CONCLUSION

From the foregoing account, an idea of the evolution of the concept of proprietorship, the formation of the new land order, the behavioural pattern of the revenue settlements and the economic conditions as they emerged in the 19thC and in the first half of the 20thC, is apparent.

The basic truth which confronted Bundelkhand was that it had not been a progressive region of the country for reasons enumerated earlier. These factors grossly impeded the economic progress which manifested itself in failing to provide stability and prosperity to the area. An analysis of the Summary and Regular Settlements reveal the shortcomings inherent in them.

Character and Working of Summary and Regular Settlements

The settlements in Bundelkhand district were made in the initial years by inexperienced army officers who made arbitrary settlement. The object was the collection of revenue for the sustenance of power. Summary settlements were too high and that the deterioration that had set in generally throughout the district has mainly been attributed to the over assessment and the severity with which they were imposed. There was no uniform policy of revenue assessment as has been seen. Consequently, rate of assessment became uneven. In an earlier chapter mention has been of the fact that while certain assessing officers applied the produce rates others resorted to oil rate for working out the revenue rate. Though British settlement officers in their reports claimed fairness or lightness with which they made the
Revenue settlements in the districts of Bundelkhand were introduced at times when they were recovering from one or the other calamity. With the result that none of the settlements yielded positive results or provided incentives to cultivators to improve their lot. Revisions lowered the revenues but the benefit did not reach the agriculturist a destructive role played by nature prevented the alleviation from economic hardship. Settlements could not run a full term and revisions became necessary.

The new land system was evolved to ensure a continuous stable revenue for the British Government. By keeping the revenue settlements temporary and subject to revision periodically, the government reserved the right to participate in the increase of rent arising from any expansion or improvement in the quality and value of produce or in the productivity of land.

Jalaun:

In the paragana of Jalaun an analysis of Major Ternan's settlements reveals that his settlement was not made on any systematic or scientific plan. The assessment was based on a special set of rate for each village, instead of average rates. Settlements were of a 'rough and ready' character. Considerable amount of errors appeared as both as to the area of the land and to the classification of soils. The enhancement made in 1886 - 87 was very unevenly distributed. It fell with great
In paragana Uraj, the revenue raised by 28.20%, contributing to 38.46% of the total enhancement. In paragana Jalaun the increase was 17.9%. Within these paraganas the burden fell mainly on good mar soil. Settlements came at an unfortunate time when agricultural depression had set in, population was falling and kans reappeared.(3)

The irony was that the resultant falling off in cultivation was implied by settlement officers as deliberate concealment. Some unrented areas were treated with moderation. But some very heavy assessment were taken from individual villages 'here and there', and the assessments subsequently became unbearable.

Seasons, following the 1874 assessments were generally unfavourable. Amounts accrued and at the end of 1891, arrears stood at Rs. 45,136. Meanwhile the district was reported to be in a "condition of progressive decay". In many villages which were 'attached,' the total rents did not amount to the revenue and cesses. In 1892 a revision was ordered. Reductions were made but even in 1896-97 heavy balances continued. In 1903 the term of settlements was to expire but the hopeless breakdown of the assessments in the district during the previous ten years had brought to the front the question of fluctuating assessments. The Jalaun district was the first to be assessed under the new suggestion of 1903 under Hailey on the Punjab system for thirty years.(5) Right from the onset the settlement was harsh, Mr. Balmain writing in 1855 says "in support of the fact that the government demand presses very severly".(6)

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In Hamirpur, although Allen and Muir had reduced the assessment which brought temporary relief to the paragana of Sumerpur, Maudaha, Rath and Panwari.(7) Some reductions were made on account of the disturbances of 1857.

