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SOCIO-ECONOMIC DEVELOPMENT IN COLONIAL DISTRICT MULTAN (1849-1901)

The study focuses on the SOCIO ECONOMIC DEVELOPMENT and the impact of colonial rule on the locality of the Multan district of the British Punjab between the years of (1849-1901) It will provide original empirical insights into the processes of development brought by British rule. **It will ask such questions as** were some areas left behind by the changes in trading patterns and the establishment of a new communication network?

The Multan region [provides an excellent vantage point from which to assess the socio-economic and cultural changes arising colonial rule. The district possessed a number of unique features which impacted on the general changes which the British brought to this along with other regions of the Punjab. These included new systems of irrigation, improved communications and changes in land revenue administration. The interplay between local society and the colonial state forms the focus of this study. It draws on a range of official and non-official records.

INTRODUCTION

The Punjab, the land of five rivers, was a key centre of power in colonial India. It was both the 'bread basket' and 'sword arm' of the British Raj' The province's agricultural wealth increased because of large scale irrigation schemes of the 19th century known as the canal colony development¹ In the Multan district , with the completion of Sidhnai Canal ,there was a large scale movement of population as in other west Punjab

irrigated areas. The rapid flow of migration was from the densely populated central district towards Chenab canal colonies due to major problems of fragmentations of holding ,increasing rate of indebtedness and limited availability of cultivable waste.² Canal colony migrants' regular remittance gave a fillip of seasonal employment.³

British rule benefited the landowning classes of the Punjab. The commercial elites also profited from the new opportunities for trade. A key British aim was to balance economic changes with the need of political stability.⁴ The agricultural wealth, strategic and military importance of this province increased its political significance. As mentioned above, the British constructed the world's, largest irrigation system in the Punjab, leading to twenty six million acres being watered by canals and transforming this region's' arid waste land into the one of the richest farming areas in Asia.⁵ The British not only gained from the export of cash crops but from rising amounts of land revenue as the value of land increased.⁶

The Multan region was economically transformed through the Sidhnai canal colony development and became not only the chief wheat and cotton market of South Punjab but one of the largest in the world. This region not only became a symbol of economic development but it also became a military recruiting area for the colonial army, and its proximity with North western frontier gave it strategic significance because of which Multan emerged as an important cantonment city. The British army recruitment gave warrior tribes of the region an opportunity to keep up their military way of life. More over the system of communication, railways and roads developed by the British enhanced its commercial value and it became a big market for raw material products. So the region entered in a new a phase of political and economic history.

SOCIO- ECONOMIC DEVELOPMENT

Yet while the British sought to bring stability to the Punjab and maintain the power of the traditional landholders, the economic effects of their rule threatened its underpinnings. This

was because the commercialization of agriculture and the establishment of private landownership rights made possible land transfers on a large scale. These were compounded by the regular assessments of land revenue which were carried out much more effectively than in the pre-colonial period. They constituted a further pressure on increasingly indebted landowners who saw their land being mortgaged to the commercial money lending casts.

After the British annexation of the Punjab, the colonial state made radical changes which redefined power relations in the rural areas. The first thing was the settlement of land between state and peasant.⁷ It had two purposes. The assessment of the land revenue extracted from the peasantry and the farming of the records of rights. Under this policy, the land was made into private property and there were independent proprietors who could own land. This measure made sale and mortgage of land easier. A wide scale transfer of land by sale and mortgages set in thereafter.⁸

The British land revenue system caused anxiety among the zamindars that refused to accept fixed assessment .It therefore contributed to the accelerating rate of land alienation. As the land became a valuable commodity, a new trading and money lending class emerged from outside the agricultural community.⁹ They further squeezed the entire system of money lending. Accordingly to which the mortgager who did not redeem his land in a specific time alienated it to the Sahukar. Thorburn, the settlement officer of Bannu District reported that the land owing Muslim tribes of the western districts including Multan were generally indebted due to the fixed assessment. Many experienced officials advocated that the assessment especially in the riverain tract of the province, to be made flexible.¹⁰

