CHAPTER-III

ECONOMIC IMAGE

OF

INDIA IN THE NOVELS

OF

MRS. B.M. CROKER
INTRODUCTION:

Economic elements are inevitable to everybody. Money and money related matters govern the life of the ruler as well as the ruled. There was a general belief that the white man in India was a happy person, as he was endowed with various opportunities of amassing the wealth and gold. In the novels of Mrs. B.M. Croker we come across this image as also with the image of the difficulties faced by the white man.

3.1 WHITE MAN'S FINANCIAL MUDDLES

The delusive idea, that the life of Anglo-Indians in India was a bed of roses spread in the Eden and loaded with happy moments all the while, on evisceration of literature with keen observation becomes clear to the perception that the concept held is not acceptable in and applicable to all the cases especially in the case of young people, lads or lasses who came to India as adventurers in whatever field of their interest including the matrimonial matters. Of course the case of well-to-do Anglo Indian officials was an exceptional one as they were endowed with respectable establishment in the department and daily life, as also they were chanced with assured and flourishing income by way of salary. Not withstanding the facilities provided, their lives presented them with a pack of their own problems and perils, which very often manifested particularly because of the financial fogs. Almost invariably, the characters, delineated by Mrs. B. M. Croker, in her Indian novels, pass through pitiful financial problems. It is finance only which pushes the persons and their plans into acts and facts, it is financial position alone which draws the pals, and again; it is only the financial position which drags and drowns one into the ditch of dishonour and disgrace.

A man chooses his wife with wish and worldly wisdom dreaming of perennial pleasurable moments with her. The Anglo-Indian official soon after getting married, would bring his wife to this alien atmosphere and establish the family expecting little that very soon the pleasure dome of
his family life was going to be shattered. Among the reasons for the 
mishap, the financial crisis, entailed, becomes very conspicuous.

Very soon after the settlement here the young wife would develop an irresistible longing towards home, parents and friends due to the troubles that cropped up in her life. She was to struggle with the problems like house keeping, tormenting tropics, unwarranted monsoons, communicating with the servants in their language etc. Most crowning of these was the ever-present fear of break down of health of herself and her newborn baby, which aggravated the situation and fore grounded the separation of husband and wife, due to her sailing away to home. Further added to this was the education of the children, which demanded sufficient money. The separation very often resulted in the anxiety about “the want of sufficient funds to meet the expense of the journey and of the double household... of the education of the children”\(^1\), especially when the Anglo-Indian was not a worker in the higher grades or the Civil Services.

But alas! If the man is haunted by bad luck the most wished for wife herself becomes a knife that wounds the life of her husband harrowingly. In, *A Bird of Passage* (1893) we witness the character of Colonel Tom Denis whose father’s affairs compelled him to become security to save the family name and mortgage all his property that had come to him through his mother. Then he came to India and joined the staff corps. While coming to India he brought his wife Helen who too pushed him into the vortex of debts and fierce financial crisis. She lived in luxury and often away from him, while he toiled in the baking stations on Indian plains sending her money continuously. As Tom was a very sensitive soul and “too much afraid of hurting people’s feelings, too simple and unselfish”\(^2\) people around him including his father and wife misused his goodness, as a result of which he was constantly bothered with financial worry. Here are the words of Dr. Parks who speaks about Tom before Gilbert Lisle and James Quentin.

Oh! he has had a lot of bother and worry, and you know that that plays the deuce with a fellow. *The fact of the matter is, that Tom*
Denis came to awful grief in money matters... (emphasis added). His father's affairs went smash, and Tom became security to save the family name, mortgaged all his own little property that came to him through his mother, ... Mrs. Denis had a lovely face, an empty head, no heart and no money; in fact no interest or connections, or anything! And she was the worst wife for a poor man like Tom. She came out to Bombay, and carried all before her, ... There was no holding her; at least, it would have taken a stronger man than Tom Denis to do that. She flatly refused to live on the plains, or to go within five hundred miles of his native regiment; and his role was to broil in some dusty, baking station, and to supply my lady up in the hills, or spending the season at Poonah or Bombay, with the whole of his pay. – I believe she scarcely left him enough rupees to keep body and soul together! ... Mrs. Denis was very clever with her pen, and made capital imitations of her husband's signature! She borrowed freely from the Soucars, she ran bills in all directions, ... The fact of the matter was, Tom was a ruined man. And all these years, between his father's affairs and his wife's liabilities, his life has been a long battle. 3 (Emphasis added).

Management of household for the white families in India was a troublesome task. Writing of the white man's wife's responsibility of housekeeping an anonymous English lady writes, "The difficulties of house-keeping in India are no doubt considerably greater than in Europe. It can hardly be otherwise, considering how much larger the establishments are, and how untrustworthy most, if not all, native servants are; but still with good management the difficulties can be overcome to a great extent, and those that cannot be cured, can be endured" 4. If a wife manages the household with wide worldly wisdom the life of her husband becomes a replica of heaven. On the contrary if the wife becomes careless the life of her husband becomes endless infernal muddle, especially, a mercenary mess. He gets fettered by debts claiming irrational interest, and draining away his purse eternally.

Quite akin to the problem of housekeeping for the white man's family in India was the problem of education of children. The Anglo-Indians were always under the apprehension of the health of their children due to uncongenial (as they considered it) atmosphere of India. Another side of the apprehension as regards the education of their children was that their children might get maladjusted and become much influenced by the oriental ideas, which might dilute his sense of superiority and
isolated. This became an important emblem of the British Character as long as they stayed here. "Archdeacon Baly in a letter to the Pioneer lately, stated that if the poor European... sent his children to the High Schools established by Government which are almost solely attended by natives, these children would proceed through a course of Indianisation". Thus there was a pervasive fear among the Anglo-Indians that their children might be spoiled and become one with the masses here if they were made to study here. This fear prompted them to send their children home, when they attained the age of schooling. Sending children to home for education was almost an accepted and unswervable practice with the Anglo-Indian Community. This put them often into ineffable fixes and financial fissures. In showing her characters involved into such pitiful plights, Mrs. B. M. Croker seems to take additional interest in the backdrop of which there appears the existence of authorial responsibility of rousing moral consciousness among the readers at home. In, *In Old Madras* (1913) we meet the character of General Beamish. Captain Mallender, the protagonist of the novel, came to India in search of his missing uncle. In the course of the search at different places he went to Wellunga, a place of ruins and utter solitude. The hero settled himself in the tumble-down-any-moment bungalow. But he was very much surprised at the equipments and their being kept so well. They looked like the things, which were in repeated use though the traveler's bungalow was less frequented. On enquiry he came to know about an old man called General Beamish who looked to the arrangements of such type whenever any traveler visited it. Shortly afterwards Captain Mallender met the old man. During the conversation the old man gave details of his own life. He had come to India in his youth and got married quite young. Very soon his young wife died of cholera. Then he married Julia a poor but beautiful girl of an old family. Afterwards he brought her to India and that opened a big hole of innumerable troubles. Julia was a woman who enjoyed amusements and luxury, which resulted in many financial scrapes on the part of General Beamish. Attached to this was the responsibility of educating the children. He repeatedly spoke of his financial scrapes. The following words of the old man show how he was harrowed by the problem of debts:
...My first home was on a modest scale, but admirably managed; here there was no management at all! only dirty, idle, thievish servants, and enormous bills. However, my wife was always the belle of the station, and in extraordinary request for balls, theatricals, and picnics. Then came the children- three of them, hard on one another’s heels, and Julia decided to take them home. I was not sorry to be rid of her! Hoping to get a chance to economizes, and save. Every month, I remitted money, but it was never enough; and my wife was restless; (emphasis added) if she was six months at home, she longed to come back to India, and she came out in six weeks’ time she was dying for London!... her extravagance was incredible! I’ve known Julia to have three furnished houses on hand; if she tired of one, she took another; she had maids, and governesses, and a carriage; no doubt people supposed I was a very rich man, instead of a miserable poor devil, with little besides his pay... Then came a grand smash, and Julia fled out here in order to escape her creditors. As I was responsible, I had to borrow, and raise money at a ruinous interest, and settle most of her debts- but I was in the moneylenders’ clutches for life. She returned home, cleared- whilst I was bound hand and foot; you see, part of my pay was sequestrated, and I was chained to the country! ... I was too deep in the soucarts’ books, ever to get my head above water; socially I was dead with a stone round my neck.6 (Emphasis added).

In, Quicksands (1915), we witness Eva coming to India. Her brother Ronald (Ronnie) worked at Secunderabad. She came to India and joined him. In the beginning days of her arrival she stayed with the Soameses. Afterwards when she found Quarter No-30 vacant she insisted on her brother moving into that. It was effected immediately and she got established there diverting her every effort to the comports of her brother, Ronnie. Mrs. Mills was her next-door neighbour, who was a mother of three children. Her eldest son was studying at home while the other two little ones stayed with her and this put a drain on the family purse. Often she would engage in conversation with Eva. She said, “in the East rupees seemed to vanish like mists in the sun?” Her husband was a chota saheb and automatically the family was not well off. Generally the subject of her talk with Eva consisted of bazar bills and kitchen account. Her words of worry are!

...this is a smart regiment and the mess bills are heavy. The colonel will have everything done in the most expensive style, and when I see the monthly amount my heart goes into my boots- and yet I don’t want to be mean; as George says, ‘the reputation of the
regiment and its traditions must come before everything else. For you it is all right, of course, as you and Ronnie have lots of money... your brother is well known to be wealthy. Why, last year he gave three thousand rupees for a polo pony! He offers prizes for the men's sports, he entertains at the club, and is always most generous and open handed.\textsuperscript{8}

And even for Eva, a spinster, it was hard to manage household and finance. As the Anglo-Indian stations were known for hospitality there would be one or the other guest dropping in usually at odd hours. Here are her words of anguish "... there was sure to be somebody dropping in for breakfast, lunch or dinner. In India these casual guests make practically no difference in the menu, just a little more water to the soup, another cutlet and another savoury." \textsuperscript{9} To make matters worse her brother's extravagance also forced her to face the problem of house keeping. She had to struggle hard to make both the ends meet. Here are her words of anguish:

"Our financial affairs were far from flourishing. I disposed two of my scarcely known or worn frocks to the Greys, dismissed the mali, and left off sugar and claret; but to cope with our difficulties was beyond my powers" \textsuperscript{10} (emphasis added)

Many time the desire of the Anglo-Indians to enjoy greater freedom and still, greater amount of comforts necessitated the demand for more money on their part. But alas! their demand pushed them into debts. When the desire for enjoyment was accompanied by the gambling it became a disgraceful scrape for many white persons. Monotony of Anglo-Indian station life which was depressing and beyond all description on the part of the Anglo-Indian also contributed in its own way to motivate them for the kind of enjoyment and indulgence in the trip to hills or spots of picnic where they indulged, as in the station clubs, in dining, drinking and playing cards. But the case of some people, due to their limited income, was so difficult that it was not possible for them to indulge in such types of amusements. But to fall in line with other members of the community and sometimes due to hypocrisy they indulged in such diversions in spite of falling a prey to heavy loans and debts. This theme gets treated
repeatedly in several novels and short stories of Mrs. B. M. Croker too, like many other novelists of her time.

In, *A Bird of Passage* (1893), we come across two characters namely Miss Lizzy Cagget and James Quentin, former the daughter of a tradesman in Burma and latter an officer's (Mr. Baine's) in-charge acting in Port Blair. He was excessively fond of amusement, used to dress nicely and was therefore known as “Apollo of Station” and more a ladies’ man. His father would not give him more money than he had already. Miss Lizzy Cagget was also after much merriment in matters of dance, dress and dinners. That automatically demanded much investment from her side, which was beyond the reach of her father’s income. Therefore she was in deep debts in order to quench her desires. As soon as Miss Helen Denis (heroine) arrived in Port Blair Miss Cagget visited her and studied the number of dresses she had. Knowing this, another lady Mrs. Creery, a woman of much importance and of nature of intrusion into others affairs warned Miss Helen. She says about Mrs. Lizzy’s circumstances:

“mind what I say about Lizzy Cagget; she has dozens of dresses, and is head over ears in debt in Calcutta, not to speak of the bazaar here- I know myself that she owes Abdul Hamed two hundred rupees- (emphasis added) and do not encourage her in her wicked extravagance.”

