CHAPTER – VI

ECONOMIC AND SOCIAL POLICIES

Colonialism by nature is exploitative and oppressive, with the rulers enriching themselves at the expense of those they ruled. Generally speaking, colonisers dominated a foreign territory's resources, people, labour force, and markets. Often, they imposed systems—political, economic and cultural to maintain control over the indigenous population. During the British rule, the Indian administration passed through a phase of rigorous experimentation and continued innovations. Some of the features of the Mughal administration were adopted and adapted by the British rulers in India. With the advent of the British Rule in India, the political, economic and social fields underwent far reaching changes.

The Industrial Revolution in Britain in the mid-18th century compelled them to change their economic policy in India and other colonies. The chief motive of the British to establish political control over India was to exploit the economy and commerce to their advantage. Initially they traded with the spices and finished products of India. After 1813, their concern was to draw agricultural raw material from India and push their industrial products to India. Therefore the British paid less attention for the welfare and development of India and Indians. Their ultimate aim was to raise substantial revenue from the territories which were under their control. The new land revenue policies, trade policies, judiciary and police systems, and social policies drastically changed the traditional setup of the region. The colonial administrative policies had considerable impact on the economy and society of Uttara Kannada district.
Trade:

The region had considerable internal and external trade. Boiled rice from Kumta and Ankola, and salt, coconut, coir, fish and hirda were exported from the coastal taluks. Spices, arecanut, cardamom and pepper were brought down to the coast from the interlands and exported. Other than these Uttara Kannada exported a large quantity of forest produce including firewood from the district. In the mid-19th century timber was exported to railway sleepers, and a large quantity of timber was exported to Bombay dockyard.¹ Paddy, rice, coir, chillies, food grains and liquors were imported to the district. Coconut was exported to above ghats and to Bombay. There were numerous petty retail traders in cloth, rice, bronze vessels, etc. The itinerant traders from Goa went from village to village and from house to house buying paddy required for local consumption and sold sundry articles.² Besides, foreign products like sugar, clothes, liquor, umbrellas, bangles etc., were imported into the district by the British and in turn they affected the local village industries.

Trade Centres:

Karwar, Kumta, Honnavar, Sirsi, and Haliyal were the main trade centres of the district. During the time of fairs - Shivaratri fair at Gokarna, Ulvi fair at Ulvi and Marikamba fair at Sirsi - many articles were sold and purchased. In fact, these fairs and festivals provided good markets for trading, and trade centres evolved around these temples. People from outside came to purchase copper and brass items, clothes, cattle and sundry items. During the year 1877, goods worth Rupees 55,000 were sold in Gokarna fair.³ The trade carried out in Ulvi and Gokarna valued Rupees 23,500 and Rupees 62000 respectively in the year 1892.⁴
Sea Ports:

Sadashivgad, Baithkol, Belekeri, Tadri, Kumta and Honnavar were the famous ports of the district.\(^5\)

Sea trade:

During the British period, Kanara ports acted more as a transmitter of trade than a direct feeder to England. The ports of Kanara were the trade links between indigenous, interior lands and foreign dependent markets.\(^6\) By 1850s cotton trade had taken over as a prominent item of trade. During that time cotton grown in Southern Maratha Countries were exported through Uttara Kannada ports.\(^7\) The cotton was passed from Dharwad district to the sea board of Kanara. The export of cotton from Kanara was made from the two ports of Karwar and Kumta. The business transacted in these two ports in the year 1876 as below:\(^8\)

<table>
<thead>
<tr>
<th>From</th>
<th>To</th>
<th>Items</th>
<th>Quantity</th>
</tr>
</thead>
<tbody>
<tr>
<td>Karwar</td>
<td>Europe</td>
<td>By steamers direct bales</td>
<td>15,9000</td>
</tr>
<tr>
<td></td>
<td>Bombay</td>
<td>By steamers</td>
<td>21,378</td>
</tr>
<tr>
<td></td>
<td>Bombay</td>
<td>By native crafts - Docras (unpressed)</td>
<td>39,932</td>
</tr>
<tr>
<td>Kumta</td>
<td>Europe</td>
<td>By steamers direct bales</td>
<td>3331</td>
</tr>
<tr>
<td></td>
<td>Bombay</td>
<td>By steamers</td>
<td>431</td>
</tr>
<tr>
<td></td>
<td>Bombay</td>
<td>By native crafts - Docras (pressed)</td>
<td>57,201</td>
</tr>
</tbody>
</table>

The cotton was sent both in pressed and unpressed form. The five cotton pressing units were established at Karwar and one at Kumta. The pressed bales were also received
from Gadag, Dharwad, and Hubli. The cart loaded with cotton used to carry back salt, clothes and other necessary articles available in the coastal region. The cotton exported from Kanara was famous in the European market as “Kumpte (Kumta) Cotton” even though it was not grown in Kumta taluk of North Kanara district. The opening up of Mormugao port in 1881, and connecting Southern Martha Railway to Mormugao port in 1888 completely ruined the cotton trade of the ports in Uttara Kannada. This was due to the fact that the cotton of the Southern Maratha Country was directly sent to Mormugao port through the railway network. The two railway stations opened at Castle- rock and Alnawar were not convenient for the peasants of the district. The number of steamers visiting to ports to carry the merchandise also decreased considerably.

The garden products of Sirsi and Siddapur were transported by bullock cart to Uppinpattana on the bank of Tadri river. From there they were carried to the boats, which took them down the river to Manki at distance of five miles. At Manki they again landed, and transferred in bullock carts to Kumta. At Kumta they were unloaded, and remained for sometimes in the hands of dalals and shippers. Next they were again loaded on Bombay Navigation Ships which carried them to Bombay. This kind of transport caused much damage to goods owing to constant handling and possibility of theft, as well as delay and unnecessary expense to cultivators. Much of the profit was carried away by dalals or shippers and they achieved much profit than the actual cultivators.

The linking of Southern Maratha Country Railway to the Mormugao port affected cotton trade on the Kanara ports and the same can be seen in the following table.
Table 6: 1

Export From Kanara Ports

<table>
<thead>
<tr>
<th>Goods</th>
<th>1889-90 (value in rupees)</th>
<th>1890-91 (value in rupees)</th>
<th>1891-92 (value in rupees)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cotton</td>
<td>44913</td>
<td>15221</td>
<td>364</td>
</tr>
<tr>
<td>Mayrbolans</td>
<td>43099</td>
<td>52750</td>
<td>44,441</td>
</tr>
<tr>
<td>Areca nut</td>
<td>15,26,831</td>
<td>12,32209</td>
<td>14,79756</td>
</tr>
<tr>
<td>Cardomom</td>
<td>2,14,366</td>
<td>2,17,447</td>
<td>25,4512</td>
</tr>
<tr>
<td>Pepper</td>
<td>4,19,456</td>
<td>3,36,002</td>
<td>3,00,041</td>
</tr>
</tbody>
</table>

Ruin of Trade:

The British economic and commercial policies ruined the growth of trade in Uttara Kannada. The port of Karwar also did not emerge as a major port. During the American Civil War (1860-65), Indian cotton had high demand in the international market. The export of cotton from the Southern Maratha Country was carried out through the district ports, particularly from the ports of Kumta and Karwar. During that time the British showed interest in developing the Karwar port, but soon their plan changed, which proved detrimental to the Karwar port. Instead of gaining profit, the merchants faced heavy loses within 4 to 5 years, due to the sheer mismanagement and discouragement of the British authorities. The basic requirements like jetty, roads, carts etc., were not provided at the ports for the merchants, instead the merchants were heavily taxed. The tax was imposed to provide better sanitation facilities near the port but unfortunately no such works were carried out. The government did not take any initiative in making Karwar as an all seasonal port and connect it from Gadag to Karwar. In addition to this negligence, the government gave a blow to the business transaction of the region by connecting the Southern Maratha Country with the Mormugao port in 1888 with a railway line. It was a great set back to the trade activities of the district. The trade in Kanara was considerably
affected by the opening of the Southern Maratha Railway line, particularly from Hubli to Mormugao. The proposal to construct railway line between Hubli and Karwar was never carried out. Though Karwar was a natural harbour on the western coast, its development was never considered seriously by the colonial government and the town lost its importance from commercial point of view. Many cotton merchants of the region lost their profession and they migrated to other parts of India. Thus since the mid-19\textsuperscript{th} century, trade in Kanara was limited to export of timber fuel wood and minor forest products. This was also evident from the visit of steamers to the port which decreased almost by 75 percent.\textsuperscript{14} It became very difficult for the gardeners and cultivators to export their products outside the district, and as a result they failed to get good value for their products.

**Prices of Agricultural Products:**

There were tremendous fluctuations in the prices of agricultural commodities during the British rule in India. The prices of paddy were measured in terms of Company Kahndi that is weights about 303 lb, and garden products were measured as Indian or local maund that is about 28 lb. The period from 1862-1910 recorded about 22 seers of paddy per Rupee that is by about 50 \% and this level was maintained till the year 1911 with some differences.\textsuperscript{15} The average for five years from 1911 to 1915 was Rupees 9-6-0 for a Company Kahndi.\textsuperscript{16} During the time of First World War, there was a phenomenal increase in the paddy rates. In the year 1919, 7 seers and 6 chataks of paddy were sold for a Rupee. That was a remarkable figure of Rupees 20-0-0 per Khandi or 200\% more than the pre-settlement rates. In the next ten years, the prices came down to a more steady figure and for 10 years, from 1921 to 1929 the prevailing price of paddy was about 10 \frac{1}{4} seers for a Rupee or about Rupees 14-12-0 per Company Khandi. Average for the years from 1921 to
1925 showed 116% more than the pre-settlement prices. But the year 1929 witnessed the catastrophic slump in prices, and the following three years saw the prices crashing to the year 1895 level. The paddy was not a cash crop, and it was grown mainly for house consumption in the district.

More important than the variations in price of paddy was fluctuations in the prices of garden products. Arecanut was the major garden crop in the district. Its price in five years prior to introduction of the settlement was 2 seers and 13 chataks for one Rupee that is 5 Rupees for local maund of 28 lb. In first five years of the settlement, its prices had increased by 50%. There was a small fall in prices from the year 1901 to 1903. But thereafter prices remained more or less steady at 2 seers 5 chataks or Rupees 6-4-0 per maund (average of years1910-1915) for 18 years till the year 1921. Unlike paddy, there was no rise in prices of arecanut during the war, but boom came during the period from 1923 to 1925 when prices shot up to 1 seer 3 chataks per Rupee. The average value was 1 seer 8 chataks for a Rupee or 9-5-0 per maund, i.e., 87% above the pre-settlement prices. The year 1929 slump had, however affected arecanut prices equally badly and the rates had remained fairly constant since year 1942. 

**Labour and Wage:**

Due to sparse population, the district always faced problem of scarcity of labour. The labourers came from Dakshina Kannada and Goa regions in the month of September or October, and stayed till commencement of monsoon. They worked for garden lands. The rice lands faced the problem of scarcity of labour, and rice lands were cultivated through tenants who cultivated with the help of lower caste people. The labour wage at the
commencement of settlement was four anna per day and remained constant till 1907 in the district.\textsuperscript{18} Thereafter the wage rose to 6 annas at which level it remained for the next 12 years with the exception of one year. From 1917, the wage mounted even higher, and in 1925 it reached the unusual figure of 15 annas per day for an ordinary field labourer. The average wage a labourer for five years from 1921 to 1925 was 0-12-8. With the sudden fall in price of arecanut in the year 1931, the wages also came down. The wage reached 0-5-6 in the year 1938. In the year 1940, it recorded little rise due to the greater demand for labour by the Mysore government for the Jog hydro electric project. In below ghat and some parts of above ghat where garden cultivation was limited, the labour wage was very less. In smaller villages where much of the land was cultivated by tenants or small holders, the wage was merely nominal, about 2 to 3 annas per day. There the ryots generally excanged their personal labourers. 6 annas a day was paid for paddy lands, and some minor operations in garden lands. The women workers from Ankola and Kumta employed for transplantation and weeding were paid at 3 to 4 annas a day. A very common method of payment was to give wages partly in cash and partly in kind, especially in the villages where an appreciable amount of paddy was grown. Labourers were paid at the rate of 4 to 5 annas per day, and the amount of paddy given was calculated at the rate of 10 gidnas that is half a khandi of paddy for every four Rupees of wage. In some villages, 8 to 9 gidnas of paddy were given. The payment of this kind was called as bali. In addition, 4 annas were given for salt and spices for every four Rupees of wages. The wages thus worked out at Rupees 0-5-9 to Rupees 0-7-0 per day.\textsuperscript{19}

For the specialised garden operations, highest wage rate was paid. The soppu operations were generally done on contract basis. The amount charged depended upon the nature of betta from which the leaves and branches were to be removed and the garden
where they had to be deposited. The amount of Rupees 40 was generally paid per acre of garden. *Agte* and *nitikattu* operations were paid on the average at Rupees 100 per acre. The workers who tied *kotti*es and harvested *supari* were almost invariably paid on the basis of the work done. *Kotte* tying labour was paid Rupees 7 to Rupees 8 per 1,000 bunches of *supari* with one or two meals per day. A labourer who tied about 150 *kotto*es per day in average, used to earn about Rupees 1-3-0 to Rupees 1-6-0. *Supari* plucking labour was paid at Rupees 4 to Rupees 5 per 1,000 bunches of *supari*, plus one or two meals per day, and they earned 12 *annas* to 1 Rupee per day. The wage was very high in the district, and contributed greatly to the increase cost of cultivation.20

**Stagnation and Deterioration of Agriculture:**

The British introduced the Ryotwari system of land revenue administration in the district. It created a new form of private property which benefited the government. The land was converted into saleable and mortgageable commodity. The British by making land as a commodity which could be freely bought and sold introduced a fundamental change in the existing land system of the country. Further, it resulted in the excessive collection of land revenue. The traditional share of the state was 1/6 of the produce, whereas the colonial state increased it to 60-70% and made an effort to benefit from it.21

