The frequent and numerous changes and transfers of territory in Bundelkhand gave rise to revenue and administrative problems as lands which constituted part of a district at one time, were attached to another, for administrative convenience at a later date. Added to this, the disturbances of 1857 enhanced the already complex situation. All the work undertaken in the settlements of the paraganas were undone and had to be undertaken again in the post mutiny era.

When settlements were made certain issues were taken into consideration like: (1)

a. actual cultivation to have reached 60% of the cultivated area.

b. the government was to receive 80% of the existing assets.

c. the district in which agriculture was backward, population scarce, rent not fully developed, such areas were to be exempted from permanent settlement.

d. fully developed districts were to be permanently settled.

e. no assessment was to be made on the strength of the unreclaimed land under any circumstances, until the assessing officer had personally examined the soil and assessed it himself that it might easily and profitably be brought under tillage. The early summary settlements were conducted with haste, without any due consideration for the cultivation, quality of land and ability to pay.
Regular settlements were introduced in the paraganas of Bundelkhand just prior to 1857 and in the post mutiny era. We will take these individually and analyse the settlements introduced in them.

**Jhansi: 1864 - First Regular Settlement.**

A brief resume of the revenue settlement till 1864. The Jhansi settlement differs in many points from other settlement carried out in other N.W. Provinces, in that the main difference is that this was the first regular settlement of the district and consequently the work of assessment had to be carried out with no help from previous experience and difficult questions connected with proprietary rights were to be decided for the first time. For a better understanding the district of Jhansi is being divided into 3 portions. (2)

i. those which lapsed with Jhansi state in 1853.

ii. those which were transferred from Jalaun district in 1854. viz. Moth, Garautha, and Bhander.

iii. the Lalitpur sub-division.

These districts were brought under direct administration of summary settlement for three quinquennial period of which no records survive.

In 1854, Major Gordon was entrusted with the charge of settlement in Jhansi. It is rather difficult to know how Gorden arrived at his assumptions as to average assets. (3) So far as could be discovered, he appeared to have employed produce rates, at which he arrived by calculating the average produce, cost of
cultivation and the profit in each class of soil. These rates he
actually compared with actual revenue rates paid in adjoining
districts in Bundelkhand. He formed circles of similar villages
and from the average rates so obtained he calculated separate
sets of rent rates in each village. He divided the sub-division
of the acre into twentieths and under the name of (Biswahs) and
then again divided by twenty which were called (Biswansees). But
this is an incomplete account of his methods. (4) However, he
instituted a reduction of 38% on the former revenue that is, he
fixed the annual revenue at Rs. 55,725. This decrease followed
from lowering the rate of assessment from 2/3rd to 1/4th
assets, which remain unchanged. By June 1857, assessments were
complete and he ordered a reduction of 28% on Erskine’s demand.
Though regular survey commenced in the lapsed paraganas in 1854,
Captain Gordon was to settle them summarily. This was disliked by
the local zamindars as they were in favour of a regular
settlement. The British Government introduced a regular
settlement from July 1st 1856 for a period of three years. The
task was completed but the disturbances undid all the work.(5)
Perganas of Bhander and Garautha were assessed for a period of
twenty years but Moth was not settled. Unfortunately Captain
Gordon was killed in the disturbances of 1857. He was succeeded
by Daniell who pursued a different system, which was not a very
satisfactory one.

Daniell ascertained the nominal rates paid in the
villages of each class of soil. These rates were bigha rates and
were generally known and accepted in each village. He determined
an average rent rate on each description of soil which as far as
his enquiry and experience led him to conclude the next out
turn of the land and this rate was his basis for deducing the
jama. The system did not prove very satisfactory as there was no
uniformity in the calculations and in some villages the revenue
increased and in some it was lowered.(7)

In 1863, Major Davidson took over. He divided the Jhansi
Pergana into two districts - 1) north around Jhansi where the
land had good soil - Mar and Kabar and 2) in the south where the
soil was poor containing rakar and where cultivation depended on
wells and these were called 'Kuabandi' villages. These classes
were further divided into two according to their population and
other advantages. In villages where bigha rates prevailed he
ascertained current rates and worked out from them average rate
of the class of each soil. In kuabandi villages he fixed rates
lesser than the bigha rates. His settlement was carried out on
these principles with great care. Col. Davidson's assessments
were considered to be generally fair and light in comparison to
that of his predecessors.(8)

The British were of the view that as they had just
recently occupied the territory, the settlements should not be
fixed for a long time. Twenty years was sufficient as they had
anticipated general improvement and increase of agricultural
assets and hence kept prospects open for subsequent revision. To
this effect the first regular settlement was introduced in
Jhansi in 1864.
Jenkinson's Regular Settlement - 1864.

The first regular settlement was introduced in Jhansi district from the commencement of 1272 fasli i.e. 1864 A.D. and would expire at the end of 1291 fasli that is 30th September, 1884.(9) Jenkinson after taking over as settlement officer had a colossal task ahead of him. Out of a total of 8,45,519 acres of the district of Jhansi, 1,79,117 acres or 22.22% were unfit for cultivation either due to being barren and covered with waste water the total assessment in 1867, stood at Rs. 5,20,246. Actual revenue in 1867 was Rs. 4,81,874. He wrote that the district had been fairly assessed, though in Mau and Pandwaha the assessments were very unequal. As there was no equality, a revision of settlement was called for. Since the records had been destroyed Jenkinson had no basis on which to form his calculations. He made enquiries from officers who had worked with Gordon and it appears that he made use of produce rates, calculating i.e. the average produce, cost of cultivation and profit on each class of soil as mentioned earlier.(10) He further compared the rates thus obtained with the actual revenue rates paid in adjoining districts and formed 'chuks' or circles of similar village and from the average rates so obtained struck separate sets of rent rates for each village. But this information was incomplete. Had there been more material we could have gained an insight into the actual rates paid by cultivators in different classes of soil which must have formed a main element in the calculations.(11)