The payment of land revenue had also a role in the depletion of zamindars' stakes after the harvest. Consequently they were forced to sell their produce at unfavorable prices and borrowed cash from money lenders to pay off revenue.¹¹

Introduction of private property was one aspect of development colonial capitalism in the Punjab. The cultivation of Egyptian wheat, cotton, Tobacco, marigold turnips and clovers was another step towards export commodity production. All these developments linked the Punjab's rural economy with the world market.¹² The emphasis increasingly shifted towards market cultivation which became an essential feature of rural production.¹³

A new credit group emerged who were connected with trade in agricultural commodities. They advanced credits to buy seeds at exorbitant rates of returns. Their actual aim was to get hold of crops in case of nonpayment of debt. Their twin role as village grain dealers and money lenders gave them the ability to impose harsh terms on cultivators.¹⁴ Money lenders was far more active in the areas of fertile lands, where the agricultural produce could be easily sold. It was much easier for the money lender to dictate his terms and conditions to the debtor zamindars. This domination of the village grain dealer cum money lender continued in the 1870s. It was estimated that 80% of the owners, 20% of the occupancy tenants and 10% of the tenant-at-will were indebted¹⁵, as a result of these processes of agricultural commercialization.

Economic changes by developing irrigation.

British rule in the Punjab was accompanied by important economic changes. These included urbanization, the commercialization of agriculture and massive improvements in the existing infrastructure. The latter accompanied the agricultural development of the province which soon became known as the granary of India. The Mughals had brought irrigation, but British rule modernized this and established vast canal systems. Large areas of the West Punjab became part of what was known as the canal colony development in which previously barren wastelands were watered by the harnessing of the river systems.

The British were well aware of the irrigation potential of Punjab, however after annexation a few years were taken up in

the political and economic settlement of Punjab and then the revolt, in 1857, by the sepoys of the Bengal Army questioned the very continuity of British rule.. It was not until the 1860s that they British again had the peace of mind to devote to irrigation projects in the Punjab. The British also saw this as a way of rewarding the influential Punjabis who had been so instrumental in helping them recover Delhi and maintain their rule.

Soon after the annexation of the Punjab, the area under cultivation began to increase enormously .This was one major reason why the British economic policy remained focused on lands in the Punjab. Colonial policy privileged the Punjab's agrarian development at the expense of industrial development. In the absence of Industrial development, Zamindars as well as other investors had good opportunity to invest their capital in agriculture lands leading to an accelerating growth of bankers and money lenders.¹⁶ This was an era of capitalist economy. The first major canal the Lower Bari Doab canal was opened in 1861. It irrigated the densely populated districts of Amritsar and Lahore. The lower Jhelum and Chenab canal system were opened in the 1880s. These canals transformed Jhang, Lyallpur, Multan and Shahpur into thriving Canal colony regions.¹⁷

The whole area was divided into plots of land with market places, towns and villages and railways traversing the town.¹⁸ The British developed standard layouts of villages called *Chaks* and the small market towns known as *Mandi* Towns. These were based on the gridiron pattern as opposed to the traditional meandering streets call the Labyrinthine pattern. The new pattern was deemed as being modern and more scientific and the old was decried as being illogical, impractical and unplanned. A brief analysis shows that the old was not illogical, impractical and unplanned. In the extreme weather of Punjab a meandering streets has at a times spots of shade and sun so that a person walking through the streets would not have a uniform onslaught of heat or cold wind. These spots of shade kept the microclimate cooler in summer and warmer in winter and thus more comfortable for the pedestrians. The streets of the new planned village or town were inhospitable to a person trying to

walk from one end to another especially during the hot summer weather when the whole street would be uniformly subject to the heat of the sun with no shade. The British planners were always very hesitant to find anything good in the traditional ways of life and as a part of cultural domination made it a point to rub in the backwardness of Indian building style.