The farmers had to pay land revenue to the government whether the annual crop was successful or not.22 In the forest district like Uttara Kannada where there was lack of proper irrigation system, guaranteeing security against insufficient rains, the peasants failed to pay the revenue to the government. The divisional and district officials who visited the district after rainy season gave false report to government of fair rainy season.
The land revenue demand of the State was one of the main causes of the growth of poverty, and resultant indebtedness of the farmers. “A system which established fixed revenue assessment in cash, irrespective of harvests or economic changes, may appear convenient to the revenue collector, but to the country man who has to pay from a wildly fluctuating income, ruined him in bad years and inevitably drives him into the hands of the moneylenders...”23

The ryots who failed to pay the excessive revenue, were compelled to purchase articles of primary necessity which were heavily taxed by the government. 24 The ryots were forced to borrow loans from moneylenders. The moneylenders were generally the landlords or merchants or timber contractors of the district. 25 The moneylenders extorted high interest from the ryots who were unable to pay interest regularly on the debt. The indebtedness of the overwhelming majority of the ryots further accentuated their poverty and much of the rice lands of Hallakki Vakkals, Namdaries, Komarpaiks and to some extent of Nador were transferred to rich Gouda Saraswats in the coastal taluks. 26 The garden lands of Havik Brahmans were transferred to the rich merchants of the Sirsi town. 27 The impoverishment of the peasantry had disastrous impact on agriculture. Under the colonial dispensation, the yield per acre steadily diminished, and agriculture stagnated in the district. The fallow areas in garden and rice lands increased considerably. The increase was mainly due to the colonial negligence towards the region. The colonial forest policies also added considerably towards its augmentation. The ban on hunting led to increasing number of wild pigs, which destroyed crops. 28

In general, there was decline and deterioration in agriculture and the same is reflected in the following table.
Table 6:2
Decline in Cultivation (1901-1904)²⁹

<table>
<thead>
<tr>
<th>No.</th>
<th>Taluk</th>
<th>1901-02 (Land cultivated in acres)</th>
<th>1902-03 (Land cultivated in acres)</th>
<th>1903-04 (Land cultivated in acres)</th>
<th>Total difference in acres</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Karwar</td>
<td>26999</td>
<td>27015</td>
<td>26416</td>
<td>-583</td>
</tr>
<tr>
<td>2</td>
<td>Ankola</td>
<td>21083</td>
<td>20980</td>
<td>20686</td>
<td>-397</td>
</tr>
<tr>
<td>3</td>
<td>Kumta</td>
<td>25400</td>
<td>25042</td>
<td>24774</td>
<td>-626</td>
</tr>
<tr>
<td>4</td>
<td>Honnavar</td>
<td>34256</td>
<td>34183</td>
<td>33522</td>
<td>-734</td>
</tr>
<tr>
<td>5</td>
<td>Siddapur</td>
<td>20889</td>
<td>20788</td>
<td>20232</td>
<td>-657</td>
</tr>
<tr>
<td>6</td>
<td>Sirsi</td>
<td>29954</td>
<td>29896</td>
<td>28849</td>
<td>-105</td>
</tr>
<tr>
<td>7</td>
<td>Yellapur</td>
<td>32036</td>
<td>31609</td>
<td>30844</td>
<td>-1192</td>
</tr>
<tr>
<td>8</td>
<td>Haliyal</td>
<td>49366</td>
<td>47189</td>
<td>45043</td>
<td>-4323</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td></td>
<td></td>
<td></td>
<td>-8617</td>
</tr>
</tbody>
</table>

The following tables show details about the lands cultivated, left fallow and the variations in them during the period of one decade. Generally, there was decline in the extent of cultivated land, both rice and garden lands.

Table 6:3
Garden Land ³⁰

<table>
<thead>
<tr>
<th>Taluk</th>
<th>1923-24</th>
<th>1933-34</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Occupied land</td>
<td>Fallow land</td>
</tr>
<tr>
<td></td>
<td>(in acres) A. g. a.</td>
<td>(in acres) A. g. a.</td>
</tr>
<tr>
<td>Siddapur</td>
<td>7,218-0-0</td>
<td>---</td>
</tr>
<tr>
<td>Sirsi</td>
<td>5,825 -5 -3 ¼</td>
<td>300- 8- 5 ¼</td>
</tr>
<tr>
<td>Yellapur</td>
<td>2,976 -26-14</td>
<td>120 -29- 5</td>
</tr>
<tr>
<td>Mundgodpeta</td>
<td>56-32- 0</td>
<td>26- 20- 0</td>
</tr>
</tbody>
</table>

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Table 6:4
Rice Land  

<table>
<thead>
<tr>
<th>Taluk</th>
<th>1923-24</th>
<th>1933-34</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Occupied land (in acres)</td>
<td>Fallow land (in acres)</td>
</tr>
<tr>
<td></td>
<td>A. g. a.</td>
<td></td>
</tr>
<tr>
<td>Siddapur</td>
<td>17,643-0-0</td>
<td>------</td>
</tr>
<tr>
<td>Sirsi</td>
<td>26,789-22-1</td>
<td>8847-20-15</td>
</tr>
<tr>
<td>Yellapur</td>
<td>12,416-5-0</td>
<td>4,280 -30- 9 ¾</td>
</tr>
<tr>
<td>Mundgod peta</td>
<td>13,654-13-8</td>
<td>4,228 -33 -8</td>
</tr>
</tbody>
</table>

It is reported that in the year 1916-17, the area of agricultural land measuring 44,777 acres situated close to the forest turned fallow, whereas only 36,693 acres of agricultural land located far away from the forest turned fallow. The difference could be due to the colonial forest policies, which would have affected the lands in the neighbourhood of forests more than the far way lands. Apart from the colonial land revenue system, there were other reasons also for the decline in cultivation. The district was depopulated due to thick forest, heavy rains and prevalence of fever, and this led to scarcity of labourers. The new job opportunities created during the colonial rule in the coffee and tea plantations, forest industry, railways and mining also absorbed the labourers, and this reduced their supply for agricultural undertaking.

The government had not introduced any measure to bring the government waste lands under cultivable lands. The ryots never came forward to bring the government waste lands under cultivation, because the ryots could never afford to raise garden or rice lands on the government waste lands. The ryots did not have capital and resources to fall back upon for the first twelve years when the income from the garden was meagre. In the inland parts of the coastal taluks, the government had not shown any concern to improve
the condition of cultivable area. The area was unhealthy as the forest reached near the door steps of cultivated area, and there were no facilities like wells and irrigation to carry out the cultivation. There was a constant danger for their crops from the attack of wild animals. Even to get the gun licence, the landlords had to undergo all procedures of the government, and very few licences were issued. The garden lands in above-ghat taluks frequently suffered from fungal diseases like *koleroga* and *katteroga*. During the colonial period, these diseases increased considerably and garden cultivation deteriorated in Sirsi, Siddapur and Yellapur taluks. Consequently, as per the G.R.No. (RD) 9230/24 of 22nd May 1934, the colonial authorities sanctioned five years programme of spraying operations against the *koleroga* disease in Siddapur taluk. The government ordered to give *taccavi* advances for sprayers, chemicals, and also for paying the professional labourers who carried out these operations. By the time these orders were passed, much of the lands were affected by *koleroga*, and the garden cultivators who were already under the debt of *dalals* and moneylenders were further pushed to become the government debtors.

