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MEMORANDUM

E51

ON THE

**MORAL AND MATERIAL
PROGRESS**

IN THE

PUNJAB

DURING THE YEARS 1901-02 TO 1911-12.

Published by Authority.

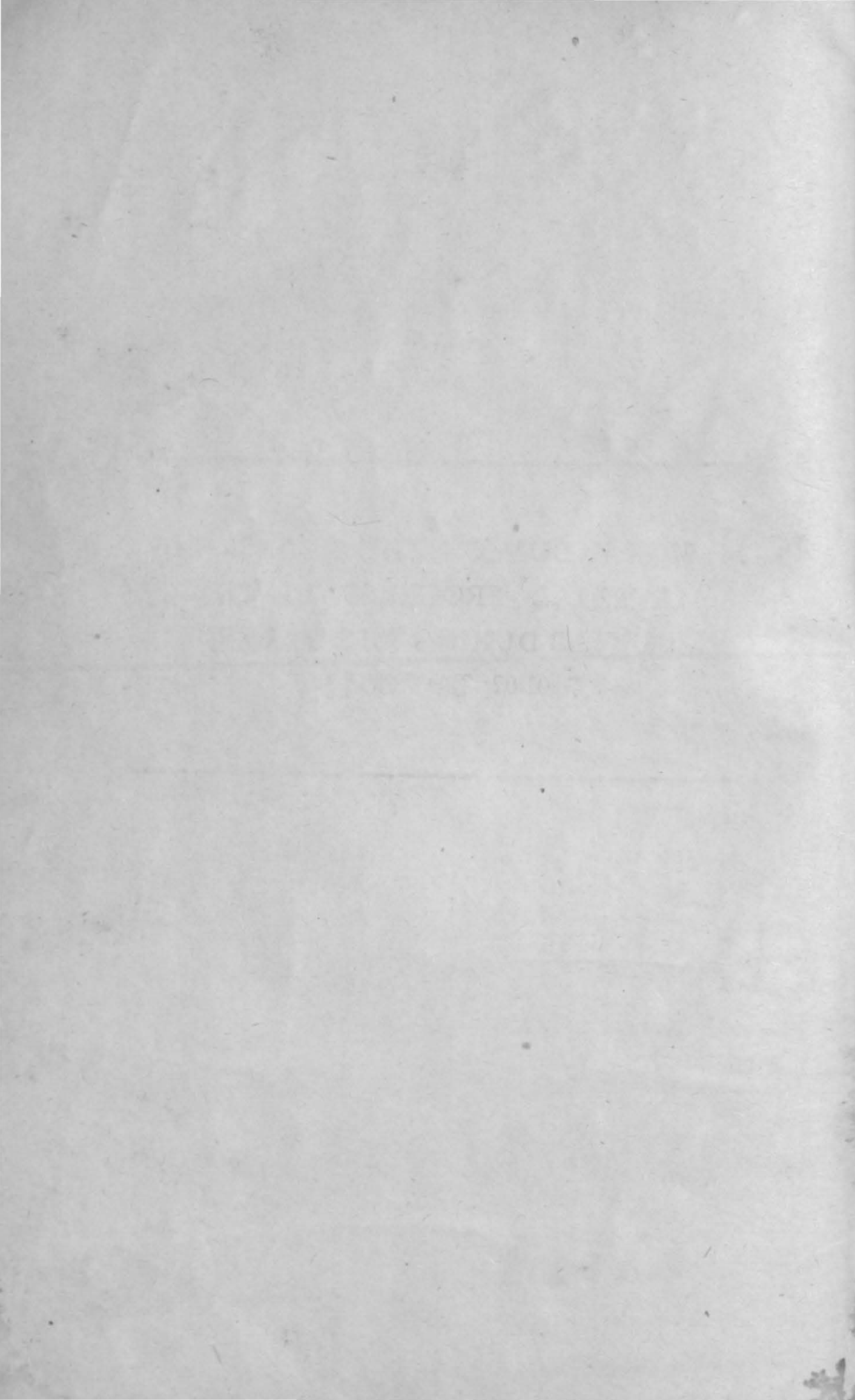


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By the Proclamation of October 25th, 1901, the five Pathan districts formerly included in the province were formed into a separate administration, and with this change the management of political relations with the trans-frontier tribes, hitherto carried out through the intermediate authority of the Punjab Government, passed under the direct control of the Government of India. In the ten years that have elapsed since that date, the Local Government, shorn no doubt of some of its former prestige and of many of the characteristics which singled out the Punjab among the provinces of the Empire, has been freed from the engrossing and often embarrassing problems of frontier administration, and has had leisure to devote that attention to the complexities of domestic policy which the rapid development and increasing wealth of the province imperatively demand.

