CHAPTER 3

Rural Indebtedness and the defense of Landed Interest by Tilak

The impact of the colonial rule on the Indian peasant was the severest and most drastic in comparison to other fields. The system of land tax introduced by the colonial government undermined the solidarity of the village community, which hitherto was collectively responsible for paying the tax.\(^1\) Even before the British conquest, rural indebtedness was widespread in Maharashtra. But under native rule the Kunbis dominated the village despite a burden of debt because they enjoyed a numerical preponderance and the Vani was isolated from his caste fellows in other villages.\(^2\) The ryotwari settlement in Maharashtra introduced a system of land tax, which made the peasants directly responsible for paying the tax. The precolonial system had the Deshmukh or the tax collector at Paragana or district level.\(^3\) They belonged to the same caste as the village peasants. This enabled the peasants, in times of distress, to argue their case more effectively. This along with the fact that the Panchayat or the village community, which was numerically, dominated by the peasant and artisan communities increased the ability of a peasant to defend his interests in times of distress.\(^4\)

The colonial government introduced the Ryotwari settlement in Western India. The survey and settlement in the non-endowment lands was

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complete by 1870. While implementing the *Ryotwari* tenure the colonial administrators saw something that seemed to them to correspond to private property in the West and proceeded to create a land settlement that emphasized this feature. The result was the distortion of the old system into a form that bore little resemblance to what had actually existed before. This brought about a change in the nature of human relations in the rural society. The revenue collectors of pre-colonial period called *Deshmukhs* lost importance, as the British revenue collectors took over the charge of revenue collection.

The nineteenth century rural Maharashtra witnessed a drastic change in the agrarian structure. The increase in colonial government's demand of land revenue compelled the peasants to use as much land as possible for crop production. This led to a considerable reduction in the quantity and quality of pastures for the cattle. Demographic growth also necessitated bringing uncultivated land into cultivation. This agricultural expansion was wholly financed by the credit of merchant moneylender. Who demanded a high rate of interest, which was 12%. The middle level peasants and the big landlords who received credit at that rate essentially undertook this. However, the largest part of the rural population consisted of small land holders and subsistence farmers who depended on Sahukar or the

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6 R.E. Frykenberg (ed) *Land Control and Social Structure in Indian History*, (New Delhi, 1979), p.50.
9 ibid., p.262.
professional moneylender and they received the credit at an exorbitant 25% rate of interest.

The nineteenth century also witnessed recurring famine, which virtually transformed the individual peasant into a tenant. During the famine period, even the peasants who did not go for agricultural expansion had to resort to the moneylender for paying his liability to the government and also to keep his body and soul together. Famines also reduced the cattle population, which forced the average peasant to be dependent upon the village moneylender for survival. When a peasant borrowed money from the moneylender the right of occupancy was transferred to the moneylender and the peasant continued to work on the same land as a tenant, his wife and children became virtual surfs of the moneylender. In such a situation the tenant was not an agricultural labourer who was paid a wage but a share cropper who cultivated the land at the master's will and had to deliver the share of the crop dependent upon how the moneylender chose to calculate the arrears on the debt for which the peasant had lost the land. The moneylender allowed only a minimum substance. When the debt reached an amount for which the ryot's personal security was not sufficient, it was converted into a mortgage of land. The money originally borrowed by the peasant was in most cases a small fraction of the sum for which he was sued. Rest of the debt was made up of interest, which was added to the principle at successive renewals of the bond. The debt often continued for generations and often the tenant was unaware of the actual source of the debt. The moneylender never returned the land back to the

11 Sumit Guha, (1992), p.188.
cultivator as the colonial judicial system heavily weighed against the peasants. The courts were situated at Taluk headquarters and a poor illiterate peasant could hardly dare to attend the court proceedings due to the cost involved. Hence very often the cases were settled without the presence of the peasant.

The areas in which the Ryotwari settlement had not been effected the condition of the peasants was worse. In the southern Konkan land was held by landlords called Khots. The actual cultivators on these lands were simply tenants at will. Khots came to the fields at the time of harvest and took away major portion of the produce leaving not enough even for the minimum requirements of the tenants. In these areas the landlords who acted as moneylender advanced loans to the peasant. The Mamladar - the revenue officer incharge of the collection of tax always sided with the Khots. The Khot village of Konkan had no independent village accountant parallel to the Deccan Kulkarni. The Khots held the entire village documents. Khots most of whom belonged to the Chitpavan Community had close links with the urban Indian opinion. V.N. Mandlik, the influential Bombay lawyer, was an articulate spokesman on their behalf.

18 ibid, p.152.
1. The Deccan Riots.

The widespread discontent that existed in the rural Western India manifested itself in attacks on moneylenders in 1873. In fact there were stray but continuous attack on the moneylenders since 1829. By 1873-74 the attack on money-lender became intense in western parts of Poona and Ahmadnagar districts. An influential Koli chief Honya attacked the moneylender with the help of a well trained gang. The exploits of Honya encouraged the Kunbis to take on the Marwari moneylender. The 1875-76 famine worsened the situation and the indebtedness became grave. The scanty rainfall resulted in the crop failure and aggravated the already existing distress situation. The gravity of the situation can be further judged by the statistics provided by Amiya Kumar Bagchi. In 1839-40 in Poona district the tillage acres was 1,95,438, land revenue collected Rs. 6,70,966, remitted Rs. 1,06,399 and outstanding Rs. 4,944 whereas in 1876-77, the tillage 18,75,475 acres, the revenue collected Rs. 7,03,213, remitted Rs. 1,736 and outstanding Rs. 4,56,828. The refusal of the colonial government to remit large amount of revenue in times of distress was the immediate cause of the revolt. The Poona Sarvajanik Sabha took an active interest in the agrarian problems and submitted a report to the government questioning the validity of the enhanced land revenue demand but remained silent regarding the anti-moneylender agitation.

Amiya Kumar Bagchi, (1992), pp.31-32 From the same statistics it can also be derived that there was massive agricultural expansion under the colonial rule. In a span of thirty six years the total no of acres brought under agriculture went up from 1,95,438 to 18,75,475, or nine times, whereas the total state revenue demand from Rs. 7,82,309 to Rs. 11,61777. So holding colonial rule alone for peasant's indebtedness does not appear convincing.
Neil Charlesworth argues that the Ahmad Nagar District, which experienced most of the ryots faced no reassessment for seven years. On the other hand the few reassessed riots villages suffered smaller proportionate increases than the other revised talukas which stayed
Balwant Phadke played a dominant role in the revolt against the moneylender, which has, come to be known as the Deccan Riots.

Phadke was an employee at the Military Finance Office in Poona. He came under the influence of G.V. Joshi who was popularly known as Sarvajanik Kaka. G.V. Joshi and M.G. Ranade together were the moving force of the Poona Sarvajanik Sabha. Phadke began to wear Khaddar or hand spun cloth like G.V. Joshi and taught his wife reading, writing, horse riding target practice and feats of a straight sword. Phadke's ideas on social reform was for ahead of his times, so also his ideas on the economic situation in the rural Deccan. M.G. Ranade, though understood the rural indebtedness and later advocated strong measures to counter it, the Poona Sarvajanik Sabha as an institution was silent on these issues and blamed the increased revenue demand on the part of the government, responsible for the worsening agrarian condition in times of distress. Phadke traveled extensively throughout the Deccan organised Ramoshis (a tribe) and Dhangars (shepherds). They made use of weekly bazaars for communicating their ideas to the fellow peasants in neighbouring villages and organised the village servants, craftsmen and agricultural labourers.

completely pacific in 1875. Supa village, where the disturbances first feared up, had in 1873 been assed at Rs. 9,009 total land revenue as against Rs. 6,202 in 1843. But in Sholapur where villages with 70 percent assessment increases were the norm and Sholapur remained peaceful during riots. So Charlesworth argues that the Deccan riots were nothing more than minor grain riots. Neil Charlesworth “The Myth of Deccan Riots of 1875”, Modern Asian Studies 6,4 (1972) p.405.

26 V.S. Joshi, Vasadeo Balant Phadke, (Bombay, 1959), p.16.
27 ibid, pp.25-27.
31 Brahmanand, (1980) has argued that the movement was led by a section of rich peasants (p.140) and does not mention Phadke’s name in the entire dissertation. Catanah. I.J. (1970)
They threatened the moneylenders with violence if they refused to hand over documents and bonds to the rebels. Many moneylenders complied with the peasants by handing over the bonds and other documents. The rebels systematically destroyed the documents relating to loans and the village Kulkarnis were not spared either. The Deccan Riots was an evidence of social breakdown, created by the operation of credit and debt in the region. The revolt took place throughout the Deccan and Konkan. In July 1879, Phadke was arrested, tried and sentenced to transportation of life in 1880. He was kept in a prison in Aden where he died in 1883.

