CHAPTER-VII

RURAL INDEBTEDNESS AND MAKING OF LAND ALIENATION ACT OF 1900

The rural indebtedness was a problem faced by whole of the agricultural community in the second half of nineteenth century in the Punjab. There was large number of petty landholders, tenants at will, agricultural labourers and rural artisans whose income often fell short of their basic needs. It was necessary for them to borrow for subsistence. Above this, the land revenue was to be paid in cash. The clever usurer encouraged borrowing in order to secure control of the production. There was heavy mortality amongst cattle which drove the cultivators to borrow from moneylenders. They took loans both in kind and in cash at exorbitant rates of interest. The amounts soon compounded into impossible sums. The need to replace old cattle or the ones lost because of drought or disease was a recurrent phenomenon and the expenditure involved was considerable. Before the British rule, although the debt was a common feature but the moneylender was not so powerful as he subsequently became. This was because of existence of a vigorous village community which kept the moneylender in partial check and the payment of revenue in kind. Moreover there was no formal court of justice applying strict laws as under the British rule that could be used in favour of money lenders. It was only much later that the British Government passed the Land Improvement Loan Act of 1883 and the Agricultural Loan Act of 1884 to give limited loans to peasants though total amount advanced was not enough to stop borrowing.

Little agricultural property was transferred during Sikh rule in the Punjab. For all practical purposes, private ownership of land did not exist. Land was held communally either by tribes in the western Punjab or by village communities as in the eastern districts. The British rule introduced several new factors which disrupted the existing system of land holding and created a situation whereby land alienation was permitted and even precipitated.\(^1\)

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\(^1\) Judicial Department, August 1899, Proceeding No. 57, Part-B, N.A.I., New Delhi.
The land revenue was to be paid in cash. To meet the land revenue charges and unexpected expenses, the peasant turned to the moneylenders.²

During the 1850s and even 1860s, the moneylender was contended to lend against the security of the peasants’ produce but there emerged from about 1870s a market in land in the Punjab. The expanded opportunity for commercial activity due to improvements in the communication system and the spread of irrigation tended to increase the value of land. The moneylenders, therefore, increasingly demanded land as collateral and tried to confiscate the property of the agriculturists. After 1870, land became a first rate investment which was always rising in value.³ The rising prices of land increased the capacity of the agriculturists to borrow money against the land he tilled. This led to the transfer of land on a wider scale.

The peasant indebtedness in the Muslim majority districts touched its extreme limits. In a village of Muzaffargarh district in 1901, out of 164 cultivators only one was free from debt.⁴ The peasant proprietors of the Punjab had to face several challenges because people from non agriculturist castes were now interested in agriculture.⁵ "There was a category of peasant-proprietors which may broadly be designated as ‘new agriculturists’. They did not practice it as their hereditary profession i.e. the professional moneylenders, Mazhabi Sikhs and artisans. The professional moneylenders formed the majority of the ‘new agriculturists. The profits of agriculture were taken away by the money-lenders. Nothing was done to control the high rate of interest. In the lower courts decrees were frequently made by which interest upon debt incurred by the peasant

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² Many a case studies have been done on this phenomenon say for instance Himadri Banerji, Agrarian Society of the Punjab, 1849-1901, Manohar Publications, New Delhi, 1982; M.L. Darling, The Punjab Peasant in Prosperity and Debt ; Thorburn, S.S., Muslmans and Money-lenders in the Punjab, Mittal Publications, Delhi, 1983 (Reprint).
⁵ The Board of Economic Inquiry, Punjab Village Surveys No.7, Publication No. 43, 1936, p.81.
proprietors at exorbitant rates was declared payable.” It seems that the action of civil courts in the Punjab was generally unfavorable to debtors.\(^6\)

It is attributed the agricultural poverty and indebtedness not to the government policies but to the unproductive use of capital, lack of thrift and paucity of economic sense among the people of Punjab.\(^7\) He argued that the indebtedness in Punjab was caused by prosperity. He says that the bulk of cultivators of Punjab were born in debt, lived in debt and died in debt. M.L. Darling touches an important aspect that the British rule was not responsible for indebtedness, rather it proved a check on the moneylenders and strengthened the legal position of the cultivators.

“The indebtedness among the peasants rapidly began increasing when the British land-revenue settlements defined proprietary rights and identified persons responsible for the payment of land revenue in cash. The fixed and inelastic land revenue demand of the government, had, of course, a role to play in the growing rural indebtedness. During the Sikh rule, the Lahore Darbar usually did not ask for a fixed land revenue in areas where cultivation was insecure and depended almost wholly on sailab or precarious rain fall. The transition from a system in which the amount of land revenue fluctuated with the harvest and was as often paid in kind, to one in which the amount of land revenue was fixed and payable only in cash, had not been an easy one.”\(^8\) A fixed land revenue assessment was introduced even in the western Punjab districts which the zamindars could hardly pay because of insecurity of cultivation as admitted by the revenue officials.\(^9\) Many experienced officers realized the error of the government in thus suddenly introducing a rigid annual cash assessment. They repeatedly pointed out that zamindars were very reluctant to accept fixed assessments. Never-the-less, it was found that many borrowed from the shahukars to meet the government demand. This was the

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\(^7\) For Details see M.L. Darling, The Punjab Peasants in Prosperity and Debt, Manohar Publications, 1977.

\(^8\) The Board of Economic Inquiry, Punjab Village Surveys No.7, Publication No. 43, 1936, p.72.

\(^9\) Judicial Department, August 1899, Proceeding No. 57, Part-B, N.A.I., New Delhi.
case in Amritsar. While in a number of riverside villages of Montgomery district indebtedness was due to the fixed assessment of the sailab land.\textsuperscript{10}

The small and fragmented holdings of peasants were also responsible for the growth of indebtedness.\textsuperscript{11} The small size of peasants holdings and way it split up made almost impossible for peasant to live without getting into debt, unless he was exceptionally frugal and industrious or had some extraneous source of income.

The small size of the holdings and the fragmentation of land was the result of large increase in population and the laws of inheritance which prescribed that each son should get an equal share of his father's land. The greater the population the greater the evil. It was worse in the more thickly-populated parts of the Central Punjab. Thus, we see that where fragmentation was bad, the money-lender strong, for fragmentation meant a dwarf domestic economy and a hand-to-mouth existence.\textsuperscript{12} The increasing indebtedness was also related to the peasant's compulsion to transfer his landed rights which encouraged land alienations at a rapid pace.