James Quentin was always accompanied by a simple man Gilbert Lisle, who was in Port Blair and wandered as an idle photographer. The latter was considered by the society a hanger on Quentin. But in reality, he was a well-to-do man. On the contrary Quentin, who appeared to be rich and wealthy was in neck-deep debts, due to his extravagance and diversion of hunting nature. Once, during the conversation between Lisle and Quentin the latter spoke of his difficulties and money-matters, due to his father’s stinginess. He comments about his father’s stinginess and his own uncontrolled spending, “he won’t give me a half penny more allowances than I have already. *I’ve an uncontrollable knack of spending coin, and running into debt;* (emphasis added) but with the family acres, I think I might manage to rub along pretty well.”
In, "The Khitmatgar" we come across a character named Jackson. The main theme of the story is the depiction of white man’s financial fight. Jackson, the hero of the story, was a darling of his mother. Ever since his very youthful days at Oxford he was a spendthrift and found himself always in trouble due to mismanagement of money. But all the while his mother came to his rescue. His stern father was very much tired of him. And finally he was inducted into the military by the father; there also he was haunted by the bad luck. Eventually he came to India and became bankrupt due to his excessive addiction to wine, play-cards and racing etc. He tried his hand in many occupations as a planter, planter’s clerk, house agent and tonga agent etc. But in all these he encountered a fall. Finally he established himself as a photographer, after his marriage to a half-caste woman Ferananda. He stayed at a haunted bungalow and died a tragic death. The following is the description of his financial fall and crisis in India.

At school he was always in trouble and in debt. At Oxford his scrapes were so prominent that he had more than one narrow escape of being sent down... (His mother) shielded him from duns and dons, and from his father’s wrath; she pawned her diamonds and handed over her pin-money to pay his bills; ... he had joined his regiment, ... His father... agreed to his son’s exchange into a corps in India. ... In India the prodigal became more imprudent than ever. Cards, racing, Simpkin, soon swallowed up his moderate allowance and he fell headlong into the hands of the soucars—a truly fatal fall! Twenty percent per month makes horrible ravages in the income of a subaltern, and soon he was hopelessly entangled in debt, and had acquired the disagreeable reputation (emphasis added) of being “a man who never paid for anything, and always let others in, when it was a question of rupees”. Then his name was whispered in connection with some very shady racing transaction, and finally he was obliged to leave the service, bankrupt alike in honour and credit. His father was dead his brothers unanimously disowned him...13

Almost in the same tenor runs the story of Charlie Booth in The Company’s Servant (1907), who worked as a guard on the railways. He fell a prey to Rosita Fontaine, a Eurasian coquette. She went on sucking money from him, so much that his salary fell short, and he sold everything, which was valuable including his mother’s jewels, and
ultimately he was tempted into a trap of bribery. As a result a sealed box of gold, belonging to the government was stolen from the guard’s van when he was on duty. Enquiry ensued in the stationmaster’s chamber and the stern stationmaster asked the working crew whether anyone had anything to say. At the moment he came forward and said:

To begin with all you fellows, ... know pretty well how it has been with me, the last few months, and how hard up I am. I’ve had terrible calls on me... and- and -and debts- and been desperate-sometimes I had not two annas for my break fast. I sold my mother’s wedding ring, and everything I could get a price on, and still I had to find money...¹⁴ (Emphasis added)

Therefore he was obliged to let the thug into his van while on duty and the mishap of theft of gold-box occurred as a blow. Soon after this confession was made he opened the door of the chamber where the enquiry was held and rushed out with all wildness before the up going mail and was shattered to pieces.

If men were addicted to drink and races along with their extravagance, women spent more on their dresses and game of cards at dinner parties and dances. In, In Old Madras (1913), we meet the character of Mrs. Lena Villars. She was in Madras to spend the winter with the Tallboys. She was a woman known for her extravagance in appearance and investments in the circle. She was a widow. However she developed infatuation for Captain Mallender who had come to India searching for his missing uncle and stayed with his cousins the Tallboys. Lena Villars “appreciated luxury, had a consuming passion for cloths, and was absolutely devoid of the money sense. Her chief interest in life was the attitude of men towards herself, and she cherished an inexorable resolution to be first, or nowhere.”¹⁵ In fact she spoiled the life of her husband by her extravagance. And after his death she suffered the need for money in order to spend and purchase expensive clothes. This automatically landed her into a chain of debts and loans. During the conversation with Mrs. Nancy Brander, an acquaintance of hers in Madras observing the latter’s parsimony in her dress pattern she said that a woman must invest her money freely in making herself appear a pleasing
person to the onlookers. Further she shared her opinion with Mrs. Nancy regarding her frightening condition as far as her money matters were concerned in spite of her extravagance. She confessed that she was in deep debts just to make herself appear attractive. She said:

I hope I may not be reduced to a single garment!- but one never can tell. *I am over head and ears in debt...* (Emphasis added) debt is like a drink. You go on, and on, and on. The more you spend- the more you drink- the tighter the thing takes hold of you!¹⁶

Rending the rationality of man, racing ravishes away the riches along the ravine of ruin. When a man loses rationality, his life becomes bleak and a mere zero. He does not hesitate to put an end to his own life while forgetting all the responsibility that is to be attended and answered. This situation gets dramatized in the life of Ronald Lingard in, *Quicksands* (1915). Ronald Lingard, (Ronnie) protagonist of the novel worked for the Company Sirkar in India. Ever since his school days he had fallen a prey to races, gambling and betting. As he grew the weakness also grew.

Later on his sister Eva also joined him in India and they stayed at Quarter No. 30 in Secunderabad. For some days everything was quite well. The brother and sister stayed quite happily in the little bungalow. But soon things altered. Due to excessive gambling racing and betting his finances began to fall short. Ronnie was drawn into unending snares of loans and debts. The snares began to become tight. He revealed his anxiety at every thing; the monthly bills remained unsettled and increased always. He began to behave rather rudely with the servants and his sister at home which behaviour was almost opposite to what he used to be formerly. Miss Eva was given to her knowledge, by Captain Brian Falkland and Major Roger Arkwright, and other friends and colleagues of Ronnie that Ronnie was coming to bad days due to his excessive indulgence in gambling and racing and irrepayable loans and debts. She encountered her brother and enquired him about the reason for his unanswerable sullenness. She promised that as a true sister she was always there with him to do her best to shield him from scrapes. She also
promised to him that she would sell away her horse and minimize the household expenditure. Here are her woeful words after this encounter: "Our financial affairs were far from flourishing. I disposed two of my scarcely known or worn frocks to the Greys, dismissed the mali, and left off sugar and claret; but to cope with our difficulties was beyond my powers." (emphasis added) But in spite of such words aid and adjustment from the aidless innocent girl in this alien atmosphere to her brother; his jaded spirits could not be raised and revitalized. Meanwhile Ronnie's financial crises aggravated. As if chance came to his help the regiment was packing off to England for holiday season. There was surplus canteen fund reserved for investment in the next station. However the money was needed after two months. Therefore, in spite of the whispering warning of his conscience, Ronnie laid his hand on it, with a plan of replacement as early as possible. But bad luck as it were soon after his taking away the money the authorities decided to invest it in some bank for interest. It was not possible for Ronnie to readjust the amount. He was afraid that he would be inquired and cashiered. Therefore he decided to commit suicide instead of facing disgrace. On one Sunday night he arrived home late, ate little dinner and drank more than usual quantity of wine and attempted to commit suicide by driving bullets into his head. Had Eva failed, in spite of her brother's order not to sit up, to interfere in time, he would have killed himself and put an end to his life irrationally. After her doleful begging to take her into confidence and retch the things out he said in the confessional tone:

Even as a small boy I had a taste for gambling and betting- if the stake was only a few coppers or stamps. ... Cards were my father's curse- betting is mine! Even in my teens I followed racing with the deepest interest, ... The first few years I spent out here I was just as happy as a king. ... At gymkhanas and small race meetings I was extraordinarily lucky, riding my own ponies and winning all before me. ... I got mixed into the whirlpool. (Emphasis added). I backed horses at Lucknow and Calcutta, ... as I wanted to handle ready coin I sold out a lot of stock... Lately my luck has been dead out, and yet, like all gamblers I have been fighting and striving like mad to get my own back, and have gone in up to my neck! ... (Emphasis added). Balthasar has given me a hand a couple of times; he is a money-lender-under the rose- the financial pose is all rot. He gives
ripping dinners with top-hole Champaigne- afterwards his guests
play poker and chemin de fer; it is all kept dark... he is longer my
jovial and open-handed ally, but as hard as the Gun Rock. ... Eva
you will be horrified when I tell you that- I have laid hands on the
regimental funds! (Emphasis added). I am not a hardened scoundrel.
I fought of the temptation, but I was pinned fast between the devil
and the deep sea. If I did not pay my debts of honour, I would be
smashed; and if the canteen money was suddenly missed and had not
been replaced, I was also smashed. (Emphasis added) 18

The story entitled “The Fatal Paragraph” has Cecil Brandon for its
protagonist. He worked in Bengal Presidency, India. He was an
extravagant and addicted to races. Therefore he got money from his
mother Mrs. Charlotte Brandon, a widow of a rector. She was very old and
due to old age she was unable to read and write. Hence she appointed
Annie Fleude, a neighbouring girl as a private secretary and amanuensis.
Annie used to write letters to her son, in India for her and read his letters
to her. In the course of time she developed passion for him. On his return
to home, under the pretext of a bad go of fever, and the necessary
convalescence she was introduced to him and he too developed the same
feelings towards her and they became secretly engaged too. Once during
their walk he confessed before the girl that he had fallen a prey to racing
and gambling and it brought him to awful financial crisis, as a result of
which he immediately packed off to home. Here is the narration of his
confession before the girl.

One evening, in the dusk in the summerhouse, he confided to her
that he had been in an infernal scrape in India. It was all about a
race, or rather racing; of course he was innocent as a newborn babe,
but he had been obliged to chuck it, and bolt! The doctor’s
certificate was a mere excuse. 19

Cards are regarded as the devil’s book by the elderly and
experienced. That they bring the fall of the player in all walks of life by
inciting him into offensive misdeeds is a repeatedly witnessed fact in the
society. Mrs. B. M. Croker often and wherever the occasion permits raises
her didactic voice against the vice and cries it down hurling upon it all
possible dialect of diatribe. Here is one such piece resembling a
Marlowian description of the seven deadly sins in the play, Dr. Faustus
culled at random from *In Old Madras* (1913). "It is conceded that cards
develop one's real disposition, and expose our worst feelings; such as
envy; jealousy, tyranny, ingratitude, meanness, avarice and cowardice"20
Thus by holding gambling to severe criticism as cited above, she, as a
writer with true moral consciousness and responsibility, tried to ignite
socially hygienic habits in the society.

Marriage of good matches is like melodious and meaningful music.
Otherwise the note is led staccato and life becomes a mess. If it is
troubled by money muddles then the family is like the lowest rung of the
inferno. Wise management of money matters is an important factor that
constitutes the happiness of family life. Many times money plays a vital
role in the marriages and its involvement is inevitable too, especially in
connection with Anglo-Indian life. Anglo-Indian families with less income
and more number of young girls to be married, where the head of the
family was either on the verge of retirement or returning home, would
hurry the girls into marriages with wrong or odd matches. The poor girls
had to walk into the ring of wedded life with the man chosen by the family
whether they desired or declined him personally. Many times they were
pushed into marriages with men merely with money, by way of salary
without ever attempting to know their age or affairs. This later led to
many complications like broken engagements, financial crises and familial
fissures and divorces. Anglo-Indian literature, particularly fiction,
presents innumerable images of such families and personalities. Mrs. B.
M. Croker, being a champion of woman's causes and concerns paints her
characters' predicament in the real colour. Like the team of young
audacious and adventurous girl characters created by William Shakespeare
the feminine world created by Mrs. B. M. Croker is also a variegated one.
Her characters, though they suffer a lot either for one or the other reason,
though they battle with difficulties, throughout their life, ultimately come
out with success due to their endurance. In, *Mr. Jervis* (1897), we come
across the character of Mrs. Milly Sladen married to Colonel Hastings
Sladen. He was a spendthrift and cared little for his wife. She was married
to him "in her teens, before she knew her own mind"21 Hastings was a
much elderly person and had little worldly wisdom. His world was circumscribed by only dinner table and card-table. Here is the description of the circumstances under which she was married to such an odd man.