Biographers have tried to link Tilak with Phadke. The earliest effort in this direction was made by Phadke's daughter in law who wrote a memoirs of Baisaheb Phadke (Phadke's wife) She stated that Tilak attended the Akhada or the Gymnastic Club conducted by Phadke. N.C. Kelkar the editor of Mahratta for 20 years and the biographer of Tilak mentioned that one of the relatives of Tilak was an active participant in the revolt of

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32 I.J. Catanach “Agricultural Disturbances in the 19th Century India” in David Hardiman (Ed.) Peasant Resistance in India 1858-1914, (Delhi, 1992), p.186.

33 Neil Charlesworth, (1985), p.99. Charlesworth characterizes the riots as “mere minor grain riots” as there was “lack of violence” and quotes the incident of the rioters rescuing a Marwari with a broken leg from a burning house. This contradicts his own thesis that the appearance of non-Maharashtrian Gujrathi and Marwari moneylender in a predominantly Maharashtrian Kunbi heartland as one of the main cause for riots and argues that the attack was aimed at them and not against the Brahmin and other Maharashtrian castes. Neil Charlesworth, The Myth of the Deccan Riots of 1875 Modern Asian Studies, 6, 4 (1972), pp.401-421. If the anger of the rioters was directed against the ‘outsider moneylender’, than there was nothing that could prevent them from using violence against these moneylenders. The impoverished Deccan Peasant was interested in destroying the records of debt transaction and only when such attempts were resisted the peasants resorted to violence.


36 Umabai Phadke - Memoirs of Baisaheb Phadke by her daughter in law.
Phadke. S.V. Bapat, another biographer of Tilak, stated that Tilak himself admitted that he was involved in revolutionary activity in his young age. Since the only revolutionary activity that took place during Tilak's youth was the Deccan revolt Tilak must have taken part in it.

Tilak's sympathies for the Deccan riots can be judged by his reaction to the issues and personalities involved with the incident. Tilak criticized Phadke's revolt as a "hair brained attempt of the misguided person", who "organized bands for the purpose of looting" and warned the traders that "if the present state of things continued, more people would be committing the decoities". The Amrit Bazar Patrika of Calcutta which Tilak, "awaited eagerly and read regularly" did not consider the revolt as anything more than "the decoities" and considered "Phadke a decoit, though he did not loot for selfish ends". Secondly, Tilak fought for the cause of the moneylenders against the Deccan Agriculturists Relief Act and the Deccan Agricultural Bank and the Poona moneylenders thanked Tilak for it. Thirdly, Tilak and Phadke professed diametrically opposite ideas on educating women and empowering the lower castes. Fourthly Tilak's associates in the first thirty three years of his public life comprised of landed Chitpavans, where as Phadke's associates consisted besides

38 S.V. Bapat, Renaissance and Anecdotes about Lok Tilak, vol.1, (Pune, 1925),p.74-75.
40 Mahratta, Oct. 9, 1881, p.2.
41 Mahratta, Feb 20, 1881, p.4.
42 Amrit Bazar Patrika dated Nov. 13 1879, quoted in V.S. Joshi, (1959), p158
43 Writing on the condition of Peasants in 1892, Tilak refered to the 1879 movement "during which the peasants had bruned land deeds and killed few Marwaris. Kesari Dec 20. 1892 (What has the Shetkari Commission done?)
44 Mahratta (letter to the editor) Sept. 25, 1881, p.5.
Brahmin leaders like Gopal Moreshwar Sathe and Vishnu Vinayak Gadre, Pilaji Ramoshi, Kushaba Sable Rama Koli (fisherman) Kondaji Navi (Barbar) Babaji Chamhar (shoe maker), Sakharam Mahar, Konda Mang (both depressed classes). In the revolt, the second in command to Phadke was Daulatiya Ramoshi, whom Phadke called Sardar Daulat Rao Naik. Tilak would never have accepted such a democratic set-up. Hence associating Tilak’s name with the Deccan Riots was an after thought by the admirers of Tilak. By associating Tilak’s name with Phadke the chief intention of Bai Saheb Phadke’s biography was to legitimize Phadke’s revolt as an anti-colonial struggle as against both the colonial government’s and landed Chitpavan idea of “Phadke’s decoities”. N.C. Kelkar and SV Bapat tried to associate Tilak’s name with Phadke to soften Tilak’s image as anti-peasant which was perceived in the Non-Brahmin and reformist circles.

The Deccan riots failed to achieve its twin objectives, i.e., to liberate the peasants from the clutches of the moneylenders and reduce the heavy assessment by the colonial revenue authorities. However it served as a warning to the government, that if the interests of the peasants remained neglected for long the country would witness similar revolts time and again.

2. Tilak’s attitude towards the Deccan Agriculturists Relief Act and the Agriculture Bank

The Deccan Riots commission was appointed to inquire into the disturbances of 1875. A random survey conducted by the Commission revealed that 55.7% in Ahmadnagar had an average annual income of less

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45 *Maharatta* referred to Ramoshis as "in famous Ramoshis and Badmashis" *Maharatta* Editorial, May 15, 1898, p.3.

than 100 rupees. Another enquiry conducted in 1888 found that very large portion of cultivators were in short supply of food grains in all parts of Bombay Presidency. The percentage of cultivator, below subsistence level in Khandesh and Belgaum was as high as two thirds and in Kolaba and Ratnagiri it was three fourth and on an average they had food grains to maintain their families for six months only. Long before the Deccan Agriculturists Relief Act, many Collectors, survey and settlement officers had been pleading for limiting the liability of the cultivators for debt contracted to moneylenders. For instance Spooner the Collector of Ahmadnagar in 1848 described how a small loan, through the operation of a high rate of interest, compounded every year and the signing of fresh bonds incorporating the interest charges together with original principle, as a new loan can gobble up all moveable assets of the cultivator together with his land, as a result of the decree passed by the civil Court. The recommendations of the Commission aimed to restore the balance of power in the villages in favour of the Kunbis, which would also protect their interests from encroachment by the Vanis. The Commission felt that the Kunbis could be strengthened in two ways: the government could either assume the responsibility of providing them with cheap credit or it could modify the legal system in their favour. The colonial government attempted to do both, as Richard Temple the governor of Bombay Presidency believed that the government was obliged to defend Kunbis from the moneylenders.

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49 Ravindra Kumar, (1968), p.207.
50 ibid., p.209.
During the early years of expansion of colonial rule, the businessmen and the British were virtually comrade in arms. The Indian businessmen who had a sophisticated system of financial transaction network were the first to recognise the advantages of the British rule. The finance for the Maratha wars came from the Bengal government but the movement of those funds across the whole of India was in the hands of Banias. By the middle of 19th Century, the British were firmly in control of India and the necessity of moneylender’s collaboration did not arise. In order to encourage the British capital they tried to contain the Bania. Secondly, as the indebtedness increased the British feared that the agriculturists who were losing lands or who were witnessing the suffering of their indebted neighbours would lose faith in the British rule.

The Deccan Riot’s Commission report suggested the abolition of imprisonment for debt and the Kunbi’s cattle and tools were to be made immune from sale or recovery of debts. The time limitation on lender’s suit to recovery of debts was also extended from three to twelve years. The Commission also suggested for the establishment of a new set of courts in small towns to adjudicate minor debts, which would enable the ryots to approach the courts without incurring much financial burden. The village Patils were to be officers of the court, responsible for enforcing the decree. The Bombay government accepted the recommendations and the


35 ibid, p.139.
Agriculturists Relief Act were passed in 1879 in a revised form. The passing of the act was criticised by William Wedderburn, who authored the bill for leaving the revenue system untouched, which he considered as the root cause of mischief for the misery of the Deccan peasants.

The Agriculturists Relief Act of 1879 attempted in the first instance, to establish safeguards against fraud by debtors or by creditors in the original transaction of the loan. For this purpose a valid bond between a Kunbi and a Vani had to be drawn up under the supervision of a village registrar. Secondly, the Act provided for conciliators who were required to resolve disputes between Kunbis and Vanis through informal arbitration. Thirdly, if such efforts failed then the Kunbis and Vanis could proceed to newly created courts of law which were situated within easy reach of villagers. The presiding officers of these courts were to be from respectable landed families and were called Munsiffs. The parties in dispute could appeal to the subordinate judges only after going through the conciliators and Munsiffs. Fourthly, the subordinate courts had to investigate carefully the background of debt transactions. Fifthly, if the Kunbi failed to repay the debt, his tools and the land were exempt from attachment and he could not be imprisoned for non-payment of debt. The effect of the Relief Act on the disturbing accumulation of power in the hands of the Vanis was immediate and decisive.

The Deccan Agriculturists Relief Act drew severest criticisms from Tilak for betraying the moneylender, who as an important member of the

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village community had rendered yeoman’s services to the society and above all to the Kunbi in times of distress.\textsuperscript{58}

The Sowcar is the god of the agriculturists who might now and then feel exasperated with him but who never the less is his best friend and if the Kunbi is told to make a choice between the Khuwal Chand Sahukar and the Mabaji Sircar, we need not say he will prefer the former.\textsuperscript{59}

The argument put forth by the supporters of the act was that the chief objective of the act was to protect the person and property of the agriculturists from attachment, because the moneylender abused the power, which the law placed in his hands.\textsuperscript{60} To this Tilak replied bluntly by stating that, we are sorry, we cannot understand the above argument ... A Kunbi cannot avoid the necessity of going to a Sowcar. A Kunbi has very little or no personal property, except implements, husbandry, bullocks and a few necessities of life. These are all exempt from attachment by the civil procedure code. Sowcar who advances money has therefore to rely upon the crops for repayment and these too have been protected by the Act, than leaving the Sowcar no security for his advances\textsuperscript{61}.