Recurrent famines in Punjab aggravated the problem of indebtedness. In the famine of the year 1869, 60,000 cattle were lost only in the south-eastern Punjab. A cattle epidemic in 1877 killed two thirds of the live stock in Ambala.\textsuperscript{13} Similarly, the famine of 1896-97 hit nine districts which had 15 per cent population of the province. Consequently, 92 per cent of the plough and cattle died there. It speedily skimmed off economic surplus which the peasant had been able to generate.\textsuperscript{14} The famines became one of the prominent causes of ruin of a large part of the peasantry in the Punjab. The ineffective and unsympathetic famine policy of the government basically added to the distress of the peasants. Remission and concessions under the famine policy remained insignificant.\textsuperscript{15}

\begin{flushleft}
\textsuperscript{10} Himadri Banerjee, \textit{op.cit}, p.106.

\textsuperscript{11} \textit{Selections from the Records of the Office of the Financial Commissioner, Punjab, op.cit}, p.930.

\textsuperscript{12} M.L. Darling, \textit{op.cit}, p.3.

\textsuperscript{13} \textit{Ibid.}, p.30.

\textsuperscript{14} \textit{Selections from the Records of the Office of the Financial Commissioner, Punjab, op.cit}, p.939.

\end{flushleft}
The destructive effects of famines, cattle mortality and epidemics were aggravated by failure of government to adopt effective, preventive and ameliorative measures. “Such famines and scarcities drove the peasants into the clutches of money lenders. Paradoxically, cultivation of certain crops aggravated the evil of rural indebtedness at east in some parts of the province. In a number of south-eastern and sub-mountain districts, small peasant proprietors depended on money-lenders for seeds etc. These creditors who were often petty traders, served as an important channel of wheat trade at the village level. They advanced necessary credit to those proprietors with a view to acquire their crops as soon as the harvest was over. The indebted producers were compelled to sell their crops ‘at fixed rate considerably cheaper than the market price’, this evidently increased their burden of debt. The extravagant expenditure, however, contributed more towards indebtedness, the more general among them were purchase of brides, drinks, inordinate expenses at wedding and expenditure on jewellery.” In 1899, the Financial Commissioner of the Punjab found that out of some 6,500 cases of alienation one sixth were due to extravagant expenditure.

Higher standard of living increased the needs of the agriculturists and during the period of distress, loans at high interest rates freely incurred. The lack of official banking system made the position of rural money-lenders stronger in the agrarian society of the Punjab.

N.G. Barrier infers that the British rule actively defended the peasant rights against the claims of other classes and interested groups. He says that it was the prime priority of the British government to pass an Act to save the peasants from the clutches of moneylenders. The growing indebtedness in the Punjab (of especially cultivating

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17 M.L. Darling, op.cit, p.66.
18 The Board of Economic Inquiry, Punjab Village Surveys No.7, Publication No. 43, 1936, p.81.
classes) and the transfer of landed property by mortgage and sale to urban moneylenders became serious issues for the government.

The judicial institutions implanted by British rule contributed significantly to the rise of moneylenders and impoverishment of the peasantry. “The Penal Code was extended to the Punjab in 1862, and Chief Court, with two judges was established in 1865. In the same year, pleaders were given permission to practice in the Punjab courts. In 1872, the Evidence Act and Contract Act were passed which gave preference to written evidence. This helped the moneylenders who was the only literate party.” As a result litigations became a common phenomenon. Litigations increased tremendously and became very costly. The average cost of a debt suit in a Tehsildar or Munsiff’s court including institution-fee, process fee and expenses paid to witnesses, varied according to the value of the suit from about Rs. 1-4 to Rs. 5 but if the parties had settled their dispute before coming into the court by a village panchayat or by arbitrators, they could file the award in court and thus obtain a decree on payment of a fee equal to one-fourth of the fee required for institution of a plaint for the same amount.

Under the Act X of 1877, the Code of Civil Procedure, suits between agriculturists and moneylenders were disposed of in the rural courts at an average duration of less than twenty days. In execution of decrees against agriculturists, their necessary apparel, implements of husbandry, cattle required for agricultural purposes and houses were under the general law in force, exempted from attachment and sale. The sale of land could also be avoided on the representation of the District Officer. In the Punjab, another safeguard was provided under local rules, Section 327 of the Code, no ancestral or jointly acquired property in land could be sold in execution of decree without the sanction of the Chief Court.

22 Ibid., p.896.
Sale and mortgage of land, became common. Mortgages in the early 1870’s had an average of only 15,000 acres a year. From 1880 to 1893 mortgage transactions averaged over 50,000 acres per annum. The annual increase in the area under mortgage increased from 1,65,000 acres for 1875-78 to 3,85,000 acres in 1884-88.\textsuperscript{23} The situation was, therefore, fast deteriorating by 1891. The mortgages rose to 14 million acres against only one million acres in 1874. The condition of mortgages were such that mortgages generally ended in sale. The number of sales in 1897 increased to 3,71,000 acres and mortgages went up to 6,73,000 acres. Although, the population of the Punjab was only one-eleventh of India, yet one-fourth of all money-lenders found in British India resided in the Punjab. In the whole of India, excluding this province, the proportion of money-lenders to total population was 1:367; here it was 1:100. Thus the Punjab was dominated by the moneylender to an extent unknown in other provinces.\textsuperscript{24}

Debt formed a crucial component of the agrarian economy. The problem of the agricultural indebtedness was more pervasive in the colonial Punjab than in the most other parts of India. This problem was not altogether a novel development during the second half of the nineteenth century. Early British records clearly reveal that it was widely prevalent in the different districts of the province even before the British rule.\textsuperscript{25}

In S.S. Thorburn’s view the government helped the petty shopkeepers and money-lenders to exploit the country for their own benefit. The British legal system provided them security and a framework to exploit the peasantry, while the land revenue administration with its insistence on fixed cash revenues obliged by the peasants to have recourse to moneylenders in the absence of other agencies providing credit.\textsuperscript{26}

\textsuperscript{25} \textit{Judicial Department, August 1899, Proceeding No. 57, Part-B}, N.A.I., New Delhi.
Prior to annexation, transfer of land by mortgage or sale in the Punjab was limited by at least two factors; the laws of pre-emption or communal landholding and the low sale value of agricultural property. “It may safely be said that such alienations, though not unknown, were outside the ordinary current of life. The advent of British rule was followed by a gradual shaping, defining and recording of personal rights. Individuality was created and fostered to the destruction of the old bond of community of interests. The agricultural unit ceased to be any longer the clan or village collectively, but the individual.”