Jenkinson tried to find out from Kanungoes and other officials how the rent rate was worked out and calculated the
government demanded on the three paraganas. The course adopted was that the rates of rent prevailing in the neighbouring districts of Bhandar, Hamirpur and Jalaun and Sagar were first ascertained. (12) The return showed the total produce in kind and the out turn (nikase) in each village, were then called for. From these the average rent rates on each kind of soil was worked out like in the case of Mau and Pandwaha paraganas. As said earlier these paraganas were divided into circles and fixed rates for each circle according to its capabilities and estimated outturn and composed them with the average rent rates last mentioned. These were applied to each circle of village. (13)

The Maafee villages were assessed by Jenkinson and reductions were made in the assessment to accord some relief to the cultivators. In the paragana of Gurotha, Jenkinson found in 1864 that no steps had been taken for a fresh assessment. The villages had deteriorated to such an extent that it was necessary to give them an opportunity of restoring them to their former conditions. He found that the management was not satisfactory. Local Bundela Thakurs did not do much to alleviate the economic sufferings of the people. No tenants were induced to settle on the land. As this paragana suffered from economic depredation Jenkinson proposed to retore the villages to the proprietors on a reduced jama to be increased gradually and give them Tucoavee advances.

Inspite of these measures cultivation did not increase and mass migrations had commenced from this paragana. Considering that the disturbances of 1857 caused widespread
destruction of property and cultivation, no time was allotted to the cultivators to redeem themselves from the damages and start afresh.

(Bhandere) On the formation of the new district of Jhansi the Bhandere paragana was transferred from Jalaun to the Jhansi division. The actual demand for 1866-67 (1274 fasli) with deductions amounted to Rs. 60,869, with a reduction of Rs. 34,634.(15)

(Fundwaha) For Fundwaha, the actual demand in 1866-67 (1274 fasli) was Rs. 78,274. Jenkinson took into consideration the factors in Fundwaha and settled it at the lowest amongst all previous settlements.(16).

(Jhansi) The regular settlement was introduced in the paragana of Jhansi from the commencement of 1272 fasli and was intended to last till 30th Sept. 1884. a duration of twenty years. The actual demand was Rs. 46,845 in 1866-67.(17) It will not be improper to mention that Major Gordon's settlement in Jhansi paragana did not hold as in the other three paraganas, as the soil was poor and the farmers were impoverished as was the case in the other districts of Bundelkhand. Settlements prior to 1869-70, were intended to be light but this did not always achieve its purpose. Already the revenue was scanty as there was crop failure and the farmers were unable to pay. Further, new land deeds or 'Khewats' had to be drawn up as new lands had come under cultivation.(18) The standard of measurement was unknown in the villages. Rent was paid in a lump sum called "thanka". The
system under which rent was taken for the outlying areas was called "bheej gooneah". The principle of the system was that the rent was calculated on the estimated weight of grain required to sow the field. In each kind of grain there was a different rate. When the crops ripened a 'merk thoka' was held by which the weight of grain required to sow the field was estimated. The rent of the field was calculated on this estimate at certain known rates. (19) No account was taken of the quality of the crop and in addition the whole loss of the bad season fell upon the cultivator. He said that "in the cultivated areas, the value of which was estimated at average rates, the 'dosala' that is rakar land which after the 3rd year of cultivation had to be fallow for a certain number of years, varying from 2-5 years". In so doing he extricated the maximum permissible from the zamindars and also did not neglect the interest of the government. (20)

It is observed that during the years of 1869-70 cultivation had suffered maximum as crops had failed due to drought. The settlement was tried severely as cultivators fled due to their inability to pay. Outstanding balances amounted to Rs. 1,60,347. The situation was further aggravated as the people had started to emigrate, peasants were impoverished which let to cultivation diminishing. In paragana Jhansi 86,000 acres of land lay fallow during these years. The effects of famine were awful. 1868-69 were years of great misery and more so that land lay idle, but it was unavoidable. The assessment continued to be imposed and peasants were pressed upon to pay. With the result migration started and agriculture was in ruins.
The British Government at Calcutta was requested for a lighter settlement in view of the fact that there were no facilities for the peasants to overcome these difficulties. There was no favourable reply to this request. Though the factors for a lighter settlement weighed heavily but it was not to be. The whole district reeled under economic devastation, but nothing was done to alleviate the sufferings. Jenkinson was sympathetic to the people’s cause but his efforts also failed in getting a positive response from the government.

Lalitpur: A brief resume of settlements till 1869.

Lalitpur lies to the south of Jhansi, separated by the R. Betwa and parallel to the Sagar district of the then ceded provinces. It was originally the Chanderi district when it was assigned in 1844 by Scindia in part payment for the Gwalior contingent. By the Treaty of December 1860, Chanderi pargana was returned to Scindia and rest of the territory ceded in complete sovereignty to the British Government. This territory included the estate of the Raja of Banpur and Shahgarh which constituted the post mutiny demarcation of Lalitpur district. The total area was 19,475 sq. miles, 2,46,344 acres, out of which 2,14,840 was cultivated, 4,71,235 culturable but not cultivated. (20)

The district was remote, poor and backward. In the absence of trade and its remoteness from the more prosperous and busy parts of the country and communications with the outer world was difficult. The soil was generally poor with stony, rocky and jungle landscape. The cultivated area excluding (maafee patches)
of land, which were probably to a great extent cultivated, was 2,87,288 acres of which 28,836 or 10% only was irrigated.