In the post 1857 period, the regular settlements were conducted with a view to re-settlement.(8) The settlement may be summarized by saying that a revenue amounting to about 53% of the gross asset on an average area of cultivation was taken and the settlement was reduced. But it did not remove the inequalities of the previous settlement which either was or had in process of time become unequal in the incidence. Owing to the system pursued, that is, determination of rates, all computations were done by putting the assets by valuing all cultivation at rates accepted by the settlement officer. Consequently in Hamirpur paragana the valuation was in excess of recorded rents. Sumerpur and Rath were valued with more severity than Hamirpur. In no paragana was the burden of the revenue evenly distributed and generally speaking parua and other light soils were treated favourably at the expense of mar.(9)

The over assessment in large portions of this district gave concern and anxiety to the revenue authorities. The paragana displayed severe depression. Heavy arrears of revenue, numerous alienation and decline in cultivation became apparent. Legislation had little or no impact on the condition of the people.
The settlement of Cadell in Banda was regarded as a fairly moderate one in view of the fact that he made a comprehensive and exhaustive study of the past fiscal history of Bundelkhand. The rates he calculated were applied universally. He aimed at moderation but controversy arose over the suitability of the assumed standard of cultivation, of which the assessments were based and in cases where this exceeded the actual area under cultivation the necessity of progressive jama arose.(10) This was particularly the case in Augasi and Baberu. Again remissions were not granted, disregarding the condition of the district in view of the fact that such a course would have entailed an enormous loss to the government. The authorities argued that the demand could be paid in anticipation of the villages recovering and presuming that the bad economic conditions would not prevail for eternity. These demands were not fully justified and attempts were made to introduce progressive assessmentss which did not work out either.(11)

The settlements over the whole district were sanctioned for a period of twenty years. The demand fixed by Cadell and Patterson left the cultivators some profit in years of bumper harvests which brought some relief and the jama were realized without difficulty. On the whole the Settlements in Banda worked better than other paraganas.

Karwi:

In Karwi, the revenue continued to be raised year after
thought that the cultivator could pay. However, this was not so as the value of the land had fallen and property was being disposed off to pay arrears.

**Jhansi:**

Similar conditions prevailed in Jhansi too. Settlements (summary) were conducted under diverse conditions and by different officers at different times to have had any uniformity in them. It had previously suffered from over assessment, depredations and want of capital. The worst feature in the condition of Jhansi was the indebtedness of the proprietors. (11)

Though Jenkinson wrote in 1871 that the "district has been very fairly," (11b) he overlooked the extensive sensitiveness to vicissitudes of season and outbreak of kans, could only be anticipated by him in a small degree. Jenkinson's settlement was confirmed for twenty years i.e. up to June 30th, 1884. Hardly had it commenced the district was devastated by famine known as the great "Pachisa". The cultivators were hit hard by it. This was followed by a season of excessive rains. Cultivators migrated to Malwa. Settlement officers made authorized or unauthorized remissions to keep the situation under control. (11c) Enquiries were made to find the actual condition but the decline had already set in and arrears had started to accrue. A revision was ordered but it could not be effected. Jenkinson's assessments were light in some paraganas and severe in others. (11d) Jenkinson himself contradicted him own
statement about the evenness of his assessment. Bhander assessment was very light, but in the cases of Mau and Pandwaha it was not so. (11e) As stated earlier settlement officers did not pay much attention to the potentiality of 'paying' they concentrated on extraction. The excessive burden of assessment on Mau and Pandwaha were far reaching. In fact J.S. Porter who was entrusted by the government to investigate into the causes as to why the zamindars of Mau were impoverished, stated in his report that the assessments imposed on these paraganas were unduly high. (11f) To reiterate, the functioning of the first regular settlement of Jhansi by Jenkinson was disturbed because of natural calamities. Confronted by adversities the working of the settlement was impeded.

The second regular settlement was conducted at a period when the district had not yet recovered from the aftermath of the earlier disasters. But the encouraging factor was that average cultivation had increased up to 18.81% (11g) Hence there was an increase in the revenue by 12% (11h), combined with the revenue from revenue free holdings. (11i) But this did not improve the economic condition of the district as the cycle of the growth of kands and bad weather impeded cultivation. The settlement therefore was unable to provide any benefit or mitigate the sufferings of the people. (11j)

Revision of the settlement was instituted by Pim but it could not be of much benefit as by the beginning of the 20thC, Bundelkhand had been thrown into the throws of debt and starvation that to reprieve it from this situation was not possible easily.
The final settlement under Lane was again instituted but it too couldn't give Bundelkhand a chance to recover. Even after India became independent, Jhansi remained in much the same condition as before.

Lalitpur fared in much the same way. The jama fixed by the summary settlements exposes the uneven and heaviness of it. Subsequently by the later settlement officers.