Another factor that had added to the miseries of the gardeners was the import of foreign *supari* from Malaysia. It came via Singapur (Singapore) and was known as Singapur *supari*. Though the *supari* grown in the district was of superior quality, and the Singapur *supari* was of inferior quality, the latter was sold for high price.

Apart from *koleroga*, the most serious threat to the garden crops was posed by the monkeys. G. F. S. Collins who was appointed in 1926 as the revision settlement officer in above ghat taluks, proposed very liberal rate for garden lands. However, his settlement proposal was not implemented in the district. The government did not want to make any changes in the existing settlement rates till the Land Revenue Code was amended. In the
year 1929, the fall in prices came as a fatal blow to the garden industries. The prices of arecanut, cardamom and pepper went down by 60%. In the year 1926, C. F. S. Collins had estimated Rupees 298 as the expenditure for garden cultivation per acre, whereas he calculated income at Rupees 475. But in January 1931, the calculated income per acre came down to Rupees 227 on account of fall in prices while the expenditure did not come down. M. J. Desai, who was appointed to study the economic condition of Sirsi, Siddapur and Yellapur gardeners in the year 1934, gave very interesting details that the monkeys used to pull down all the berries from the pepper vine, and open up the main stem of the cardamom plant which was very sweet.  

The figures contained in the Season and Crops Report from 1890 to 1940 indicate a generally declining tendency in the total cultivating area from 2,40,399 acres in 1890 to 24,685 in 1940. The extreme poverty of the overwhelming majority of ryots and peasants left them without resource to improve agriculture by using better cattle and seeds, more manure and fertilisers and improved techniques of production. The cultivators were rack-rented by both the government and the landlords. After all, the land that the cultivator cultivated was rarely his property, and the bulk of the benefit which agricultural improvement would bring was likely to be reaped by the absentee landlords. So the peasants never took interest in improving their lands. The British government did not help in improving and modernising agriculture. The government also refused to recognise any such responsibility. The taccavi advances which were granted to improve agriculture had many procedures for sanction, these advances were not sanctioned without security of any person. The peasant always felt it easy to borrow the money from moneylenders. The government spent much of its money on roads, railways, post and telegraphs, constructing
government offices, guest houses and in other fields which protected their business interest. Very less money was spent on improvement of agriculture.\textsuperscript{38}

In the name of forest conservancy, many restrictions were imposed on the Dhangar - Gowlis, the cattle breeding community settled in the district. From times immemorial, the Dhangar - Gowlis made it their occupation to breed cattle in the forests and kept the stock of them in reserve for the ryots to buy whenever they wanted. But the colonial forest laws completely drove away this community from the forests of the district. Many restrictions were imposed on them because the colonial authorities considered them as a threat to the forest resources. The provisions of the various Forest Acts harmed the interests of Dhangar-Gowlis. As a result, they had to migrate to the neighbourhood territories in search of better living. All these affected the cattle breeding in the district and reduced the available cattle which indirectly affected the farmers and agriculture.\textsuperscript{39}

**Effect of Commercial Plantation:**

The imposition of State monopoly on forests prohibited the people of the region from the traditional use of forest. The main aim of the forest department was to produce large quantity of commercial timber and generate revenue for the government. Almost from the beginning of the British rule in the district, the government developed the plantation culture. The great demand for teak timber for shipbuilding, and later for expansion of railways, prompted the British to initiate large scale vegetation changes in favour of teak. The British cleared rich natural species for raising teak plantation in evergreen forests of the district. This development served the material interest of the government, but affected the environment of the district. The teak plantations surrounding
the gardens and residential areas grew into forest which made it difficult for people to cultivate and live. They frequently sent petition to the government by stating their inconveniences, but the government was busy in protecting its teak plantation and declared the same as protected forest. Peasants of Ankola, Supa and Honnavar appealed to clear these forest areas for about 8 to 10 miles from residential areas as well as cultivable areas, but government turned deaf ear towards it.40

The casuarina plantations were of great disadvantage to the fishermen of the district who lived near the sea. The Kanadavritta highlighted the sufferings of the fishing communities on 20th August, 1928. These plantations affected the cultivation of vegetables and fruit trees near them. The well-water in the areas also got contaminated due to its leaves. It led to the menace of white ants which had spread near their houses and cattle sheds. Earlier, these isolated areas were used by the inhabitants to locate patients affected with epidemics like plague. The peasants on the coast were required to procure firewood from the depots of forest department. The firewood was stocked in Hattikeri village depot, which was not a convenient location for all the villagers. Many a time, the foresters kept green wood for auction, and the dry wood was preserved for better buyers especially for export.41

As seen earlier the colonial government imposed several restrictions on the use of forest resources. This resulted in the disinterestedness of the dominant ryots or landowners of the district and many of them left cultivation. It is reported that in the above ghat Havik Brahmans who were well-versed in the garden cultivation, deviated themselves from it in the beginning of the 19th century. According to the official reports, they drifted to the habit of laziness, ostentation, litigation and these habits pushed them to poverty and
indebtedness, and not the government policies. However, this angered them and they organised themselves and participated in the freedom struggle. The inhabitants had to purchase timber for their use from the government depots where it was sold to the highest bidder. This resulted in the considerable hardship to them.

The forest policies created pressure on the inhabitants of the region. The standard of agriculture also lowered. The forests and heavy rain also resulted in the outbreak of disease like plague, malaria and decrease in population. There was decrease in the population of Sirsi taluk during the period from 1901 to 1931 as given below:

1901 - 52,071
1911 - 42,875
1921 - 40,987
1931 - 37,000

Decline of Artisanal Activities:

The Industrial policy during the British period was motivated by the supreme consideration of using India as an agricultural raw material producing colony of the British empire. Besides, they needed forest products of India, particularly good quality timber. Therefore, they took no steps to put India on the path of industrial development. This policy was followed in Uttara Kannada also. The inhabitants produced raw materials and exported them to other markets. The traditional industries were sandalwood carving, mat making, basket making, box making, umbrella making and metal works.
Wood Work:

The gudigars or sandalwood carvers were experts in idol making, box making and wood carving work. They inhabited in Sirsi, Siddapur, Kumta and Honnavar taluks. They were very poor men without any capital. They personally carried out the orders which they had received. They had very limited markets for their goods. Probably, their industries suffered when the sandalwood trees were kept under government control. No concessions were given for gudigars. It became difficult for them to get raw materials, and the British government did not extend patronage to them.