2. Among the various activities of the period, and indeed affecting all either directly or indirectly in more or less important degree, the outstanding features of the decade are undoubtedly plague and colonisation. The more obvious results of these causes are graphically apparent in the facts that on the one hand between the census of 1901 and that of 1911 the population of the British districts has fallen by 1·7 per cent from 20,339,337 to 19,974,956, while, on the other, the cultivated area has in the same period risen by 8·4 per cent. from 26,279,021 acres* to 28,483,489 acres, and the more lucrative irrigated area by as much as 14 per cent. Taken together, these figures indicate, even apart from the general rise of prices and other considerations, an extraordinary increase in the individual wealth of the agricultural community, upon the prosperity of which the fortunes of the province depend.

3. The visitation of plague still continues. The Punjab has been by far the greatest sufferer from the epidemic, and that too in spite of the fact that the northern and western districts have been to a large extent immune from its ravages. In the decade the recorded deaths from plague have exceeded two millions, out of a total for the whole of British India of 5½ millions, the culminating point being the year 1907, in which the number of deaths reached the appalling figure of 608,685. The significance of these figures may be judged from the fact that the population of the Punjab is no more than $\frac{1}{13}$ th of that of the whole of British India. Not the least distressing feature is the heavy mortality among women of child-bearing age, the effects of which are increasingly apparent in the returns of crime and of civil litigation. The people, however, have at last realised that safety lies in evacuation of infected areas, and also to some extent that inoculation is a real protection for those who must be in contact with infection. Possibly owing to these causes the deaths have fallen considerably during the past four years.

*These figures are obtained by deducting from the returns for 1900-01 the totals for Hazara, Peshwar and Kohat Districts and half those for Bannu and Dera Ismail Khan.

4. The population of the province is preponderatingly rural. Out of the total of 24,187,750, 2,567,282 persons, little more than 10 per cent., are returned as living in the census "towns." There is little movement to the towns, for making allowances for changes in classification, the total urban population is very little greater than it was ten years ago. It is the smaller towns, however, that show any decline; the cities with less markedly rural characteristics have in the main increased. The prosperity of the smaller towns is greatly influenced by the opening of new lines of railway, but for the rest their conditions are largely rural and are affected by the same causes as operate in the surrounding villagas.

Over 5 million persons are engaged in the actual cultivation of the soil and, including their dependants, 14 million persons, or 58 per cent. of the whole population, depend on cultivation as their principal source of livelihood.

Approximately 5 millions, or 21 per cent. of the total population, are dependent upon industries as a source of livelihood, but these figures include the very numerous class which is engaged in the village industries subsidiary to agriculture, such as potters, carpenters, and blacksmiths, as well as in the cottage industries of the country. The total number of persons employed in "factories," 443 in number, amounts to no more than 49,324, and with their dependants may total 120,000, or less than $\frac{1}{2}$ per cent. of the whole. 22,188 skilled workmen and 24,052 unskilled labourers are employed in factories.

The agricultural class is predominantly one of peasant proprietors. The census returns shew an additional quarter of a million persons as partially agriculturist, so that over $5\frac{1}{4}$ millions are more or less wholly engaged in agriculture. Of these half a million are farm servants and field labourers and $4\frac{3}{4}$ millions are either owners or tenants of land. Between these classes the census returns make no distinction, and in the system of small holdings that prevails a cultivator is frequently owner of part and tenant of part of the land he cultivates. The revenue returns, however, give $3\frac{1}{2}$ millions as the total number of owners in the province, so that the total number of tenants owning no land would be $1\frac{1}{4}$ millions. These figures must, however, be accepted with considerable reserve and are probably only fair approximations. From the statistics mathematical averages show that these $3\frac{1}{2}$ million owners own 11 acres apiece, exclusive of land owned in common, of which 7 acres are cultivated and assessed to Rs. 8 land revenue. Four-fifths of the owners are members of agricultural tribes, and it is significant that the average holdings of such owners are appreciably larger than those of non-agriculturists.