Milly Fraser's people were on the eve of quitting India; they were poor; they had a large and expensive family at home; (emphasis added) otherwise they might have hesitated before giving their pretty Milly (she was pretty in those days) to a man more than double her age. ... They have I discovered- had they made inquiries- that he was heavily in debt to the banks; that could not keep a friend or servant.... (Emphasis added). Mrs. Sladen had two little girls in England, whom her heart yearned over- little girls being brought up among strangers at a cheap suburban school. (Emphasis added). How often her husband solemnly promised that next year she should go home and see the children; but when the time came... would not let her go. If she went who was to manage the house, and servants... And more over where was the money for her passage to come from? (Emphasis added) He had not a rupee to spare (for her).22

Almost akin to Mrs. Sladen's are the circumstances in which two young girls' characters are cast in the novel In Old Madras (1913). Miss. Barbie Miller was a daughter of a retired Colonel Miller rolling in debts. Her parents planed to marry her off to Colonel James Harris, a middle aged man, who was rich and helped the family financially and after the marriage, much against the girl's wishes, the family thought of returning home. Another girl Ada Miss Sim was a penniless girl who stayed with the Tallboys. Her predicament is really pitiful. Since she was without a single coin and connections, her life was miserable. The two girls exchanged their confidence on an evening. Miss Barbie Miller was full of regards and gratitude for the generous-financial support lent by Colonel James Harris. But her parents' idea of marrying her off to him was absolutely detestable and distasteful.

She said to Miss Ada Sim “I am afraid Colonel Harris has offered to pay for my trousseau, and I know that he has 'settled' quite a lot of things, including one or two big bills, and given mother a lovely diamond ring, really he is most generous; and if he did not want to marry me, I'd like him well enough! ... Honestly, I could not feel more wretched if I were going to be hanged- (Emphasis added) indeed I don't think I would mind!” 23
To these woeful words of Miss. Barbie Miller, Miss Ada Sim’s reaction is quite contrary from the general point of view. But viewed from the standpoint of the suffering girl it is quite natural and heart-rending. Because she was a shelter-less wanderer in India usually whenever she begged the acquaintances for help, they all made excuses and her misery was beyond description. Here are the words of anguish of Miss Barbie.

I’d marry Colonel Harris like a shot! ... you don’t know what it is to be alone in the world, and penniless ... he, at least, could give me a roof over my head, and a home. ... I am really in despair. I’ve not enough money to pay the dhoby, or put the collection plate, or buy stamps. My clothes are so mended and so shabby, I am ashamed to be seen. (Emphasis added) ... Mrs. Brander guesses that I am so absolutely destitute ... she insisted on lending me a hundred rupees ... she said ... I was to pay her anytime; and she gave me a lovely hat, because it did not suit her, and several pairs of gloves, because they were too small, and an evening gown, because her husband could not bear it! ... she has been only too kind; she paid my railway ticket... she invited me for a month, and I’ve stayed two. (Emphasis added) I feel such a worm, and so deadly ashamed. ... I sold the pretty frock Nancy Brander gave me- a sergeants wife offered twenty-five rupees for it; the ayah took ten for commission, All I have left, are three rupees. (Emphasis added). I’m so unhappy, so worn out with anxiety, and shame, that I wish I were dead! I’d drown myself; ... (Emphasis added)

In, Given in Marriage (1916), we witness Captain Derck Danvers Mayne visiting Fairplains with an intention of indulging in a hunting game. He was welcomed warmly and treated sumptuously by Laurence Travers and his daughter Eleanora Nancy a beautiful young girl in her seventeen’s. Captain Mayne, a young man of twenty-six years stayed for some period and derived the best possible pleasure of the place. During his stay he visited the Holikul jungle along with Nicholas Byng, Ted Dawson, Mr. Travers and others in order to celebrate the birthday of Nancy. After two days, one evening when Captain Mayne and his host along with Nancy and the head shikari were returning homeward after their hunting at the foot of the hill only with a peacock bagged, Captain Mayne, when he turned at the corner, saw a sleek panther suckling her cubs. Immediately the Captain fired and unluckily the panther was slightly wounded and attacked the hunter violently causing to drop his gun.
host, observing the danger befallen on his guest, attacked the panther merely with a stick. The fight was ferocious and mortal and Mr. Travers was seriously wounded. Fever caught him and ultimately his hours were numbered. Captain Mayne considered himself that he was responsible for the tragedy. And as Nancy was sans relations he proposed and married her before the crestfallen father died. But Nancy did not agree to remain the wife of Captain Mayne. "It was an ominous fact, that as soon as she found herself alone, the first thing; that the bride did, was tear off her wedding-ring, and lock it away". Shortly after this she wrote a letter of her disagreement to stay with Mr. Mayne and went away one early morning. Afterwards Captain Mayne considered his marriage a fatal thing and decided to hold it secret while remaining without marrying again. He also decided to make her a yearly allowance of 250 rupees payable half yearly to the bankers of Teddy Dawson. Shortly after this, Captain Mayne's regiment was shifted to the cantonment of Bareilly. It was there at Bareilly that his financial crisis got aggravated.

The yearly sum of two hundred and fifty pounds—which was half of his private income—left Mayne somewhat pinched in his finances. To keep a couple of ponies, to go on fishing, and shooting trips, required a certain number of rupees; and occasionally Captain Mayne found considerable difficulty in making both ends meet! (Emphasis added) His brother officers wondered why the deuce Mayne now so economical? and what he had done with his money?

Often a white man found into the whirlwind of financial scrapes due to his own goodness. Many times, the co-habitants of the station, friends, and kinsmen and also family members misused the goodness of the people who had not studied the art of hurting other's feelings by saying no to their proposals of any kind, however dangerous and risky such proposals were. Such sympathetic souls came forward to relieve their fellow persons from the difficulties whenever one was found into them. If helping others in difficult moments or hard times is a heavenly quality, remaining thankful to the helping person is a human quality. If the person who received support became a thankless devil or disappeared from the scene receiving support, God alone must be there to shield the suffering supporter. One comes across, such perfidious characters who make the
lives of good people a mess, in many novels of Mrs. B. M. Crocker. In, A Bird of Passage (1893), we come across the character of Colonel Tom Denis who became a scapegoat of his family in the first place and wife in the second. In order to relieve the family from the economic smash he came to India and here in the alien land he was swindled by his wife, Mrs. Helen Denis, who by way of forgery added to his debts and difficulties. Here are the words of Dr. Parks about the predicament of Tom Denis:

...his father was a callous old beggar, and took everything he got quite as a matter of course, and Tom was the support of his relations, and their scapegoat. ... Mrs. Denis was clever with her pen, and made capital imitations of her husband's signature! She borrowed freely from the soucars, she ran bills in all directions, ... The fact of the matter was, Tom was a ruined man. And all these years between his father's affairs and his wife's liabilities life has been a long battle, ... he never could say no to a needy friend; and I need scarcely tell you, that people soon discovered this agreeable trait in his character! 27 (Emphasis added).

Likewise in, Angel (1901), we come across the character of Miss Lola. Miss Lola Hargreaves was a lass of seventeen years when engaged to Philip Gascoigne, a lad of twenty. Soon after the engagement due to his mother's death, Philip left for Gibraltar. Then the storm of creditors became violent on the family of Mr. Hargreaves, who suffered the loss due to his excessive gambling. All valuable and portable things were auctioned including the family portraits with an attachment to the immoveable property. In the meantime Miss Lola wrote to Philip to dissolve her engagement. She decided to marry Mr. Reuben Waldershare, an enormously rich old man, who was almost of her father's age. He came forward to cancel his debts and relieve the family from the clutches of other creditors too if she married him. So Philip hastened to convince her out of her drastic decision in vain. After this encounter with Lola, Philip shifted into Indian service. Lola married the old man, sacrificing her own life to relieve her father and family from the snares of debts and after her husband's death she came to India where her difficulties were revived. She stayed in the hotels. Her husband's little money left with her melted away soon. Here is the description of her financial crisis in India:
Mrs. Waldershare's small supply of funds was ebbing rapidly; (emphasis added) to live in a suitable style, which included a maid, a carriage, and constant little dinners, costs a considerable sum even in India; and at hotels, of course, it is a matter of ready money, the last week's bill had proved a disagreeable shock; (emphasis added) the manager had thrown out hints respecting late parties, and declared that other residents had complained of loud talking, and carriage wheels, at unusual hours. 28

As has been seen, if Colonel Tom Denis became a scapegoat to satiate the needs of his father's family and loan of his wife, and Miss Lola Hargreaves became a victim of her father's unlimited loans due to gambling, Captain Paul Chandos who worked in Blue Light Lancers became a scapegoat to his cousin's debts and was compelled to marry a half-caste Eurasian, Miss Rosa Lopez and remain here in India in order to get himself relieved from the burden of the debt. As a result he got fired out of service and became a social collapse! Then he became an addict to opium. Viewing his cousin's (Sidney Chandos) fall from the pedestal of respectability, he was overwhelmed with fraternal feelings of affection and helped him out of his scrapes in India. But the cousin was an unprincipled wretch, a thankless person. Soon after his return to home, he forgot all the support he had received from Paul Chandos and on the contrary condemned him of bringing bad name to the family by marrying a half-caste woman. Here is the description of his pitiful plight:

On the altar before his cousin, Sidney, he had laid all that was best in his disposition- Faith, Hope, Charity- but a fire had ascended and reduced his offering to ashes. The horror of this experience had almost turned his brain. ... At one time, the unhappy victim had contemplated making a desperate effort for release, of going home (steerage) and appealing to his relations- and the law. "But of what use?" urged despair. "The debts were in his own name the rope was round his neck; his hands were bound- it was exile for life." 29

From the above discussion it becomes an evident, acceptable and establishable fact that though the Anglo-Indians enjoyed the exalted position of exercising the authority over the natives, they were not free from financial problems and worries and their life, was not much different from that of the population they ruled. A detailed study of the Economic
life of Anglo-Indians from various perspectives would prove a fertile and fruitful study and may break a new terrain if done through and through.

3.2 MONEY MATTERS

India offered endless opportunities to the British of becoming superfluously wealthy as early as possible in their youthful days. In fact they made their entry with this chief motif of making money, which excited them to undertake to trade in spices in the early days of the Raj, they made their entry into this country. In the early days of their arrival, the British, like any other colonizer, were more concerned with the 'plunder' than with 'power'. This desire for accumulation of wealth persisted among them as long as they stayed here. The fact, that the British bureaucracy was not free from bribery as brought out already in the preceding chapter, goes to establish the fact that the British often indulged in unfair means to amass wealth. In India, everything, from labour to luxury was available at little investment of money. This automatically provided them with many chances of saving. Of saving cometh having says an adage. For, such people "who had no desire to make money by unfair means did think of India as a place where a quick fortune could easily be made, though in perfectly legitimate ways". Thus India was viewed as a land of opportunities to make fortunes rapidly. William Jones' record to a friend, "I must be twenty years in England before I can save much as in India I might easily be in five or six (sic), and on my return... I might still be a young man with 30,000 pounds in my pocket." The cheapness of Indian life, in its different walks, is a recurrent theme in Anglo-Indian Literature, especially fiction. Like many other novelists of her time Mrs. B. M. Croker also makes repeated references to the cheapness of Anglo-Indian economy, the rent of the bungalows in the hill stations, and wages of Indian coolies etc.

In the story "To Let", the family of Tom Shandon decided to go to the hills during the season, after a considerable delay. They wrote and wired to the agent to procure a bungalow for them. His reply was that every bungalow and cottage was let and occupied. Therefore they were in
deep disappointment. Finally they decided to spend the season by staying at a hill hotel. Mrs. Aggie, Tom's wife had luckily written to one of her friends, Mrs. Edith Chalmers, when the family was about to start, Mrs. Chalmers letter came to them as a ray of hope. The sincere lady had made immediate enquiries with Cursitjee, the agent, who arranged for the residences of the tourists, and had been successful in the end to procure a bungalow named Briarwood, (at a considerably cheap rate of Rs. 800/- for the season) as the family, which ordered it had cancelled the trip. The only inconvenience with it was that it was a little away from the club. But alas! the family underwent a harrowing experience in the bungalow. After being given explanation that it was a haunted one the family got shifted to a hotel- ultimately to spend the season. Here is the description of the bungalow and its rate as was given by the lady in her letter:

...Briarwood is vacant; the people who took it are not coming up, they have gone to Naini Tal. You are in luck. I have just been out to see the house, and have secured it for you. It is a mile and a half from the club, but I know that you and your sister are capital walkers. I envy you. Such a charming place- two sitting rooms, four bedrooms, four bathrooms, a hall, servants' go-downs, stabling, and a splendid view from a very pretty garden, and only Rs. 800 for the season! (Emphasis added) Why, I am paying Rs. 1000 for a very inferior house, with scarcely a stick of furniture and no view... I am longing to show you my treasure-trove...