Tilak argued that the government was legally plundering the Sowcar. Without benefiting the ryot about whose welfare it feels so much anxiety, what we maintain is this, that no artificial remedies can ameliorate the condition of the ryot. The ryot stands indebted to his Sowkar, not on account of his indolence or improvidence but on account of his necessity. The Sowkar too is not to blame for lending his money to the beggarly raiyat at an exorbitant rate of interest, because when he demands a

\textsuperscript{58} The Position of Vanis (moneylender) in Poona as quoted in Ravindra Kumar, (1968), p.219 was identical to the one argued by Tilak.

\textsuperscript{59} Mahratta, Dec.3, 1882, p.1. Agricultural Loans Bill.

\textsuperscript{60} Mahratta, Sept. 4, 1881, p.2. Wedderburn on the Agricultural Banks for India.

\textsuperscript{61} Mahratta, June 26, 1881, p.3. DARA VIII.
high rate of interest, he gets it on account of two reasons; viz (1) it is a great risk to lend money to the wretched ryot; (2) there is very little capital ready to be lent to him, most moneyed men being unwilling to invest their capital in this uncertain trade. In other words the wretchedness of the ryot and the smallness of the capital have contributed together to degrade both.  

Tilak called the act as "partial to one class and hardship to the other". The Sowcar could not be regarded as the sole cause of ryots indebtedness and it was the rigid revenue system, which was at fault.  

Tilak argued that:

We have all along been maintained that the poverty of the Agriculturists cannot be dealt with independently. The whole nation is being drained every year of its wealth, its industries are dying through foreign competition and as a disease first manifests itself in the human body in its weakest parts. So this natural distress is felt first by the lowest strata of the community. This disease is not local but constitutional any local remedies, though they would sooth it a while, cannot eradicate it. The lowering of the assessment can do so a little.

The rigidity of revenue collection and higher tax rates were indeed the major cause of peasant impoverishment in the Deccan. This was infact raised by all those who were genuinely concerned with the welfare of the peasants. William Wedderburn who played an active role in bringing about the Deccan Agriculturist's Relief Act criticised the government for leaving the revenue system untouched, which was the cause of mischief for the misery of the Deccan peasants Phule also criticized the act for failing to

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62 Mahratta, May 29 1881, p.2. DARA IV and Mahratta, June 5. 1881, p.3. M.G. Ranade on an Agricultural Bank II.
63 Mahratta, March 6, 1881, p.3.
64 Mahratta, July 31, 1881, p.1&2.
65 Mahratta, 26 March, 1881, p.3.
66 S.K. Ratcliff, (1923), p.84. Later Wedderburn's proposal to ascertain the causes which impair the cultivator's power to resist the attack of famine and plague was defeated in the House of commons. Donovan Williams, Essays in Indian History, (Bombay, 1973), p.166.
recognise the heavy revenue demands as the main reason for peasant indebtedness.\textsuperscript{67} M.G. Ranade too felt that the basic rate of revenue assessment was not lowered and what the government attempted to do was to adjust the balance of legal procedure in favour of the ryots.\textsuperscript{68} R.C. Dutt stated that the peasants in the Bombay Presidency paid the revenue between twenty to thirty three percent which was much higher than the other provinces.\textsuperscript{69} Reduction of assessment and flexibility in revenue collection was not accepted by the colonial officials.

Tilak's criticism of the Deccan Agriculturists Relief act was based on a different perspective. Though Tilak considered that the ryot was suffering under the heavy load of taxes,\textsuperscript{70} the major defect of the act was the "partiality shown in favour of the peasant against the moneylender". Defending the moneylender as a class, Tilak argued that,

\begin{quote}
We may fairly say that many Brahmins, Marwaris and others in the moffusals, who have very little or no land of theirs to cultivate and no other profession to follow, are forced to make out their livelihood by carrying on the trade of moneylender.\textsuperscript{71}
\end{quote}

The colonial government prevented them from carrying on with their trade as "the act encouraged the peasant to declare himself insolvent".\textsuperscript{72} So the entire colonial administrative apparatus was placed against the interest of the Sowkars. Tilak compared the pre-colonial "village system as almost similar to the manorial system of England" where, "the fear of shame and

\textsuperscript{68} Richard Tucker, (1972) p.139.
\textsuperscript{69} R.C. Dutt, \textit{Famines and Land Assessment in India}, (Delhi, 1985) p.10.
\textsuperscript{70} \textit{Mahratta}, Jan. 15, 1882, p.3. Principles of Famine Relief.
\textsuperscript{71} \textit{Mahratta} April 10, 1881. The Deccan Agriculturists Relief Act No.2.
\textsuperscript{72} \textit{Mahratta}, May 14, 1882, p.1.
exposure was enough for a peasant to repay the loans.\textsuperscript{73} So under the village \textit{Panchayat} system, the imprisonment was not required to recover the debt. However under the British rule the respect for old values no longer existed and "imprisonment was the only check on the minds of the ignorant classes. Since a person who was in jail is kept out of social gathering, peasants would pay up the debts at any cost."\textsuperscript{74} Tilak argued that, "History bears testimony to the fact that the tendency of all laws relating to the settlement of debts or to debtors and creditors has throughout been that of exposing the debtor to a hardship and trouble without in any way destroying or neglecting the interests of the \textit{Sowcar}.” He quoted Steele’s Laws and Customs of the Hindu Castes to argue that,

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\textit{Karyadroh} or prevention from following one’s usual occupation was allowed to be enforced by the \textit{Sowkar} to enforce payment of his dues... the insolvency laws would enable the persons unwilling to pay their debt, to take shelter under the provisions of insolvency laws just as at present they has been to become ‘agriculturists’.
\end{quote}

So the colonial government’s intention was to ruin the \textit{Sowkars} as a class.\textsuperscript{75} Who inspite of the in convenience caused by the Act were willing to lend but the government’s insistance on denying them “the power to have the lands of the debtor attached or to have him arrested” was detrimental to their interests. Tilak argued that \textit{Kunbi}’s had “more than enough unmovable property”\textsuperscript{76} Tilak himself quoted a statement by a Subordinate Judge of Tasegaon in the Satara District. The Judge suming up “the results of a careful enquiry estimated that the total debt of the agriculturists in that Talooka which contains only forty-nine villages, at not

\textsuperscript{73} \textit{Mahratta}, Apr. 30, 1882, p.2.
\textsuperscript{74} \textit{Mahratta}, May 7, 1882, p.2.
\textsuperscript{75} \textit{Mahratta} May 7 1882, p.2. Abolition of imprisonment for debt II
\textsuperscript{76} \textit{Mahratta} May 14. 1882, p.2. Deccan Agriculturists Relief Act.
less than thirty lacs equal to about eighteen times the assessment of the Talooka of which he said more than two thirds was secured on mortgage". Tilak used this example to argue that the insolvent ryot has, properly speaking no credit. Lending money to him is at best a risky speculation in which the moneylender must take his share of risk. Since no legislation can create money, the Act therefore cannot enable the ryot to pay off this intolerable load of paper debt outstanding against them.77

Tilak's argument that the moneylenders were rendering a valuable service by advancing loan to the peasants in times of distress is disputed by all the writers on the condition of peasants in the nineteenth century western India. Infact, the moneylenders were the major contributing factor to the land alienation in the nineteenth century Maharashtra. The Deshmukh of Parner in Ahmadnagar district had five hundred acres of land in 1818 and by 1875, the lands completely passed into the hands of the local Marwari moneylender.78 The condition of subsistence peasants was still worse. After the 1870s famine lands gradually started passing on to the hands of moneylenders.79 Wedderburn's speech quoted in Mahratta states that "the percentage of holder of land under five acres is fast decreasing and calls for making arrangements to provide work for the daily increasing number of labourers".80 The rural indebtedness was so great that on an average the interest paid by the villagers exceeded the state revenue

77 Mahratta, March 26 1881, p.2. The Deccan Agriculturists Relief Act.
78 Ravindra Kumar, (1968), p.159.
79 It was not just land that was passing on in to the hands of the merchant moneylenders, the petty businesses also followed the suit. For example the Shimpis, the traditional cloth sellers within Poona lost their trade to the Gujarati and Marwari merchants by 1900. Sulabha Brahme, Distribution and Consumption of Cloth in Poona, (Poona, 1962), pp.4-5.
80 Mahratta, May 25, 1884, p.3.
demands. Almost 90 percent of the cultivators were not merely in debt but hopelessly involved in it. Men who were paying Rs. 10 to 20 as tax owed Rs. 1000 to 2000 to Sowkars.