It appears that the local practice was to pay rent in cash at so much a bigah, according to the crop sown and not according to the soil. Ascertaining the system of rotation and the actual area of each class of soil under each crop and estimating the average produce and net profits of that crop, the assessing officers translated the crop rates of each village into soil rates. They then divided the villages according to their capacities and advantages into three or four classes and drew out the average rates for each kind of soil in each village of each paragana. These rates were broadly fixed in round numbers. e.g. i.) moti soil ranged from Rs. 2-8-0 to 12 annas, ii.) Dooimt from Rs. 2 to 8 annas; iii.) Patni from Re. 1 to 4 annas.(21).

Early Summary Settlements:

The first Summary Settlement of Lalitpur district was made in 1843-44 to 1847-48 by Captain Blake at an estimated value for Rs. 97,758-5-6. Under the summary settlement in this period, the revenue paying estates in the paragans obtained from Scindhia were held by pasis whose tenure solely depended on the face of their ability to meet the government demand. The state was the sole acknowledged proprietor of the soil.(22)

The second settlement was from 1848-49 to 1852-53 by Captain Harris for Rs. 1,07,663-0-0. The third settlement was done by Captain Gordon from 1853-54 to 1859-60 which was for Rs.
96,968-1306.(23) By so doing he reduced his predecessor’s demand. Though it was not a substantial reduction it gave some relief to the cultivators.

In the disturbances of 1857, the district like other portions of Bundelkhand suffered so miserably that a reduction in the demand was necessary as the disturbance, the famines and pestilence had devastated the provinces. Even though rucapee advances were made they were utilised for procuring food. Farming was neglected as a small portion of the cultivated area was irrigated and in the absence of the productive power of the soil there was no outturn of agricultural produce.

Captain Tyler who took over in 1860-61, accorded considerable relief in consequence of the losses and made still large reduction in the settlements.

Col. Davidson’s Regular Settlement: 1869

Col. Davidson was appointed in 1863 to assess and settle Lalitpur as he had thorough knowledge of the district and he possessed considerable revenue experience. The work of assessment in Lalitpur began in 1863 and concluded in 1868.

Lalitpur was not a district, the assessment of which could stringently be tested by average rate, or in which a settlement officer could assume that the same rents paid in one village could be equally paid in other villages for similar land. The twenty years settlement was instituted to fix a fair average. The task was difficult as the rent rates were to be determined and
simultaneously whether the government demand should have been raised or lowered. Taking on from his predecessors he too shared in the belief of reduced assessments.

Rents throughout the district were taken in cash. The prevalence of the system of "thanka" or fixed lump sum, which was generally lower than what the crop rates would amount to. Added to this was the prevalence of the "pahā-kasht" that is cultivators holding land in a different village from that which he inhabits - a custom evidently arising from the scarcity of cultivators and which indicated the necessity of permanence in the habits of tenures at that time. As stated earlier, it was not feasible to have a uniform jama for the whole district. Even though Lalitpur had an irrigated area of 16% as against 1% in Sagar district, Lalitpur remained backward. In the Jhansi district the jama rate was higher and the government demand was much higher as the irrigated area was higher and it supported a denser population. Hence in the Khalsa lands he kept the average demand at 12 annas per acre in the productive areas and eight annas in the poorer areas. Since the reduction in jumas was made in 1861-62, the revenue was collected without much difficulty and no coercive measures were necessary.

The rent was fixed on the crops and not on the soil alone. Villages were classified according to the number of cultivators, means of irrigation, nature of soil etc. The process of deducing an average rate from each kind of soil was simplified. The rough estimate of the value per acre of 'Motī' soil was calculated in the following way:

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Wheat - 1 acre - 7 maunds Rs. 11-13.0
Reductions (seeds interest) Rs. 5-0-0
Balance Rs. 6-13-0

This was to be divided by two which would make the zamindar's share, or rent, amount to Rs. 3. But by assuming only half the land to be sown with wheat and the rest with jowar and gram, the profits were calculated in following way:

Jowar 1 acre 5 maunds Rs. 6-0-0
Reductions Rs. 1-3-2
Balance Rs. 4-12-10
Zamindar's share was Rs. 2-6-5

i.e. 1/2 of the profit was the zamindars. Similarly from wheat and gram the percentage was same. In addition the (der do anna) so called from adding to the crop rate, half the amount plus two annas. These cesses therefore had to be treated as part of the actual rent, and as in the settlement jumabundes all charges for rent were lumped together. (26)

It has been that unlike as in the preceding years when settlements were harsh and demanding, the officers now conducting were more understanding and perceived the situation. But the failings persisted. Col. Davidson in tracing the past history of the district and the effect of the summary settlement made by the British officers in the early years of British administration had shown, that they pressed severely on the people as mentioned earlier. The figures were based on inaccurate data of the village papers, hence large balances accrued at different times.

It was essential and sagacious that assessing officers
should have started with reductions and that a light and moderate assessment was essential for the prosperity of the country. In the absence of any reliable data, to the area, soils, irrigation which formed the basis of all the settlements, the recorded rentals which were taken in cash, were somewhat trustworthy. But then authencity was doubtful. Some paraganas were over assessed, assessments were too high, proprietary right were not confirmed or recognised. The basic questions were not tackled or sought to be solved with the result ad hoc calculations were made to retrieve revenues. This had grave consequences in the years to come. Some villages fell into the hands of monied class who were able to retain land and they sought to squeeze as much as they could from the ryots in the shape of rent.

There was however another class of people who benefitted from this settlement at the expense of the people. The district officers thinking that they might test the paying capacities of the villagers or perhaps were anxious to show that they performed well by retrieving maximum from the cultivators, accepted the highest offer quite irrespective of the fitness or otherwise of the trader who was least interested in the welfare of the estate.