The British had many objectives in establishing the flourishing Canal Colonies. Primarily it was decided to relieve the pressure of population in the crowded districts of central Punjab.¹⁹ As a result of canal colonies and colonization, a large majority of the local population migrated towards other regions which changed the economy and culture in its entirety. In most of the South-eastern and South-western districts of the Punjab, rural inhabitants moved to the lands protected by canals and free from the dread of famine and droughts.(31) Here the insecurity of harvest prompted them to move to other tracts. The cultivation in the western districts had previously depended on capricious rainfall, often below 5 inches to fertile areas.²⁰

The canal colony development coincided with the British decision to make the Punjab the main area of military recruitment.²¹ The British announced a policy of lucrative land grants for ex-servicemen especially among the Sikh Jats. This was an incentive for enlistment in army. In this regard, large areas of Bari Doab Canal Colony were granted to ex-army personnel. Hence canal colonies contributed in no small measure to the British imperial military efforts. Since the major portion of soldiers in the army came from Punjab, colonization scheme shifted towards military grantees with the outbreak of World War 1.²²

Servicemen were rewarded with plots of land in the irrigated areas. Land was also given to proprietors who were prepared to supply horses and mules to the army. Some of the largest areas of stud farms were in the Shahpur district. For this purpose over 200.000 acres had been given to the Shahpur District.²³

Much of the colonist population came from Jat tribes who migrated from the congested central Punjab districts. The British trusted people from these districts more than the natives of doabs, whose somewhat independent stance made their unquestioned loyalty suspicious. The reason stated for not distributing lands to the pastoral people was they were not used to agriculture and therefore would be unproductive cultivators. This assumption was unproven. Given that before the agriculture revolution all humanity was in the stage of food gathering who, when given the opportunity became excellent cultivators, the argument of ascribing agriculture to some genetic combination in human is ludicrous. It was simply a politically motivated decision.

The recipient population joined in support of the British for their own interests and made the policy successful. It is this tradition of the land owing classes of Punjab to join and support the Establishment, as they see their economic interests linked with the goodwill of the bureaucracy, civil or military, which has determined the political outlook of their earlier generations and continues till today. The recipients of land were carefully chosen and defined, social development was not the objective and industry was discouraged. This resulted in a solidification of the existing social structure leaving very little room for change and development.

Despite the prosperity of the canal colony areas, they did not escape the problems of indebtedness. Indeed according to the colonial expert on the Punjab peasantry, Sir Malcolm Darling, there was a connection between debt and prosperity. In the presence of abundance of capital, borrowing was uncontrolled since money provided a good security against the credit and resultantly rural credit was perpetually increased²⁴ in the canal irrigated and prosperous districts.. Abundance of capital diverted people towards investment which eventually caused debt²⁵ paradoxically, freedom from debt could be caused by prosperity as well as poverty. In the latter case debt did not exist because of sheer poverty. One predominant factor in borrowing money was the quality of security offered which spoke of the status of

debtor. Here his impoverished status had curtailed the worth of the credit. In the case of the larger proprietor, freedom from debt was an evidence of his prosperity.

The inquiry of 1873 revealed that the most heavily mortgaged districts were the most prosperous which meant debt followed credit. In Jhang District not a single village was mortgaged because cultivation was uncertain.²⁶ In the Western Districts of the Punjab, money lenders were extremely unpopular among their Muslim clients and mostly referred to as “Kirars”. Besides these Sahukars, agriculturist money lenders who were actually rich zamindars and had capital to employ in money lending, created a space for themselves in the rural credit relations. They provided credit with a sole object to occupy their land and in this way were harsher than the Sahukars.²⁷

By the second half of the 19th century, large scale resumption of mortgages became a permanent feature. One common reason was that they failed to come out of permanent indebtedness. Another reason was right to alienate through law courts enabled creditors to acquire land.²⁸ Hence the improvement in canal irrigation, commercialization of agriculture, the soaring prices of land turned in to a profitable commodity. Its immediate impact was that the Punjabi zamindars were deprived of their ancestral land holdings and professional money lenders were the new owners of land. The British authorities expressed their concern over the unrest among rural landed classes and insisted upon placing a check on the credits operations of money lenders.²⁹