Basket Making:

Basket making was one of the important traditional industries of the district. Cane baskets, agricultural implements, and day-to-day useful articles were prepared in Agsur, Adlur and Sunksal of Ankola taluks, Majali and Bargadde of Karwar taluk. There was a great demand for these articles in Hubli market. The bamboo baskets were prepared in Banavasi, but they were not manufactured in sufficient quantity due to scarcity of raw materials. In the beginning of the 19\textsuperscript{th} century, fee was collected for removing canes from the forest at eight annas per head load of 50 lb. The baskets of wild creepers were prepared at Bhatkal which were used for carrying soil, manure etc. The Kanara Forests Privilege Rules of 1924 restricted the cutting of many creepers for fencing and other purposes. This created great hardship for the artisans who engaged in these kinds of industries. The colonial government did not want to lose its forest revenue by reducing the fee levied on cane cutting.
Cobblers and Tanners:

The Village tanners and cobblers were the worst sufferers from the economic transformation of the country side. In the pre-British period, they got carcasses of animal gratis from their fellow villagers. After India was linked with the world market due to the British trade, the tanning industries developed in India. The owners of dead animals found it very profitable to sell the hides to the representatives of these industries, Indian and foreign. In the Beginning of the 20th century, these representatives reached the Uttara Kannada district. A Khoja merchant from outside the district came to Karwar and resided in Karwar taluk. The tanners in the district were known as Mahars or Holers (Holeyas) They were very poor and were using very old methods for tanning. The tanning materials were made of strong Matti trees. The government had imposed restriction on the use of this tress by adding them in the reserved list. The Khoja merchant, who was the representative of the tanning industry took advantage of these Holeyas, who used to collect skin, and made contract with them to purchase all the available skins. Earlier, they used to sell these skins to the chammars of the district, who were shoemakers mainly located at Ankola peta and Aversa Village of Ankola taluk, and Karwar, Kodibag and Mudageri villages of Karwar taluk. The shoes prepared by these chammars were famous for their durability and quality. Gradually, it became difficult for the chammars to get skins directly from the district tanners and they were forced to purchase skins for any price fixed and demanded by the Khoja merchant. Due to poverty, it became impossible for chammars to purchase skins at a high price and many of them were forced to quit their jobs. The new town tanning industry absorbed only a small section of the village tanners who were thrown out of their hereditary profession. However, a large number of them were constrained to be land labourers.
**Potters:**

There were potters in many villages of the district, but their products never found their way beyond the distance of a few miles. The best pots were found in Haliyal and Ramanguli of Ankola taluk. The pots made by the potters of these places were superior in terms of workmanship and polish. There was a great demand for these pots in Ankola and Yellpur taluks. The malarious climatic condition created by the over-expanse of the forest obviously affected the potters.\(^56\) The forest policies which restricted the removal of mud from the forest lands also affected the potters. In course of time, the modern metal vessels were used and gradually replaced the earthen vessels. This trend further reduced the demand for the products of the potter.

**Mat and Umbrella:**

In the Ankola taluk, bamboo mats, talipot umbrellas and other day-to-day used articles were prepared by the Mahars, who were locally known as Hulswars (Holeyas).\(^57\) The umbrella prepared by talipot palm was locally used by the inhabitants. The restrictions imposed by the forest department in the late 19\(^{th}\) century on the removal of *tali* pot leaves and cutting of bamboos affected these cottage industries.\(^58\) Further, these umbrellas were replaced to a large extent by the umbrellas of water proof cloth imported from Britain.\(^59\)

Mats were prepared by Kunbi women from the *shindoli* palm leaves which were abundant in the district. They had considerable skill in mat making, and the mats were bought by the traders and cart loads were transported to many places. Even on the removal of these leaves, fee was levied in the year 1893, but it was withdrawn in the year 1905. Later on permission was given to cut canes and sago-palms, but getting permission was
very difficult and it was a prolonged task. The uneducated and ignorant artisans were totally unaware to all these rules. In the Ankola taluk, the forest areas containing such raw materials were included in the forest proper, where cutting of such articles without permission was very difficult.

Salt:

In 1878, the salt production by private individuals was prohibited. As a result, the salt pans of Ankola, Bhatkal, Sirali stopped working. Only the Sanikatta salt pan which was under government ownership was continued. It took away the work of many Ager communities who were very poor with no lands in their hands. Consequently, they were forced to become agricultural labourers. There was shortage of salt even in the coastal areas, it became a very rare item and it was not available even on paying money. Within two years from 1878 to 1880, the price of salt for a *mana* (80 pounds) increased from one *anna* to six *anna*.

Industry Initiatives:

The British government established saw-mills at Dandeli, and Kirvatti of Yellapur taluk to manufacture sleepers for the railways. This was to cater to their needs of transport. Otherwise, the government was not concerned about the industrial development of the region. In fact, the import of foreign goods, forest policies and lack of government support resulted in the decline of artisanal activities in the region as in the rest of India. In spite of unfavourable condition, some enterprising men with capital came forward to establish industries in the district. In the beginning of the 20th century, a few industries were started by the local people. The *gulal* factory was established by Masur in Honnavar
taluk. He showed remarkable ingenuity of producing *gulal* from the pith of *tali* pot palm. There was a demand for *gulal* in Bombay market, which was used as dye. In 1908-09, it had given employment for 270 persons of the district, but the government’s restrictions on the removal of pith of *tali* palm in the name of conservancy in the beginning of 20th century affected the *gulal* industries. Mango-pulp industries, oil pressing industries, weaving industries, soap factory at Sirsi, tile factory at Honnavar were some of the other industries which were opened up in the 20th century. A sugar refining industry ran by steam engine was started in Sirsi taluk in the year 1913. In the same year, a coconut oil factory was opened, but there was no sufficient raw material for it. The kopra cake which was the raw material for this industry was exported to Cochin from where it was sent to Europe by the British government.65 There was no encouragement provided by the government to improve the industries. Wheatear existed was due to the local entrepreneurs. On the whole, industrial progress in the district was exceedingly slow and far from satisfactory.

**Pressure on Land and Sub-division of Land:**

The decline of traditional industries in the district resulted in the loss of employment for many artisans and villagers, and created excessive pressure on land. The overall growth in the population increased that pressure considerably. This pressure of population on agriculture led to the inevitable sub-division and fragmentation of the holdings of the ryots or landowners. In the coastal taluks, the land was much more sub-divided than in the above ghat region. The fragmentation of lands resulted in the limitless growth of uneconomic holdings. This made cultivation uneconomical and led to the growth
of poverty. The poverty of agriculture and tenants led to increase in the tenancy problems in the district.