Further, when settlements were made, extensive demarcation, of black and red soil villages, was not feasible hence the best and worst villages were grouped together indiscriminately. Settlements were fixed after that true rental value of the land was calculated and the figure was always on
the higher side. Appeals made against the present settlement were dismissed.

To add to all these problems the famine of 1868-69 greatly enhanced the seriousness of the situation. The demands continued to be same, when reductions were necessary.

**Banda : Settlements upto 1874.**

The revenue administration of the district began with the arrival of Captain John Baillie. When the British were expanding their territory the new settlements were increasingly adding to the British revenue. In the pre-British days local revenue assessments were heavy and more so there was not much uniformity in the pattern of settlements or collection.

Baillie was succeeded by Erskine, who conducted the first regular settlement. The details are incomplete and there was progressive enhancement. Local revenue assessed throughout the district and although 1/11th of the estimated assets was allowed to the proprietors, the settlements he made were unfavourable. The only important fact was that the regularity in collection was instituted and the revenue establishment of the district was made permanent. (27) Erskine was succeeded by Wauchope who introduced the triennial settlement with and increase of 12% on his predecessor’s assessment. It has been analysed as one of the severest assessment in revenue history. Never had such a steep demand been inflicted without supplementing or augmenting the resources of the cultivators who would then be able to pay. In the existing conditions it was the
severity of the new assessments which had retrogressive effects on the cultivation which exhibited signs of extinction. To add fuel to fire, S. Waring who took charge of the district after Wauchope, started settlements upon principles of auction sales and sold the land and fixed the revenue upon the basis of competition. and without judging of the ability of his subordinates for their skill in framing estimates to support an increased demand. It led to the transfer of many estates and to the compulsory sale of others and numbers of the proprietors willing to pay the revenue, later didn’t want to do so. The proceeds from sales were frequently insufficient to provide the arrears and in some cases there were no buyers. Waring’s enhancements amounted a 40% increase which was a death below to the agricultural community of Banda. Successive officers continued this tradition of constantly increasing the settlement in view of the fact that agricultural prosperity was optimum in this part of the district. Hence, it became a tradition for the British officers to increase the percentage to elevate their individual status. It has been noticed that the British policy of moderation was overtaken by a lust for increased revenue. Banda and other Bundelkhand districts had suffered from the onslaught of incursions by marauders and it was tested to the utmost to defray the expense incurred in pursuance of the new policy. Money was required and Bundelkhand was destined to pay its full quota. In reviewing the past fiscal history of the district as then described, the variation of land revenue demand presented a remarkable contrast. The revenue assumed in the earlier settlements was believed to represent a large proportion
of the assets than that assessed at a later settlement. This then was the condition when Alan Cadell took over this district.

Cadell's settlement. 1874.

When Cadell took over, the distress of the agricultural community was most serious. From 1869-70, the area under cultivation had fallen from 6,53,583 acres to 5,43,353 acres and as the best soils of all had been abandoned, the loss in rental was in a still larger proportion to the former assets of the district. The government was unsuccessful in realising the revenue from estates under direct management. The settlement returns showed a decrease in the cultivated areas as that of preceeding settlements. The total assessable area had increased by 46,531 acres (from 9,58,863 to 10,05,394 acres). This increase was due to a stricter classification of soil brought under cultivation. The decrease in the cultivated area in the years of 1870 - 73 was due to "Kans" grass and excessive unseasonal rainfall.

When settlement operations began under Cadell, the black soil tracts were only beginning to emerge from the serious distress with which they had been struggling, while the villages with light and uneven soil were moderately prosperous and contended. The classification of soils was done according to their productivity. The proportion of the cultivated area for which actual and existing soil rates were ascertainable was 48%. These assumed soil rates acted as a guide towards determining the rent rates. The assumed rates having being fixed and a
fresh basis for an estimate of the assets and which would form the basis of the revised rentroll. With this in view the applicability of the assumed rates was tested by the lump rents of the village and with the aid of the village ascertained rates and notes made at inspection suitable rates were fixed. These were then applied to the soil areas under cultivation and in this way a prima facie suitable rental was obtained by comparison with other estimates. Cadell contended that the falling off in the cultivated area in the Banda district had been so large that the recorded area of the new settlement was an obviously untrustworthy basis of assessment. (34)

He took up the standard area of cultivation on which the government demand should have been assessed. He abandoned his original proposal of assessing uniformity in the cultivation of the large settlement. The standard assumed by Cadell was 6,53,256 acres. The rental of the assumed standard cultivation by assumed circle rates was estimated by Cadell at Rs. 16,93,658. The jama proposed by him was Rs. 1,88,930 and a sum of Rs. 1,56,416 below the jama of 1282 fasli which the assumed soil rates on existing cultivation would have justified. His assumed jama rates were considered to be moderate. (35)

The term of the revised settlement ran from the commencement of 1288 fasli, when the last enhanced reivesd jamas came in force which were much lighter than that of all his predecessors. His intention was not to burden the cultivator, but to introduce a gradual progressive demand. The final demand was proposed at Rs. 1,35,000. The application of suitable

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village rates to the actual cultivation of the year of settlement would have yielded a revenue of Rs. 7,31,947 at a revenue rate of Re. 1-5-3 per acre. In addition 1,01,269 fallow acres were assessed. The net revenue on this area was Rs. 56,983 which fell to the exceedingly low revenue rate of 9 annans per acre. It will be seen that Cadell while avowedly assessing on an assumed standard of 6,53,256 acres had by the low rates assessment actually dropped his standard in a large number of cases. For a while the rental of the assumed standard was calculated on circle rates which then justified a jama of Rs. 8,81,832. The revenue actually assessed was not more than Rs. 7,88,930 a difference of Rs. 72,902.(36)

Cadell had good reasons to introduce moderate assessments in Banda district. The idea of introducing progressive assessments was dropped as existing assessments worked well. Even though the Board of Revenue left the question of progressive jama to the settlement officer. In this case Cadell based his discretion very discreetly in the case of paragauna Banda in which alone the new assessments came into force before the district had had time to recover from its sufferings. Later throughout the five paragana progressive assessments had been imposed.