In, Quicksands, (1915), also nearly half of which is set in South India, we come across this economic image of cheapness of life in India. In this novel Captain Ronald Lingard worked for the Company Sirkar, at Secunderabad regiment. Due to his excessive gambling and racing he got involved in the misappropriation of regimental funds. In consequence he was enquired, punished to imprisonment and was sent to Bangalore from Secunderabad. Soon after his being taken away to Bangalore Miss Eva, his sister also decided to go to Bangalore. Therefore she asked Mrs. Lucinda Lakin, a well-wisher to help her in going to Bangalore. Though the latter tried to dissuade Miss. Eva from her enterprise in the beginning finally finding her much pressing yielded to her. She said that she would arrange for Miss. Eva's stay at Bangalore with Mrs. Jane de Castro, a half-caste woman who was her mother's maidservant in the past. Immediately she
wrote to her. Mrs. Jane de Castro agreed to take Miss. Eva in her residence as a paying-guest on payment of Rs. 30 per month. Miss Eva was happy beyond words and rapidly made a move to Bangalore. Here are the words of Mrs. Lakin to Eva:

*Mrs. de Castro will not charge you more than 30 rupees a month,* (Emphasis added) but everything will be very coarse and rough. Native vegetables, bad bazaar bread, second-class fish and goat! 33

Shortly after Eva’s arrival to Bangalore at Mrs. de Castro’s, Mrs. Lucinda Lakin wrote a letter and had attached a kind message to the former. On hearing this the old woman remembered the youthful days of Mrs. Lakin and her falling in love with Mr. Lakin, and her parents opposition to their marriage and also the difficulties of their early wedded life.

...I remember her, such a slim, young lady with lovely blue eyes and curly hair. It was not long before Mr. Lakin fell in love with her. He was only a lieutenant in a Madras Native Infantry regiment, but in spite of all her father and mother could say (and they said a lot) she would have him; *and they took a little bungalow at thirty rupees a month at St John’s Hill.* (Emphasis added) Well, the match did not run out so badly after all. Colonel Lakin will have a good pension... they will enjoy themselves in England. 34

Almost parallel to the theme treated in the story “To Let” is the theme of another story “The Red Bungalow”. In this story Tom Fellowes was appointed as the Quartermaster General of the district of Kulu, where his cousin, Mrs. Elizabeth Drummond stayed with her husband Robert Drummond. When she came to know of Tom’s posting to the same station she was very happy and invited Tom’s family, which consisted of Mrs. Netta, Tom’s wife and two children Guy, a boy of four years and Baba, a girl of two years. They stayed with the Drummonds for sometime and then desired to move to their own abode. Therefore Mrs. Elizabeth and Mrs. Netta together searched a lot for a residence. But the former, though she knew much of the locality, was unable to secure the one for the latter. Netta had a sort of distaste for the thatched bungalows. She was more after the one with red tiles. Ultimately she came across the one at the crossroads. Suitably and centrally situated, as it was, she liked it and fixed it too. Then she pressed Mrs. Elizabeth to accompany her to inspect it at a short shrift. They walked a little distance and viewed it with critical
interest. Then they asked for its rent with the coolie who had brought the keys from John Mohomed, the local auction shop owner. The coolies answer "Ninety rupees a month. "If you take it for some time it will be all put in repair and done up." (Emphasis added). Elizabeth mentally echoed "and we paid one hundred and forty!" (Emphasis added). Then, much against the protestations of Mrs. Elizabeth, as she had found something queer about the bungalow and as she was a lady of presentiments and believed in them, Mrs. Netta got the bungalow done up and moved into it. Very soon, on the birthday of Baba, the little child Guy got seriously ill and died of brain fever.

From the reading of the above references it becomes clear that the Anglo Indian life in India was very cheap. But considering from the viewpoint discussed in the stories wherein the residents of the bungalows with considerably cheap rate of rent met with mishaps, the behaviour of the characters, who are all British, becomes curiously and considerably questionable at this point that the British who boast themselves to be highly rational and calculative race, forget everything about the pros and cons of the fact and on announcement that something is available at cheap rate fall a prey to drastic consequences illogically. Is it a mere money consciousness and a sheer desire to be uniquely economical that pushes the characters to the edge of precipice? Even if the figures found in the stories and novels are taken to be fictional, a novelist's attempt to dye the incidents with the light of reality, as a photographer does, cannot be totally ruled out. The questions like this wait to be answered.

Coolies in India were available to the British officials as well as planters at a surprisingly low rate. This also provided them with enough chance to get the maximum work done for a minimum payment. In the story "The Secret of the Amulet", we come across the character of Kareem. Kareem was an idler and worked in a Serai at Hassanpur. His father died in the Serai when Kareem was a chit of boy of three years. Immediately after his father's death he was taken by an old man, Ibrahim. Since then he stayed with Ibrahim and as he grew he joined in the service
in Serai, and was earning from one rupee to four rupees a month. One hot April evening, by the time he was eighteen; he was sitting at the Serai entrance with his friend chatting and enjoying huka. At this time he saw a white cloud of dust followed by a wild run away horse of a Collector on the back of which was the Collector’s boy. As the horse was frightened by a camel carriage it was running fiercely. Immediately Kareem recognized the danger and risking his own life jumped across exactly at its neck and held it fast till the wild animal yielded. Thus he saved the little child of the Collector who rode behind the pony gasping with anxiety frightened beyond words. He knew well what would become of his son had the hot horse galloped along the network of narrow streets. When he saw Kareem rescuing his son’s life risking his own he was overwhelmed with a sense of gratitude and thanked Kareem on the spot merely with words and asked him to meet him the next day. Accordingly Kareem saw him the following day at his big bungalow. After asking him about his whereabouts and job the Collector offered him the job of servant for his son’s pony on payment of rupees seven per month. Here are his words of order to the boy; “I will take you on as syce for my son’s pony... Your pay will be seven rupees a month and clothes” (Emphasis added) When a grown up man’s pay itself was just six rupees, Kareem, who was just eighteen, was elated and “felt assured that he had been handsomely launched in life, and was indeed a man of considerable importance...”.37

The employment of children as coolies on almost a negligible payment gets reflected in, In Old Madras (1913). Captain Mallender, who came to India searching for his missing uncle here, went to Wellunga and met General Beamish there. During his stay there, on a special invitation of the old man, he used to visit his home repeatedly. Once with Tara, and Tom, daughter, and son respectively, of the old man, he went to see the bazar. During their return journey they encountered a wild Kathiawari horse. At first the horse seemed to be playing pranks but soon turned wild and chased the horse of Tara with an open mouth. The situation was quite dangerous because the horse that Tara rode was on the brink of a chasm. Captain Mallender sensing the danger to the innocent girl rode with great
speed between the charger and the victim. The very next moment along with the two horses he was devoured by the chasm and in the accident he received mortal wounds. Though treated by Mrs. Beamish, who was famous in the locality as an apothecary and later, by a doctor from fifty miles he was advised a transfer to a hill atmosphere at the Bonagherry estate with Tom and his sister. His stay on the hills was conducive to his health and there was a marvelous improvement. In the meanwhile General Beamish passed away. On hearing the news Tom was to start with his sister immediately. Therefore he asked Captain Mallender how it would be for him if he were shifted to the nearby estate maintained by Mrs. Bourne, a brave lady who maintained everything alone with the help of a young girl Miss Barbie Miller. But Captain Mallender proposed to remain on the Bonagherry estate and to look after the coffee plantation, picking and pulping house activities on behalf of Tom. To this proposal Tom agreed and gave instructions to Captain Mallender and departed with his sister to Wellunga. Here are the words of Tom to Captain Mallender before his departure:

Yes; there will be lots for you to do ... You have a good head for figures, and you can make up the writers books, do the roll-call, ride over the estate, look stern and important, and are up to every mortal dodge! ... Right you are! Mind the children that do the ground picking get one pice a seer. ... 39

Thus “Once in India, he (the white man) becomes a soldier, ... returns home a Colonel, with close to a hundred thousand pounds, buys an estate in the country, and takes his seat in the Parliament” 40

Due to the fear of their children’s involvement with native children which might dilute their sense of superiority, usually the Anglo-Indian families always took enough care to send their children home for education. This automatically became cumbersome on the family finance. Along with the expenditure to be borne towards the education of children it was necessary for the family to visit their home in order to see the children and relatives. This called for enough passage money. Therefore the Anglo-Indian families were to reserve certain amount of income for
passage to England and back to India. The families with low income had to remain satisfied with the journey by those ships that charged as less as possible. There are many references, in the novels of Mrs. B. M. Croker, to this phenomenon, for instance, in, *Quicksands* (1915), Miss Eva, whose brother, Captain Ronald worked for the Raj in Seconderabad, desired to join her brother here. Her aunt Mrs. Wilhelmina Lingard, with whom she stayed in England, arranged to send her to India, under the care of Mrs. Hayes-Billington [Billing in ton?] and her husband Captain Herbert. The girl went to Mrs. Hayes-Billington, with a view to learn her immediate requirements for the journey. The lady gave her a list of necessary things and said that they were traveling by a cheap liner which charged only forty pounds to Bombay, as the financial position of her family was not so well. Here is the description given by the lady.

We start next month, *...We are going out by a cheap liner if you don't mind, ... first class to Bombay only forty pounds.* (Emphasis added) We are obliged to be economical. *Your expenses on to Silliram will come to about a hundred rupees.*

Often we come across the references to the value of money in the novels of Mrs. B.M. Croker as in the novels of her other contemporaries. In, *The Cat’s-Paw* (1902), we come across the character of Miss Pamela Ferrars, who came to India with an idea of getting married with Mr. Walter Thorold. But, cheated by him and further goaded by her self-honour she decided to pull on herself till she got enough money for her passage back. Therefore she went to Mrs. Evans with whom she had traveled from England. The good lady had invited her and asked her to consider her a source of support whenever necessity arose. Accordingly she journeyed to the quarters of Mrs. Evans. After some period of her arrival Mrs. Evans passed away. Therefore she was compelled to move towards Poona searching the situation. She visited, in the meanwhile Yellogade plague camp, served the patients there and then joined Mrs. de Villars a lady of idiosyncratic behaviour. The lady sheltered her for some days and at once announced that she would journey to Japan, to see which was her long felt dream, with the cousins of her husband. She said that she would pay her some extra amount in addition to dues. The lady said, "I
owe you two months, that is one hundred and twenty rupees, (Emphasis added) and I will give you forty more, instead of notice, and a splendid chit, so that will be all right; ... No, on second thoughts, I will make it a hundred, for you really have been a trump” 42 and to this, Miss Ferrars made immediate calculations and thought, “with one hundred rupees (about seven pounds) ... (Emphasis added) I would go to Madras, to look for a situation, save for the next year, and return home.” 43 After accepting the money, Miss Ferrars inevitably traveled towards Madras. But alas! She was robbed of her earning on the way and on reaching Madras that entire amount she had with her were only sixty-five rupees. As she was crestfallen she was in deep distress and found crying by a guard, Mr. Giles. He, said her, “...There are lots of cheap boarding houses out Vepery way and Black-town: they take you in from eight annas to a rupee” 44 gave the address of Mrs. Rosario’s where she could stay rather at a startlingly cheap rate. With that little amount she moved into Madras, calculating; “with strictest self-denial sixty rupees would maintain me for two months. (Emphasis added) Surely in two months I was certain to find a situation, and my present task was to be both economical and prudent” 45

From such repeated references to the money value we come to know the cheapness of life in India and even the exchange value of a pound of our present time while compared with the exchange rate documented in the novel staggers the modern man’s imagination being many times higher. Such a kind of life of utter cheapness was really a boosting boon to the moneymaking, masters of India in the colonial days.