**High Incidence of Rent:**

High rent was one of the problems faced by the peasants after the introduction of the Ryotwari system in the district. It is a general belief that the ryotwari was a revenue system of small proprietors. However, in the district there were ryots who were zamindars, and leased out their lands for cultivation to the tenants. The landlords extracted the highest possible rent from the tenants. The declining man-land ratio or excessive pressure of the population on land accelerated the process of the transformation of land-reclaiming landlords to rack-renting landlords. Buchanan reported that the tenants paid, for every moray of seed sown, two moray of rice for land of the best quality, 1.5 morays for average or middling land and 1 moray of rice for the worst or the makki land. A study conducted by Dinakar Desai in Uttara Kannada estimated that in the district 60% of the total cultivated land was owned by less than 3% of the holders, and 80% of the cultivators were tenants paying 2/3rd to 3/4th of the gross produce as rent to the absentee-landlords. The rent was paid in cash and land was cultivated for a fixed rent in the coastal villages. Yennemadi, Settlement Officer in Ankola taluk in the year 1917, estimated the gross produce per acre as 10 to 30 khandis of paddy and the yield of the lands yielding two crops was estimated at 40 khandis. In the coastal taluks, except in Karwar taluk, rent was paid generally in kuchagi rice and very rarely by way of paddy. The rent per acre of rice land varied from 3 khandis to 9 khandis of kuchagi rice. One khandi of kuchagi rice was equal to 2 khandis of paddy. The tenants had to pay half of the gross produce as rent to the landlords in the coastal taluks. The rent per acre in the spice garden of above ghats
ranged from Rupees 125 to Rupees 150. The rent of rice land per acre below the ghats ranged from Rupees 20 to Rupees 30. The rent of coconut garden of the coast per acre averaged from Rupees 60 to Rupees 75. More than 60% of the garden lands were under the non-agriculturists and the majority of them belonged to gouda saraswats and merchants of the Sirsi town. In the rice tracts of the district, wages of agricultural labourers were low, and there was a keen competition among the poor peasants to get land for cultivation, and it resulted in leasing the land for high rent by landlords. Under the chalageni system, the tenants suffered heavily as the landlords quite often took away the entire crop and adjusted its cash value to the amount due from the tenants. In the district, poor tenants paid something between 55% to 65% of the gross produce as rent, in some cases the rent was as high as 70% of the gross produce. In the adjoining districts like Dharwad and Belgaum, under the ardeli or share cropping system division of the gross produce prevailed but, in the Uttara Kannada district, tenants had to bear all the expenses of production. On the occasion of Deepavali festival, the tenant had to go to pay his tribute to the landlord. It was locally known as kaimugi, sometimes, if any tenant failed to follow this custom, his tenancy was terminated. The tenants were liable to eviction at the displeasure of the landlords in the case of non-payment of rent and accumulation of arrears of rent under the chalageni and nidagi. Most of the tenants in Uttara Kannada were chalagenidars who could also be easily evicted if they did not accept a new agreement after the enhancement of rent. Similar was the fate of the palu lease holders, which was a crop sharing annual lease in the inferior gazni or salt lands in the district. The predominance of rent-in-kind over cash rent also favoured the landlords. The measure used for measuring the rent varied from taluk to taluk, and often within the taluks. This inconsistency of weights and measures left ample scope for landlords to cheat the tenants in the measurement of the rent payable by them. In the district, they used geni-kolaga.
measure for receiving rents which was a measure of a large bulk than the standard measure or sikke-kolaga.\textsuperscript{79} The tenants were completely under the mercy of the landlords.

**Agricultural Associations and New Initiatives in Agriculture:**

It was due to the initiatives taken by the local educated leaders that some Agricultural Associations were opened up at Honnavar, Sirsi, Bhatkal and Kumta taluks. These institutions tried their best to introduce advanced agricultural implements, seeds and fertilizers in agriculture. The Kumta Agricultural Association had Rao Saheb Masur as its Secretary and introduced groundnut in the Kumta taluk and adjacent tracts. The Association supplied 16 Meston–plough in the year 1910. The Association also introduced Poona Gud Pan to prepare jaggery which required less firewood. There was a demand for Gud Pan from the cane cultivators. Besides this, the Associations at Honnavar, Bhatkal and Sirsi also helped the peasants to follow advanced techniques of agriculture.\textsuperscript{80}

**Social Classes:**

In the coastal region, the landowning groups were Gouda Saraswats, Haviks, Sonars, or Goldsmiths, Nadors, Konkan Marathas and Muslims.\textsuperscript{81} The Gouda Saraswats, Sonars and Navayat Muslims were non-agriculturist landlords. The muslims of Bhatkal who gathered money by European trade invested money on purchasing agricultural lands. The gouda saraswats who pursued education, were employed by the government and many of them involved in trade and business. They were not undertaking agricultural activities by themselves, and used to let out their lands under various tenancy systems for cultivations. Therefore, they were called as absentee landlords. The sonars who had no much opportunity in Uttara Kannada moved to other parts of Karnataka, earned money and
invested the same on purchasing land. The nadors in Ankola and the konkan marathas in Karwar were owner-farmers who employed agricultural labourers to carry out seasonal agricultural operations. V. D. Yennemadi reported in 1905 about the nadors and said: “though an inferior caste, the Nadors were an economically rising class because they were efficient rice cultivators”. According to Macgregor’s report, the konkan marathas were also a well-to-do self-cultivating landowning caste. In the above ghat region, the garden lands were owned by havik brahmans who were known for their industry, simplicity, habits of thrift and above all for their remarkable skill in the cultivation of spice garden. They were well-versed in garden cultivation. The rice and hakkal lands were owned by gouda saraswats, karada brahmans, vanis and also in many cases by Maratha kunbis and similar other lower classes. The panderpeshas cultivated lands by their own. The halepaiks, halakki goudas, gam vakkals, and agers were some other cultivating lower classes. Some of them did hold lands, but in many cases they worked as tenants and agricultural labourers. The halakki vakkals were the class most suppressed by the landlords. A meeting of adivasis was held in Merkhed village of Pancha Mahals district (now in Gujarat) in which Dinakar Desai presented a paper on the halakki vakkals of North Kanara. There he highlighted the condition of the vakkals in the following words: “the vakkals of North Kanara are one of the most backward castes in the province of Bombay. The community though not officially classed among the aboriginals, is as backward as the aboriginal tribes in certain respects. Although the Vakkals are not untouchable castes they are more backward than most of the untouchable castes in literacy and education. Though the vakkals are very hard working, they are suffering from extreme poverty. In short, the vakkals of Kanara are one of the most unfortunate communities to be ruthlessly exploited by landlords and totally neglected by the Government.”
In Supa peta, the condition of cultivating classes like kunbis and similar other lower classes was very poor. These classes were once with few exceptions entirely at the mercy of the moneylenders. They were so ignorant that they never tried to know what their liabilities were, and went on borrowing heedlessly. They never obtained any receipt of how much money they paid back to the landlords. The money earned by them and the crops raised by them were practically the property of the moneylenders except what was absolutely necessary for their bare necessities of life. The cultivating classes were practically the slaves of moneylenders. In many cases, they had to cultivate the lands of moneylenders free of charge. A kunbi man who shared his condition with Yennemadi said: “my ancestors might or might not have received a handful of rupees, more than 6 headloads of rupees have already been paid, yet the creditor wishes to receive two more head loads.”

The muslims were much backward in the educational field and other reforms. The navayats among the muslims were mercantile class, and their trade extended throughout the Bombay and Madras Presidency.