It must be taken into consideration that rules were rough standards and were liable to constant modification according to the varying circumstances of particular villages. Cadell's assessments were open to the fact that progressive jamas were not proposed in his time, settlement officers did not
adhere to any standard but took into account the existing state of affairs. In fact his rates were considered moderately low so that there was a decrease of revenue. He intended not to burden the cultivators unduly. Consequently, as mentioned earlier the progressive demand was proposed and it would work up to the full demand of Rs. 1,35,000.(37)

Cadell was of the opinion that the assessments should be divided into four instalments. The reason attributed was that very large advance collections had been made in this district within the preceding two years.(38) He was sympathetic to the cultivator's cause that collection dates should have been fixed as to be suitable for all seasons. Instead of collecting advances, the best rule he suggested was to collect when the people had the capacity to pay, a pragmatic approach. Advances 'collecting' were nearly all paid by landlords, who collected rents. The village community did not pay till after the instalment was due.

Banda district had been ruined by over assessment in the early years of British occupation. This resulted as in other parts in frequent transfers, neglect of agriculture etc. Reduced assessments were allowed in the Tahsil of Badausa and Sihonda from 1287 fasli, but not until after the revenue had been collected. In this way part of the revenue for the unfavourable seasons of 1808-09 was collected in the prosperous years of 1879-80. Extra rents saved in the good years were accumulated to pay up for the years of poor harvest. This did not inflict or cause extra strain on the payment of dues in the bad years.(39)
In conclusion one may say that Banda was given a step treatment with regard to the assessments made yearly. Even if the zamindars paid up by the stipulated dates they were subject to mistreatment by the tehsildars, that payment was to have been made earlier. This severity of extortion of revenue resulted in general decline in agriculture.

It is to be observed that a rigid system of fixing and enforcing during a prescribed period a full revenue demand was not suited to Bundelkhand. "It was better to lose revenue than to injure and destroy". An important factor to be mentioned here is that in spite of the reductions he instituted he was not sympathetic in fact. He was forced to allow reductions in revenue rate because the previous rates were beyond the paying capacity of the cultivators. Moreover, Cadell seemed to be very wise. The aim behind 31% reductions was to give stability to the British in Central India. He knew that Bundelkhand was the main centre of the revolt of 1857. Though he never wanted to buy the anger of the people by increasing the rates of revenue, Cadell, in fact looked after the British interests and was not genuinely sympathetic to the Indian cause. His settlement which commenced in 1873, lasted for twenty years till 1892, during which period the cultivators were not really benefitted.

Karwi

The Karwi tract lies in the eastern corner of the Banda district and forms an irregular triangle. The southern part consisted of broken hilly country. In 1805, Captain Baillie
summed up the existing settlement followed by Erkine who made a three year settlement (1806-1810 A.D.) for Rs. 3,79,879.(40)

These early settlements were merely continuation of the old demand. The government wanted to make the settlement permanent as it stood in 1808 A.D., but it could not be executed. Considerable arrears accrued. The second settlement was conducted by Wauchope (1804-12 A.D.) who hiked the revenue to Rs. 3,86,632. This hike was unjustified and the government feared that in the lack of capacity to pay up, the land would be thrown out of cultivation. Orders were thereby issued for the remission, keeping in view the area of waste land in each village.(41)

During the years between 1815-16 A.D., the country witnessed a period of prosperity which Waring took advantage to raise the revenue demand to Rs. 4,81,450.

Below is given a table to show the steady increase in the successive settlements to extract the maximum feasible to the utter ruin of the people and zamindars:-

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<th>Date</th>
<th>1st Settl.</th>
<th>2nd</th>
<th>3rd</th>
<th>4th</th>
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<td>1217-1219</td>
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<td>Waring</td>
<td>1223-1227</td>
<td>Rs. 3,86,632</td>
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<td>under Reg. IX of 1833(1250-1279)</td>
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<td>1267</td>
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</table>

83
From the above table it is clear that until 1868, when Mayne brought peace to the area by lowering the demand to Rs. 3,60,183, and again by 3.6% but the demands continued to be high. The value of land commenced rising again. The reductions were liberal, followed by a series of good seasons. Karwi gradually recovered and an era of prosperity ensued. But again 1868-69 was a year of drought and scarcity which cast untold miseries on the people.

Patterson's Assessment 1878-79.

Patterson commenced his work of the Karwi sub-division in 1877-78. It consisted at that time of 110 acres roughly. The system pursued in Karwi was based on C.A. Elliotin Farrukhabad, modified so as to suit the circumstances of the district. As Elliot had described his method, and revaluation had been effected and this was the most important branch of the settlement work. (42)

According to the system, the inspecting officer tested as many entries as possible in the Khasra and where erroneous, corrected them at the same time, taking into consideration the capabilities of the villages. The draw back was that in the Khasra entries there was nothing to find out the soil rates and entries in the area. He could only test fields at random and further that was no accuracy in the calculation and also the facts presented to him were not entirely correct. Consequently,
The most important factor was the "actual rents paid". Rates prevailing for each classification of soil was mooted. The Sir or rent free lands were separated and where even known rents were paid on fields they were collected and taken as basis. It helped form guidelines too. Where lump rates were paid the bases were analysed and the village rate elicited at inspection. As a rule the rates actually paid in the best soils were far below the conventional or standard rates which represented the value of the land. In the mar villages as also in the Kabar the rates fell below the traditional standard rates. Rates on inferior lands were sometimes too high, as when rates were fixed besides the rents, other factors were also taken into consideration.

