finally accomplished by the Bundelkhand Land Alienation Act of 1903 which prohibited alienation of land by agricultural class except with the collector's sanction. The figures of sale by private negotiations showed an increase and decrease during the first half of the inter-settlement period. This was attributed to the fact of land changing hands from one agriculturist to another or form one non-agriculturist to another.

Consequently, progress was hampered and Jhansi continued to be in a state of despair when independence came. Agriculture was in a state of neglect, land in the hands of non-agricultural capitalists and there was utter ruin and neglect.
The object of the revision of settlement in Hamirpur district was to redress the inequalities of the demand and to introduce the new system of fluctuating assessment by which the revenue demand was periodically adjusted to the extent and character of cultivation. (31) The break down of a settlement was inevitable, however lenient, with the approaching of rigid collection.

In the settlement of Neale, the valuation accepted exceeded the actual known assets, and that it followed too closely the preceding demand, without regard to the fact that the former settlement was based on the principle of 2/3rd of the assets. (32) The rules which were in force allowed the assessing officer wide latitude in determining the assets and it was not until some time later that the practise was adopted of basing the assessment not on the assets which the settlement officer believed could with fair management be realized, but on the actual know rental. (33) Moreover, it was an accepted procedure to retain or raise assessments without any minute regard to arithmetical estimates of rent rolls.

Raw, was of the opinion that to redress the inequalities of the demand and to introduce the fluctuating system of settlement for future use. The circle into which villages and each paragana were grouped at the last settlement were too large and included blocks of villages to which the same set of rates could not fittingly be applied. (34) For purposes of assessment
the district was divided into twenty four circles formed on the basis of soil characteristics. In these estates the revised settlement was imposed for thirty years. The work of finalisation of rates was greatly simplified by large proportion of field rents which were adopted by the settlement officer as the basis of his circle rates for land in established cultivation. The resultant valuation of land in established cultivation differed little from the aggregate rental demand of the land in each paragana. (35) The circle rates fixed were based on the recorded rents of single fields. The accepted valuation of the established cultivated area was only .5% less than that arrived at, by the application of circle rates. The net assessable assets of the district was placed at Rs. 17,79,469. The revenue assessed was Rs. 8,43,888 or 47.42% as compared with Rs. 10,67,821. The new demand was 20% lower than of the previous settlement. (36) The Jama of a mahal was liable to revision every five years if there was an increase or decrease of 10% in the area under established cultivation, and to reduction if there was a decrease of 15%. (37) Just 2/3rds of the established cultivation or a somewhat smaller portion of the nautor was let at field rents. The percentage varied from 55% to 85% in various parts of the district. (Under the special rules for Bundelkhand settlements, all land which had not been under cultivation for four years with not more than one year break was called nautor). The remaining third was let at lump rates locally known as “thansas”. The custom of allowing a deduction called “Chhut” from recorded rates was continued. (38) Though the rental system was a simple one, the proportion of land let at known rates was high. In no paragana was the burden
of revenue evenly distributed. Furthermore, it did not remove the inequalities of the settlement which became uneven in its course. The cultivated area of the different paraganas in the years of record totalled 7,35,758 acres. The seasons from 1282 fasli to 1284 fasli were favourable. The following two years were dry. In 1288 fasli a severe drought curtailed cultivation in the north of the district which suffered most.

In spite of reductions (for five years) there was a considerable increase in mortgages resulting in great loss. Large portions of the district were of constant anxiety to the state authorities. The district exhibited all the signs of severe depressions. Heavy arrears of revenue accrued with decline in agriculture. Raw's settlement tried to contend with a series of measures undertaken to ameliorate the condition of the district. Legislative measures were designed to relieve the chronic indebtedness into which the agricultural communities had fallen as a result of a succession of bad seasons. Previous settlements had been rigid for want of elasticity and adaptability to the fluctuating conditions of the area. The 'final demand' had to be abandoned and the system of fluctuating demands was introduced.

In the economic history of Hamirpur, it is seen that it was not given a chance to improve like Jalaun and it did not enjoy the same degree of prosperity which was once the lot of the district. Till independence, the district remained in much the same way.

In conclusion it may be said that the connection between
the severity of the assessment and the subsequent history of different villages was due to the fact that the more percentage of assets taken, was only one and not the most important of many factors which made for the adversity or prosperity of the Bundelkhand village.

Jalaun Hailey 1906

The third regular settlement saw no significant change in the economic condition of the district which had been reduced to the condition as other parts of the district. The decline in the prosperity was reflected in the assessment of the land revenue at different periods. The revenue administration had run into several problems. Adverse factors had been detrimental to the prosperity and the parameters of progress were a distant dream for the cultivators and landowners of Bundelkhand who were deprived of their natural habitat. Jalaun was regarded as the garden of Bundelkhand and the prosperity depended on the flourishing trade in that area. (39) However the growth of Kanpur drew off the trade from Kalpi and Koonch. While most of the provinces were comparatively improving, the condition of Jalaun was deteriorating. On the contrary, in the Doab area, canal irrigation had been helpful in introducing new valuable crops such as sugarcane and poppy while Jalaun was content with wheat and gram.