During the first regular settlement of Lalitpur was reduced, but the assessment was not a fair and just one. There is ample evidence to prove that the prosperous villages worked by industrious landlords who were also in possession of these villages, were assessed heavily in order to extract the maximum revenue. The assessment was light in villages under Bundela Thakurs. Although the second regular settlement was due to run for thirty years it couldn't complete the term due to the same reasons. A revision was made along with the Jhansi revision in 1903. The revision lowered the revenue, but did not solve the problems the cultivators.

Hence it may be concluded that the settlements did not help the cultivator who were to benefit from them. Not much consideration was given to the biggest factor controlling agriculture in Jhansi and Lalitpur - the weather. No priority was given to study the details of the assessments and their viability. Even in times of distress, the jama was collected with severity. It was but inevitable that settlements would break down as they did.
The introduction of revenue settlement in Bundelkhand brought basic transformation of the economic relations in the different classes of the agricultural community. The new rights of property as conferred by the British superceded all the pre-existing customary rights of property in land. By the new arrangements, proprietors enjoyed not merely full rights of private property in land including the right to extract maximum rent from tenants and to evict them. They also secured exclusive rights of private property in wasteland, pastures and forests etc. which formerly the joint property of the village community as a whole.

As a result of these settlements people who had enjoyed rights from the time of their ancestors were displaced and new rights were conferred on newly created land proprietors. Rights of non-engaging co-sharer village zamindars and other cultivators were lost to the single co-sharer village zamindars who were admitted to the revenue settlements as individual owners of the entire villages of which they were merely the village headmen. Those who purchased land at public auctions or through private sale also acquired right over the entire village community. One important point is that, the British Government aspired to create a class of local people whom they appeased and could trust. Hence they gave concessions to them thereby creating a group of 'loyal subjects' to assist them in their imperialistic designs.
Consequently, there emerged a motive force which began to undermine the basis of the socio-economic framework created by the British, culminated in the desertion of cultivation and resorting to criminal activities.

**Reasons for Decline of Agriculture:**

Though Bundelkhand had not been economically rich, it had become absolutely impoverished in capital and population. Prime cultivation land had been lying fallow as the cultivators were not able to cultivate on account of the consequences of high assessment which they had to bear. A sizable amount of the total population of the district depended on agriculture, but the condition of the agricultural economy was far from satisfactory.

The soil was not conducive to excellent harvests, and the frequent natural calamities and apathy of the cultivators towards improvement in agricultural practice, did retard progress. The methods of cultivation in Bundelkhand primitive and poor. In fact there had been little or no significant improvement in agricultural practice. The British failed to give encouragement for the promotion of agriculture by various incentives. The soil had lost its richness due to continuous cultivation and because it was not allowed to lie fallow to regain its nutritive value, it became depleted in natural resources. No cultivation could be carried out until this weed had completed its full course of 'life'.

Nevertheless, the percentage of unculturable land had been gradually decreasing. It must have had a beneficial effect
on the agricultural economy during those years. In comparison Jhansi lagged behind in agriculture compared to Jalaun, Banda and Hamirpur, the picture of the poor agricultural economy became clearer. In Jalaun the cultivated area and the cultivable waste were about 50% and 25% respectively. (12) As regards Banda the cultivated acreage amounted to 46% and the cultivable waste was about 30%. (13) In Hamirpur district, the cultivated acreage amounted to roughly 49.80% whereas the cultivable waste was about 37%.

Effects of frequent territorial changes on the minds of cultivators.

Owing to the many changes in the limits and boundaries of the paragans, constituting the district, caused by the transfer to and from other district and native states the alteration in the distribution of villages as well as of the destruction of all the early records in 1857 led to a fear amongst cultivators as to whether their land would be transferred to another district. Consequently, this uncertainty did not encourage him to or rather deterred him from cultivating to the optimum between 1871-72, five of the most productive villages from Moth and fifteen from Bhandar were transferred to Gwalior. (15) This created an unsettled condition which was not conducive for agricultural progress.

In Jalaun territorial changes were executed in 1881 with the cessation of territory to Gwalior. Only forty three villages were left in Jalaun. (16) These made settlements difficult as different portions of the paragans were settled at
different times. Transfers were numerous in Lalitpur district, but here they were accompanied by a gradual increase in the market value of land.