3.3 HIDDEN TREASURE AND WEALTH-GOLD

Ever since the days of Alexander the gold of India attracted the races of other continents towards her. For the West, India has ever been a land of dazzling gold and immaculate wealth. Indians, considered gold an important and valuable metal and hence usually converted their wealth into gold and hoarded it enormously. When their life was threatened by the enemies or epidemics or famine and when they were compelled to quit their native land for some time, the only way of protecting their amassed
gold till their return to homeland was hiding it beneath the earth. Sometimes some practices and rituals of the population also became responsible for this process. This process of hiding the hoarded gold seems to have commenced and received rigorous impetus with the repeated invasions of the Arabs who were quite well aware of the wealth and gold of India as they were ancient India’s next door-neighbours attached to her by land in the North-West, by the virtue of which they indulged in the trade of spices, which they sold in turn to the far Occident to parody Edward Saidian phraseology. History holds testimony to the fact that the Vijayanagar Empire was established (1336) in the South to resist this Mohammedan invasion. (Shringeri inscription No.11) Then the wise rulers of the Empire fortified their military by getting good horses and powerful cannons and other ammunitions from the Arabs. By the time many intra-continental excursionists who visited the empire had produced the literature, wherein they described the wealth and riches, of the empire and its people in a glowing manner. This roused the interest of the Europeans and they themselves entered in trade contact with India as the new sea route was discovered by Vasco-de-Gama in 1498. First the Portuguese and then the other Europeans followed. There is a reference to the agreement between the rulers of the Empire (Vijayanagar) and the Portuguese regarding the sale of the best breed horses to the former. That in the northern border of the Vijayanagar Empire gold was available in adequate quantity is quite a concedable fact even to this day, where the Hatti Gold Mines is established by the Government of India, to win which part, the Sultans of the Bahamani dynasty constantly engaged in the battle. These and other such details made the British to hold firmly that India is a land of gold. This motif often gets mirrored in Anglo-Indian fiction. This image of India gets reflected in the novels of Mrs. B. M. Croker in a considerable quantity.

Almost, as if to show India’s untold gold and wealth, which was hidden in the earth, we witness a document of hidden wealth in the form of amulet worn by Kareem, of course unknowingly in the story “The Secret of the Amulet”. Kareem, a youth of eighteen rescued the life of
Harry Sahib, a child of Mr. Colebrook, the Collector, from the dangerous horse. Pleased by the boy’s bravery Mr. Colebrook offered him a job of looking after the horse of the boy. As Harry had no mother, he was looked after by an idle, always slumberous, and beer-loving European nurse. He was tired of her and soon got much attached with Kareem. He used to play with him. During one such play, he caught the twisted thread worn round the neck of Kareem, in which the amulet was slung. In the most mischievous manner the boy pulled it violently and soon the amulet was broken showing a roll of parchment in it with cryptic writing. When he curiously proposed that he would bring it to the notice of his father and get it read for Kareem the latter protested the idea and said that he would visit the Moulvis in the bazaar. The Moulvis failed to unravel the mysterious writing and therefore Kareem brought the little roll of parchment to the Collector. Therefore with considerable effort, by means of a microscope he was successful in deciphering the cryptic writing. He was really surprised to know the truth. It contained the information about the treasure, which had been buried for more than three hundred years ago. Here is what he read out aloud in low tone before the boy.

It says, ... Eighty Koss north from Hassanpur, on the edge of the Gomptee river, that is within fifty paces, near the great bridge and between mile stone and saal tree, I, Fateh Din, bury a rich store of jewels and gold, by reason of one camel being sorely wounded and the enemy pressing on fast. (Emphasis added). May Allah preserve it for me and mine. ... Two Khantas (necklaces) of rubies and pearls, very large. Four Sirpech (forehead ornaments) of diamonds. Twelve bazabands (armlets) of choice emeralds. Five turals (plumes) of great brilliants. One coat embroidered in seed pearls, five gold stirrups.46

The image that India is a land of enormous hidden gold gets reflected in, The Cat’s-Paw (1902). Mr. Maxwell Thorold was appointed as regent to the young king Raja Kodappa, a boy of six years, at Royapeta. He was to be taught and educated along with his two sisters. Therefore he asked Miss Pamela Ferrars to take the appointment of a teacher and stand by him as a support in his job and responsibility as a political regent. He described to her the state of Royapetta as regards its attainment of glory
and the prodigal life style of old Rani Sundaram who controlled everything including the prince. The description given by him is

Royapetta is the capital of once ancient, powerful, wealthy, now played out and decrepit state. They say that the dynasty dates from the fifth century, and that hath in the twelfth it was enriched by the discovery of an enormous buried treasure, long dissipated... (emphasis added).

In the story, “On the Grand Trunk Road”, if we can call it one, for it merely consists of a narration of series of mishaps that occurred along this road, we come across a reference to the wealth kept buried with a skeleton of seventeen years’ girl. An engineer took an old and almost abandoned bungalow, with a vast garden and an imposing western structure. He settled himself with his family there. As soon as he took it he set to repair it. So he employed a team of coolies and ordered them to clear the growth of grass and other weedy bushes. After the cleaning was over he decided to sink a well and ordered the coolies to dig the ground. In the process of digging the workers came across an old house underground. When they brought it to the notice of the officer he was charged with happiness. Because, he also like Mr. Hawkins, in, The Pagoda Tree (1919), believed in the buried wealth or gold of India. Immediately he remembered the fact that the bungalow was erected on the site, where once there was a palace. He thought

This underground house was no doubt the place where treasure was stored or buried. Every great family possessed a secret “Tosha Khana” or treasure store. (Emphasis added) What luck it would be if he were to find a hoard of gold mohurs, and jewels. 48

Then the engineer visited the spot personally and saw a plastered brick wall. Taking up a coolie’s pick he poked at the wall, which immediately gave in revealing, before the sahib and the assembled coolies, much to their fear and surprise, a human skeleton. The skeleton had the skin still on the bones; the mass of long black hair was still attached to the scalp. Looking at the delicate features it was concluded that it was the skeleton of a young girl of seventeen. On it was mass of gold and jewellery. Here is the description.
...adorned with massive gold bosses, the form was covered by a
dress of costly white and silver embroidery; there were jeweled
bangles round the wrist and ankles, jewels in the ears, and on the
bony fingers... (Emphasis added) still covered with rich
embroideries and precious stones. ... The pearls and emeralds on the
miserable victim were probably worth a large sum. 49

However as the engineer and his wife could not use the treasure and
jewels that were on the skeleton they made a list of things and transferred
them to the Government authorities.

General Beamish, in, In Old Madras (1913), spent his peaceful life
at Wellunga, as he was a retired person. Captain Mallender who had come
to India, searching for his missing uncle here, after searching at different
places came to Wellunga, where General Beamish stayed. The old man
used to talk incessantly to Captain Mallender on various subjects. He
talked of his war adventures, the nature of the people he met etc. During
one such talk he narrated an incident of how he had saved the life of a
poor cultivator. As a token of his thanks the poor farmer spoke, before the
General, of the place where he had hidden the wealth. As he was without
children, in case he died before the General, the latter could use it at his
interest. The General also said that India is full of such hidden gold and
wealth. Here is the description:

India is full of such hoards, especially before the days of banks. The
inherited habit of accumulating and hiding gold and jewels, is in
the blood a native whose life I saved, and cultivator and poor, told
me the secret of a great cache, (emphasis added) he said he could
not meddle with it himself an old man with no sons, he would be
robbed, and murdered. Buried within twenty miles of where you are
sitting, is a mass of gold and jewels, Silver horse trappings and
arms. Well! Well! the world is rich enough. ... 50

In that chapter, entitled ‘Land of Opportunities and Adventurer’, of
his celebrated book Prof. M. K. Naik begins his discussion with
Hawkins’s view in The Pagoda Tree (1919) about the riches in India by
Mrs. B. M. Croker herself.

“In India you are walking upon gold. There are enormous hordes in
the country. The hiding and the hoarding has been going on for over
two thousand years. The wealth of the East absolutely untold—such diamonds that will never again see the light of day; stones that would put the Koh-i-Noor to shame; ropes of pearls; billions of gold and silver—all concealed in the earth or in crumbling old fortresses".51

Though many dynasties suffered a lot due to the harsh regulations issued by the British government, though their political power was snatched and their sources of income were blocked the royal dynasties still enjoyed a regal life without coming down a step from their antiquarian exalted economic status. They performed all the familial rituals to their family Gods and continued with their usual exhibition of elevated economic status by way of their free handed donations to the temples and they also went on adding new and precious elements and emblems of wealth such as diamonds, gold, rare pearls etc. Even they squandered their wealth on the occasions of the weddings of the prince or princesses, while indulging in perennial prodigality in their personal life. Mr. Maxwell Thorold who was the political agent of Royapetta tried to control the expenditure of the state and improve the revenue and the royal treasury. Here is the description of their spending:

I am doing my best to pull things together... Where I economize the Rani Sundaram spends with both hands. When I put down twenty horses and sold five state elephants, she immediately ordered a gold bed and three coats of jewels for the temple gods. It was heart breaking; ...(Emphasis added)52

But Rani Sundaram, the grandmother of the young rajah, went on spending recklessly, for personal pleasure, pearls and her granddaughter's marriage. When Mr. Thorold refused payment she summoned Miss Pamela Ferrars and asked her to influence the former. When Miss Pamela spoke to him he explained the state of affairs. Here is the account:

There are enormous treasures in the Tosha Khana; it is crammed with gold and silver, and trappings and jewels, (Emphasis added) but it is a point of honour to add to these. ... You see one court vies with another in the race of extravagance. Horses and carriages from England, jewels, entertainments, bribes, follies. One rajah spent one million rupees on the marriage feasts of a favourite pigeon.53
In the story entitled “Imitation Pearls” we witness Miss. Letty Harlowe, aged twenty traveling to India alone. Due to the financial crisis in the family the girl accepted an invitation by the family of the Hoopers at Naini Tal an appointment to the post of a governess. She was given a second-class passage charges and forty pounds plus board and washing free. Mrs. Russel who was to chaperon her to India could not join her due to illness of her son. Hence she was forced to undertake the journey alone. She wore “gold bangles, a watch and a string of Persian pearls, fastened by an old diamond clasp”. One of the passengers, observing her wearing the pearl-necklace every day, said, *India is a land where jewels are more highly prized than elsewhere – and yours are magnificent Miss Harlowe* (Emphasis added)

The wealth dazzling diamonds and the glittering gold of India which was owned by the British during their stay here often gets alluded to in the novels of B.M. Croker. In, *Mr. Jervis* (1897), we come cross a reference to the mass of gold owned by Jervis, the senior who had settled here. Soon after his death Mr. Fernandez Cardoz, cousin of Mrs. Mercedez (second wife of Major Jervis) arrived and arranged everything. He declared that the house and land were allotted to Mark Jervis and all the gold and jewellery was bequeathed to him. Then he opened the big safe and brought the contents out and poured them upon a crimson covered table. Here is the description of the heap of gold.

... what evidently represented on immense quantity of money thus sunk in gold and precious stones. There were aigrettes of diamonds, the jewels dull and badly cut, but of extraordinarily great size. There were vases and boxes of gold, and white and green jade inlaid with rubies. Khasdans, or betel boxes; jars for otto of roses, crescent ornaments for the turban, set with emeralds and diamonds; gold anklets with the ends formed of elephants heads; forehead ornaments, set with great pearls with pendent drops; plumes or torahs for turbans, with strings or diamonds; armlets, bangles, rings for nose or ear, back-scratchers of gold and ivory, glorious ropes of pearls and many huge unset emeralds and rubies. It was the collection and stores of generations...