The last in the social scale were mahars and mukris. However, for the marriage ceremony, they borrowed huge amounts of money from the sawkars or moneylenders. Due to heavy debt, they hurled themselves with their wives into lifetime slavery to their creditors who allowed them the barest pittance for the hard work they executed for them.
Rise of Landlords and Moneylenders:

In the Ryotwari area of Uttara Kannada, the traditional landlord-tenant relations were replaced due to the land revenue system, maximisation of land revenue, rural indebtedness and the policies of the colonial government. There was large scale transfer of land from the small and middle class ryots to that of the richer ryots or landlords, or moneylender or merchants. These rich classes never cultivated the land by themselves, and leased their lands to the tenants for cultivation. One of the reasons for the money lending class of the district to buy lands was the absence of effective outlets for investments of their capital in the industries. As the ryots had to pay the revenue demand of the government only in cash, the market fluctuations in prices of their products affected them badly, and they failed to meet the same. Although Uttara Kannada has declared as areas of ‘peasant proprietorship’ the growth of tenancy underwent serious proportion during the British rule in the district. Besides, the government policies like lack of revenue remissions and harsh methods to realise the revenue also affected the distressed ryots. Thus the small ryots of the district, and the tenants were forced to borrow money from the moneylenders, sawkars, contractors and rich peasants to meet the triple needs that are the demand of the state, the need to purchase inputs for growing commercial crops and family consumption needs. The moneylenders were also greatly helped by the new legal system. They used their money power to turn the expensive process of litigation in their favour, and made the police and the government to serve their needs. Moreover, the literate and shrewd moneylenders could easily take advantage of the ignorance and illiteracy of the peasants to twist the complicated processes of law to get favourable decisions. The haviks, garden cultivators of the upper ghat taluks and poor rice cultivators of the coastal taluks like halakki vokkals, padtis, namdaris, and komarpants, lost their land to rich peasants and
became tenants in their own lands. Even the nadors lost their lands to some extent. In the Uttara Kannada district, 64% of the cultivable land was in the hands of landlords. In Ankola taluk alone, 1,825 non-cultivating classes were holding the lands. Majority of them were gouda saraswats, vanis and goldsmiths. The gouda saraswats who were absentee-landlords seized the lands of the peasants who failed to return the borrowed money, and gave the land on *chalageni* tenure with high rent. When *chalagenidar* failed to pay the rent, generally the landlords took away the entire crop and adjust its cash value to the amount due for rent. In the above ghat region, the merchants seized the garden lands from the ryots who were liable to return the loan, and gave it on *mulageni* lease to the original cultivators. These moneylenders or new land owning classes leased out the newly acquired lands for cultivation on various tenancy systems like *mulageni, chalageni, nigadi* and *palu*.

Yennemadi, the First Revision Settlement Officer for Ankola taluk had the opinion that the poor condition of Ankola taluk represented condition of tenants of entire below-ghats region. He observed that the tilling value was high in Ankola taluk. He reported that this was to a considerable extent due to rack-renting facilitated by the fact that the villages were overcrowded with cultivating classes. However, the tenants from this region did not wish to migrate to the inland villages of the district though lands were available there on more favourable terms. This was due to unhealthy climatic condition, scarcity of water during the summer season, malarious climatic condition and problem of wild animals. Besides they also had a sense of attachment to the villages where they inhabited from time immemorial.
The problems connected with tenancy system became acute in the beginning of the 20th century. To pay the land revenue, and to adopt new agricultural system, the poor peasants had to borrow money at exorbitant rates of interest. Thus, the peasant’s choice often lay between starvation and the money-lenders.\textsuperscript{98} The big landlords who were known as *Khatedars* were village moneylenders, and all needy husbandmen and villagers looked to them for loans.\textsuperscript{99} Besides, they also borrowed from the merchant moneylenders. Apart from the load, the tenants used to borrow grains from their landlords and used to repay these advances of grains after the harvest. They were forced to do this due to their poverty. At the 1899 Session of the Indian National Congress, Lala Muralidhar from the Punjab described a moneylender in the following words:“the moneylender is a curious formation of man and beast. Those who believe in the transmigration of souls and reincarnation will agree with me in believing that he has the claws of a loin, the brain of a fox, and the heart of the goat. He is a money-grabber, a contemptible leech, I will say, a man who sucks the blood of the poor agriculturist”\textsuperscript{100} This description of a typical moneylender by Lala Muralidhar fitted well in the context of colonial Kanara also.

In Sirsi taluk, the rate of interest charged on the loan given by the moneylender was 9\% to 25\%, sometimes it was even higher. In the below ghat region, the interest on loans ranged from 10\% to 25 \%.\textsuperscript{101} It was only in the beginning of the 20th century that a legislation was passed prohibiting the purchase of cultivator’s land by non-cultivating castes. However by this time, immense harm had already been done.\textsuperscript{102} Very less effort was done to create other infrastructure, only a beginning was made in developing agricultural research institutions and co-operative societies in the middle of the 20th century. However their impact was negligible.
The system of landlordism became the main feature of agrarian relations not only in zamindari areas, but also in the ryotwari areas. A remarkable feature of the spread of landlordism was pressure on land which led the buyers to compete with one another to acquire land, the rent of which was increasing. Thus though in theory the ryotwari system of land revenue administration existed in Uttara Kannada, in reality all the ryots were not cultivating themselves, and lands were held by ryots who were comparable to the landlords or zamindars under the zamindari system. This kind of a situation existed in other ryotwari areas like Dakshina Kannada and Malabar also.

**Role of Dalals:**

The transport system in the Uttara Kannada district was not developed. The rural area were not connected with the roads. The roads connecting the big cities, ports and bazaars were constructed by the colonial government to fulfil their commercial interests. In the rainy season, the interior villagers were totally isolated and found it difficult to procure food stuffs, dress materials and also to sell their surplus goods in the market. If the interior villagers from the district ran short of rice in monsoon, they had to get it from the cities, which cost two Rupees per bag and four maunds for transport in the year. Otherwise, they had to buy it from the local *dalals* who charged exorbitant rates for rice. Similarly, the gardeners also found it inconvenient to shift and sell their products in the towns in the beginning of the harvest season particularly due to the transport cost, which were 8 *annas* per maund in the year 1934. Therefore, these peasants failed to get the advantage of high prices at the beginning of the harvesting seasons. Most often helpless situation of the peasants was exploited by the *dalals* and more so during the time of economic depression, and fall in prices. When the price of garden crops was high, many merchants used to visit
the villages and buy them for good prices. But in the late 1920s, when the prices of garden products declined, no buyers went to villages to purchase them. The extra burden of transport of crops to the markets fell on the peasants. The cultivators lived on the mercy of the *dalals* as they could not afford to argue on the prices which the *dalals* could dictate by bargaining at their door steps. The ryots complained to K.P. Mathrani, Second Revision Settlement Officer who was appointed in 1942, about the various levies of *dalals* in addition to their regular commission such as “*Mudat*” and “*Padi adike.*” The *mudat* was the amount deducted as interest by the *dalals* for paying the producers ready cash for the *supari* to be sold, and was calculated at the rate of 12 *annas* per Rupees 100 of the produce and *Padi adike*, was a further reduction of 6 *seers* of *supari* per *khandi* of *supari*. Thus the socio-economic changes and the plight of the cultivators facilitated the emergence of *dalals* in the agrarian set up of Uttara Kannada. The *dalals* were one of the main constituents of the newly emerging influential class in the society.