Tilak's second argument that there was little capital available for investment in agricultural sector does not hold good due to two important reasons. Firstly, when the moneylenders found it difficult to lend money to the peasants under the new act, a group of Sowcars from Poona headed by Rao Bahadur Viziarangam Mudaliyar proposed the institution of Agricultural Banks which would find profitable employment of capital that lay idle in the hands of the urban classes. The Bombay government rejected the proposal as the Sowcars expected the government to collect the repayment of loans along with the taxes. The government feared that it would become unpopular if it acted on behalf of the Sowcars in collecting the dues. The availability of capital for investment in the field of agriculture was not limited and it was profitable for those in money lending to continue to engage in money lending rather than productive investment. The report of the commission appointed to enquire into the working of the Deccan Agriculturists Relief Act mentioned that the local Gujrathi moneylender agreed that lending was more profitable than shopkeeping. So the crisis faced by the moneylender was not the lack of capital available for money lending but the difficulties faced in recovering

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83 Ravindra Kumar, (1968), p.228.
84 ibid, p.235.
the debts in a ruthless way due to the protection provided by the Deccan Agriculturists Relief Act.

The Act proposed to establish village Munsiff with summary powers who along with the village registrar was responsible for settling the disputes between the moneylender and the peasant. They along with a few men of influence formed the group of conciliators. Above them were the courts of subordinate judges, which was increased from twenty-four to thirty-six, some of whom were required to go on Circuit. If the case remained undecided by the Conciliators it was then referred to the court of Subordinate judge, it was not obligatory on the part of the peasant to employ legal advisor, if the suit was of the value of less than Rs. 100. The act also suggested to the Courts that the interest on the loan fixed by the court was not to exceed the original Capital. 87

The Deccan Agriculturists Relief Act attempted to bring colonial judicial system closer to the peasants by introducing conciliatory system. Under this system, if a peasant borrowed money, a legally valid bond between the peasant and the moneylender had to be drawn up under the supervision of the village registrar. 88 If a dispute arose between the two, the conciliators who were men of local influence would try to settle the case. The conciliators were supplemented by a second class of semi-official agents, called village Munsiffs. 89 The conciliatory system was an extention of the courts into the villages.

87 Mahratta May 29, 1881, p.2.
The conciliatory system was welcomed by M.G. Ranade who compared it to the *Panchayats* or village councils and the Poona *Sarvajanik Sabha* considered it as an imaginative variation of pre-colonial *Panchayat* system. M.G. Ranade proposed a list of conciliators which included old pensioners, non-practicing lawyers and respectable bankers or merchants, the new elites the people who were more likely to be in direct contact with new currents with the outside world. The list did not include the old elite like *Patil, Kulkarni* and the landlords. Tilak considered it an artificial remedy and opposed the displacement of the old elite, by the new:

The village Munsiff and the Conciliator are both honorary officers of ordinary education. There is a chance therefore of some of them abusing their powers and more so as the powers are discretionary and appointments permanent... The interference of law with the old system therefore must be as little as possible for the present, .... we can hardly find out one whom all the men in the village consider honest and impartial ... it is better to have to go to the court of law not withstanding its dilatoriness and expansiveness than to entrust a case to such persons.  

Tilak considered that existing colonial and district courts were better than the *Panchayat* system where,"we can hardly find out one whom all the men in the village consider honest and impartial." Hence Tilak demanded that the old system must be restored in its entirety.

The Deccan Agricultural relief act though brought the courts nearer to the village, restricted the flow of capital from the moneylender to the

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90 ibid.
92 ibid.
93 ibid.
peasants. Tilak argued that the average area of cultivated land per head of agricultural population is six acres and each acre yielded on an average seven rupees and twenty Paisa. However a Kunbi needed between twenty to twenty five rupees a year for supporting his family and after paying the rent he is left with nothing. So in case of marriage or such other expenses he had to go to the Sowcar for loans. So Sowcar was not responsible for Kunbi's indebtedness. Tilak proposed for establishing manufacturing units to accommodate surplus labour in the agricultural sector. So the peasant needed loans not only to pay taxes but also for personal needs like marriages and other domestic necessities. There was an immediate necessity of providing alternative credit facility to the peasants. M.G. Ranade and Wedderburn proposed for the establishment of an agricultural bank to provide loans at a lower rate of interest to the peasants. Ranade considered that even under most favourable circumstances the ryot hardly finds decent maintenance. Add to this, his extreme indebtedness and accidents of droughts and he at these times becomes involved in a vortex of overwhelming difficulties. So Ranade argued that the establishment of agricultural banks would provide much needed respite to the peasants.

Tilak considered the prospects of the agricultural bank "a vague notion which assumed a definite form... the proposal totally ignored the Sowcar and suffered from the fault of partiality to the ryots".

94 _Mahratta_, March 26 1881, p.2.
95 _Mahratta_ July 31 1881, p.1 & 2. DARA IX.
96 _Mahratta_, June 26 1881, p.3. DARA VIII.
97 _Mahratta_, March 6 1881, p.3. The prospectus of an Agricultural Bank.
98 _Mahratta_, June 5 1881, p.3. Mr. M.G. Ranade on the Agricultural Bank.
99 _Mahratta_, March 6 1881, p.3.
We are proud to say we belonged to the small minority that protested against the passing of such one sided legislation. The Act professed to bring home relief to the agriculturists it totally ignored the Sowcar, not only ignored him but ruined him... The present proposal also suffers from the fault of partiality to the ryots. For in the first place the capital for the bank is to be collected from the present Sowcars at the rate of 4 percent. The money so collected is to be lent on sufficient guarantee to agriculturists at the rate of 12 percent ... the same Sowcar is to be the lender and the same ryots the borrower, with the difference that the Sowcar is to receive the lower rate of interest and the ryot is to get money at a little lower.100

*Mahratta* mentioned the prevailing-rate of interest was twelve percent101. The most prevalent rate of interest in Bombay Deccan were twenty-four and thirty-six percent and in coastal areas it was twelve and twenty-four percent.102 So when Tilak argued on a little difference of the rate of interest it was actually twice or thrice the percentage proposed by the authors of the Agricultural Banks.

Tilak categorically proposed that the Sowcars would not accept the proposals as they had "many openings for the utilization of the capital and more profitably too".103 So the best option before the government was Tilak argued "accepting the proposals of the Poona Bankers who had a sincere desire to improve the condition of the poor peasants and wanted to secure proper repayment of their capital with reasonable interest within reasonable time".104 If this was not acceptable than the best option before the colonial government was to discard the proposal of the Agricultural

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100 ibid.
101 *Mahratta* December 9 1883 p.1. The Agricultural Banks
103 *Mahratta*, March 6 1881, p.3.
Banks and the Deccan Agriculturists Relief Act by restoring the old system in its entirety.

Tilak's defense of the interests of the moneylenders was definite and very categorical. As an articulate spokesman of his caste as well as class, he had a wider interest to defend. The landed Brahmins in the nineteenth century western India, except a few in the city of Poona who were printers, book sellers, and the publishers of newspaper, were predominantly involved in moneylending both in towns and villages. In the village, the Brahmins who engaged in moneylending belonged to the *Kulkarni* or village accountant families. The moneylending Brahmins and *Vanis* in the villages acted as agents of their rich castefollows. In the course of defending their interest, Tilak attempted to shift the cause of rural indebtedness from the moneylender to the colonial government. Tilak stated that:

> we are of the opinion that famines are not so much the result of scanty rainfall, of want of irrigation works or easy communications, as it is the result of a costly government, defective system of administration and a very rigid system of land assessment.

Tilak attempted to shift the responsibility from the actual cause of famine to the immediate cause of distress, thereby removing the moneylender from the preview of discussion regarding the condition of the Deccan peasantry. Tilak shifted the focus on the colonial government.

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106 *Mahratta*, May 7 1881, p.2.
109 ibid, p.124.
which demanded thirty-three per cent tax\textsuperscript{111} and collected it in a very rigid manner.