In the past, agriculture was generally the industry of the small man, with the results so uncertain, or the period of waiting so long. The peasant had to feed himself and his family for six months before he attained the reward of his labour. Draught, hail or a foray might prevent his getting any reward at all.”

Money was a supreme necessity for the agriculturists everywhere as his capital was generally locked up in his land and stocks and he could realize it only at the harvest time.

The usurious rates of interest that money-lenders charged and the unfair advantages that he took of the cultivator’s needs and ignorance had, over large areas, placed a burden of indebtedness on the cultivator which he could not bear. The vast majority of peasants lived in debt to the money-lender.

The burden of indebtedness grew rapidly under British rule. It became an ever more widespread problem in the beginning of the twentieth century. The miserable plight of the indebted peasant may be estimated from the following words of Rudyard-Kipling:

His speech is mortgaged bedding,
on his knee he borrows yet,
at his heart is his daughter’s wedding,
in his eye fore-knowledge of debt.

He eats an hath indigestion,

he toils and may not stop,

his life is a long-drawn question,

between a crop and a crop.\(^{31}\)

An economic survey of Suner, a village in the Ferozepur district reveals the causes of debt in the case of the Jat Sikhs and Brahmans. It showed that the bulk of these loans were taken for unproductive or even positively harmful purposes. Thus a large part of the debt under marriage expenses had been incurred in the purchase of brides and another large sum was included under litigation charges.\(^{32}\)

Similarly, in case of an economic survey of Gaggar Bhana, a village in the Amritsar district, two principal causes of debt were diagnosed: social functions and the purchase of cattle.\(^{33}\) There was an enhancement of credit due to new conditions introduced by the British Rule for paying the land revenue in cash.

The number of permanent alienations amongst the Hindu Rajputs was less than that of mortgages because the pride of their race or caste usually prevent them from selling off, except in the last extremity.\(^{34}\) In fact, it was common to find a man with a large holding hopelessly mortgaged from which he could derive no profit, and yet could easily clear off the whole debt by selling a small portion which he was unwilling to do.

In the case of Amritsar district following details show the area transferred, its value and the price which changed hands (compressed into averages and percentages) :-

\(^{31}\) N.G. Barrier, *op.cit*, p.10. (Reproduced from Rudyard Kipling).

\(^{32}\) *The Board of Economic Inquiry Punjab*, Punjab village surveys-9, publications No. 48, 1936, p. 79.


### Table 7.1: Value and price of the area transferred in Amritsar Tehsil

<table>
<thead>
<tr>
<th>Circle</th>
<th>Percent of revenue paid</th>
<th>Average sale price per acre cultivated</th>
<th>Sale price how many times the revenue of the land sold</th>
<th>Percent of revenue paid by mortgages</th>
<th>Average mortgage debt per acre cultivated</th>
<th>Mortgage debt how many times the revenue of the land mortgaged</th>
<th>Percent of cultivated land sold on total cultivated area</th>
<th>Percent of cultivated land mortgaged on total cultivated area</th>
<th>Total percentage transferred</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bet Bangar</td>
<td>6</td>
<td>58</td>
<td>32</td>
<td>11</td>
<td>48</td>
<td>35</td>
<td>6</td>
<td>11</td>
<td>17</td>
</tr>
<tr>
<td>Jandiala</td>
<td>6</td>
<td>51</td>
<td>33</td>
<td>12</td>
<td>53</td>
<td>32</td>
<td>6</td>
<td>11</td>
<td>17</td>
</tr>
<tr>
<td>Nahri</td>
<td>10</td>
<td>126</td>
<td>50</td>
<td>12</td>
<td>79</td>
<td>39</td>
<td>9</td>
<td>12</td>
<td>21</td>
</tr>
<tr>
<td>Mirankot</td>
<td>8</td>
<td>48</td>
<td>34</td>
<td>18</td>
<td>54</td>
<td>31</td>
<td>9</td>
<td>16</td>
<td>25</td>
</tr>
</tbody>
</table>

Source: *Assessment Report of the Amritsar Tahsil in the Amritsar District, 1892*, p. 16.

The total area transferred was nearly half as much against as in Tarn Taran and the area sold was double while comparing with Tarn Taran. The land in the Sadr tehsil was more sought after as an investment and both the amount sold and the average price in the Nahri tract were especially noticeable. The classes, who were eager to invest money in the purchase of land, preferred canal irrigated land, whenever they could get it, to *barani* or even well irrigated land. It was in this circle that the indebtedness is largest, judging from the total percentage of land transferred.\(^{(35)}\) A high proportion of land sold was doubtless a more serious feature than a high figure for mortgage, but it is to be remembered that fictitious sales were more numerous than fictitious mortgages and that personal extravagance and dissipation led to sales more often than to mortgages.

The following table of Amritsar district provides a comparative analysis of mortgaged price and sale price for the years 1865-80 and 1880-1891:-

\(^{(35)}\) *Assessment Report of the Amritsar Tahsil in the Amritsar District, 1892*, p. 16.
Table 7.2: Amritsar district mortgage price and sale price

<table>
<thead>
<tr>
<th>Circle</th>
<th>Mortgage Price</th>
<th>Sale Price</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Before 1865</td>
<td>1865 to 1880</td>
</tr>
<tr>
<td>Bet Bangar</td>
<td>10</td>
<td>37</td>
</tr>
<tr>
<td>Jandiala</td>
<td>6</td>
<td>34</td>
</tr>
<tr>
<td>Nahri</td>
<td>10</td>
<td>52</td>
</tr>
<tr>
<td>Mirankot</td>
<td>40</td>
<td>37</td>
</tr>
</tbody>
</table>


It is evident that there was sharp rise in the sale price in the Nahri area because the land was fertile.\(^{36}\)

The area returned as mortgaged was probably more real than that given as sold, and fewer fictitious transactions were included. For when a childless proprietor wished to pass his land to a son-in-law or favoured nephew, he did it, as a rule, by a fictitious sale and not by a mortgage which might, after his death, be redeemed by collaterals better entitled to it. On the other hand, the genuine sales were almost all forced on the owner by necessity; while there was much mortgage which had been effected, not so much to appease a pressing creditor because it was a convenient way of raising money for temporary purposes, or of disposing off land for the cultivation of which the owner was for the time being unable to arrange with advantage in any other way.\(^{37}\)