Equal attraction for the gold and glory that was in display before them also finds enough and roomy reflection in *Quicksands* (1915). Miss.
Eva, sister of Captain Ronald Lingard, (Ronnie) who worked in the station of Secunderabad, came to visit him under the care of Mrs. Hayes-Billington, a notorious divorcee. She stayed with the Billingtons at Silliram for sometime. In the meanwhile her brother, Ronnie, given the message of his sister's arrival to India and her stay with the Billingtons at Silliram, by his friend, arrived there with an intention of taking his sister to Secunderabad. During her stay with him at Secunderabad, a Residency Ball was arranged. She was astonished to see the crowd. There were many people from the neighbouring city of Hyderabad. The imposing persons from the court of the Nizam had come there in their full glow and glory of gold and jewels, the purest pearls and dazzling diamonds of the rarest types. Here is the description of the party:

The scene in the ballroom was dazzling. Such brilliant functions are rarely witnessed in England; ... There were present many noble men from the city, wearing magnificent satin with brocade coats encrusted with gold embroidery, their turbans glittering with aigrettes of diamonds, their throats encircled with enormous pearls, their belts a mass of precious stones. (Emphasis added) These-members of the Court of the Nizam were merely ornamental and dignified spectators... what a riot of colour and movement, of costumes and figures! 57

In, Given in Marriage (1916), also we come across a reference that in India gold is amply available. Captain Danvers Derek Mayne visited the Fair plains with an intention of shooting. Soon after his arrival he was introduced to the neighbours, like the Ffinches and the Hicks. Mrs. Julia Lamerton had married Mr. Hector Ffinch. There was much contrast between husband and wife. Mr. Ffinch was a prosperous tea-planter whose sole concern was production and sale, whereas she loved society, intruding in other's lives, and above all luxury. Once this lady had joined Captain Mayne and his host's daughter Miss Nancy at the tennis. After the first round she ordered refreshments and at the table fell in conversation with Captain Mayne. During the conversation she mentioned that her husband was an enthusiastic planter not the money-making man. He concentrated only on the coffee and tea plantations and bothered little about the gold that was supposed to be available in considerable quantity.
in that locality. She spoke of the old workings of gold lying submerged in
the surrounding forests and Dr. Hicks was quite keen on them in spite his
good earning added by his son’s working in the bank in Madras. Both, the
Hicks and Mrs. Ffinch alluded to this gold. In more than one place in the
novel we come across this image of India as a land of gold getting
reflected. Here are the words of Mrs. Lamerton Ffinch.

There is my husband, aged fifty five, a hardworking enthusiast, who
lives for coffee, and sales; sales, and coffee. Ted Dawson too-(a
neighbouring planter) though he is a bit of a boor- is also an
enthusiast, and will be rich by the time he is fifty- unless he finds
gold. ... down near the plains- some believe there are great reefs
and old workings swallowed up in the jungle. Learned people say,
that Herodotus wrote of how the Indians paid Darius tribute in
gold; (emphasis added) also that Malabar is Ophir! You know we
are not far from there... Dr. Hicks believes in the reefs, ...

Shortly after this by quirks of fate Captain Mayne married Miss.
Nancy, who hated him very much and therefore got separated from him
and went away to England soon after her father’s death, which happened
just after their marriage. But the Fairplains that formerly belonged to her
father was taken by Mr. Fletcher, who bequeathed it to the girl at the time
of his death. The will was communicated to her and knowing this a lady
by name Mrs. De Wolfe took fancy for Nancy. Captain Mayne who had
forgotten every thing about the marriage occasionally met Nancy and also
Mrs. Hicks who knew of their marriage at the Fairplains. During one of
such meetings the elderly lady spoke to Captain Mayne in an admonishing
tone and said that Miss. Nancy was young and beautiful and above all she
was the mistress of great wealth and gold reefs. Therefore Captain Mayne
must get settled with her. Here are her words of advice to the young man
separated from his wife:

...you can take over Nancy. It is not fair or respectable, that she
should be going about as Miss Travers, turning all the men’s heads,-
when you and I know, that she is a married woman!... Of course,
you will leave the service, and take a fine country place; for there’s
not only the Fletcher money, but the goldmine. I see you’ve not
heard of that, I suppose! They are working a big reef on
Fairplains,- you know the place near Chuttibutti ? ... Those old
workings have turned out very valuable, (Emphasis added) Hicks
always believed in them. – They say, they are brining Nancy in about eight thousand a year, (Emphasis added) and will be worth more as the time goes on! 59

Thus we witness the image of India as a land of hidden treasure, wealth and glittering gold getting reflected umpteen times in Anglo-Indian fiction in general and the novels of Mrs. B.M. Croker, in particular. Unlike the Indians of their days, goaded by utilitarian approach to the things around them, they often thought of searching and digging out the wealth lying hidden in the womb of the earth and putting to use. But at times they also reveal a sense of fear in using it for their own sake and surrender it to the Government officials. But in many cases by their selfish motives they made it ‘choop’ and carried it away home to bulge their family status and make their generation as well the next one happy.

3.4 DESCRIPTION OF INDIAN BAZAR, BUSINESS CHEATING AND POVERTY

The mind of the masses may more acutely be known by a little jaunt through the market of the land. One may see their attitude towards life, their tastes, parsimony, financial position, and finally personality too getting revealed in true colours. Because it is the only place where from the masses get their needs supplied and satisfied. There, the things get arrayed in display to attract the public as per their taste. Pots and pans, trays and troughs, medicine and machinery, toys and tourist-guides, books and bakery items, paint and paper, grain and gold, all get sought and sold. One witnesses not only the commodities but also human beings, from mendicant musician to a money magnet, from an acrobat to an agent all come over there. Such a place presents a veritable cross section of the nation, while providing a large margin for the study of humanity and human psychological vagaries exhibited. “The west is the spectator, the judge and jury, of every facet of Oriental behaviour”60 Presenting such details of Oriental life before the occidental readers and providing them with a knowledge of the East was the professional need of the fictionists of that period as was their intention to bring it to the attention of their compatriots that things sold, in the shops of Indian bazar although the
shops boasted of selling goods imported from England, were not of reliable quality. Bazar was supposed to be a place of spreading gossip about the Anglo-Indian community. It was also supposed to be a place inhabited by the thugs, cheats and the collapsed white men. Further Indian bazar was often and always generally associated with the squalor that was characteristic of Indian life style. The reference to the bazar was dragged into the description of the novels perhaps purposefully to suggest and also to underscore the point that Indians lacked the sense of sanity. Therefore so much attention was paid to its picturing and painting in the literature by Anglo-Indian writers while holding the desire of re-structuring, re-creating the reality of Indian life in the backdrop. In various novels of Mrs. B. M. Croker we come across such direct pictures and images of Indian bazar, wherein the characters are made to take a temporary tour across them, and comment about them.

In, Angel (1901), the eponymous heroine is seen in her childhood. After the death of her father, her mother married a money-minded bank businessman. This girl of nine years was detested and ill-treated by the parents. The only source of solace and comfort was her cousin, Mr. Philip Gascoigne, an engineer in the D.P.W. He used to visit the family often and take the child up for a drive occasionally in his carriage. During one of the drives he asked her to choose the route. Her quick answer was “Right in front of the club, then past the railway station, and through the bazaar.”

Then he drove towards the bazar directly. There they made purchase of some things of her choice, some chocolates and a bottle of scent. Here is the description of the scene.

...The bazaar was narrow and thronged with ekkas, camels, bullock carts, and cattle, as well as crammed with human beings. As Gascoigne steered carefully in and out of the crowd, a bright idea flashed upon him. There was Narwainjees, a large general shop which sold everything from Paris hats to pills and nightlights. He pulled up sharply at the entrance, and said, “I say Angel, I want you to come in here and choose yourself a hat.”

...
As the oddly matched couple now entered the shop hand-in-hand, the smart soldierly young man and the shabby little girl, an obsequious attendant emerged from some dark lair. At this time of year business was slack, and the atmosphere of the ill-ventilated premises was reeking with oil, turmeric, and newly roasted coffee. (Emphasis added)

... "Have you some iced lemonade Sir,? Said a stout man in gold skullcap and thin white muslin draperies.

"No, thank you- but you, Angel- will you have some?" asked her cousin.

"I should love it," and she put her lips greedily to a brimming tumbler of her favourite beverage. ...

... These hats, be it known, were the usual stock in trade of a native shop up country, models that no sane woman in England would purchase, or be seen in; (Emphasis added) massive satin or velvet structures, with lumps of faded flowers and tarnished gilt buckles, one more preposterous than another, all equally dusty, trembled and expensive, ...

... First she tried one hat, then another; ... strutting and backing in front of a great spotty mirror, and contemplating...

... her cousin presented Angel with a large box of chocolates, a bottle of perfume, a silver thimble and a doll,...

In, Her Own People (1905), Paul Chandos was made a scapegoat to the financial affairs of his cousin with a Eurasian. Ultimately Paul was compelled to marry the half-caste woman-on the condition of getting relieved from the clutches of the moneylender and thus became a social collapse. As days went by he began to hate his half-caste wife and dark children. While they were staying at Murree, she gave birth to their third child, which died immediately after birth. At that time Paul Chandos was away on plains in search of an appointment, there was a European bungalow wherein stayed Mr. Eliot Hargreaves and his wife Lady Vera Bourne. After the birth of a baby Lady Vera died, but her baby lived. In
the meanwhile Mr. Eliot Hargreaves was ordered to go to Afghanistan on service. Therefore he came to Mrs. Chandos (Roza) and requested her to take the child with whom he left a will for eight hundred pounds. He promised her that in case anything bad should happen to him in the battle she was free to handle the money. Bad luck as it were for the child Mr. Eliot Hargreaves died three weeks after this. Meanwhile Captain Paul Chandos came back and his wife passed the child off before him as her own. He believed it unquestioningly. The child was named after her mother as Veronica. The three months old child was extraordinarily fair and was the pet child of Mr. Paul. When the girl was two years old Mrs. Fernandez Godez took her to England. Since then till she was young she stayed with the old lady in England. Again and gain she asked for her parents with the old lady and begged to send her home to see them. It was only after the death of the old lady, Miss. Verona, Chandos came to India to see and meet her own people. Her father Captain Paul Chandos, due to his social fall was severely affected and had become an opium addict and cared little for the world. But on this occasion he had driven up to railway station to receive his favourite daughter. Soon he identified her and after offering her a cup of tea with bananas and buns he made her climb into the Victoria and drove along. As they passed through the road they entered the bazar. Here is the description.

In another moment they whirled away from the station along a flat, white road—indeed the whole country seemed as flat as a billiard table. They trotted through a narrow bazaar, full of customers, domestic animals and gaudy little shops; occasionally they were obliged to pull up until a recumbent cow or goat saw fit to rise and suffer them to pass. (Emphasis added).63

John Vernon Sacheveral (Jack Talbot) is a character we meet in, The Company's Servant (1907). He worked as a guard on the Railways of the Company Sirkar, on the station of Tani-Kul. On the same station there was a night watchman Gojar (Algernon Craven). Gojar was almost Indianised in dress and dialect but he was an Englishman but had turned imitation sort of native and he was crazy, an eccentric and an opium addict who lived in the bazar. Once he was saved by Vernon from the dangerous tank
covered by weed. Thenceforward a sort of affinity bound them together. On being asked by Vernon he narrated his story that he was a wellborn and well-educated person but due to bad company he fell a prey to Ganja after facing innumerable difficulties and passing through many vicissitudes. Then Vernon also shared many personal things with him. They became very familiar. Once Gojar advised Vernon not to be drawn and cheated by Rosita Fontaine, a Eurasian coquette on the station. Gojar also advised the latter to marry an honest English girl whom Vernon was sure to find. Further he said that he would make Vernon heir to his enormous money (₹130,000). In the meantime, Vernon was transferred to Madras and later got acquainted with Miss. Beatrice Arminger, and visited her again at the hills, where he went during the period when he was sanctioned leave. The girl took passion for his simplicity and honesty and ultimately they were engaged. Shortly after his return from the hills and meeting Mr. Tim Coffey at Tani-Kul he came to know that Gojar was seriously ill, he visited him at his lair at the bazar. Here is the description of the bazar wherein Gojar stayed.

It was the usual narrow Madras Bazaar, established in an atmosphere of cocoa-nut oil, spices and Oriental humanity, with open stalls, toddy shops, brass chatties, sticky sweets, coloured paper for temples, sarees, betel bags, baskets of gram, glass bangles, pariah dogs- and sacred bulls. (Emphasis added) Gojar lived at the back of a grain shop, the entrance was in a mysterious lane, behind the principal thoroughfare.64

Then during the conversation Gojar expressed his desire that Vernon must go home and live happily, while his days were over and hence he decided to spend the remaining part of his life in this country. Shortly after this Vernon decided to go to England with his fiancée and other countrymen. On the way they stopped at Tani-Kul as they, Miss Beatrice Arminger in particular, desired to witness the place where Vernon worked and familiarize with the people of the station with whom he stayed. At this moment Gojar, who had retired into private life from the service denying the pension much to the surprise of many, sent a curt letter to Vernon desiring to see the latter’s fiancée. He had fixed the meeting at the Institute Garden. After meeting the other acquaintances Miss Beatrice
Arminger and her friends traveled through the bazar in order to reach the Garden where they were to meet Algernon Craven, who blessed them whole heartedly. Here is the description of the bazar they trode through to the Institute Garden.