The most important reason was that initially a district which had started with an inflated revenue was prima facie likely to be highly assessed in first place because each settlement was
largely based on the former.

Further, an exaggerated view was taken of Jalaun’s capacities. The revenue of Jalaun had thus remained at a high pitch and consequently it had necessitated heavy reductions in 1901 settlement. The imposition of a moderate demand spread over good and bad seasons was unsuitable and it was not feasible to meet with regularity this kind of demand. (40) The earlier methods of assessments were defected and a factor of considerable importance was that a period of deterioration had set in and this was not being accepted by the authorities and any fall in cultivation was put down as deliberate concealment. Great stress was laid on the rules and strict adherence to them was necessitated. Hence White in his assessment was led to value the assumption areas by the incidence of non-occupancy rents. Cultivation had steadily declined and in 1899-1900 period, the lowest point was reached in a cultivated area of 4,99,284 acres. (41) The district was reduced to a “condition of progressive decay,” accompanied by fall in population between 1881-1900. Though the authorities had tried to check the situation by introducing reduction and change the methods of assessment but it did not much change the situation.

Hailey, in reviewing the whole district, surveyed it, excluding feudatory states. A difficulty arose with regard to the abandoned land or land which had been taken in possession by resident proprietors. When the revenue was reduced the original proprietors returned and claimed the land, which the person in possession was unusually most unwilling to surrender. (42)
Consequently, he did away with the fixed assessment for the whole term of settlement and introduced a system where in the demand was adjusted from time to time in the areas under cultivation. (43) The adoption of this principle changed the whole character of the settlement officer's work.

It was in this district that the Punjab plan of Khasra measurement by Patwaris was first attempted. It was here that the rules were first evolved which insisted on the necessity of basing assessments as far as possible in actual rent rolls and it was in this connection with the settlement of Jalaun that considerable departure from previous practice had been sanctioned which eventually found its place in the special rules for assessment in Bundelkhand. (44)

The first step as in other settlements, assessments were done on the classification of soil. The second was to divide the paragana into circle or groups of villages possessing a similarity of soils and natural conditions to which the scale of rates could be fairly applied. (45) The framing of circles simplified the work as field rents were taken into account instead of lump. The rent of the field was largely determined by the bigha - rates for each class of soil. This led to certain anomalies, as competition for land rose as no occupancy rents rose simultaneously if conditions were favourable. On the other hand, with an essentially non-proprietary group, the occupancy rents were relatively unprogressive. Also in the irrigated areas the occupancy rents failed to disclose the rise in the value of lands. (46) But these measures failed to arrest the stead
Firstly, because of over assessment the application of non-occupancy tenant rate to the unrented areas regardless they represented a fair valuation of the land and whether they were not merely rent exacted from special tenants for special areas and the inadequate allowance for proprietary cultivation. Secondly rents too were accepted without examination as to whether they were realisable or not. Moreover, the Board had directed that the rate to be applied was to be the non-occupancy rate in joint occupancy areas.\(^{(47)}\) Thirdly, the method of assessment had exposed the weakness of the system in that, such a system was unsuitable in such a tract held by peasant proprietors with no capital. The extension of cultivation should have taken on the poorer land and also on the fallow land since the last settlement. The faulty methods of assessment was one of the primary causes of the failure of the assessments. The larger the proprietary body, the less land left for tenants and the higher the rent demanded hence the poorer the community and worse the district fared. The settlement officer acted on the impression which had formed that the shrinkage of the assets who due not so much to natural causes but the desire of the proprietors to obtain a lenient assessment. The land revenue fixed, however suitable to a tract of ordinary conditions, proved to heavy for a district which was held by bodies of poor proprietors and subject to usual agricultural vicissitudes. Added to this was the factor of nature of the soils, the scantiness of the population with the result that the non-resident threw up his holding and
the resident abandoned his inferior fields. With resources depleted the proprietors could neither assist the tenant nor maintain his own cultivation. Proprietors were forced to resort to money lenders and alienations and mortgages increased over 36% of the total area changing hands between 1886 and 1902. The Marwaris had ousted the old proprietors and were unable to find cultivators for the land. The community invested in land as a profitable source of return in future. The neglected the vital issue of agricultural development for which the land had originally been designated. Consequently, agricultural land diminished causing grave damages in the future years as will be seen subsequently.

Fourthly, the provisions in the Bundelkhand settlements were favourable for the zamindars, the pro-British class. By the first of the rules of the provisions. The fallow areas were to be excused from the holding and the assessment was based on cultivated land only. By the other the 'nautor' was to be separated from the 'mustakil' with a view to the former being assessed at low rates for a term of years. Under the latter provision, not only were the zamindars assessed at easy rates on the new cultivation until the settlement was revised, but for part of this period he would be recovering full rents from the tenants for land assessed at the lower or nautor rates. Thus taking advantage of the situation, the zamindars consolidated their position.

Jalaun was in no way different from other districts of Bundelkhand. It is tragic that an opulent state was reduced to
object deterioration resulting in untoward depression. This was the condition of the district when India became independent.