The following analysis of Tarn Taran tehsil in Amritsar district presents mortgage rates per acre from the years 1865 to 1890 in the three circles of the tehsil i.e Upper Manjha, Central Manjha and Bet Bangar :-

Table 7.3: Mortgage rates in Upper Manjha, Central Manjha and Bet Bangar

<table>
<thead>
<tr>
<th>Circle</th>
<th>Date of Transaction</th>
<th>Mortgaged money per acre (in Rs.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Upper Manjha</td>
<td>Before 1865</td>
<td>5</td>
</tr>
<tr>
<td></td>
<td>1865 to 1880</td>
<td>45</td>
</tr>
<tr>
<td></td>
<td>1881-1890</td>
<td>53</td>
</tr>
<tr>
<td>Central Manjha</td>
<td>Before 1865</td>
<td>7</td>
</tr>
<tr>
<td></td>
<td>1865 to 1880</td>
<td>40</td>
</tr>
<tr>
<td></td>
<td>1881-1890</td>
<td>57</td>
</tr>
<tr>
<td>Bet Bangar</td>
<td>Before 1865</td>
<td>35</td>
</tr>
<tr>
<td></td>
<td>1865 to 1880</td>
<td>41</td>
</tr>
<tr>
<td></td>
<td>1881-1890</td>
<td>56</td>
</tr>
</tbody>
</table>

Source: *Assessment Report of the Tarn Taran Tahsil in the Amritsar District, 1891*.


In the Tarn Taran tehsil of Amritsar district, the classes who had taken land in mortgage could be divided into old and new agriculturists. In the aforesaid statement, those people were treated as moneylenders whose main occupation was moneylending. There were few villages in the tehsil which did not contain Jats who used to lend money on the security of land, but these were counted as agriculturists. They were often sepoys and native officers who had retired on pension. In fact, it may be said that there were many Sikh Jats who had before retiring risen to the rank of non-commissioned officers who on their return to their houses proceed to acquire land on mortgage; and they were always to be counted as among the better off members of the community. The mortgaged land held by the different classes during 1891-1892 was as following:-

Table 7.4 : Mortgage land held by different classes

<table>
<thead>
<tr>
<th>Different classes holding mortgaged land in Tarn Taran Tehsil</th>
<th>Sum lent per acre</th>
</tr>
</thead>
<tbody>
<tr>
<td>By cultivators of the village, 48 percent</td>
<td>Rs. 54/-</td>
</tr>
<tr>
<td>By those of other villages, 18 percent</td>
<td>Rs. 47/-</td>
</tr>
<tr>
<td>By money lenders, 34 percent</td>
<td>Rs. 55/-</td>
</tr>
</tbody>
</table>

Source :- Assessment Report of the Tarn Taran Tahsil in the Amritsar District, 1891.

In the Tarn Taran tehsil of Amritsar district, the proportion held by money-lenders between the different circles was as under:

Table 7.5 : Proportion held by money-lenders

<table>
<thead>
<tr>
<th>Circle</th>
<th>Total Mortgaged</th>
<th>Percentage of land mortgaged to professional money-lenders</th>
</tr>
</thead>
<tbody>
<tr>
<td>Upper Manjha</td>
<td>11 percent</td>
<td>4½</td>
</tr>
<tr>
<td>Central Manjha</td>
<td>9 percent</td>
<td>4½</td>
</tr>
<tr>
<td>Bet Bangar</td>
<td>9 percent</td>
<td>4</td>
</tr>
</tbody>
</table>

Source :- Assessment Report of the Tarn Taran Tahsil in the Amritsar District, 1891.

The proportion had remained much the same in each of the three periods into which the transactions have been divided. From this it would be seen that so far, the professional money-lender had not made much way in the Manjha, where in the best villages there were always well-to-do Jat proprietors who were ready to step in and prevent him (professional moneylender) from acquiring land in mortgages and able to advance as much on the land per acre as the trader himself. But viewed as creditor; there was not much to choose between the Hindu trader and the Jat Sikh who had begun to
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prosper as a money-lender. The debtor would perhaps fare worse at the hands of his brethren, who were less likely to keep him on as a tenant had been mortgaged at an average price of Rs. 46 an acre. Money-lenders had taken as much of this as the cultivating classes.\(^{38}\)

In the Tarn Taran tehsil the three-fourth of the land was owned by Jat Sikhs who were equally good at farming and military spirit and when they took to money-lending and the holding of land on mortgage, they were as keen and grasping as professional usurers. They took service in the army and in the Burma and Hong-Kong police. The resources of many villages had increased by the large sums remitted to their homes by absent landowners.\(^{39}\)

The rise in the land value led to the extension of the peasant’s credit, and, thus total mortgage debt which he promptly used extravagantly or to meet social and cultivating expenses-he borrowed on his land, fell deeply into debt, lost his property and become a landless tenant.\(^{40}\) The bania used to act purely on his business principles and often proved an accommodating creditor until his victim’s security was exhausted or until a period of drought pointed out to him that the time for a full settlement had come.

The commercialization of agriculture is an important feature of the second half of twentieth century. Mridula Mukherjee in her work *Colonizing Agriculture: The Myth of Punjab Exceptionalism* has focused on the two major aspects of commercialization (i) the commercialization of agricultural produce and (ii) the commercialization of land. “It was the commercialization of produce, in combination with other features of the colonial economy, that provided the initial push for the commercialization of land that in turn gave a major fillip to the market for agricultural produce.” \(^{41}\) For those who had to

\(^{38}\) *Assessment Report of the Tarn Taran Tahsil in the Amritsar District, 1891, op.cit, p. 21.*

\(^{39}\) *Ibid, p. 1.*

\(^{40}\) *Selections from the Records of the Office of the Financial Commissioner, Punjab, op.cit p.933.*

mortgage their land and ultimately sell it, and those who were at the bottom end of the scale of landowners, this commercialization was a forced one.