Tilak's defense of the interest of the moneylender was not just economic but social and political too.\textsuperscript{112} By 1881 the Satya Shodak movement had begun to penetrate the rural society\textsuperscript{113} and the non-Brahmin leaders were demanding the kind of respect that was traditionally accorded to a Brahmin.\textsuperscript{114} By opposing the Deccan Agriculturists Relief Act and the Agricultural Bank, Tilak was not only opposing the empowerment of the rural poor, but their subsequent challenge to the traditional authority. Tilak was attempting to counter the introduction of new ideas into the society. Tilak criticized the act "as a result of the efforts of M.G. Ranade and 28 other Rao Sahibs"\textsuperscript{115} who "attempted to destroy village moneylenders".\textsuperscript{116} He also criticized Ranade for "not perceiving the positive injury inflicted upon the Sowcar".\textsuperscript{117} Ranade while proposing the list of respectable men for village conciliatory system gave importance to the newly emerging educated middle class, which was receptive to changing premises of human behaviour. In the new system, the landed elites like Patils\textsuperscript{118} and Kulkarnis were summarily avoided. This was the demand, which Phule had been

\textsuperscript{111} R.C. Dutt, (1985), p.10.
\textsuperscript{112} Mahratta, May 1882, p.2.
\textsuperscript{113} N.C. Kelkar, Life and Times of Lok-Tilak, (Delhi, 1987), p.6. Of all the biographer Kelkar alone acknowledge the existence of "Satya Shodak Community".
\textsuperscript{114} Mahratta, Feb 26 1888, p.5.
\textsuperscript{115} Mahratta, May 14 1882.
\textsuperscript{116} Mahratta, May 29 1881, p.2.
\textsuperscript{117} Mahratta, June 5 1881, p.3.
\textsuperscript{118} The Village Patils were rich Kumbis with superior quality land who constituted 10 percent of the total Kunbi population 40 percent of the Kumbis were middle level farmers and 50 percent were impoverished poor farmers, Ravindra Kumar, (1968), p.216.
making for some time\textsuperscript{119} and Ranade had conceded without actually supporting the Satyashodak polemic in public.\textsuperscript{120} The tacit understanding between the growing consciousness among the non-Brahmins and Ranade school of thought which included Agarkar, Gokhale and later Chandavarkar meant, a well defined threat to the traditional power structure. Tilak had assumed himself the responsibility of struggling for retaining the privileged status of the traditional power structure. The Sowcars of Poona thanked Tilak as the editor of Mahratta for rendering "the valuable service to the public at large and to the Sowcars in particular by exposing the hundred and odd evils with which the Deccan Agricultural Act is full of."\textsuperscript{121} So the attack on the act and the Agricultural Bank was economic as well as social.

Ranade's attempt in tilting the working of the act in favour of \textit{Kunbi} was seconded by William Wedderburn. Wedderburn with his endless enthusiasm for emancipating the Deccan peasants on the model of emancipating the European serfs from the feudal bondage considered this measure economic as well as political.\textsuperscript{122} Tilak considered that this act was itself an attempt to bring about a social change and one step to the right or wrong side threatened to disturb the whole social fabric of social organization.\textsuperscript{123}

Tilak later commenting on the Act stated that,

\textsuperscript{119} Phule considered that at the village level the \textit{Kulkarnis} threatened the witnesses who favoured the cultivators. M.J. Phule (1991), p.209.

\textsuperscript{120} M.S. Gore, does not agree with this and considers that Phule did not approve of his associate Lokhande's association with Ranade and openly criticized it, \textit{Non-Brahmin movement in Maharashtra}, (New Delhi, 1989), p.34.

\textsuperscript{121} \textit{Mahratta}, Sept. 25 1881, p.5. letter to the editor

\textsuperscript{122} \textit{Mahratta}, Sept. 4 1881, p.142,Wedderburn's speech

\textsuperscript{123} \textit{Mahratta}, May 7 1882, p.2.
the act was conceived with sympathy for the rayat: one of the reasons being the moneylender being indispensable to the rayat naturally exerted social and political influence over the later, it was evidently to the interest of the government that the moneylender was to be crushed and his influence undermined.\textsuperscript{124}

Tilak considered "the government interference between the moneylender and the peasant was unnecessary, mischievous and was likely to bring corruption.\textsuperscript{125} It was actually intended by the authors of the act to demoralize the rayat by directly and pressingly to invite them to dishonesty.\textsuperscript{126} It was a blunder on the part of the government hence the old system was to be restored in its entirety.\textsuperscript{127}

Tilak's attack on the Act and the establishment of the banks had limited effect. Though the act was not abolished, the proposal for the bank was not cleared by the secretary of state for India.\textsuperscript{128} \textit{Mahratta} stated that

we have all along opposed the scheme of Agricultural Banks and the decision of the secretary of state in the matter is quite in consonance with the desires of the minority that has stood bravely the conflict in the controversy".\textsuperscript{129}

The colonial government did not risk bringing about legislation, which had elicited a wide spread opposition. Though the secretary of state refused the permission to start an Agricultural Bank, the government of Bombay approved the establishment of such a bank on a trial basis in the Purandhar \textit{Taluk} in 1888. Tilak criticised the enthusiasm behind the

\textsuperscript{124} \textit{Mahratta}, July 7 1901, p.3. Editorial on Monteath's Bill Criticising the Land Revenue Bill explaining the causes for the failure of Deccan Agriculturists Relief Act.

\textsuperscript{125} \textit{Mahratta}, May 8 1881, p.2.

\textsuperscript{126} \textit{Mahratta}, July 7 1901, p.3.

\textsuperscript{127} \textit{Mahratta}, May 8 1881, p.2.

\textsuperscript{128} \textit{Mahratta}, Jan 25, 1885, p.3. Agricultural Banks in India.

\textsuperscript{129} ibid.
experiment and called the "benefit to the ryot would be imaginary than real".  

Tilak predicted that, the bank would lose in its cause due to the competition from the local Sowcar. Hence "in such matter philanthropy was out of question and called upon the local Sowcars to organize themselves on the modern system of banking. The poverty of the ryot was a large one, and it is doubtful how far agricultural Banks would help its solutions; but this much is certain that an organised body of Sowcars would be better able to protect their and their debtors interest.

Unlike the age of consent issue, Tilak was able to mobilize the opinion in favour of Sowcars against the Deccan Agricultural Banks. This crusade established him as the leader of the merchants and moneylenders. The leadership of both the landed Brahmins and the moneylenders safely in his hands. Tilak proceeded to take on the peasants. His attempt to bring the powerful Maratha elite and the poor Kunbis under his leadership by promoting Shivaji festival elicited little response. Thus began the politics of Kunbis poverty to achieve the goal and the famine of 1896 gave just the opportunity to Tilak to achieve his ends.

3. The Famines of 1896-1900

During the period between 1880 to 1896, the colonial government did little to improve the condition of the agriculturists except passing the Act. The Act empowered the peasants to protect themselves from the ruthless exploitation of the moneylenders. However, due to the chronic

130 Mahratta, April 8 1888, p.4. Agricultural Banks in India.
131 ibid.
132 ibid.
133 ibid.
134 Of the 4528 mortgage transaction examined in 1889, 57.2% specified that if the debt was not paid within a fixed time-span the land automatically went to the mortgagee. A
lack of agricultural capital, the peasant was forced to return to the mercy of the moneylender. Due to the existence of the agriculturist relief act, the moneylender began to demand a complete sale deed against the money lent to the peasants.\textsuperscript{134} The land alienation continued at a faster rate than ever before through the mortgage of land in exchange for loans.\textsuperscript{135} The condition of the peasants deteriorated further.

The pitiable condition of peasants was not confined to Deccan, it was in fact an all India phenomenon. There were large-scale alienation of land in Punjab and the United province\textsuperscript{136}. A.O. Hume, who initiated the Indian National Congress issued two circulars in 1892 discussing the condition of the Indian peasantry. Hume stated that the condition of the peasants was so bad that they will be forced to revolt.\textsuperscript{137} He urged the government to take necessary steps to rectify the policies adopted towards Indian agriculture. Tilak agreed with Hume that the condition of the Deccan peasantry had deteriorated and blamed it on the high taxes and the export of food grains, scarcity of land available for cultivation and the disproportionate growth of population.\textsuperscript{138} So, Tilak concluded that the possibility of revolt existed in India. Tilak considered that poverty prompted the peasants to revolt and not the moneylenders.\textsuperscript{139} Tilak referred further\textsuperscript{23.2 percent cases were Poklist sales: the mortgagee became the formal owner until the payment of debts. Neil Charlesworth, (1988), p.178.}

\textsuperscript{135} By the end of the 19th Century in some Taluks of Thana district, 70\% of land had changed hands from the original owners cultivator tribles, and fishermen to non resident Parsis Brahmins and Bania's chiefly from the Bombay city, Richard Cashman, (1975), p.135.

\textsuperscript{136} The trading castes entirely controlled the money lending business in Rural Punjab before the Land Alienation Act of 1900. Malcom Darling, The Punjab Peasant in Prosperity and Debt. (1932), pp.146-164.

\textsuperscript{137} Kesari, Dec. 6 1892.

\textsuperscript{138} Kesari, Dec. 6 1892.

\textsuperscript{139} Kesari, Dec. 13 1892.
to a revolt in 1879 in the Supa Taluka, when the government decided to whip out an act through the bar council, freeing all peasants from debts to Sowcars, in opposition to popular opinion\textsuperscript{140} and warned the government that if such measures are again implemented there would be popular revolt against the British rule.

Tilak's example and suggestion attached to it is incredible. The Deccan witnessed a major revolt against the Sowcars in 1879 and at the same time if the colonial administration had attempted to redress their grievances by freeing them from the clutches of the moneylenders then why would they revolt against such a measure?, unless, what Tilak meant by popular opinion was that of the opinion of moneylenders and their supporters. So the measure was 'popular' with a class or not.\textsuperscript{141} Tilak blamed the Kunbi's poverty to his inherent attitude towards savings the lack of planning and inability to save when the crop is good. Tilak also regarded the subdivision of land into small non-yielding parts and the inability of the peasants to find alternative employment.\textsuperscript{142} These were also the suggestions of the Agricultural Commission.