Karni soil was inferior to Banda and Palani. Patterson made allowances on the well manured and cultivated soils. First class mar consited of 1.9% of the total area of 2198 acres. 1158 acres paid known rates and the rest paid lump rates. The rate was very low for such a soil, and amounted to only Rs. 2-13-11 per acre. Yet Re. 1-8-0 to Re. 1-12-0 per bigha was stated as the recognized mar rate Rs. 3-1-0 to Rs. 4 per acre. For first class Kabar the lower rate was fixed at Rs. 2-15-0 and the rate per cultivated acre was Re. 1-3-1, and he further made a reduction of 3.6% on the existing payments of Rs. 3,45,105. (44)

In all classes, Patterson reduced the rent rates depending on the nature and extent of the productive soil. In the eastern part of Karni the land improved and mar soil
extended to a large area. Problems were created as settlement officers took the black soil to be the best and levied high rates, with the result that land which was brought under cultivation in 1286 fasli was paying a higher rent even though it had not reached the full rate paid by mar soil under prosperous circumstances there was a rise in rentals due to a rise in prices which increased the prosperity of the tract. But this was an artificial prosperity as there had been no great increase in cultivation nor in population. Higher demand produced disastrous results. (45)

An important factor of note is that in the Karwi district as in other Bundelkhand settlements, the ordinary standard of cultivation had not varied in the thirty years, not that it had been taken for cultivation and settlement, but the yearly variation of the cultivable area was very large. This misled settlement officers and consequently ruined the district.

Patterson endeavoured to obtain standard areas, and at least for one paragana had added a round some to the corrected rentals on this account. He pointed out that a policy of low jamas did not suit Bundelkhand. It involved unnecessary loss, and withdrew stimulant to zamindars and tenants and further it did not save the state in bad years. Intelligent and vigilant revenue addition was required. (46)

It is necessary to mention that settlements in Karwi as in other part of Bundelkhand were effected without any knowledge of the capabilities of estates and were chiefly based upon the
information and opinion furnished by the local officers. It could not therefore be expected that the demands should be very equitable upon such vague and uncertain data. The idea was to increase the revenue, the means did not matter as long as the increase was effected and it was received as an indication of prosperity and limits to the power and possibility of paying appear never to have been contemplated. It was the general belief that the agricultural population could pay up, the more pressed the more they could cough up. In the case of Waring, he was motivated to secure the maximum for the British Government and did not care for the financial results of his squeeze. No limit was adopted and the seized estates went to the highest bidder. There was even a suggestion to sell of estates to recover government dues. The Board of Revenue Sanctioned the settlements. (46)

As a direct consequence of the high rate of revenue the areas sold to recover arrears continued to increase. The amount realised from the sale of the land was 4% of the years revenue. But these added to the detriment of the year instead of cultivable acreage increasing, it decreased from 3,27,621 acres to 3,08,037 or by 6%. Added to this was fact that in Bundelkhand cycle of magnificent harvests, during which heavy revenues were collected and paid with ease, was followed by period of depression and scarcity during which the highest demand of rigidly collected revenues caused great distress. No allowances were made for these facts. (49)

Patterson’s settlement was not as severe as those of
his predecessors, but it was also hard, with the result that the region faced ruin, otherwise in a relatively prosperous region.

Hamirpur.

Hamirpur was ceded to the British in 1803-04 A.D. In 1805, Erskine was appointed Collector and remained incharge of the district for the years and made first two settlements. As in other parts of Bundelkhand paraganas and tahsils, Hamirpur also reeled under heavy settlements. As there was no proper demarcation of the district, the total could not be arrived at. Heavy balances accrued, in addition to the vagaries of weather, which further caused destruction of crops and cultivation. There was a 40% increase in the assessment by Erskine who justified it by adding that in the context of a bumper harvest, the people would be able to pay up. There was no uniformity in assessment, the eastern paraganas were settled in a moderate manner, whereas the western were pressurized under heavy demands. Subsequent settlement officers all envisaged to obtained the maximum from the people to fill the British coffers. Little or no attention was paid to the disastrous results of this policy.

Allen and Muir's settlement: 1842-48

When Allen took over the settlement of the district he was not quite conversant with the area so that he was not a position to classify the district. Previously tehsildars were called upon to classify the villages according to the soil. This system was most inaccurate, further reliance was placed on the profitability of the villages than on the goodness of the soils.
Basing his calculations on previous figures of rates, he subtracted 1/3rd to form the revenue rates and this was his first basis. Rent rates were formed by putting Re. 1-12-0 on every acre of Malgozaree cultivation in the village and 4 annas on the cultivated land. Rates were assumed after considerable investigation and were applied to every village but they were found to be too high.(48) Besides the above mentioned calculation he had special ones for each village - first the particular village rates per bigha were applied to the number of bighas given in the measurement papers and from the rental thus obtained he deducted 40% but this could not be uniformly determined as there was no uniform standard of the bigha in the village. He made assessments of previous jamas and concluded that the revenue collected under duress from 'Capital' and not from village assets was beneficial.(49) Consequently he initiated the system of introducing 'proposed' jama system, by which there was an ultimate decrease in the proposed jama. A gradual and steady decrease afforded relief to the cultivators. Resumed Maafee patches of land also came under settlement for the first time and revenue was paid out of the projects of the maafees. Below are given figures to show the proposed jama and the actual collected from the five paragans.(50)

--- Jama assumed by deduced Revenue Rates .... Rs. 7,95,857.
--- Proposed jama .... Rs. 6,71,833.