The British believed that a contented peasantry was imperative for stable imperial rule. They defended and extended the property right to tenants and small land holders followed by rising prices of agricultural property.³⁰ The main determinants behind these measures were two –free capitalist economy and the incentives to remain loyal to the government and its continued support to the British.³¹ Through the development of capitalism and cultural technologies of rule, the British wished to improve the conditions of peasant class but in fact played havoc

with their social and economic status. Here again the focus was to preserve their imperial authority Bernard Cohn explicates it by stating: "culture, the most obvious and brutal modes of conquest that first established power on foreign shore. The cultural effects of colonialism have too often been ignored or displaced into the inevitable logic of modernization and world capitalism. Colonialism was itself a project of control."³²

The late nineteenth century crisis of indebtedness among Punjabi landholders precipitated the passage of the Alienation of Land act in 1900. Sir Denzil Ibbetson, the author of the Punjab Census report 1881 maintained, "as long as they are loyal to and contented with their rulers the internal peace of the country is secure and the professional agitator powerless. And most of all the loyalty and contentment of the sturdy yeoman from whose ranks we draw our native soldiers, the safe foundation upon which our rule can rest secure."³³

The Act aimed at permitting the permanent alienation of the land between members of agriculture tribes while sale by agriculturist to non- agriculturist tribes were virtually prohibited. The maximum period of usufructure mortgage was fixed at twenty years. The aim of legislation was to curb the growing influence of money lenders. The act divided the population into agriculturist and non-agriculturist tribes.³⁴ The impact and effectiveness of the act can be observed in the light of colonial policy toward the enactment of this act. The large scale alienation of land was perceived as a threat to rural stability and the imperial ideology which was tied to the tribal settlement. The fear of rural revolt was a big worry for the state.³⁵ Money lenders were conceived by the British as men who were not linked to the tribal rural society. Tribe itself was not a symbol of land but in a bid to prevent the land passing into the hands of men outside the agriculturist tribe the British preserved the tribal configuration land which defined and legitimized the power of rural elite. Through the land alienation act the structure of rural power was safeguarded in which land was of central importance.³⁶

The control of land through an Act had extended a message that landholding was legitimate only in certain hands. In other words the government had established the distinctive political status of land holding class.³⁷ One top British official provided the critique, H.J.Maynard wrote; “Government had conveyed the impression that it regards itself as patron of the zamindar, and it identifies political advantage with his contentment and well being of the whole mass of its subjects.³⁸

The British believed that legislation would raise the value of agricultural land and would stop the transfer of land from cultivators to urban financiers. But this control was transitory and new type of mortgage ‘Benami’ was introduced.³⁹ The act created a new class of agriculturist moneylenders who had conducted their business on harsher terms. They reduced the peasant to a state where he had to surrender his land. Large land holders gained ownership of land and landless cultivators were reduced to the status of tenants. The Land Alienation Act did not alleviate poverty and debt was on the rise, besides agriculturists were entangled in heavy fee and taxes of government. The act ousted prominent Hindus from, agricultural tribal status and extended patronage to leading Muslim land holders of the Punjab, and gave the entire scenario communal overtones.⁴⁰

The Act divided Hindus and Muslims along communal lines, it bred antagonism and the government was accused of fostering “divide and rule policy” .The British had attached greater significance to the tribal loyalty than to religious solidarity in the rural society, the colonial political control was based on the communal cooperation among people of different faiths. So any element of religious self awareness among Punjab s’ villagers would strike at colonial control. The British state strengthened communal cooperation in the rural society to their alliance with the landowners and to facilitate their social and political control. Any attempt to foment communal dissention might uproot that very agricultural ideology of the imperial power.⁴¹ The changes brought by the Act were concentrated in the central Punjab and canal colonies. In much of western

Punjab, the Sahukars continued to be the dominant credit agency.