In 1880s, cultivators usually borrowed to purchase cattle for agricultural operations. No cultivation was possible without plough animals. The need to replace old animals or those lost because of draught or disease was a recurrent one and the expenditure involved considerable. Loans were also taken for securing seeds. In areas where rainfall was scarce and canals unreliable, wells were a primary source of cultivation and this necessitated a heavy outlay of capital, for which loans became essential.42

The Punjab was agriculturally the most prosperous province in India, and it was probably also the most indebted. “Debt was due to credit and credit depended upon prosperity. Without someone to lend there can be no borrowers and without the means to lend there can be no borrowing. There must be men with money to lend before a peasantry can become involved in debt. Upon annexation the village Bunnieh- except in the vicinity of central Punjab as in Lahore, Amritsar, Multan lent money, received payment out of the surplus of the first good yield, and never attempted to exact usurious interest because he knew it would not be paid. ‘He was essentially the humble accountant and servant of the dominant class-the agricultural community’. He laboured under two restraints, which were weakened by the British rule. The first was the existence of a vigorous village community, which throughout the province was generally strong enough to hold him in partial check. The second was the apathy of the state towards recovery.43

Under the British rule, the civil courts were established which led to the decline of the village community, thus, paving way for the beginning of the reign of the money-lender. The ascendancy of the moneylender may be said to date from the 1870s, and characteristically, it began with a series of famines, which gave him the opportunity to thrive.

42 The Board of Economic Inquiry Punjab, Punjab Village Surveys-9, Publications No. 48, 1936, p.75.
On 24th October 1884, J.A. Grant, Officiating Junior Secretary to the Financial Commissioner Punjab wrote to the officiating Junior Secretary to Government, Punjab regarding indebtedness of the Muslim agriculturists of the district Dera Ismail Khan. He mentioned that the statistics of transfers during last five years (1879 to 1883) showed that in the Dera Ismail Khan district 39,146 acres had been sold and 27,648 acres mortgaged to non-agriculturists. The cultivated portions of these areas together formed 8 percent. The whole amount of debt owed by the peasantry in Dera Ismail Khan to Hindu money lenders aggregated to Rs. 12 lakh at an interest of 18 percent per annum and the Hindu money lenders drew Rs. 2,16,000 annually as interest.44

The revenue report for the year 1874-75 mentioned the area and percentage of land mortgaged in the several divisions to be as following :-

Table 7.6 : Percentage of land mortgaged

<table>
<thead>
<tr>
<th>Division</th>
<th>Area mortgaged in square miles</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Delhi</td>
<td>142</td>
<td>2.5</td>
</tr>
<tr>
<td>Hissar</td>
<td>128</td>
<td>1.5</td>
</tr>
<tr>
<td>Ambala</td>
<td>255</td>
<td>6.3</td>
</tr>
<tr>
<td>Jalandhar</td>
<td>249</td>
<td>5.1</td>
</tr>
<tr>
<td>Amritsar</td>
<td>252</td>
<td>4.6</td>
</tr>
<tr>
<td>Lahore</td>
<td>190</td>
<td>2.1</td>
</tr>
<tr>
<td>Rawalpindi</td>
<td>202</td>
<td>1.2</td>
</tr>
<tr>
<td>Multan</td>
<td>430</td>
<td>2.1</td>
</tr>
<tr>
<td>Derajat</td>
<td>52</td>
<td>0.3</td>
</tr>
<tr>
<td>Peshawar</td>
<td>148</td>
<td>1.8</td>
</tr>
</tbody>
</table>

Source : - Selections from the Records of the Office of the Financial Commissioner, Punjab, p. 926

The above statement shows that the Derajat had both actually and relatively far less mortgaged land than any other division. But the area of lands sold under pressure of debt in that division in 1882-83 was among the largest in the province. 45

In Derajat Division, the area of land recorded in the annual papers as alienated by sale and mortgage was increasing rapidly and comparing 1882-83 with 1883-84 , the transfers for the district were as follows:-

44 Ibid., p. 923.
Table 7.7: Transfer of land in Derajat division

<table>
<thead>
<tr>
<th>Year</th>
<th>Class of Alienation</th>
<th>Area transferred</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Under Pressure of Debt</td>
<td>Otherwise</td>
</tr>
<tr>
<td></td>
<td>To Agriculturists</td>
<td>To Non-Agriculturists</td>
</tr>
<tr>
<td>1882-83</td>
<td>Sales</td>
<td>19,332</td>
</tr>
<tr>
<td></td>
<td>Mortgage</td>
<td>34,554</td>
</tr>
<tr>
<td>1883-84</td>
<td>Sales</td>
<td>16,164</td>
</tr>
<tr>
<td></td>
<td>Mortgage</td>
<td>59,186</td>
</tr>
<tr>
<td>Difference</td>
<td>Sales</td>
<td>-3,168</td>
</tr>
<tr>
<td></td>
<td>Mortgage</td>
<td>+24,642</td>
</tr>
</tbody>
</table>


The letter dated 9th July, 1879, E.B. Steedman, Settlement Officer, Jhang to the Settlement Secretary to Financial Commissioner, Punjab throws full light on the pathetic condition of cultivators:

“The fixed cash assessment in tracts where the mass of cultivation depends on an uncertain fitful rainfall must and does press very heavily in bad years, there is not the slightest doubt. If the people saved in years of bumper harvests they would tide over bad years; but this is just what they do not do and never have done. This surplus is sometimes spent extravagantly, but more often is swallowed up in money by the bania. In the whole of the Jhang district, I do not believe there are ten zamindars who ordinarily manage to hold up their stocks of grain in the hope of a rise in price for any time after harvest. In bad harvests, in the years of drought or famine, the zamindars demand for a loan is met by a flat refusal. His credit has vanished. The most disheartening piece of the business is that the debts of the zamindars are composed almost entirely of interest and compound interest. Take any ordinary account between a zamindar and the moneylender and the interest debits being excluded, it will be generally found that the zamindar has delivered produce of more value than the articles and cash he has received.”

The judicial system offered a certainty and facility in the recovery of debt which had never before existed, and by holding the land to be liable for money debts, it practically converted even unsecured debt into mortgage. The peasant was in money-

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matters ‘a crass’ and ‘hardly-intelligent’ ‘simpleton’; the money-lender was a business-
man, whose sole motive was profit orientation.47

Under the British rule the land revenue system of the government placed the
money-lenders in an advantageous situation in relation to the cultivator. The fixed cash
nexus strengthened the hands of the money-lending community. The cultivator had little
experience of cash transactions.48 “The money-lending became a popular and lucrative
occupation. It attracted the lawyers and the middlemen and all other ambitious to raise
their status by becoming land owners. The shopkeepers were also there in the business
who combined moneylending with shop keeping.”49 These people were interested
generally to invest their money in the purchase rather than in the improvement of land.
Thus the government policy though aimed at betterment of peasantry by improving
public works, irrigation etc. yet was more favourably inclined to the moneylender and the
law was used to his favour.