The settlement of 1842 was not quite what the situation warranted but it was a step towards retrieving the bad situation. Revision of the settlement in the north of the district was
necessary. Previous over assessments had led to disastrous calamities. It was impetuous to try restore the district to its pristine abundance by a rational and moderate approach so as to encourage cultivation. Settlement of people and accumulation of capital to resume prosperity. It was potential to develop the fallow lands and the British anticipated a heavy return on these lands. But the necessary factors required to make them cultivable were not forthcoming. Consequently the anticipated results did not bear fruit.

Had the revenue settlement been more sagaciouly levied, the district would not have suffered in so much as to divest it of people. Cultivation and thereon capital emanating from the revenue accruing from settlement, levied on crops and soil. The harsh settlements had devastating effects. It was a lesson for the future settlements which were not to be exacting. This had a four fold effect.

i) the poor collection of revenue.

ii) the losses registered on the occasion.

iii) Abandonment of land and the departure and migration of cultivators, uncultivated land kept fallow. Subsequently these lands were thrown out of cultivation and in course of time it was difficult to reclaim and bring under cultivation.

iv) Money lenders flourished, but eventually as people could not pay back the debts, land changed hands.

This inherent idea amongst the settlement officers that
the greater the pressure executed, the more the outturn of revenue was a soundless one and it undermined the very roots of economic stability on which the British imperialistic designs nurtured. It was a misconception that the eagerness and enthusiasm with which the zamindars wanted to retrieve their properties was not a proof that the settlement was light. It was an inert desire to reclaim his family property. The poverty of the whole district and the utter valuelessness of landed property were indisputable proof of over assessment.

Table showing settlements upto 1836 :(51)

<table>
<thead>
<tr>
<th>Year</th>
<th>Revenue</th>
</tr>
</thead>
<tbody>
<tr>
<td>1806</td>
<td>Rs. 5,92,123</td>
</tr>
<tr>
<td>1807</td>
<td>Rs. 5,98,216</td>
</tr>
<tr>
<td>1810</td>
<td>Rs. 6,66,093</td>
</tr>
<tr>
<td>1814</td>
<td>Rs. 6,72,681</td>
</tr>
<tr>
<td>1816</td>
<td>Rs. 8,43,438</td>
</tr>
<tr>
<td>1821</td>
<td>Rs. 8,24,848</td>
</tr>
<tr>
<td>1826</td>
<td>Rs. 7,93,809</td>
</tr>
<tr>
<td>1831</td>
<td>Rs. 6,83,281</td>
</tr>
<tr>
<td>1836</td>
<td>Rs. 6,66,200</td>
</tr>
</tbody>
</table>

**Jalaun**

The territory of Jalaun except Koonch and Kalpi paragana came under the British jurisdiction in 1831. The four paraganas of Jalaun were formed out of the old Jalaun Rajaship. Orai, Kalpi, Jalaun and Koonch. Moth was transferred in 1854 and Bhandari in 1856 to Jhansi.
Prior to 1869 summary settlements were carried out by the political officers in charge of the district. There were four summary settlements made. But these settlements were based on inaccurate measurements and on Maratta documents, showing a revenue much above what the country could properly pay and prosper. The assessment depended on the following factors. (52)

a.) former settlements
b.) number of acres.
c.) number of cultivated acres.
d.) number of cultivable acres.
e.) number of waste acres.
f.) number of well irrigated acres.
g.) nature of soil.
h.) patwari, kanungo and amin rates.
i.) Proposed government demand at half rates.

Jalaun too had suffered from the early settlements which had been heavy and unjustified. The district was a wilderness and there was no agricultural progress and few villages existed. During the 1837 famine, thousands had died, and many migrated to Malwa. (53)

Lt. Doolon who took over in 1838 saw a ravaged district. He made a settlement for five years. His successor Ross increased the assessment by Rs. 30,752. This pattern of increasing, continued during the term of Erskine. He introduced the Punjab survey system by which the field survey on which the settlement was based was made by the village patwaris on the Punjab system and was the 1st Khusrah measurement (i.e.) measurement by
plane table) and on this plan attempted in the N.W.P. (54) The Erskine assessment was hard pressing in some quarters. His land tax was levied on a very thin population, when cultivation had not reached the desired level. Many left the district and took refuge in the Central Province. It must be mentioned that Erskine’s demand was at a higher figure than the rental proposed by Major Ternan sixteen years later when the district had been brought under cultivation, when most of the Maafee land generally the most productive had been resumed. (55)

Ternan’s Settlement : 1861.

Major Ternan took over in 1861 and settled the district of Jalaun comprising the paragans of Jalaun, Madhoharh, Kunnar, Attah and Orai and thirty more villages of old paragana Indurki. The settlement was for a period of twenty years i.e. from 1st July, 1861 to 30th June 1881 A.D. and was aware of the severity of his predecessor’s assessment and its effect. He was of the opinion that “the previous assessments had always been too high.”, and therefore when he took charge of the district after the rebellion he worked laboriously at the assessment. (56)

The criteria for settlement which was adopted by Major Ternan was

i.) position of each village.

ii.) situation with regard to others.

iii.) position near water source.

iv.) all other points of importance

v.) nature of soil. (57)
In Jalaun Zilla the amount of resumed maafee lands including whole village patches, malikana and malgoozaree grants was 56,785 acres. These lands had been settled at half rental assests. When maafee tenures had been confiscated for rebellion, their possession had been forfeited and the maafeedar was converted into a hereditary cultivator. The total revenue demanded from this district was Rs. 9,45,800, on a total cultivated acreage of 44,095.(58)