COLONIAL MULTAN DISTRICT

The district was the most important and central unit in the British administrative structure. All the policies were devised and enforced there.⁴² As we have already noted the Punjab was a non regulation province. Here the head of district had discretionary powers.⁴³ Under the British rule, Multan was under the control of the Commissioner of the Multan division, who was stationed at Multan. The ordinary head quarters staff of the district consisted of a Deputy Commissioner, a judicial assistant commissioner an extra assistant each *tahsil* was in the charge of a *tehsildar* and his assistant (naib *tehsildar*), in the re-organization of 1884, the Multan Commissioner was abolished, and the district was transferred to the control of Lahore. In 1901, however concurrently with the formation of the N.W.F.P. Province the Commissionership of Multan was re-constituted. The ordinary headquarters civil staff of the district consisted of a commissioner, a deputy a deputy commissioner, who was also the Magistrate of the district, collector and Registrar.⁴⁴

In Multan as in other Punjab districts, local administration was composed of *Lambardars*, *Zaildars*, and *Tehsildars* to monitor the administrative structure and to avoid distress among peasants.⁴⁵ Economic reforms were extensively initiated. Trade was liberalized, several projects of employment were undertaken to direct the energies of people to constructive work and to wean them from agitation and violence and to convert the martial and hostile tribes into industrious subjects.

The Multan district was a Muslim majority area of population. It was also primarily an agricultural district. The Muslim agricultural population of the Multan district comprised of tribes of Jats and Rajputs. Rajputs stood higher socially than Jats. Qureshis and Syeds had migrated from outside India. Consequently, Rajput tribes sometimes claimed Arab ancestry in order to enhance their standing.⁴⁶ Social relations were poorly developed among the agricultural classes. Compact village

communities were rare. Instead, most cultivators clustered around wells in small hamlets that constituted little introverted islands. People of diverse tribes were mixed together for historical reasons. Numerous invasions, with Mongol inroads in the thirteen century. A.D had broken up many Jat and Rajput tribes. As a result of this, large quantities of wasteland had been brought under cultivation by contractors, who had recruited heterogeneous bands of colonists.⁴⁷

Small elite was at the top of Muslim society. Pathans and Baluchis belonged as warrior elite and Sayyids and Qureshis represented the religious elite. These groups held large areas of land. Out of 1,375,747 acres held by Muslims at the time of the second regular settlement of Multan (1874-1880) ,Sayyids and Qureshis, who comprised less than 5% of the Muslim population, controlled 213,548 acres or almost 16%. Pathans and Baluchis, roughly 6% of the Muslims, held 124,135 acres or almost 9 %.⁴⁸

SOCIO ECONOMIC DEVELOPMENT IN RURAL COLONIAL MULTAN

The district was essentially agrarian in a sense that lands and cattle were the main source of livelihood. Agriculture was mostly dependent on rainfall which was scanty and capricious thus making the availability of water crucial to the economic well- being of the district.

Canal colony irrigation came later to the district than elsewhere in West Punjab, but the completion of the Sidhnai Canal had the same consequences of raising agricultural prosperity and encouraging immigration to the district. There was a rapid flow of migration from the densely populated Central districts towards the Chenab canal colonies due to major problems of fragmentation of holding, increasing rate of indebtedness and limited availability of cultural waste .⁴⁹ The colonies provided wealth for other areas through their settlers' remittances and also employed large numbers of seasonal labourers.⁵⁰

A sad aspect of this agricultural development was that the indigenous inhabitants hardly benefited from this project. They became alien in their own homelands and were not allowed to participate in the new agrarian enterprise.⁵¹ Diversion of water from Sutlej .Ravi and Chenab also affected the functioning of inundation canals at their downwards streams. this led to failure of sailab cultivation.⁵²

In a quest to transform rural Multani society, the British wanted to create villages which were superior in comfort and civilization.⁵³ The colonists enjoyed security. The harvest may fail everywhere but in the colonies, fields would always be sown and there was something to take to market.⁵⁴

In the non-irrigated areas of the Multan district, the agricultural prospects were not compatible with the colonial ideology which believed, investment must yield economic benefits. The village communities remained contented with their economic and social status. According to Professor Mukharjee, this contentment was largely based on ignorance of a thing better. (You need to reference this statement) In the colonies men started thinking how life could be improved, they had declined the rude conditions of the past.⁵⁵

The British boom in the prices of agricultural products and lands and their impact on the Multan district was explicit. This was because of the extension of cultivation. The extended cultivation went to tenants at will or landlords, thus the area under the occupancy of the tenants was reduced.⁵⁶ They paid revenue with *malikana* in cash or kind. The *batai* rate of 1/3 was still in practice. Some landlords even exacted 1/2 of it.⁵⁷ Rent rate of each village depended on custom and relations between landlords and tenants. In some villages landlords provided seeds in proportion to the share of revenue paid by the tenants. In the Thal area, tenants at times had to pay only land revenue and gained nothing out of their crops owing to difficulty of *thal* wells. In the district, wells had to be sunk quite often and cultivators had to face drought and the atrocities of the money lenders. Despite that his capital came handy for the cultivators.