**Banda**

E. J. Humphries 1909

The Banda district formed a distinctive part of Bundelkhand for its features which necessitated the application of special methods of settlement. Not only had the district hitherto been subject to great vagaries of weather, peculiar qualities of the soil and the absence of protection from drought. As in the case of other settlements of Bundelkhand the earlier ones had proved a failure, Cadell in his settlement of 1874-75 had tried to rectify by assessing a 'normal' standard of cultivation based on the hypothesis that the best lands would most probably remain longest under cultivation and that fluctuation would be most marked in the poorer soils. But this attempt of Cadell was not quite a success. There was a fall in cultivation from 9,16,807 acres to 6,44,255 acres or an estimate of 37.15% less than from 1290 fasli.(48) But the government was of the opinion that the assessment was to continue and the fixed rent rates and rents between landlords and tenants was to be continued.

In 1903, a revision was ordered as calamities had occurred, resulting in the large accrualment of arrears.(49) Humphries was appointed to conduct a revision of settlement, the last in the district.

The system of assessment was based exclusively on the
cultivated area of the year of verification and the rental which was or would be payable in respect of the fallow included in the holding was however excluded. A distinction was drawn between land under established cultivation and nautor. (50) The revenue so assessed was liable for change at intervals of five years according to the quinquennial settlement introduced in Bundelkhand districts. There was an advantageous point in that the system marked the abandonment of the theory that the less in bad years could be compensated from the profits of good seasons. The new demand was fixed at 17.3% lower than that fixed thirty years earlier. The same principle dividing the district into circles was adopted, the valuation of the established cultivated area arrived at by the appreciation of circle rates closely followed the recorded rental. (51) In the preceeding settlements the classification of soils and circles was over-elaborate and if any rectification was essential it was for a less complicated system. The standard was defective and in particular that it was too high for the darker soils and too lower for the better parua, while it failed altogether to take into consideration the resources of individual villages in population or agricultural stock.

Karwi

In case of Karwi there was no systematic attempt to frame any standard of cultivation in case of individual villages and no systematic revenue of rents as in Banda. The aim of this short term revision was to introduce some system of assessment more suited to the tract. In the Karwi sub-division
the physical configuration of the district tended itself to the formation of compact circles with distinctive natural features. However, it was often seen that villages contiguous to one circle bore a close affinity to those of distant circle than to that in which their position necessitated their inclusion. In such cases, however, the rates were modified suitable at assessment, and as soils blended into one another gradually, while rent rates were affected by those prevailing in neighbouring villages it was held that on the whole, the balance of advantage lay in the classing of them according to their position. But in the absence of co-related information, it was not possible to form suitable rates. The new revenue fell short by 15.5%. As there was no general system of remission in the district, the villages were mis-managed by reckless and incompetent capitalists who rose because of British leniency.

A study of the British Revenue Settlement in Bundelkhand had revealed that the pressure of revenue had become intolerable, especially in the black soil tracts. Reduction were minimal and there was no concerted action to alleviate the economic condition of the people. The experience of past settlements had made it clear that it was not possible to form an assessment for a long term of year which should not have been oppressive at one time and inadequate at another.

The settlement officer had to base his assessment in the actual assets of a village, in the year of verification without being completed to have recourse to the assumptions as they were fallacious. On this unassailable basis of ascertained facts he
could frame suitable assessments in full confidence and that whether the fortunes of the district would advance or recede, the revenue would be adjusted to the altered conditions while a sympathetic and vigilant revenue administration would prevent their otherwise inevitable failure in unfavourable seasons.

Much has been said about the inherent failures of the various settlements and the impact it had on the district. The far-reaching effects had begun to surface in the form of property alienations, rise of a capitalist class, deterioration of agriculture and above all the rise of compulsive crime and dacoity. Landless cultivator sought to ameliorate their poverty by either seeking employment by migrating or indulging in thefts.

Bundelkhand was left in an abject, backward condition. Other parts of the country had a comparatively moderate economically stable situation whereas this part was the subject of economic devastation.

2. Ibid. p. 12.
3. Ibid.
5. Ibid.
6. Ibid.
7. Ibid. p. 16.

9. Ibid.
10. Ibid.
12. Ibid. p. 28.
13. Ibid.
14. Ibid.
15. Ibid.
16. Revenue Department Papers op. cit.
17. Ibid.
18. Pim. op. cit. p. 36.
19. Ibid.
20. Ibid.
21. Ibid.
22. Ibid.
24. Ibid.

25. Ibid. p. 60.


27. Ibid. p. 15.

28. Ibid. p. 16, 17.

29. Ibid. p. 17.

30. Ibid. p. 19.


32. Ibid. p. 9

33. Ibid. p. 11.

34. Ibid. p. 13.


36. Ibid. p. 23.

37. Ibid. p. 25.

38. Ibid.


40. Ibid. p. 13.

41. Ibid. p. 17.

42. Ibid. p. 23.

43. Ibid.

44. Ibid.

45. Ibid. p. 27.

46. Ibid. p. 29.

49. Ibid.

50. Ibid. p. 23.

51. Ibid. p. 25.

52. Ibid. p. 53.

53. Ibid. p. 31.