Owing to many changes in the limits of the pargana constituting the district, caused by transfers to and from other district and native state, the alterations in the distribution of villages affected the productivity of prosperous villages, which inadvertently affected the prosperity of the province. (17)

Effects of Severe Assessments and High Rates of Revenue.

The repercussions of the above were felt throughout the state which resulted in the following conditions:

Decline of Zamindars:

The application of the Act of 1882 had reduced many zamindars from the status of owners to that of tenants. The problem emanated from the fact that the zamindars ran into debts which they were not able to pay the government. Consequently, a Bill was enacted to enable the government to purchase the lands of zamindar and advance them loans to pay off their debts and to prevent the landed property from going into the hands of the money lending communities and to benefit the ex-proprietors by restoring the latter to their original position either as government agents in the village or as ryots, cultivating under the British. But somehow the zamindars retained their proprietorship and consequently they continued their borrowing practices. Realising that the earlier lands did not and could not combat the evils, the British enacted the Alienation Land Act.
1903 to remedy the evil of properties going into the hands of moneylenders. But it was too late to apply this regulation as the zamidars had already fallen prey to the moneylenders and Banias. The situation could have been arrested earlier and the zamindar would not have declined to that extent had the government taken corrective steps earlier.

Mortgages and Property Alienations:

There were few districts in the province whose history would forcibly illustrate the evils of over-assessment and the quiet ruin that could thus be brought on the Hamirpur people. As early as 1819, Forde the Collector brought to the notice of the Board of Commissioners that the district was over assessed. (18) Of the 815 estates in the district, 39 with a land revenue of Rs. 72,700 were sold by public auction. About 100 by private transfer. Poverty was apparent throughout the whole district in 1842, and the valuelessness of landed property were indisputable proofs of over assessment. (19)

In Jhansi, the figures by private sale increased due to land changing hands from one agriculturist to another or from one agriculturist to a non-agriculturist. (20) The sudden rise in the number of mortgages during 1337-41 fasli was almost certainly due to the reduction of the resources of petty zamindas owing to this step.

Vaishas and Jainas tried to evade the provisions of the Jhansi Land Act and acquire property in the village not for cultivation but to use it as a grazing ground and dispose it off
when land prices soared. (21) This proved greatly detrimental to the agricultural development.

The Jhansi Encumbered Act 1882 proved ineffective in arresting these kinds of sale. Finally, it was tackled by the Bundelkhand Land Alienation Act 1903 which curbed the sale of land by agriculturist castes. (22)

Around 1892, property alienations were busiest. In Jhansi it amounted to 11,251 acres (sold) and 45,276 acres mortgaged. Between 1893 - 1903 mortgages and alienations in the total area amounted to 11.92%. The degree of alienations was the same in Jhansi, Mau and Moth. (23) In the Lalitpur sub-division at the same time, about 70,000 acres were lost by the Thakurs to Banias. (24)

Similarly, in Jalaun the Marwari and Brahmans acquired land of about 1,121 estates or parts of estates with an area of 42,815 acres. (25) The total mortgages of the Jalaun, Orai, Madhogarh, Koonch and Kalpi totalled 42,259 acres. (26)

Between 1886 - 1902, there was a loss of Rs. 1,72,894 on an area of 1,10,769. Orai suffered the maximum when 52% of the whole area was transferred. (27) In Banda, the worst affected paragana was pailani of which 75% had been transferred. (28) In the sub-division of Karwi, 1,50,473 acres were sold or alienated for mortgages and payment of arrears. 1,89,046 acres of land was sold in the years since. 13% of the total culturable land went. (29)
These statistics presented a grim picture of the agricultural economy and the slipping out of land from the cultivating castes proved disastrous. One wonders why instead of enacting laws to prevent the sale, the British administration did not extend assistance to the cultivators to prevent the occurrence of this catastrophe.

Migrations

Plagued by constant misery and calamities, congestion economic distress, agricultural decline, and the ever pervading heavy assessments gave rise to migrations from Bundelkhand. Agricultural production was much below the requirements of the population of the district. The scarcity of food grains continued throughout this period. An enquiry instituted in 1888 to report on the economic condition of the people also confirmed the inadequacy of food. A general bankruptcy ensued in the period of 1896, that it forced the government to rethink its policies on the matter of assessment of revenue.