Afterwards, as the air of the plains was unexpectedly fresh and crisp, - the cold weather being at hand- she and friends penetrated on foot to the teeming Bazaar. Here were no "Europe" shops, but little English spoken, - as in Ooty and Madras- narrow streets naked, shaven men and chattering women in gay sarees; at last the explorers were face to face with India herself! A curious mixture of East and West. On one hand, a Dirzee was working a Signer's sewing machine, and close by, some devotees were offering a cock and flowers to Durga the terrible, and Ganesh, the portly Elephant God. Here were prancing, hooting boys, painted as tigers, fighting quails in covered cages, fakirs with matted hair, and iron spiked collars, sacred Brahmanee cattle thrusting their damp noses into Bunnia's grain baskets- (emphasis added) as a scene of bewildering novelty to Beatrice and Miss Bertram; and in spite of the increasing heat and anxious expostulations, they remained bargaining at various stalls. Brass lotah, huka heads, embroidered cloths, glass bangles, brass gods, betel-nut bags were among the articles wrapped in flimsy pink paper, (emphasis added) with which the men were laden when at last the ladies consented to return to the settlement, there to enjoy a well-earned rest. 65

In, In Old Madras (1913), Captain Mallender came to India searching for his missing uncle here. During the process of searching he visited many places. Prominent and most memorable of his visits was to that of Wellunga where he met an old man, a retired officer, General Beamish. As he was invited often to the house of this gentleman he became quite intimate with his son Tom and Tara. They used to take him to different places to acquaint him with that station. During one such visit he was taken to Wellunga bazar. Here is the description of the bazar seen through his eyes.

...In the first place, although it was teeming with human life, there was not a single European to be seen, nor even a Eurasian,- all were natives of the country. Truly there was India for Indians! The stalls displayed not western requirements; (emphasis added) but grain, condiments, strange sweets, coloured cottons, and muslins, piles of silk of local manufacture in vermilion, orange, indigo pink and green; also turbans, and tinselled caps of all colours. Here were working jewelers with their little braziers; huka makers, weavers of
spells, and public letter writers. The long narrow streets reeked with the intangible but familiar bazaar odour (a mixture of oil, grain, aromatic spices, and raw cotton). Crowds were chaffing, gossiping, or strolling along. Here and there a tall bold-looking woman covered with jewellery, and pointed with khol, passed with a defiant glare; gaily caparisoned horses with jeweled girths, and head-bands, - their manes and tails dyed rose colour, were led snorting by disturbing the little sacred bulls, who were poking wet black noses into the open gram baskets. (Emphasis added)

In, *Quicksands* (1915), Captain-Ronald Lingard (Ronnie), who was serving in the Company Sirkar, at Secunderabad station got involved in the scam of misappropriation due to his excessive involvement in gambling and races. This lands him into financial troubles. Automatically when he was badly in need of money his eyes caught the regimental funds, which was not needed at the moment and as the regiment was ordered for home the hungry person laid his hands on it, but as the order was withdrawn the regiment was to continue. Meanwhile an enquiry was conducted and Ronnie was proved guilty. He was punished for two years' imprisonment. In order to avert the publicity of the scandal the authorities transported Ronnie to Bangalore. His sister Miss Eva followed him to Bangalore with an intention of seeing him as often as she desired and be of emotional support or help to him in any other way if chance permitted. She resided with Mrs. de Castro as paying guest on payment of rupees thirty per month. During the stay there she was very dull. Finding the girl dull Mrs. de Castro would take her on drive out into the city and market as these excursions kept her engaged and roused her spirits considerably. Here is the description of the scene of places she visited especially the bazar, with the lady.

We went expeditions to Cleveland Town and round the Ulsoor Tank, but the cantonment bazaar and shops were a magnet that proved irresistible to my companion, ... she bargained over a couple of yards of calico, a bar of soap, or a tin of biscuits- (Emphasis added) speaking Tamil as her native tongue. ... Her haunts were not the modern European emporium, but, out-of-the-way streets and alleys near the grain market; and the Arale Petta- both busy scenes of bartering and traffic.

Occasionally I accompanied her into these places, and whilst she chaffered, what strange discoveries I made, as I poked round in
the dim interiors! Sometimes it was piles of ancient "tinned" soups and vegetables, that may have been on the premises for half a century; sometimes it was dusty piles of old books, broken furniture, spotted prints, chairs with the stuffing coming out, (Emphasis added) the remains of chandeliers (so dear to the Oriental heart), and now and then a really good piece of furniture, such as Chippendale seat, or a French mirror covered with dust and cob webs- possibly wondering...

Poverty sticks to Indian life as skin to the skeleton. The grimness of poverty makes the life eventless and monotonous. Poverty not only introduces suffering and teaches endurance but also at times aggravates evil elements whereby the poor behave in an abhorrent way getting completely degenerated. It sucks away the human qualities and pushes one into blameworthy and blasphemous acts such as bribery, cheating, stealing and other innumerable anti-social, anti-communal and some times anti human acts. Since literature gets produced and perused in society, the depiction of poverty gets its due share in the honest documentation of experiences gained and gleaned from life. One comes across many such references to poverty and its ancillary repercussions on the life while reading Anglo-Indian fiction. The Anglo-Indian (Men) came face to face with poverty of Indian life during the moments of the exercise of their official duty as administrators, revenue authorities and police personnel. Anglo-Indian ladies too came across this predicament as, many, not many, all of their servants hailed from the squalor of poverty and automatically indulged in indecent acts, which, the lady of the house, when she came across depending on the gravity of the act and her mentality, either excused, punished, or fired such servants out. In the novels of Mrs. B.M. Croker one comes across not merely the depiction of poverty in a moving manner but also its repercussions on human life and the resultant residue while offering enough scope for readers to review and reason.

In, Angel (1901), the eponymous heroine after being duly educated and brought up by carefully concerned cousin Philip Gascoigne got married to him. But the glaring gap of age, (he was senior by sixteen years) between the couple pushed her often to remorsefulness and ruminations. As he was pressed into official job, in spite of his un failing
attention to him she developed a feeling that there was no meaning in their living together. With this thought she met Mrs. Eleanor Gordon, wife of a Commissioner, Mr. Donald Gordon, whose connubial life was not different and better than Angel’s, as her husband too cared little for her. This lady invited Angel to join them in their camping tour of the district. Later on they were joined by other people namely Miss Mabel Cuffe and Mr. Alan Lindsay, Collector of the district. During the time Mr. Donald observing the party very dull, mentioned that there was nothing to entertain them except magicwallahs and snake charmers. He also mentioned that there was a fakir, in that part of the country, famous for the art of foretelling. But he was notoriously always under the influence of Bhang. Then the girl (Miss. Cuffe) became persistent in consulting the one. Immediately the servants were sent to bring the soothsayer. In the meanwhile the girl fell in conversation with Mr. Lindsay about the life of Indians in that part of the country. As the latter, as an official, was well acquainted with the lives of the common folk, he said that the life of the people especially of farmers was not so well due to poverty that infested them and deserved little description. On being forced by the girl he expounded upon the life of Indian farmers, their god-fearing nature, their belief in Karma and also rebirth etc. As to Miss. Cuffe’s asking about the amusements of these rural folk especially women. Here is his description:

Amusements? They do not know the meaning of the word. They work- I am speaking of the peasants- from dawn till dark- helping their husbands with the cultivation of the land, drawing water, cooking, weaving - they are hags at thirty, and their only release from drudgery is an occasional pilgrimage. (Emphasis added) You may see them marching for days packed in a country cart. Which crawls along from weak to weak and stage-to-stage, at last they reach their goal. Hurdwar - or Benares. They bathe and worship and offer sacrifice- it is the one event of their lives, -(Emphasis added) and assures their future.

...  

Conservative – they wear the same fashion for twenty centuries, their food never varies, a little pepper and spices, the only relish- the plough, the spinning wheel, and loom, remain unchanged in a thousand years; of course I am speaking of the villagers; ... but the Ryot has no money or time to waste on such luxuries, it is all work,
work, work, from generation to generation- the Ryot is the mainspring of the Empire. (Emphasis added)

... they are sufficiently happy when they bring off a good bargain, and they love their plot and land, their ancestral acre; with a fierce devouring ardour, (Emphasis added) passing the love of women. 68

If it is monotony, drudgery and eventlessness of Indian farmer's life that is caused by the poverty in the novel discussed above, it is poverty again that makes Indian servants degenerate and become involved perfidiously in the act of assassination of a white master that is mirrored in, The Cat's-Paw (1902). Mr. Maxwell Thorold was appointed as the political agent in the Swadeshi Samstan of Royapetta. Soon after taking charge he stooped to introduce changes by way reforms in the state. He tried to curtail the expenditure of the royal family, which had engaged in notorious extravagance. By introducing such changes he intended to improve the income of the royal treasury and thereby dreamed of the welfare of the subjects of the state. But this move of Mr. Maxwell Thorold was a bitter morsel for Rani Sundaram, the grand mother of the young and minor king Raja Kodappa. Before the appointment of political agent she had reigned supreme and enjoyed the power. She intended to celebrate her grand daughter's marriage in a grand manner. She planned to purchase the pearls of par excellence- the Jasra Pearls in addition to the existing jewellary. She also went on donating freely to the temples. For all this she needed the money, which was to be sanctioned by Mr. Maxwell Thorold, the political agent. He objected to this. This made Rani Sundaram angry beyond words and she asked Miss Pamela Ferrars, whom the political agent had appointed to teach the royal children of the family, to interfere and influence Thorold. But the latter remained stiff and refused to make the payment. Therefore Rani Sundaram held him to be a lion on the path of her family prestige, and planned for his assassination by way of dealing him in poison through a special cook. In order to do this she bribed the cook of Mr. Thorold and got him to issue notice to his master. Automatically the new cook- a proxy-sent with enough bukshees by Rani Sundaram did the job successfully. Since then Mr. Thorold's health went
on deteriorating. The old cook who was sufficiently bribed by the queen saw enough improvement of his economic status by cheating his master. This matter was detected out by Moonasawmy, an attendant of Miss Pamela Ferrars. Here are his words, of the fact that Mr. Thorold was poisoned, delivered before her in fearful confidence.

...One week ago his (Maxwell Thorold's) cook giving notice, another very good man coming in his place. The old cook very poor man, now he is rich; he has been spending plenty money in bazaar-silk sarees and brass cooking pots. (Emphasis added) Since the new cook come, Thorold Sahib spending his life. That new cook everyone knowing; he is the servant of the Rani Sundaram, and she has given the order. Her orders are done... for never doing is death. 69

During the first war of Indian Independence when Delhi was lost it was a serious wound on the British mind. Soon as a reaction the troops from the Punjab were immediately pressed into the battle under the commandership of John Nicholson, who though wounded badly became successful in recapturing Delhi. “The Emperor (Bahadur Shah-II) was arrested. Terrible vengeance was wreaked on the inhabitants of Delhi. The two sons and grandson of the Emperor were publicly shot by Lieutenant Hodson himself” 70 It is in this backdrop of aftermath of the Mutiny (as the British called it) that the story “The Missing Link” is written. In the story, written in flash back, Mrs. Mills was appointed in the service of the Company Sirkar to visit the Zenanas. Her duty was to “ascertain that the Government pensioners were alive to draw their pay, and not having it made over to substitutes, after their death” 71

After the said Mutiny the English Government arrested the king of Delhi and sent him on exile to Burma. As a result his family, which consisted of a great retinue and relations, was to be looked after by the Government by way of pension, as they were beggared and penniless. The members of such families often claimed pension even after the death of the person entitled for pension. The case of women pensioners, especially of the Royal families, for the government was still more embarrassing, as they were not appearing in the public. Since no male person was allowed into the zenanas where they lived there was more scope for cheating the
government. In the story under discussion Begum Sonabee's case was glaring in the eyes of the department of pensions. Begum Sonabee's pension itself was quite huge and she also claimed another half of it in the name of her granddaughter who was never seen. Therefore Mrs. Mills was summoned to enquire into the case and ensure the existence of the one in the family and report it to the government immediately. On visiting the family, and on enquiring about the person in question, the household, especially Begum Sonabee became very angry. But on finding Mrs. Mills stubborn they punished her by pushing into a dark chamber and left her to starve there. In spite of so much humiliation she became successful in eliciting the truth that the so-called granddaughter, Miss Moti Mahal (Princess Moti) was "the child of a soldier gone to the war." 72 and was not actually of their lineage. Here is the observation of Mrs. Mills on this act of cheating by the once Royal but now rationless families- as pensioners.