The business methods of the money-lenders were far from ethical. They falsified
accounts and charged the rates of interest which kept their clients in a state of perpetual
indebtedness. The accounts were often kept in such a loose and unintelligible way that
interest could not be separated from the principal. The accounts were balanced either half
yearly or yearly and if the borrower failed to repay the interest, it was added to the
principal amount and the increased amount was treated as principal.50 They were also
maintained in landa script which sahukars alone could understand.

In practice, few petty village traders until they emerged from that status into the
superior position of bankers kept more than first two account books, maintaining them in
such a way that their correct interpretation, even when translated, was more or less a
matter of guess-work. The account ran on from month to month and from year to year,
interest being added and merged into principal from time to time, and a bond executed

48 Judicial Department, August 1899, Proceeding No. 57, Part-B, N.A.I., New Delhi.
49 The Board of Economic Inquiry Punjab, Punjab Village Surveys-11, Publications No. 54,
1938, p.135.
50 The Board of Economic Inquiry Punjab, Punjab Village Surveys-6, p. 115.
whenever the period of limitation drew near.\textsuperscript{51} Under the money-lender’s system, objects of loans were not scrutinized, productive and unproductive loans were not distinguished, principal was deliberately allowed to remain unpaid for years, interest charges were so high that they inevitably accumulated, and compound interest swelled the account, often to preposterous figures. Worst of all, in seasons of prosperity, money, more money and still more money was pressed upon the peasant, until he became bound hand and foot to his creditor. Out of 742 families examined in detail by S.S. Thorburn in 1896, ‘only in thirteen cases did a once involved man recover his freedom’. Indeed, the methods of finance adopted by the sahukar were such that once a person got into debt it was extremely difficult for him to get out of it.\textsuperscript{52} Though the money-lenders expropriated the peasant but they could not manage the land like the peasant-proprietors.

The money-lenders policy was to snatch at any recovery, however small, and for the rest of his dues to wait patiently till prices rose. Nothing that the peasant offered was refused, and the most ill-favoured cattle were taken at a highest possible valuation. If a debtor had little to give and his bond was about to expire, every effort was made to persuade him to renew it, and the hook was usually baited with a substantial reduction of interest.\textsuperscript{53} The depression had made the expense more burdensome and the chances of recovery more precarious.

The growth of indebtedness and of the accompanying processes of mortgaging of lands and of sale and transfer of lands to non-agriculturists, is one of the sharpest measures of the growth of the agrarian crisis. Debt formed a crucial component of the agrarian economy of the Punjab. It perpetuated economic inequalities that led to the dispossession of producers from their means of production.\textsuperscript{54} In the colonial Punjab, the issue of debt was one that became, from at least the 1880s, the object of the greatest attention, concern and debate among the policy-makers and administrators and in the

\textsuperscript{51} Judicial Department, August 1899, Proceeding No. 57, Part-B, N.A.I. New Delhi.

\textsuperscript{52} S.S. Thorburn, \textit{op.cit}, pp.196-197.


\textsuperscript{54} Judicial Department, August 1899, Proceeding No. 57, Part-B, N.A.I. New Delhi.
twentieth century also a crucial element in contemporary ideological and political discourses, both official and non-official.

The Punjab was mainly a country of peasant-proprietors and the problem of debt was almost entirely the problem of how to maintain the peasant-proprietor upon his land in freedom and comfort. During the colonial rule, the extent of agricultural indebtedness continuously increased. In Hoshiarpur, it was reported that a proprietor with 10 or 15 acres of land was usually found in debt in the late 1870s. In Jhang district approximately 40 to 50 per cent of the owners and 60 to 70 per cent of the tenants were in debt in 1880.55

James Lyall, the Lieutenant-Governor of the province, suggested that the only possible remedy to peasant debt would be a return to the simplified system of judicial law which existed in the early days of British rule in the Punjab. The Punjab district officials should be allowed to make summary review and debt judgments without the hindrances of regulation law and complicated judicial proceedings.56 In this way the local officer would take into consideration the individual circumstances of each case and minimize the efforts of the money-lenders to manipulate statute law and cheat the peasants.

Transfer of lands steadily kept on increasing. Large scale alienations of lands naturally meant a considerable expropriation of the Punjabi zamindars from their ancestral holdings. In a number of districts of the province, lands passed into the hands of professional moneylenders who scarcely had any interests in the improvement of the techniques of cultivation.57 Being pre-dominantly traders, they generally allowed the expropriated zamindars to remain in possession of their alienated holdings on condition of paying a higher rate of rent. Sometime, they were even asked to render free labour to their new ‘masters’.

The debate was initiated in the late 1860s when the consequences of the radical changes introduced by the colonization of the Punjab economy first began to assume a recognizable shape and proportion.58 In 1880, the Famine Commission reported that one

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55 M.L. Darling, *op.cit*, p.3 & 29.
56 *Judicial Department, August 1899, Proceeding No. 57, Part-B*, N.A.I. New Delhi.
third of the land holding classes are deeply and inextricably in debt, and at least an equal proportion were in debt, though not beyond the power of recovering themselves.

“The political danger of lands transfer was taken seriously by men who had served in various capacities and in different parts of the province. Almost all the revenue officers pointed out that the land owners represented a political force in the country, and they were being displaced by money-lenders. They argued that the land owning tribes were the foundations of British rule and they had a vast superiority in number, they supplied the manpower for the native army. They were in many cases, warlike with traditions and a history, they were sturdy, courageous and independent and if discontented and given an opportunity they would fight. It was feared that the expropriation of land owing tribes by moneylenders would create a discontented class, ready for violence against the money-lenders, and at least not averse to political change, Agrarian discontent, many officers believed, could easily turn into hatred of the government which encouraged expropriation by the great power which its civil courts gave to money lenders. The political danger apprehended seemed especially serious to a foreign rule. As Ibbetson had remarked in 1885, political considerations outweighed almost everything else in India. In England popular discontent meant only a change of ministers and an alteration of the law; in India it meant disloyalty.”