By 1896, Tilak's call to seize the public institutions was partially successful.\textsuperscript{143} Tilak was in control of the Poona Saravajanik Sabha by ousting Ranade's supporters. The control of the Sabha enabled him to systematically employ the forces at his command to tackle the famine of 1896-97. The monsoon rains failed in 1896 and the grain riots broke out

\textsuperscript{140} Kesari, Dec. 20 1892.

\textsuperscript{141} Tilak in the age of Consent issue argued on similar lines. 'Popular measures' 'Popular Opinion' were those that Tilak supported and 'unpopular' were those supported by reformers.

\textsuperscript{142} Kesari, Dec. 27 1892.

\textsuperscript{143} "The institutions are public and does not belong to the Sudharaks alone all those that exist are ours". Mahratta, April 26 1891, p.2. How shall we do it? Editorial.
within three months.\textsuperscript{144} The colonial government as in the earlier famines was ill prepared to tackle the situation. Tilak suggested that

the relief works ought to be opened and in fact everything ought to be done in consultation with the leaders of the places. It is obvious that the government cannot undertake any one vast work sufficient to give food to lakhs. Small relief works will therefore have to be opened and the number of these works must necessarily be great. Private Charity can do little as the famine is severe.

Tilak called upon the grain merchants "to take normal profit" and established a shop to sell food grains at "cheapest rates."\textsuperscript{145} Tilak also criticized the government for not suspending the tax collection and continued extravagance of the government. The government was reluctant to grant the suspensions and remissions of the land revenue which had been specified in the Famine relief code which was drawn up after the famine of 1870's.\textsuperscript{146}

Tilak set out to do what the \textit{Sarvajanik Sabha} did in 1876 famine. At that time the \textit{Sarvajanik Sabha} had played a major role in assessing the extent of the loss of life and property of the peasants. It also pressurized the government to be lenient in tax collection\textsuperscript{147} and effectively implement the famine relief code measures. Tilak deputed the members of the Sabha to travel to the draught hit areas to assess the situation.\textsuperscript{148} The Poona \textit{Sarvajanik Sabha} also sent representation to the colonial government and suggested that the quantity of grain given to the relief workers should be increased and free grazing of cattle in the government forests should be

\textsuperscript{144} Richard Cashman, (1975), p.123.
\textsuperscript{145} \textit{Mahratta}, Oct 25 1896, p.3. The Famine a Dead Certainty, Editorial.
\textsuperscript{146} \textit{Kesari}, May 20 1897.
\textsuperscript{147} \textit{Kesari}, Feb 8 1898.
\textsuperscript{148} \textit{Mahratta}, Nov. 22 1896, p.6, 7.
allowed. Tilak faced immediate competition from the Deccan Sabha, which Ranade had started after his departure from the Sarvajanik Sabha. The Deccan Sabha deputed its members to collect the data, which formed the basis of six memorials to the government urging it to lighten the load of the revenue collection. Tilak began a severe attack on Ranade and the Deccan Sabha. He called it a Ranade's mela, a stable (Prinjrapol) of the Rao Bahadurs and a tool of Ranade's own views. Kesari and Mahratta wrote several articles criticizing Ranade. A letter to the editor titled "Deccan Sabha an anti-Tilak league" was published, it was signed by one VAM from Dharwar. The letter stated that the,

> Deccan Sabha is creating mischievous disturbances (which was) detrimental to the interest of the society..... These sadists (Ranade & reformers) have no legs of their own to stand on political platform,... it would have been better for them to take Samrani and say hari, hari and pass their time in meditation on the banks of the Ganges.

The reformers refusal to drift into political oblivion after their departure from the Poona Sarvajanik Sabha angered Tilak, in an attempt to counter the effectiveness of the Deccan Sabha Tilak began a vigorous campaign. He appointed seven young men all Chitpavans to travel

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150 Kesari, Nov. 10, 1896, p.2.  
152 As late as 1900 Tilak was still bitter about the establishment of the Deccan Sabha. A meeting was called in Jan.1900 to congratulate Gokhale on his election to the legislative Council, reporting the event Mahratta criticized Gokhale for establishing the Deccan Sabha. Mahratta, Jan 14, 1900, p.6. Another letter in Mahratta which claimed that its author is an Englishman stated that the starting of the Deccan Sabha was a Suicidal matter" and referred to Ranade as" nothing short of a complete obstruction of political vision". The threat perceived by Tilak was so great the letter stated that Ranade by establishing the Deccan Sabha was "laying the axe at the root of the tree (the Sarvajanik Sabha) in planting and nurturing of which he by no means took an insignificant interest." Mahratta Nov. 22.1896, p.8.
throughout Deccan to begin a no tax complain, among them was N.C. Kelkar a young graduate who later edited Kesari and Mahratta. They visited small towns and villages and their activity was concentrated in the western part of the presidency. They preached the villagers not to pay taxes. The no tax campaign did not have the effect desired by Tilak. The 1896-97 famine was uneven and affected the Eastern and the Southern part of the presidency and there was little response in these districts. Where as in the Western and Central districts which were least affected by the famine, there was determined pay no rent campaign. The Bombay government retaliated by ordering the confiscation of property of the richest defalters Marwaris, Banias and Sowcars, which resulted in immediate payment of land revenue even by the poor peasants, who otherwise would have been exempted according to the famine relief code of 1879. Tilak criticized this by stating that if the government "collected assessment from really wealthy people, these wealthy people may recover the amount from the tenants... which would drive the peasants into bankruptcy".

Tilak's no tax campaign was also unsuccessful because the Konkan districts refused to support it. In these districts the revenue collectors called Khots fearing reduction in their own rent did not support the campaign. Tilak's criticism of Khots if at all exists, has not been recorded either in

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153 Richard Cashman, (1975), p.128. Shows a map indicating the places visited by the P.S.S. representatives.

154 Charlesworth describes the period between 1896-1900 on the more devastating period of famine (in comparison to 1876 famine) which substantially reduced the population and resources of Western India, Neil Chlesworth, (1988), p.126. Vasant Kaiwar writing about the famine of 1896-97 measures the severity of famine in the less of cattle which was 38% in Bombay Deccan and 52% in Karnataka (Southern Maratha Country), Vasant Kaiwar, (Jan 1992), p.258.

155 Mahratta, Feb. 25 1900, p.3. Suspension and Remission of Revenue.
Mahratta or Kesari. Tilak on the contrary fought a relentless battle against the colonial government to defend the rights of the Khots. Tilak's no rent campaign attempted more towards dramatizing the colonial government's inadequate response to the famine than with a genuine interest in helping the poor peasants.

The earnestness of Tilak's efforts in the improvement of the Deccan Ryots can be further understood by the Mahratta editorial which quoted an experiment conducted in the district of Jabalpur in the central provinces to ease the distress of the peasants. In 600 villages of the Jabalpur district, a meeting was held between the moneylender and the peasants in the presence of the Deputy Commissioner. A list of debt from the tenants to every kind of creditors was made. On the other hand the creditors were made to discover full and complete claims once for all. On this basis the arbitration proceeded to inquire into the circumstances of each debtor. After this inquiry it was decided that the maximum a peasant could pay was,

five times the rental of his holdings and he was allowed to pay it in five annual installments... The landed creditors in turn promised favourable treatment at the impending summary settlement as reward for their lenient treatment of their debtors.

Tilak considered this an ideal arrangement and regretted that,

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156 Tilak wrote six articles in Kesari five in Mahratta supporting the Khot's and their claim of 1/2 to 2/3 of the share of produce and criticized the colonial government's efforts to regulate Khoi Settlement. Kesratil Lekh Bagh 2, pp.612-22.


the idea of such a remedy did not occur to any one twenty years ago, before their misery drove them to commit crimes of violence. 159

So Tilak considered that five times of the rental of a holding was reasonable amount to be paid to be money-lender but the tax which is 1/5 of the money that a peasant paid to the moneylender was unreasonable. Even under the reasonable terms the peasant paid over a period of five years, his liability to the state plus the same amount to the moneylender in a given year. Tilak argued that similar experiments could be conducted in the Deccan as well where "the peasants had learnt that the moneylenders were not the cause of their trouble......but the government was". 160 Even if Tilak was successful in his no rent campaign of 1896 of getting a total remission of rent by the colonial authorities, still the peasant had to pay the amount equivalent to that of the rent to the moneylender. But Mahratta did not record the response of the moneylender to such a proposal. So it is possible that it did not receive favourable treatment by the moneylenders.