... It would be easy to say a princess was alive and draw her income, when no outsider ever saw her face- and she might be dead for years. There had been a good deal of mismanagement and cheating, among great and small 73 (Emphasis added)

That the servants in India very often misused the absence or weakness of their white masters gets reflected as an image in the mirror of Anglo-Indian fiction. At more than one place of her books we find Mrs. B.M. Croker alluding to this phenomenon of Anglo-Indian life- in India, in, Babes in the Wood (1910), Captain Philip Trafford came to India newly to join as gazetted Assistant Conservator of Forests. On the way to his station in the railway compartment, he met Mr. Richard or Dick Kennedy, Traffic Superintendent on the department of Railways. Seeing Trafford with light luggage and finding him inexperienced with Indian life Dick Kennedy took him to his home and asked him to stay for some days with them and in the meanwhile he could arrange for his stay at the forest bungalow. But finding the young man too anxious to join and take over the charge of his duty, he reluctantly agreed to send him off. After a short stay with the 'Kennedys he started to the quarter of his job. After transporting the necessary things by a cart he rode the pony and waved
them off. On seeing the pony Mrs. Kennedy recognized it as it once belonged to Charlie Frost, the former officer. To this doubtful statement of his wife Mr. Kennedy said that Charlie had fallen a prey to alcohol and forgotten his responsibility. Finding the weakness of the officer there was severe mismanagement and as a result poaching and pilfering dwindled the density of the forest. This, being found by the authorities he was summoned and asked to tender explanation. His weakness was identified by the subordinates and even servants. One of the servants might have taken his horse and sold it at a higher price. It was true too because later, elsewhere in novel, we hear Mr. Eliot Scruby saying that he purchased it for eighty rupees for Philip Trafford. Here are the words of Mrs. and Mr. Kennedy after departure of the new comer riding the pony, Gehazi.

Wasn’t that ‘Gehazi’ Charlie Frost’s old pony?” asked Mrs. Kennedy, *I suppose some native bought him for a song and will sell him for two hundred rupees.*

In the story “The Missing Link”, we are told that an ayah sold away the baby of her master, a soldier when he had gone to war. As the mother of the baby was dead, the child was left under the care of the ayah. Instead of feeding the baby and looking after it she had sold it away to the palace finding the best of the opportunity of her master’s being away, thinking that he would never be back being sent to the war. This she did in order to over come the problems, probably of poverty, of course, no doubt it was an act of turpitude. Begum Sona-bee (the queen), whose grand child was dead automatically bought and also easily for her benefit, placed the fair child in the lap of her daughter, who too died shortly after this, and passed the child on as her grand daughter and keeping her in the purdah as she grew up, went on claiming the pension, and thus cheated the government. This she confessed before Mrs. Miller who sternly enquired into the matter. Here are the words of confession of Begum Sona-bee before Mrs. Miller.

My daughter, now dead, had no children, though she wearied the shrines with her prayers. At last a child was born-only a girl. Never the less, she was happy; but behold in a moon it died, and she was one distraught. Therefore I sent messengers, and found a babe like a
pearl, and put it in her arms, and she nursed it and loved it as her own. *It was the child of a soldier gone to the war, the mother dead, and an ayah of barracks sold it to the palace for ten rupees.* (Emphasis added) She, the Princess Motee hath no knowledge of this. She believes herself to be of my race. Her husband is of this Royal house, and she is a Pardah — Nashim, born and bred. 75

India is a land where custom is a king and tradition, a tyrant. Together they trigger troubles in the life of common man even in these days of science and technology applied to every aspect from agriculture to a mega structure. What might have been the position in days of Mrs. B.M. Croker who wrote her novels nearly a century ago? Her keen eyes did capture every aspect of Indian life, and whatever registered upon her mind she has made her characters her mouthpieces and commented on it invariably as and when necessary. The point that common population in India fell a prey to debts very often (even now also!) due to their excessive adherence to age-old tradition, traditional values and innumerable rituals more often than not are the offsprings of irrationality and illogic. In, *Her Own People* (1905), Miss. Verona Chandos spent her days in England since she was two years' child. In her youthful days, with a strong and staunch desire of seeing her own people she came to India. Her father had settled at Rajapore, where there was a sugar factory. Ever since her arrival Miss. Verona had been very much associated with Mrs. Elizabeth Lepell, wife of Mr. Tom Lepell, a manager in the sugar factory. It was during the height of cold season that the party consisting of Brian Salwey, the police superintendent and also cousin of Mrs. Lepell, Miss Verona, Mrs. Lepell and others went to see the factory as Mr. Tom Lepell had promised to show them round the works. There, Miss. Verona, observed the long row of carts drawn by buffalos heavily loaded with sugarcane and then from the top of the winding stair that led to the roof she saw a vast stretch of fields of sugar cane. It was a green sea of sugarcane all around. Mr. Lepell narrated that it was a good season and in that part of the country the only crop was sugarcane and there the chief industry was sugar. Then Verona fell in conversation with Mr. Brian Salwey and remarked that probably the people of that area must be extraordinarily rich and happy. But Brian said that they should have been
but were not because of their heavy debts to the moneylenders who sucked everything away from the farmers. Here is the conversation between the two.

"I suppose the people are very well off," said Verona, turning to Mr. Salwey.

"They ought to be," he replied; "the cultivators pay about fifteen rupees an acre for cane, which in a good season produces two or three hundred rupees' worth of juice; but they are all in debt to the money-lenders."

"How is that?"

"Well, you see they have no savings or capital; they live hand to mouth. For a marriage, a birth or a funeral, they must spend largely; it is a tradition handed down for centuries; they borrow money on the coming crop, say two hundred rupees—that is fifteen pounds. For this the money-lender takes as interest one anna per rupee per month, which is seventy percent; (emphasis added) it runes up like the celebrated nail in the horse's shoe! The cultivator who once pawns his crop... becomes his (the money-lender's) bond slave for life." 

Here is another example of how Indians were led into traps of debts. Hirzat Singh, had to see that his son was married. In order to celebrate the one he borrowed just two hundred and fifty with an intention of paying it back immediately. He expected that his son and his wife would contribute to increase the earning of the family. But his calculation went wrong and pushed him into the abyss of debt. No sooner did he complete the marriage, than the son died and Hirzat Singh was doomed into penury and debt with ever-increasing interest. Here are the words of Brian Salwey and Mr. Tom Lepell on the case of the old man.

"You know old Hirzat Singh- they have sold him up at last

... he borrowed money for his son's wedding, and it was his ruin. His son is dead, and he has been getting deeper and deeper into debt every year. A slave to the soil and the money-lender - working from dawn to dark keep himself and his wife alive,- and feed the daughter of the horse- leech".77
It is a historically documented truth that as a result of improvements introduced by the Company Sirkar, in the field of transport and communication by way of new roads and rails, trade and commerce of India underwent great changes. Agriculture, due to various reforms introduced during the periods of different Governor Generals assumed the form of commercial enterprise rather than remaining a mere occupation. Commercial crops like cotton, sugarcane, oilseeds, tea and tobacco were begun to be produced and automatically this demanded more investment. To meet the expenses, and excessive land revenue policy of the government the farmer was compelled to go to the moneylenders. The money-lending business also increased considerably. Until now rich Indians valued gold alone. That there was much hoarding and hiding of it in India has already been discussed in the earlier pages. The rich people began to lend money on security of land and some times the crop in the field, especially the former. They charged higher rate of interest recklessly and even ruinously. Usury too, though an old practice, became an established business. There are many references to the fact that these ruthless moneylenders sucked the very blood of the debtors. That even the white men were ensnared by these moneylenders has been discussed in detail at the opening of this chapter. In several novels of Mrs. B.M. Croker we come across this theme of the Indian moneylenders charging exceedingly higher-rate of interest on the loan amount. In, *Her own People* (1905), Miss Verona, who had come to India recently, observing the surrounding sugarcane fields, from the top of the sugar factory of Rajahpore, to see which she had gone with other companions of the station under the guidance of Mr. Tom Lepell, the manager of the factory, exclaimed “what a sea of cultivation and crops!” 78 Tom Lepell assenting her view explained, “*India is agriculture, agriculture is India*” 79 (Emphasis added). To her further observation that, the people of the area, the farmers, might be quite comfortable and happy. Brian Salwey, one of the company of the visitors said that the situation was otherwise. Because the population of cultivators was groaning constantly, under the debts to the moneylenders, in spite of their rich harvest. Here is what he said:
"...they have no savings or capital; they live hand to mouth... they borrow money on the coming crop, say two hundred rupees... The unfortunate ryot soon finds that the interest has trebled the original debt; ... the money due from his harvest does not half cover the first advance! And still the interest on the debt rolls on month after month. The cultivator who once pawns his crop never gets out of the money lender's power, but the money-lender allows him enough grain to keep the wretched man alive- who sooner than be turned from his paternal home, becomes his bond slave for life.

... He is careful not to kill the goose who lays the golden eggs- his manner is always most kind and sympathetic. The old story of burying money in a pot is dying out; usury has taken its place. ...

... It is the private ones- who are the fiends. They have neither fear nor pity. They charge daily interest, they count their victims by hundreds- their slaves; for generations they toil always for the money lender; children succeed to the family debts, which go from father to son; they represent valuable live asset to the soucar, who fattens on their earnings! ... how abject is their poverty.'

Here is another case of Mr. Hirzath Singh who borrowed just two hundred and fifty rupees from the moneylender and due to ever-increasing interest, being unable to repay the loan amount and interest he became a bonded labour to the moneylender, Brian Salwey and his aunt Mrs. Elizabeth Lepell talked of this. Here is a bit of their conservation

"One would suppose he could throw off the yoke, and strangling hundred percent (emphasis added) and go elsewhere," said Mrs. Lepell.

"He is too old", replied Salwey, "and he would say, 'Kahn Jaga?', - whither shall I go? He clings to his ancestral acres with the extra ordinary love of home, which is a passion in a Hindoo. There is a saying, 'The rent is heavy, the debts are many, but still he loves his field'. Now that Hirzat Singh is getting infirm and stiff, and his wife is blind, he is of no further use to his soucar, who has thrust him from his home, after making hundreds, aye, thousands of rupees out of him. The original debt was but two hundred fifty; now he will end his days as a bazaar mendicant, after slaving for sixty years."  

General Beamish, In Old Madras (1913) also comments on the callous nature of moneylenders charging higher rate of interest while talking before Captain Mallender, at Wellunga who in the process of his search for his missing uncle, visited it. At that time, during the
conservation with the latter the old retired man speaking of his financial difficulties in India said, “... but I was always, up to my neck in debt, and *half my pay went to the Soucars.* (Emphasis added) I was like a man in a quicksand...” 82 and further the old man also said, “*I had to borrow, and raise money- at a ruinous interest... I was in the moneylenders' clutches for life.*” 83 (Emphasis added)

In the story “The Secret of the Amulet” we come across the character of Ibrahim, the adopted grandfather of Kareem, the hero of the story. Ibrahim was very greedy old man. He spent all the day sitting in a shop that was almost like a cupboard, the goods arranged in it were empty jars, old bottles, broken and cracked porcelain wares etc., all wanted by no customer. But the old eagle-eyed transacted his business every day in a surprisingly good way merely “with pulls at a huka at a fixed price; and he was reputed to lend money *at enormous interest*”84 (emphasis added)

CONCLUSION:

Thus in the economic image of India, Mrs. B.M. Croker has presented a minute picture of the financial difficulties faced by the Britishers as a ruling community, the cheapness of Indian life including the journey charges and rent of buildings which gave them many chances of saving money and health and go back home bagging sufficient wealth, the idea that India is a land of gold, hidden treasure and also Indian bazaars and business. She also shows the fact that how the custom bound religious life of Indians often led them into the trap of loans, debts and usury, and pushed them the perdition of poverty which ultimately made them sneaky, cheating and mean.

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