**Rural Indebtedness:**

There was a progressive rise in the indebtedness of the Indian agriculturist under the British rule. The cultivators of Uttara Kannada district were not exceptional to this condition. The hallakki vakkals, namdaries, and padtis of coastal regions, *kumri* marathas, and other castes were dependent upon the moneylenders for undertaking agriculture and other purposes. They were practically the slaves of the moneylenders. Besides paying whatever they had grown in their fields, the cultivators were forced to cultivate the lands of the moneylenders free of cost. A large part of the peasants’ share was taken by the creditors or moneylenders recover the interest due on accumulated debts. This sort of oppression rose to such a pitch that the unfortunate debtors could no longer submit quietly
to it. In 1876, a moneylender raised large sums of money in the village of Anshi on the
strength of forged documents or accounts. A criminal complaint was lodged against the
moneylender, he was found guilty and sentenced for 14 years rigorous imprisonment by
the Sessions Court. However, he appealed in High Court and escaped from the sentence
with his money power\textsuperscript{108}. The labourers hesitated to work under forest contractors,
because they had a fear that any wage they might earn would not be paid to them by the
contractors, but would be sent to the moneylender, to whom the contractors were related.
In order to realise the debt incurred by their ancestors, the labourers were given nothing
beyond what was necessary for their maintenance during their employment under the
contractors.\textsuperscript{109} The re-payment of older debts and interest charges themselves were the
reasons for borrowing money for many cultivators. Another reason for borrowing was to
save family from crop failure, famine or some other disaster caused by natural calamities.
The peasants required some money for carrying out production, for improvement of the
land and purchase of the livestock. The land litigation also became a major cause for
borrowing in many cases in the garden villages above the ghats.\textsuperscript{110} They also borrowed
money to meet expenses related to birth, death, marriage and religious ceremonies. The
Karnataka Provincial Congress Committee appointed an enquiry committee in 1931 to
report on the agrarian distress in Sirsi and Siddapur taluks.\textsuperscript{111} They surveyed four villages
and found that it was only in exceptionally rare cases that families were free from debt.
The Committee found that the debt per family was very high. The following table gives the
figure of debt in four village of Sirsi taluk.\textsuperscript{112}
Table 6:5
Magnitude of Debt in the year 1931¹¹³

<table>
<thead>
<tr>
<th>Name of the village</th>
<th>No. of families surveyed</th>
<th>Total Debt (in Rupees)</th>
<th>No. of families free from debt</th>
<th>Average debt per family (in Rupees)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hire-Hulekal</td>
<td>16</td>
<td>17,700</td>
<td>2</td>
<td>1,106-4-0</td>
</tr>
<tr>
<td>Targod</td>
<td>20</td>
<td>31,750</td>
<td>3</td>
<td>1,587-8-0</td>
</tr>
<tr>
<td>Mundgesar</td>
<td>27</td>
<td>18,775</td>
<td>5</td>
<td>695-8-0</td>
</tr>
<tr>
<td>Gonsar</td>
<td>23</td>
<td>28,300</td>
<td>-</td>
<td>1,230-0-0</td>
</tr>
</tbody>
</table>

Education and Its Impact:

The main motive of the English East India Company government in India in introducing western education was to get a cheap supply of educated Indians to subordinate posts in the administration. Another motive was to create a body of educated classes who would be reconciled to the British rule. Macaulay was forthright in his observation when he wrote: “We must do our best to form a class who may be interpreters between us and the millions whom we govern; a class of persons, Indians in blood and colour, but English in taste, in opinions, in morals, and in intellect.”¹¹⁴ Moreover, while the government laid down elaborate principles of education, it did not invest much for the education of Indians. Besides, the Christian missionaries and private individuals or reformers contributed to the development of modern education.

It is reported that the Uttara Kannada district was conservative as rest of the Bombay presidency. The inhabitants were sordid regarding education. The agriculturists viewed education with suspicion and they had the feeling that imbibing new ideas would make men unfit for field work. Schools were not freely attended.¹¹⁵ A few who belonged to upper classes like gouda Saraswats, Brahman and nadors were educated.
By the 1870s, municipalities of the district came forward to open schools in the region. Some local people also came forward and built schools. Vamanrao M. Dubhashi started Edward High School at Ankola. In the year 1874-75, the government spent Rupees 1200 on education. In the year 1875- Rs. 9.186 was given by the government for education of the district. By 1876, there were four schools for women in the district. The social practice of early marriage affected the education of girls. Kannada and Marathi languages were taught in the schools. In some schools both English and vernacular languages were taught. Generally the children belonging to the families of peasants did not attend the schools. The children of lower castes were employed in the fields or in herding cattle. The lower classes were not interested in education.

The Collector of Kanara in the year 1875 suggested to increase the one anna cess to two anna at the time of new land revenue settlement, wood provide government some more amount that could be used for education. By 1910, the importance of mass primary education was slowly emphasised, many polices were outlined to increase schooling among lower castes. Schools were opened for muslims, women, and lower castes. In 1910, 20 new schools were opened in Karwar taluk. In that 2 schools were for the fishermen community, three for backward classes and one for girls. The British officers enthusiastically supported primary school fees, which was an important source of revenue for the administration.

The educated class made a difference in the society. They used to read the newspapers published outside the district. The ideas of swadeshi, satyagraha and Gandhian philosophy began to penetrate in the district. The educated class played a prominent role in mobilising the local masses during the time of freedom struggle. The
teachers, lawyers and students played a significant role in freedom struggle. They inspired the masses with their talk and practices. The educated people willingly participated in the non-cooperation movement led by M.K. Gandhi. Educated leaders motivated the uneducated masses for picketing of liquor shops, boycott of foreign goods, use of khadi etc. They themselves resigned law courts, government jobs, schools and colleges. Many of them returned their honorary awards. Timmappa Nayak, S.S. Shastri, S.D. Nadkarni, N.S. Chittageri, Shankar Dattatreya Desai, Jogi Beeranna Nayak, K.N. Nayak, Masur, Vaman Hodike were the famous educated leaders of the region.

Child Marriage:

The child marriage was practiced among the havik brahmans and almost all the communities of the district. The rich widowers even above 60 years of age married young girls. This practice increased the number of young-widows whose social condition was miserable. They were subjected to various kinds of indignities. Further it diminished the number of girls for young men to marry.  

By the early 20th century, the social reform movements and their progressive ideas penetrated the society in the district, and newspapers played a prominent role in spreading the awareness against child marriages. The age of marriage for girl child was gradually increased in the district. The inhabitants sent their daughters to schools. The communities like havik brahmans, gouda saraswats and ndore began to educate their children. However, there was no much change in the condition of the lower castes in the society. The Child Marriage Restraint Act (1929) had no much influence in the district, and till the end of the British rule child marriage was practiced in the district.
The colonial economic and social policies followed in the district were almost similar to those implemented in the rest of British India. They transformed the region, its economy and society. There was decline in agricultural and artisanal activities. The agrarian relations changed considerably and new classes emerged in the society.

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