The famine of 1896-97 hastened the transfer of land from the peasants to the Sowcars. 161 In the absence of alternative sources of agricultural loans, the peasants were forced to resort to the moneylenders who in turn asked for the mortgage of land as security for money. The Macdowell Famine Committee of 1901 concluded that the Deccan Agriculturist Relief Act had failed to reduce indebtedness and land alienation. He urged the Bombay government that the land alienation was

159 ibid.


as high as 70 percent in certain Taluks and the state of affairs demanded not palliative measures but radical legislation.\textsuperscript{162}

Tilak too agreed that the debate on agricultural indebtedness necessarily invited the question of transfer of possession and ownership of agricultural land, but argued that ‘the records relating to land in Bombay presidency were unreliable, hence could not be used as evidence’.\textsuperscript{163} Tilak opposed the idea that indebtedness led to large-scale transfer of land into nonagricultural classes. He argued that unlike in the famine of 1876, the ryots in the 1896-97 famine had found out that the moneylenders were not the cause of distress but the government was. However, the loyalty of the agricultural classes kept them from giving their inward feeling a violent expression.\textsuperscript{164} Tilak hoped that the famine commission would find the "right causes and develop steps to remove them".\textsuperscript{165}

The Bombay government passed the land revenue bill, which restricted land alienation. Tilak called the new bill "a hobby, a fad of some of the revenue officers".\textsuperscript{166} Tilak called the principle of “the restriction of the right of transfer of land is but an innovation, the plea for beginning (of) wholesale forfeiture, simply because famine distress and misfortune has rendered the rayats unable to pay the arrears is absurd".\textsuperscript{167}

\textsuperscript{162} Richard Cashman, (1975), p.145.
\textsuperscript{163} Mahratta, Feb. 8 1901, p.3. Famine Commission in Bombay. Editorial.
\textsuperscript{164} Mahratta, Dec. 2 1900, p.3.
\textsuperscript{165} Mahratta, Nov. 4 1900, p.4. The Viceroy on Famine.
\textsuperscript{166} Mahratta, July 4 1900, p.3.
\textsuperscript{167} Mahratta, July 21 1901, p.3.
4. Tilak's attitude towards the Big land holders - *Inamdaars* and *Khots*

A. *Inamdaars*

The western India consisted of a large class of *Inamdaars* who held large traces of lands as *Inams* or rent free lands for the services rendered to the village community or the former Maratha state. The *Inam* consisted of three main categories; the land granted as service *Inams* to the *Kulkarnis*, *Patils*, *Watandars* and others who performed some local duty for the local society, the personal *Inams* granted to the individuals usually associated with religious duties and *Sarijnams* and *Jagir* lands granted for military service or the provisions of units of soldiers. These *Inam* lands sometimes were totally rent free and at times paid 1/2, 1/3 or 1/4 of the normal rent as mentioned in their *Inam* deeds. The establishment of colonial rule in Western India did not immediately affect the *Inamdaars*. The Bombay government concentrated more on the *Ryotwari* settlement and only in 1843 established the *Inam* Commission. By 1847 the *Inam* Commission which looked into the rights to alienation in the Southern Maratha country found Rs. 40000 of unauthorized *Inam* revenue. In the last years of *Peshwa* regime, *Inamdaars* alienated large tracks of lands. The *Inamdaars* retaliated by destroying the records and refused to co-operate with the *Inam* Commission officials. Under these circumstances the work of the *Inam* Commission was slow and the revolt of 1857 and the

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168 In Ratnagiri district alone over 100 villages were held an *Inam*, Neil Charlesworth, (1988), p.33.

169 S.J. Varma lists 10 Categories. For non-technical analysis these can be accommodated in these three categories. Mountstuart Elphinstone in Maharashtra, (Calcutta, 1981).


nervousness of the Bombay government\textsuperscript{173} to antagonize the local elites further slowed the working of the Commission. The land revenue code of 1879 introduced a new procedure permitting the \textit{Inamdar} if he so wished, full revenue survey and \textit{Inamdars} were offered incentive to allow the survey.

Tilak disputed that there were large-scale alienation of land and criticized the colonial government for "encroaching the rights of the \textit{Inamdars}". Tilak commented that the government was taking more care of those who were under the power of others, than those of under their own at the sacrifice of the interest of the middle classes. Such an uncalled for interference with the rights of superior holders cannot in our opinion, has a good effect on both the classes.\textsuperscript{174}

The land revenue code according to Tilak had called \textit{Inam} lands as alienated land and it was an attempt to convert all ownerships into mere tenancies. This "at one stroke all our ancient rights were taken away and we are declared to be mere tenants".\textsuperscript{175} Tilak criticized the government for "not creating any \textit{Inam} nor does it look favourably upon the \textit{Inams} granted by the previous government".\textsuperscript{176}

The colonial government's efforts to help the impoverished peasant were termed by Tilak as the government desire to do away with "any active agency between themselves and the peasants". Tilak lamented that,


\textsuperscript{174} \textit{Mahratta}, Feb 6 1881, p.2. The \textit{Inamdars} and the Land Revenue code.

\textsuperscript{175} ibid.

\textsuperscript{176} \textit{Mahratta}, Feb. 20 1881, p.2.
the old Deshmukhs and the Deshpandes who were once a power are no more; the Deccan Sowcar has already gone to his doom and the Konkani Khot is following the suite; the zamindars are made to understand and feel that government is bent upon interfering with the relations between them and their tenants so as to weaken the power of the former and the Inamadors are so shabbily treated that they are practically out-landers in their own villages an object not of terror and respect but of contempt for the ryots.

_Mahratta_ lamented the destruction of the traditional village organisations by the colonial rule and called upon the people to revive the old systems. Defending the interests of the traditional elite as against the new elite and the common man was the basis of Tilaks entry into political arena. Within three years of his no - rent campaign, Tilak was requesting the colonial government to strictly collect the taxes in the Inamdar's lands. Between 1896-1900, the Deccan had witnessed both the famine and plague and by 1900 the Deccan peasants had not even recovered partially. Tilak urged the Bombay government to order an inquiry into the non-collection of revenue in the Inam lands since the Inamadors could not collect the revenue in their lands, from the tenants.

According to the revenue code the Inamadors do not have the same control over the village officers as the government and the Inamadors can not deal with the ryots directly and can recover the dues from the ryots only through the village officers. The authority of the Inamadors over the village officers is not commensurate with their own dignity, or even with the contribution they pay towards their maintenance... The village officers are too independent and are successfully defying Inamadors or colluding with the tenants to defeat the Inamdar's purpose... The village officers are kept quite independent of all control of the Inamadors. The Inamadors often went to the court and brought decrees and since 1894, in the

177 _Mahratta_, Oct. 18 1903, p.497.
178 _Mahratta_, No 15 1903, p.534. Our Village Organisations IV.
179 _Mahratta_, Dec. 9 1900, p.3. The Grievances of Inamadors.
execution of decrees not a single pie has yet been recovered mainly through the undutifulness of the village officer.\textsuperscript{180}

The editorial "personally made an appeal"\textsuperscript{181} to the governor of Bombay Presidency, "to order the revenue officials, to see (that) the village officers collect the \textit{Inamdars} dues". Tilak was of the opinion that the \textit{Inamdars} had "suffered most painfully" hence any "equitable arrangements (for collecting the dues from the tenants) made was to be consistent with the interests of the \textit{Inamdars}".\textsuperscript{182}

The famine, which had started in 1896, continued till 1903-1904.\textsuperscript{183} the misery was compounded by the fact that the plague occurred during the same period. Tilak led a relentless no tax campaign in 1896 but appealed to the colonial government to collect the tax from the peasants on the \textit{Inamdar} lands in 1900 clearly shows the hallowness of 1896-97 campaign and his class bias. The series of editorials continued right through 1901, 1902 and 1903 arguing the case of \textit{Inamdars}. It stated that,

the advent of the British government had topsy-terveyed the entire fabric of the mutual relations between the \textit{Inamdars}, who should be the king, the Hakdars\textsuperscript{184} who are his dependents.\textsuperscript{185} The village officers who should be his servants, the tenants who should be his subjects. Under the British rule, the \textit{Inamdars} has become outlander or even an outlaw in his own capital; while the Hakdars and the tenants who have duties to perform towards the \textit{Inamdars}, (were) indirectly encouraged to defy and even rebel against him owing to the countenance gratuitously given to them by the alien

\textsuperscript{180} \textit{Maharatta}, Dec. 9 1900, p.3.
\textsuperscript{181} ibid.
\textsuperscript{182} ibid.
\textsuperscript{185} \textit{Maharatta}, Nov 8 1903, p.521.
government... The Inamdars has been grossly sinned against in the recovery of their dues.\(^{186}\)

Tilak argued that under the British rule the *Inamdars* had lost the old prestige and power and the government was encouraging the peasants to revolt against their masters. So Tilak suggested\(^{187}\) that,

the revenue and magisterial power are to be entrusted with the Inamdars, which would enable them to take prompt measures for preventing tenants from doing away with the field produce. (such powers would) improve the position of the Inamdars and make them effective local Magnets. The Bombay government's opinion that such powers if granted to the Inamdars would possibly be abused by them for a private purpose either connected or unconnected with revenue collection is unfounded ... there are checks upon checks in the powers of criminal Courts. It is our firm conviction that anyone who seriously puts this objection... is misrepresenting the facts.\(^{188}\)

**B. Khots**

The Konkan area of the Bombay presidency, consisted of a class of revenue Collectors and administrative controllers called the *Khots*. They claimed proprietary rights over the soil. They also held all village documentation, as the Konkan districts did not have an independent village accountant like *Kulkarnis* of the Deccan.\(^{189}\) The privilege of collecting the revenue, maintaining the administration and the revenue records placed them in a formidable position. So in these *Khoti* villages the peasants were tenants at will. When the Bombay government attempted in mid 1860s to conduct survey to determine new rent and the occupancy rights of the peasant cultivation, the *Khots* resisted revenue survey on their lands. They even attempted legal action as they had close links with the literate urban

\(^{186}\) ibid.