(58) Prior to the settlement there was no fixed land revenue. The British fixed a certain amount of revenue which was difficult to pay for the small landholders of the district .

There was a marked rise in the wages of labor in the district between 1895 and 1901⁵⁹ the reason was the increased demand for labor in the irrigation and railway works throughout the province. Another reason was the increased demand for labor in the irrigation and railway works throughout the province. Wages also rose because of the shortages of labor due to migration of canal colonies. Moreover there were no large labor centers in the district.⁶⁰ The construction of railways provided an easy means of export for the surplus of the district, which largely increased the prices of the produce.⁶¹ Railways, in addition to their military purposes, were expanded to carry the produce to markets (mandis) and thence to Britain. This led to development of Karachi as a significant port for the produce from Punjab. Punjab became the granary to India and Empire and especially during the First World War Punjab exported for men and food.

In the Sidhnai Colonies in the Multan district as in other canal colony areas of West Punjab, especially large areas were earmarked for retired and serving military officers and land allocation became a regular means of rewarding loyalty. The army then was still dependent on good horses for cavalry and as such great importance was given to improving their quality through better breeding. Special land was allocated to those who could prove their possession of good mares breeding. These ghorī- pal allotments continued even after the mechanization of the army.

Along with the commercialization of agriculture, which was encouraged by the Sidhnai development, indebtedness increased in Multan as in other West Punjab districts. Under the Land Improvement and Agriculture Loans Act, fairly large amounts had been advanced for loans for the agriculturists. In this regard, few agriculture banks and cooperative societies were set up in the district. These societies were well managed and gained in popularity.⁶² In fact the large land holders in the

district were generally well-off Muslims .However small land holders had to seek cash from moneylenders for occasional failure of crops or to deposit revenue.⁶³

At times landholders had to purchase cattle from Sindhi traders on credit, and the loan had to be retired with compounded interest. In the district the ordinary land owner like it was the case in other districts too, had a tendency towards extravagance on marriage, betrothal and other ceremonies. Most of all he was also inclined to squander money in litigation to carry an old feud to satisfy his pride, as a result he was heavily indebted.

There were other reasons of indebtedness too, which were beyond human control. In the district there was usually two or three successive years of drought which caused enormous loss of cattle. The cultivators had to buy cattle and seeds before the agricultural operations began. The advances made by “Agriculture Loan Act” were not enough and the cultivator had either to borrow to steal⁶⁴ usually in the district of western Punjab, There was dearth of impulse to thrift. Good markets were not available which caused glut. Without the competition of large number of purchases, the cultivators failed to get fair price for their produce and became entangled in the web of the bania.⁶⁵ Who was able to take advantage of seasonal climatic difficulties and cattle mortality.⁶⁶

The money lenders took advantage of the plight of zamindars and earned big profits by “storing up grain” and raising the prices. In the worse cases, debtors were forced to alienate land to money lenders who manipulated the terms and conditions to their own advantage.⁶⁷

A critical analysis of the different village surveys in the Punjab revealed that the fixed and inelastic land revenue had also put *zamindars* in an extremely difficult situation. The small fragmented holdings, failure of crops, rising debt and rigid system of collection of land revenue, exacerbated the zamindars’ problems. They were forced to sell their produce at an uneconomic price.⁶⁸