As has been mentioned before migrations to Doab and neighbouring states which resulted in the decline of agriculture and population.

Dacoity and Crime:

The most prominent feature of British policy was the collection of revenue with utmost severity. Many British officers have contributed to the view that the district was being penalised but the Board did not listen to their suggestions. This
was to bear an adverse result which culminated in the fact that cultivators were left with no option but to abandon and flee their villages and take refuge in the ravines. Leaving their occupation as cultivators, they took up arms and indulged in criminal activities. (30) As there was no alternative source of revenue other than from the earnings of land revenue, which they used to collect from tenants, in case they were Thakurs, Zamindars themselves, (31) they took to criminal activities.

Further, even the personal holdings were divided up as a consequence of the increase in their families. Their extravagant habits forced them to borrow heavily from moneylenders against their holdings. The poverty induced them to take to dacoity and they formed or joined dacoit groups which mainly consisted of Bundelas.

The volume of crime increased in Jalaun especially in the years of agricultural distress. In Hamirpur and Lalitpur where Bundelas were in large numbers, dacoity became a serious problem as every village had dacoits. (32) The British government tried to tackle this by adding police forces in the area. Further, the authorities enforced the section 15 of the Arms Act (XI of 1878) on 6th Oct., 1890 in Lalitpur. (33) This Act prohibited the possession of arms of any description without special licence. But complete annihilation was not feasible and no permanent solution could be found.

Rise of Marwaris and Money Lenders:

A direct consequence of all the disasters which befell
Bundelkhand, was the prosperous rise of the moneylenders who belonged to the Marwari class, or the local vaisha. The Marwari class were new comers to the area who entered as they perceived the rich harvests of fortune they could reap here as a result of the financial distress of the local people. They appealed the British for their own advantage and became rich by lending money by taking in mortgages of land and property. Soon they emerged as the most prosperous class of people in Bundelkhand. They took no interest in the land, neglected agriculture and made huge profits.

**Hardships Created by Natural Calamities**

We are aware that Bundelkhand suffered from the vicissitudes of weather and that agriculture was entirely at the mercy of the season, where such harvests were reaped with a minimum of labour and while the disastrous results of an unfavourable season were not to be avoided by any foresight or exertion.

The people suffered severely in times of scarcity and any weakenings of their resources was gradually followed by a deterioration in the quality of crops sown. The ravages of kans needs no explanation. The damage this caused to soil is well known. Further, natural calamities like famines, floods culminated in the ruin of Bundelkhand.

Famines ravaged the region in the years between 1833 and 1900 intermittently. The famines of 1833, 1837, 1847-48, 1868-69, had an indelible bearing on the economic development of this
region. The Famine of 1866 was followed by devastating floods in Jhansi district. Floods followed by drought added fuel to the already starving population to ignite the province. The government relief measures which were temporary and did not offer any permanent solution, e.g. like improving the irrigation facilities. Age old tanks built by local rulers did not suffice the need in the year of the famines. In fact Bundelkhand was reduced to a condition of "almost general bankruptcy".

Advent of Christianity

Christianity made its inroads into Bundelkhand after 1857. The missionaries came as messiahs to alleviate the miseries of the people. They played on the sentiments and offered them recluse in their religion and charitable measures. The impoverished class were greatly attracted to the new ideas by which they could profit. Christianity soon gained a foothold in the district. The missionaries established trade schools and also primary learning schools in Jhansi, Lalitpur Banda etc. The socio-economic effects were far reaching. These activities rendered an opening for the people who looked upon them as their saviours. Consequently, they embraced the new religion which tried to ameliorate their sufferings.

As a result of the hardship created by man and nature, the uncertainty of the return, the injury that resulted from the failure of crops in the consequence of abandonment of lands, the desertion of cultivation the abundance of fallow land in Bundelkhand together with the scanty population all pointed towards need for a favourable settlement. Glancing at the revenue
history of Bundelkhand it is clear that a lighter assessment would have enabled the people to recover from the economic depredation which had befallen on them. Suggestions to make tenures more secure; to limit the enhancement of revenue, at the periodical revision of settlements; to reduce the attractive of litigation and to remove petty form of oppression. All these remained as proposals to be executed but little was done to mitigate the sufferings of Bundelkhand which made the district backward and it continues to remain so even till today as compared to the development and progress made in other parts of the country.