\(^{188}\) ibid.

In 1870 a compromise was reached between the colonial government and the Khots. Accordingly the Khots were conferred upon the full rights over their villages; but most of the cultivators became customary tenants with heritable but not transferable rights. This was legalized by a Khoti Act in 1880. The act did not improve the condition of tenants. They had to pay one-half to three quarters of the gross produce. The tenants also had to perform all kinds of labour that was demanded on a pittance of one anna or a meal a day.

Tilak considered the colonial government's efforts to make revenue settlement as "endangering the rights of the Khots". He called it as their long standing desire to crush the Konkan Khots out of their existence altogether and the labours of the Khots in the early days of the British rule should now be forgotten and only the individual instances of their rapacity should be remembered... Khots are the people who developed the area when nobody was living there so the revenue collected should not be given to the government directly but through the Khots.

Tilak traced the history of Khot problem to the government, which was bent upon the policy of removing the intermediaries between them and the people. So "the officials representing the government began siding with the peasants... on the charges that the Khots were forcibly extracting shares". Tilak argued that "since villages were under the government, the

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190 V.N. Mandalik, the articulate spokesperson of the Khots was a powerful advocate of the Bombay High Court. Writing his obituary Mahratta wrote "the Khots have lost their best and strongest defender in the late V.N. Mandalik; but we would impress upon them the greater necessity there is therefore to watch their interest with diligence". Mahratta, Aug 25 1889, p.2.


192 ibid, pp.189- 274.

193 Kesari, Feb. 21 1899.

194 Mahratta, Jan 29 1899, p.3. The Khoṭi Bill. Editorial.

195 Kesari, Feb. 28 1898. Mahratta also quoted "the rack renting of the tenants as the government's point of view", Mahratta, Oct. 11 1903, p.485. The Khoṭi Bill. Editorial.
government could do so, not the *Khots*” and rejected the colonial government’s contention that poverty in the Ratnagiri area is due to existence of *Khoti* system.196

A letter to the *Mahratta* by one M.R. Bodas attempted to explain the *Khots* problems on the lines of “public misconception, first propagated by some over enthusiastic revenue officers who, misled by a wrong theory of their own as to the origin and nature of the *Khoti* tenure, imagined all sorts of things”. The letter argued that there was “not a single instance where a tenant when left to himself has voluntarily complained against the *Khoti* system, while there were many cases in which he had protested against the very measures ostensibly initiated for his benefit”.197 The misunderstanding regarding the *Khots* were created by "some over-enthusiastic officers who were misled by a wrong theory of their own as to the origin and the nature of *Khoti* tenure".198 These officers were suddenly filled with concern and sympathy for the *Kunbis*, where as the government is unbothered about the condition of labourers in Assam.199

Tilak argued that basically there were two important points, which were against the interest of the *Khots* in the proposed legislation. Firstly, the government called upon the *Khots* to pay larger sums than they collected from the tenants. This was a source of loss to them.200 This was done under the pretext that the *Khots* over-estimated the crops and hence took more than the allotted share of the produce.201 Tilak considered this unlikely, because according to the *Khoti* act of 1880, the *Khot* could assess

196 Kesari, Feb. 28 1898.
197 Mahratta, Jan 22 1899, p.1. The Khoti Bill.
199 Kesari, March 14 1899.
201 Mahratta, Jan. 22 1899, p.1.
the "produce in the presence of the tenant or his legal representative" and
two representatives one of whom must be able to read and write.\textsuperscript{202} Tilak
also argued that "the inspection of the crop of rice is fixed to be the 15
November, where as the crops are not fully grown till December, so the
\textit{Khot} either makes a guess or inspects it at a proper time and ante-dates it.
This is a kind of fraud but forced upon the \textit{Khot} by the rule.\textsuperscript{203} Besides this
the former act was working perfectly well and the tenants never
complained as it was in their favour.\textsuperscript{204}

The second important point, which went against the interest of the
Khots, was the government's efforts to "exterminate" the \textit{Khots} and
"remove the buffer and bring the tenants in direct touch with their own".\textsuperscript{205}
this policy was "guided by keeping in mind the sweet will of the tenant
alone".\textsuperscript{206} Tilak argued that it was "ungrateful both for the \textit{Khoti} tenants
and the Government to turn round and question the useful services
rendered by the \textit{Khots}".\textsuperscript{207} The proposed new act "gave the right to the
tenant to complain to the government about the excess share, demanded by
the \textit{Khot}".\textsuperscript{208} This made the tenant independent of the \textit{Khot}.\textsuperscript{209} Tilak's
contention was that "legally the \textit{Khot} had right against the tenant"\textsuperscript{210} but
not vice-versa.

\begin{footnotesize}
\begin{itemize}
\item \textsuperscript{202} ibid.
\item \textsuperscript{203} ibid, p.2.
\item \textsuperscript{204} ibid.
\item \textsuperscript{205} \textit{Maharatta}, Jan. 29, 1899, p.3.
\item \textsuperscript{206} \textit{Maharatta}, Sep 27 1903. The \textit{Kho\textit{ti}} Bill. Editorial.
\item \textsuperscript{207} \textit{Maharatta}, Oct. 11 1903, p.485.
\item \textsuperscript{208} \textit{Kesari}, March 21 1899.
\item \textsuperscript{209} \textit{Kesari}, March 28 1899.
\item \textsuperscript{210} \textit{Maharatta}, Sep. 27 1903, p.461.
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Tilak criticized the government when the bill was passed according to which the *Khots* got a fixed share, which after paying the rent left the *Khots* with 25% profit.\(^{211}\) Tilak argued that “the fixed share was not profitable after paying the rent to the government. This was a measure undertaken to break down the *Khoti* system”.\(^{212}\) Tilak’s defense of the interest of the *Khots*, like his defense of the interests of the moneylenders and the *Inamdars*, was guided by necessity of defending the old elite who tended to lose most under the colonial rule. Tilak himself being a *Khot*,\(^{213}\) it was imperative as a leader of that class to defend its interest. However, the surprising factor is that his understanding of the Indian peasantry is even beyond poetic imagination. It is a mystery as to how can an impoverished peasant who received one Anna or one meal a day.\(^{214}\) could employ legal representative to take care of his interests?\(^{215}\)

Tilak’s defense of the interests of the moneylenders and big landlords was comprehensive and definite. His opposition to the Deccan Agriculturists Relief Act, which provided basic protection to impoverished Deccan Peasant against the moneylender and the proposed Agricultural Banks which, aimed to provide inexpensive loans clearly stated his class bias. Tilak blamed the colonial rule for excessive revenue it imposed upon the agriculturists shifted the responsibility for the rural indebtedness from the shoulders of moneylenders to the colonial government. Tilak criticised colonial government for not making any efforts to establish industries in


\(^{212}\) *Kesari*, March 21 1899.

\(^{213}\) G.P. Pradhan *Lok Tilak* (New Delhi 1994) p.47, N.C. Kelkar *Life and Times of Lok Tilak* (Delhi 1987) p.20 have argued that he derived nothing from it. J.V. Naik (EPW May 1 1999 pp.1023-1025) stating that Tilak was the first Indian to introduce Marxist ideas of labour Welfare and class conflict, has called Tilak’s defense of *Khots* as “some Chinks in his armour”.


rural areas to create additional income to the peasants and provide employment to the rural poor. However he did not suggest to the moneylenders to start industries as an alternative measure to profitably employ the capital that remained idle due to the Relief Act. His speech in the second Industrial conference centred around the theme of caste as an industrial force and not a suggestion was made on the methods of maximising the capital and building infrastructure. His efforts at securing famine relief in the famine of 1897 remained cosmetic as he continued to appeal to the colonial government to stringently collect revenue in Inam lands.

The Caste-Class interests guided Tilak’s attitude towards the Deccan peasants. The non-Brahmin movement, which was started by Phule and the Deccan riots together, had begun an era of peasant assertiveness in the Deccan. However this assertiveness was to be uprooted in order to protect the caste-class interests. The best method was to economically weaken the already weakened position of the peasant under the colonial rule Tilak's rise from the position of a regional sectarian leader to a prominent personality in the anti-colonial struggle during the Swadeshi movement did not dilute this agenda of caste-class interests. Tilak speaking at provincial conference at Dharwar on 26 April 1903 blamed the colonial rule for the disappearance of middlemen between the government and the ryot. 216 During this period Mahratta continued to defend the interests 217 of big landholders and moneylenders and businessmen. Even as late as the Home Rule League Movement, Tilak addressed several meetings organised by landed and moneylending classes.

216 Mahratta, May 10 1903*.
217 Mahratta, Feb 11 1912, p.41. EdN.