In paragana Orai, Ternan says, "the greater part of the soil of the paragana was brought under cultivation but no improvement could be effected until European capital was put into it. A settlement could be beneficial only then".(59)

In Madhogarah paragana the malgoozars were very poor and the bet villages were in the hands of Mahajans. With the imposition of Ternan's, settlement, the population recovered from its exhaustion and there was a revival of agriculture. Major Ternan reduced the assessment by Rs. 12,990, thereby giving some relief to the cultivators. It was slightly complicated in the sense that the revised demand of Ternan excluded a large sum which was assessed on resumed land which had paid no revenue earlier. The assessment was not made upon any scientific or systematic plan.(60) A senior member of the Board of Revenue had visited Jalaun, while the settlement was in progress in 1883 mentioned in a note - "In Jalaun instead of average rates (i.e. rates on the classes of soil on the paragana average). Major Ternan adpoted a special set of rates for each village". These had formed the basis of his assessment.(61)
Major Ternan had ascertained as nearly as possible the actual rates in each village, based on the rent demanded from surrounding villages, which had similar locations, equal production capacity or otherwise with the same kind of soil. (62)

There was another assessment made chiefly on the jama bandis or rent rolls, "checked by a general reference to the rates, at which the revenue so calculated would fall as compared with neighbouring villages and influenced by local inquiry, to personnel knowledge of the circumstances and assets". We do not have much information regarding as to how he dealt with concealed assets or what measures he took for retrieving the amount which was the difference between the recorded rents and that actually collected. (63)

The cultivated area assessed for revenue was 4,55,224 acres and the cultivable area was 5,39,161 acres. The revenue assessment made for the cultivated area was Rs. 6,13,360 which amounted to Re. 1-5-10 per cultivated area and Re. 1-2-2 per cultivable area, which was slightly higher than the Jhansi district, where the rate on cultivated area was Re.1-4-11, by the new assessment as the soil was rich. (64) In Hamirpur the rate per cultivable area was lower than in Jhansi i.e. Re. 0-15-2, in spite of Hamirpur and Jalaun paraganas having the same degree of fertility. The assessment on the whole was not as severe as the earlier ones. (65) In 1865-66, the rental assets stood at Rs. 13,73,905 half of which would give a revenue of Rs. 6,86,950 instead of Rs. 6,13,362. (66)
It is apparent that the amount of resumed rich lands formerly held by Mafeedars yielded revenue which compensated for the remission he made. In making the settlement Major Ternan endeavoured to secure a due return or surplus to the cultivator and farmer for their labour and risk at the same time he saw that a fair share of the rent or profit went to the Government. He took into consideration the prices of grain at the time, to work out how much the farmer was to pay to the government.

The year 1868-69 had been one of severe drought. Remissions were made and the cultivators was not hardpressed to pay his dues. The government under took the construction of canals and also recommended to make Jalaun district one of the most productive in India.(67)

The Jalaun settlement was exceptional in its character that it was not a revision of an elaborate settlement. It was carefully prepared and considering the agricultural conditions and other protracted interruptions a permanent settlement was not feasible. However, this settlement was fixed for twenty years.

We have seen the pattern of the settlements which were to extract optimum revenue from a practically incapable class whose livelihood depended on the soil they tilled. In the next chapter it will be seen how the second regular settlements worked. The first did not improve either the condition of the peasants, cultivators or land holders instead depleted them of all resources to regenerate revenue.
The above analysis of Revenue administration reveals the truth that the British had made it a policy to extract more and more revenue from the agriculturists so that the people could remain confined and poverty stricken. The economically back ward inhabitants would be busy in searching for opportunities to meet both ends and thus they would not be in a position to raise their voice against the British. Moreover, had other objectives too. They gave concession in revenue rate to the people who were famous for their notoriety. It is because of this policy that the settlement officers allowed relaxation in the Bundela dominated villages in Lalitpur whereas the laborious peasants were heavily taxed. The British aimed that confining the socio-economic backwardness of Bundelkhand so the European missionaries could have easy access to this region. Thus they paved the way for the propaganda of Christianity in Bundelkhand.


3. Ibid.


5. Ibid. p. 13.


7. Ibid. p. 21.

8. Ibid.

9. Ibid. p. 139

10. Ibid. p. 140

11. Ibid. p. 142

12. Ibid. p. 143

13. Ibid. p. 145

14. Ibid. p. 146

15. Ibid. p. 155

16. Ibid. p. 161

17. Ibid. p. 162

18. Ibid. p. 167

19. Ibid. p. 169

20a. Ibid.


22. Ibid.
23. Ibid. p. 18.
24. Ibid.
25. Ibid. p. 23.
28. Ibid. p. 108.
29. Ibid. p. 120.
30. Ibid.
31. Ibid. p. 175.
32. Ibid. p. 206.
33. Ibid. p. 213.
34. Ibid. p. 228.
35. Ibid. p. 230.
36. Ibid.
37. Ibid. p. 233.
38. Ibid. p. 235.
39. Ibid.
41. Ibid. p. 11.
42. Ibid. p. 13.
43. Ibid.
44. Ibid. p. 26.
45. Ibid. p. 33.
46. Ibid.
47. Ibid. p. 45.


Ibid. p. 80.


Ibid. p. 33.

Ibid. p. 39.


Ternan. op. cit. p. 110.

Ibid. p. 112.

Ibid.


Ibid.

Ternan. op. cit. Jalaun Settlement Report p. 120.

Land Revenue Records. No. 19th Dec. 51 (11-51).


Ibid. p. 136.

Ibid. p. 142.

Ibid. p. 159.