There was a section of British officials which was worried of a special danger in the west where the Muslim land owning tribes were bigoted; where the landowners and the money lenders were sharply differentiated by religion. Agrarian indebtedness was especially dangerous in districts such as Multan where traditional land holding groups were overwhelmingly Muslim and controllers of capital were predominantly Hindus. It was felt that, Muslim economic grievances might combine with religious animosity to generate communal disorders. A possibility also existed that Muslim would generate

60 Judicial Department, August 1899, Proceeding No. 57, Part-B, N.A.I. New Delhi.
and spread disaffection towards a regime whose legal system permitted Hindus to exploit them.

The British realized that the allegiance of land holding peasantry was essential for political stability. Militarily, too, this stratum was of importance, for recruitment to the army occurred predominantly from its ranks; and the Punjab provided more soldiers to the British Indian army than any other province. The state also relied for its income on this class more than any other class, for the mass of agricultural land was under peasant possession and it yielded the major proportion of land revenue.

The Government decided to act before it lost for ever the sympathy of the rural masses. The rulers realized that the money-lender could never take the place of the ancestral landlord or substantial yeoman whom he dispossessed, and once this class of intermediaries was alienated then government could not hope to keep the masses quite.

“At the time of natural calamities like famines, the collection of land revenue was usually suspended but rarely remitted. The total profit from the cultivation of small holdings were hardly sufficient to support one’s family. Thus due to the small size of holdings, the margin of economic safety was so narrow that any misfortune plunged the peasants into debt from which they could never extricate themselves.”

Probably no district were more than one third free from debt and in some the percentage was less than ten. M.L. Darling called the moneylender as the evil genius of the cultivator, exploiting him when he was well-off and enslaving him when he was poor. He was compelled to go to the money-lender who lent him money on high rates of interests and often on compound interest. Crop must succeed or fail, the revenue had to be paid, the peasant must borrow or steal. Large scale losses of cattle crippled the farming community for
years and the peasant was forced to borrow money from the money-lender.\textsuperscript{67} Though the sale of land was not liked by borrower, yet he was persuaded by the moneylender to sell his mortgaged property to him and clear off debt.\textsuperscript{68} The problem of rural indebtedness was gaining momentum and by the year 1868 the Punjab Government began to record alienation statistics in a separate section of the annual administration reports.\textsuperscript{69} The British government in Punjab, passed several Acts from time to time which put an impact on the peasantry of the state. The right of the pre-emption which was permitted by the Civil Code of 1854, was further placed on legal footing by the Punjab Laws Act II of 1874 and its amending Act XII of 1878.\textsuperscript{70} The right of pre-emption existed in almost all the village communities. It testified to the connection between proprietary right and blood relationship.

“The Land Improvement Loans Act of 1883 and Agriculturists Loans Act of 1884 were passed to free the peasants from the clutches of moneylenders but these attempts by the government seems to have come very late because the indebtedness was increasing rapidly during 1860s and 1870s and it would be no exaggeration to say that in colonial Punjab, the issue of debt was one that became from at least the 1880s the great object of attention. The problem became really serious during the second half of 20\textsuperscript{th} century and the four official inquiries were conducted in the matter in 1876, 1884, 1894 and 1896.”\textsuperscript{71}

Earlier, in 1872 a Chief Court Judge, Justice Melville, called upon the government to re-examine the regulations and judicial procedure involving debt litigation. After a two year study Melville asked the Lieutenant-Governor R.H. Davies to revise indebtedness laws and enact legislation limiting the cultivator’s right to alienate

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\textsuperscript{67} Gian Singh, \textit{An Economic Survey of Gaggar Bhana: A Village in Amritsar District of the Punjab}, The Board of Economic Inquiry Punjab, Lahore, 1935, p.84.

\textsuperscript{68} \textit{The Board of Economic Inquiry Punjab, Punjab Village Surveys-7, Publications No. 54}, 1931, p.81.


\end{flushleft}
land. In response to the suggestion, Lieutenant-Governor, claimed that existing regulations were adequate.\textsuperscript{72}

In the year 1884, S.S. Thorburn, an officer in Dera Ismail Khan, sent an unsolicited report on the worsening condition of peasantry in his district to Lahore. He maintained that eight percent cultivable land in Dera Ismail Khan had been transferred in the last five years to Hindu moneylenders due to peasant extravagance and defects in the administrative system. He suggested multifold remedy including adjustment of land taxes and restrictions on land transfer.\textsuperscript{73} The report was rejected but Thorburn resent a report to the Financial Commissioner of his district. He took his fight to the people, exploring the exploitation of Muslim peasants by the Hindu moneylenders. This time, the report was finally revised and findings were published in the shape of a book \textit{Musalmans and Moneylenders in the Punjab}. He described in his study that the British administration and legal system was not satisfying because it was in favour of the moneylenders. The work directly attacked the efficacy of the English laws and institutions. The Lieutenant-Governorship had meanwhile passed to James Lyall, an Ex-Financial Commissioner who denied that the transfer of land was dangerous.

Influenced by Thorburn’s study, Lord Cross, the Secretary of State for India questioned the Indian Government about the rural indebtedness. It drove the Lieutenant-Governor of Punjab, James Lyall, to undertake perhaps the most exhaustive study of land transfer held in the Punjab. The issue of land transfer had become an issue of debate. The Lahore Commissioner, Charles Rivaz urged strongly that the government should take strong steps for forbidding all transfer of land by mortgage or sale whereas the second Financial Commissioner, Mackworth Young, maintained that there was no agrarian discontent.\textsuperscript{74}

Governor-General Lord Landsdowne was convinced that at least in selected provinces restriction was the only solution to debt problem and land transfer. Denzil Ibbetson was given the responsibility of formulating a memorandum examining all

\textsuperscript{72} \textit{Ibid.}, p.196.

\textsuperscript{73} \textit{Selections from the Records of the Office of the Financial Commissioner, Punjab}, op.\textit{cit}, pp. 930-932.