In Multan district, the Land Alienation act 1900 had effectively restricted the sales and mortgages to moneylenders. The types of mortgages permitted by the Act were gradually being adopted. In the Multan district there were quite a number of *zamindars* who had capital to purchase land or acquire it by mortgage. So the lands were as freely redeemed as mortgages to moneylenders.⁶⁹ The market was always available for the transferable land. In earlier days the value of land had increasingly risen and in advancing money on mortgage, the *sahukar* went up to the sale price. After the passing of Alienation act, there was an artificial rise in the prices but on the whole the Act could not reduce the price of land.⁷⁰

The government tried to improve the landholders' access to credit through a number of measures including the Land Improvement Loans Act 1883 and the Agriculture Loans Act of 1884, However their effects on the availability of credit were nominal⁷¹. The Government next encouraged the growth of cooperative societies in the Punjab through its 1904 legislation. The aim was to promote the growth of credit societies and to encourage peasants to turn to other alternatives other than money lenders.⁷² Norman G Barrier has mentioned two reasons why the credit societies failed to gain a strong foot hold: First, the former landlords joined the societies to secure loans on favorable terms and mismanaged entire system. Leaders were untrained, and accounts were mismanaged. The second reason was that peasants of Muslim districts feared that cooperatives were to provide financial assistance to rich landlords only. Official control over these societies especially in backward areas was not firm. Money was embezzled and heavy arrears of payments liquidated the societies.⁷³

In Multan district during the British period, the cooperative movement passed through different stages. Hindu and Sikh money lenders realized that the success of the credit agencies would mean their displacement. The progress of movement was slow and only four societies could be registered till 1918.⁷⁴ During the second stage between 1919 -29, 469 societies of different kinds were set up which eventually

improved the social and economic conditions of the masses. The period saw the birth of the Central Cooperative Bank which could alone cater for the economic needs of the district. The period of expansion of credit societies in the district was followed by economic depression. The prices fell and recovery of loans became quite difficult. Most of the loans were advanced without essential investigation consequently there were major setbacks in the recovery of loans.

The village sahukar called "Lala ji" or "Gandhari ji" carried on his three main functions in the districts ---- supplying usurious loans, marketing produce and distributing goods needed for daily requirements of people. Due to increasing illiteracy and effective canvassing of cooperative movements, non- Muslim money lenders continued to charge exorbitant rates of interest and did not even hesitate to exact produce of land, residential houses and even cattle. Another reason for the failure of cooperatives which was common in Multan and other districts of the Punjab, was that the transaction between money lenders and debtors were in kind, whereas cooperative societies used to deal in cash. People did not want to estrange themselves from moneylenders. They wanted to keep an option open where a Cooperative could not meet their needs; they eventually had to fall back on moneylenders.⁷⁵

To expose cooperation, a modern economic venture to the peasantry of the districts who was living under medieval conditions was a real hazard. The predominantly un-business like environment easily deadened all efforts for self reliance and thrift.

Conclusion

This research has examined both British administration in the Punjab and the major socio-economic changes brought by colonial rule. Agriculture was affected by the introduction of commercial cash crops and private land ownership as well as by the fixed land revenue demands of the state. While there was growing prosperity, especially as a result of the impact of canals and railways, there was a growing problem of rural indebtedness.

This strengthened the power of the money lending community. The fear that the alienation of land to this community would undermine stability in a province of immense importance to imperial interests resulted in the major legislation of the 1900 Alienation of Land Act.

While historians have reflected on the province-wide impacts of colonial irrigation and military recruitment policies, little has been written about this at the district level. This research has shown how the above changes operated within Multani society. Not all communities benefited from the colonial impact. Traditional pastoralists did not, as elsewhere in West Punjab share in the canal colony development. Land was granted to those communities who were supporters of the colonial state whether as a result of military service or by dint of their ability through local influence as landholders to police rural society. Also as in other areas of West Punjab, the new commercial opportunities in the Mandi towns were monopolized by members of the Arora and Khatri castes. Socio-economic development patterns in Multan as elsewhere in West Punjab thus laid the basis for both collaboration with the colonial state and for increased communal tensions.

Key Words: Colonial, Sidhnai, Multan, irrigation, economic, development

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- 280 [J.R.S.P., Vol. 51, No. 1, January – June, 2014]
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