The Indian Government has taken steps to improve the condition of the people by setting up industries in the area to open employment opportunities for the people. Further, the exploitation of zamindars has been stopped forthwith after independence. The government is making endeavours to provide for the lack of which is irrigation, the biggest impediment in agricultural development. Agricultural loans have enabled farmers to update their resources to modernise agriculture.
3. Ibid. p. 97.
4. Ibid.
5. Ibid.
8. Ibid.
10. Cadell. op. cit. 18.
11. Ibid. p. 20.
11e. Ibid.
11g. Pim. op. cit. (forward note of R.W. Gullian) p. 4.
11h. Ibid.
11i. Ibid.
11j. Ibid.
11l. Ibid.
15. Impey and Meston. op. cit. p. 4.
18. Atkinson. op. cit. p. 75-76.
19. Ibid.
20. Lane. op. cit. p. 6.
21. Ibid.
22. Ibid.
24. Ibid.
25. White, P.J. op. cit. p. 3.
26. Ibid.
27. Hailey. op. cit. p. 4.
29. Patterson. op. cit. p. 75.
31. Ibid.
33. Ibid. p. 158 - 59.
Glossary

Amil

Contract Revenue Collector

Batai

Division of Crop between Zamindar & Cultivator

Bhaichara

A form of joint land holding in which members of the community hold hands by true and equal division. Each member had parts of good and bad land, the division being such that the value of each share's land would be equal to that of every one's share.

Bigha

Standard one in the western provinces. 3,025 sq. yds. 5/8 of an acre.

Fasli

A calender originating with Akbar in the Christian year 1555. That year was Hijri 963 and samvat 1612. He deducted 649 years from the latter so as to coincide with Hijri 963 and called it fasli. To synchronise the christian with the fasli 592 years should be deducted from the former. For instance 1801 A.D. would be equal to 1209 fasli.

Jagir

Revenue of land assigned to military servants. Latter on applied to assignments on account of loyalty or service performed to the state.

Jama

Land revenue. Originally applied to land, revenue plus cesses.

Jamabandi

Statement of amount paid by raiyats to intermediaries in a village or the village - rent rolls, also applied to the district rent roll.

Kanungo

A village or district revenue officer who kept records of land and revenue and when required explained local practices and public regulations.

Khalsa

Revenue of that portion of land which was directly under state management.

Khasra

Fieldbook, result of survey showing fields and raiyats possession and their relation to zamindars.

Muafi

Land exempted from paying revenue to the Government. Such land was generally a
<table>
<thead>
<tr>
<th>Term</th>
<th>Definition</th>
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<tbody>
<tr>
<td>Malguzari</td>
<td>A person who pays revenue for himself or on behalf of others to government or to a proprietor, or a holder under a 'proprietor' or the state.</td>
</tr>
<tr>
<td>Malguzari land</td>
<td>Land paying revenue to the Government or land assessed to revenue.</td>
</tr>
<tr>
<td>Pattidari</td>
<td>A form of joint land holding in which sharers hold land according to their ancestral shares. Each one had a portion of land expressed in bigha without reference to fertility of land. (Ancestral share governed according to the law of inheritance.)</td>
</tr>
<tr>
<td>Raja</td>
<td>A title given to Hindus of rank by Muslim rulers or hereditary when descending from a prince.</td>
</tr>
<tr>
<td>Taluq</td>
<td>A revenue sub-division comprising several villages.</td>
</tr>
<tr>
<td>Taluqdar</td>
<td>Holder of taluq. Taking a dependency, an estate or trace of land. In the western provinces he did not have proprietary rights over the entire taluq.</td>
</tr>
<tr>
<td>Zabti</td>
<td>Regular or detailed mode of assessment as developed under Akbar. Later on also used for crop paying at cash rates.</td>
</tr>
<tr>
<td>Zamindari</td>
<td>An occupant of land or land holder other than a peasant.</td>
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</tbody>
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