\textsuperscript{74} \textit{Judicial Department, August 1899, Proceeding No. 57, Part-B}, N.A.I., New Delhi.
aspects of the alienation problem. The British Government was now serious about solving the problem of land transfer and rural indebtedness. The Lieutenant-Governor, Dennis Fitzpatrick was also keen towards the alienation suggestions and he realized that land transfer posed serious political problems. But Mackworth Young became the Lieutenant-Governor of the Punjab and he opposed alienation restrictions. On September 27, 1899, Charles Rivaz presented the Punjab Alienation of Land Bill to the Legislative Council and Mackworth Young opposed the Bill in Legislative Council.75

With the arrival of Lord Curzon in 1899 there was a change in the outlook towards rural indebtedness and the problem of land alienation. He called the peasant proprietors the flowers of population and the backbone of the native army. Lord Curzon was determined to solve the problem of rural indebtedness. Earlier, as a member of Parliament in 1892, he had insisted that the English rule rested upon the contentment of the cultivating classes.76

In the Legislative Council debate of June 22, 1900, Harnam Singh, the native member representing Punjab, attacked the alienation proposal and soon he was replaced by Nawab Muhammad Hayat Khan, a newly appointed Punjabi Council member on the Committee, who convinced the committee that he represented the views of the Punjabi peasants rather than Harnam Singh. He assured them that the Punjabi cultivator favoured the bill. Following that the committee presented an amended bill.77 It became an Act on October 19, 1900 and came into force on June 8, 1901. The Punjab Alienation of Land Act prohibited the transfer of land from Punjab agricultural tribes to non-agricultural tribes and money-lenders.

The term agriculturist was defined as “a person holding agricultural land who, either in his own name or in the name of his ancestor in the male line, was recorded or the owner of land or as an occupancy tenant in any state at the first regular settlement; or, if the first regular settlement was made in or since the year 1870, then at the first regular

75 Ibid, pp.207-208.
77 N.G. Barrier, "The Formulation and Enactment of the Punjab Alienation of Land Bill", op.cit, p.211.
settlement or at such pervious settlement as the local government may by order in writing, determine”. Apart from the Jats other cultivating communities like Malis, Gujars and others were grouped as agriculturists. Village artisans and menials were excluded from the definition of ‘agriculturists’. The communities like labanas were included as agriculturists in some districts. The Act was great success in enabling the agriculturists to recover a good deal of land they had lost.

The main provisions of the Act were very simple. Sale of agricultural land in execution of a decree was forbidden. Sale of their lands by members of agricultural tribes to others who were not members of these tribes was similarly forbidden; though sanction may be accorded to such sales in special cases. All mortgages of land by agriculturists in favour of non-agriculturists were illegal except such as provided for automatic redemption. To obviate evasion, land was not leased for a period longer than five years.

There was a sharp reaction from those sections of the Punjabis who were debarred to invest their surplus capital in land. The land owners who had not been notified felt their exclusion keenly. This class legislation was not meekly accepted by the non-agriculturists. Land alienation Bill committees were formed in various districts of the province. Meetings were called where the resolutions were passed against the Bill. An elaborate petition was drawn up, and the legal profession together with a few wealthy money-lenders played the leading role in obtaining large number of signatures of peasants and money-lenders on copies of this petition. Representations against the Bill were made to the provincial officials.

Criticisms of this legislation also came from those who objected to its manipulation of indigenous kinship categories to legitimize the authority of the British administration. The critics tried to strip away the acts of rationale of protection for the peasantry, arguing that its definitions delivered the peasant into the hand of the rich and powerful among the agricultural tribes, who were now given a free field to expropriate the peasant’s land. Even at the stage of passing of the Bill, Sir Harman Singh, member,

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78 Judicial Department, August 1899, Proceeding No. 57, Part-B, N.A.I., New Delhi.
79 H. Calvert, op.cit, pp.265-266.
80 P.H.M. Van den Dungen, op.cit, p. 264.
Legislative council, Punjab, warned at the time when the Act was passed, “There will be monster fishes in the agricultural community who would be encouraged by law to swallow smaller fishes.” ⁸¹

Among the Hindu trading classes the Bill created a great unrest. Dissatisfaction was apparent among Hindu money-lenders, large and small, among Hindu officials, professional men, and among avowed loyalists. To all, the Bill represented a threat to their liberty to invest in land. ⁸²

The reaction of the Muslims to this legislation, however, was not uniform. The Muslim newspapers and most of educated Muslims, were strongly in favour of this legislation, which prevented the acquisition of land by non-agricultural Hindus, while placing no restrictions on acquisitions by the vast majority of educated Muslims of commercial background, like the Sheikhs and Kakezais, whose power of acquisition was limited just as much as that of the Hindu traders. The few section of Muslims like Sayads, Kureshis, Mughal and like, who had not been notified and Sheikhs of all description sought notification. ⁸³

For the weaker agricultural tribes the Act ultimately turned out to be a dangerous weapon in the hands of the powerful to be frequently used against the weak. Actually it was often seen that those thriftily enterprising tribes (for example, the Jats) who required little protection, most strikingly benefited from this enactment while the weaker ones were placed under extreme duress to preserve their very existence. The latter instead of being swallowed up by the professional moneylenders, were now faced with a similar process of expropriation at the hands of former. ⁸⁴

The Act of 1900 served not merely to contain the land alienation within related groups of agriculturists but it also established access to colony land the basis for the inclusion of agricultural owners, and exclusion of the non-landed stratum of the Punjabi poor. This measure was implemented in all further land distribution cases, except in the rare and specific cases in which the non-agricultural castes were granted eligibility for

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small holdings. The larger grants always remained more accessible to the richer non-agriculturists, who even in a smaller project like the chunian were able to obtain land through auctions and “civil” grants.\(^\text{85}\)

The land Alienation Act of 1900 had far reaching socio-economic ramifications. It temporarily arrested the rapid process of land alienation by knocking out the traditional moneylenders from their profession. Yet the Act gave rise to the agriculturists moneylenders who proved more mean and ruthless in exploiting their brethrens than the traditional moneylenders. Moreover, this Act accentuated the social discrimination between agriculturalists and non-agriculturists in the sense that it raised socio-economic position of the former and deprived the latter of its avenue to invest capital in the agriculturists sector. Consequently, the non-agriculturists were debarred to raise their social status as they were disallowed to purchase the land which was treated as a symbol of social status. The only ray of hope left by this Act to the elite of the non-agriculturists was to diversify their capital to trading or industrial sector.

This Act was regarded epoch making in the history of the province. The year 1901 was a landmark in the history of Punjab because this was the year of implementation of Punjab Alienation of Land Act XIII of 1900 and the year of formation of the North-West Frontier Province.

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\(^{85}\) Imran Ali, *op.cit*, p. 49.