Of the 5 million persons actually engaged in agriculture, half a million are, as we have seen, farm labourers, and a further quarter of a million are rent-receiving landlords. Thus $4\frac{1}{4}$ millions are owners and tenants actually cultivating the soil. From this it appears that the average self-cultivating owner or tenant cultivates $6\frac{1}{2}$ acres and pays Rs. 7 per annum as land revenue. These figures are in accordance with pre-conceived ideas.

5. Wheat has rapidly gained in popularity during the last ten years, and increasing attention is being paid to barley, though the grain is not generally up to the standard of English brewers. Toria, a variety of rape, is largely grown in the early winter on the canals of the Central and West Punjab, and is a very remunerative crop. The attention of export houses is also being turned to gram. The autumn crops have all lost ground in the general increase in cultivation. Sugarcane is at a standstill, and cotton is looked at askance with its variable market and liability to disease. The millets suffer from the slackening demand due to the gradual substitution of wheat for the coarser grains in the general dietary.

The organisation of the Department of Agriculture has not as yet resulted in much that is tangible in the practice of agriculture, though the introduction of agricultural machinery, necessitated by the dearth of labour, is a sign of a break away from conservative ideas. On the other hand, the development of the Civil Veterinary Department has proceeded rapidly, and the efforts made to prevent and cure diseases of livestock have met with a ready welcome.

6. The Land Alienation Act has now been in operation for twelve years and has amply fulfilled the objects of its originators. Capital, no longer obsessed with the idea that agricultural land is the only form of investment, is free to develop the still latent industrial resources of the country, while the land has ceased to pass out of the hands of those by hereditary training qualified to employ it to the advantage of the country. All impartial persons admit that no fair bargain is possible between the capitalist, backed by all the resources of the administration, and the uneducated zamindar from whom the consequences of his action are veiled in secrecy: and that the State is justified in attempting to prevent the agriculturist from selling his birth-right for a mess of pottage. At the same time the possession of land by capitalists able and willing to devote their brains and means to the development of their property has been productive in the past of progress in agricultural science and practice, and this has been recognised by the State in the distribution of its undeveloped land on the various irrigation canals.

7. The fears at one time entertained of the destruction of agricultural credit by the limitation of alienation have proved unfounded. The price of land which fell slightly after the passing of the Act has since risen by leaps and bounds, and from an average of Rs. 78 per acre for the 5 years ending in 1901 has in the last five years averaged Rs. 114, the figure for the last year being as high as Rs. 129. The intervening years have been for the most part years of plenty, but the two causes which have chiefly contributed to this rise have been the extraordinary increase in the price of agricultural produce and the progressive leniency of our assessments. The incidence of the assessment 10 years ago was Re. 1-1-3 per acre: it is now no more than Re. 1-2-5 per acre, with the result that land now sells at 123 times the land revenue, which indicates that the purchaser, expecting no more than a 5 per cent. return on his purchase money, estimates the rent received from the tenant to be seven times the land revenue instead of being equal to it as theory still demands.

8. The completion of the Lower Chenab and Lower Jhelum Canal projects and subsequent development of the agricultural resources of the irrigated areas in the Lyallpur, Gujranwala, Jhang and Shahpur districts are dealt with in the annual Irrigation and Colonization reports and dominate many of the others. The population of the Chenab Colony is well over 1,100,000 and of the Jhelum Colony some 200,000, the immigrants being numbered at the last census at 608,847 and 141,073, respectively. Colonisation does not, however, involve a special increase in the population of the province, as the colonists are not immigrants from without, except that the creation of a new food supply stimulates the birth rate and minimises the retarding effects of scarcity. The relief given to the congested districts of the province by the transference of these enormous numbers to areas of previously uninhabited desert is immense: and that the wealth earned in the colonies is very largely distributed over the whole province is shown by the large amounts of money annually despatched by money-order from the colonised areas. The protective character of these western canals is further exemplified by the train-loads of bhusa which the concession rates admit of being despatched in every direction to districts suffering from scarcity of fodder. It is unlikely that famine relief will ever be required in the future, at any rate on anything

like the scale of the past, for on the appearance of distress in the least secure tracts like Hissar, the population readily migrates to the colonies, where labour is always welcomed, returning again with money in pocket on the return of favourable seasons.

9. As one of the main factors in the development of the colonies, the extent to which the grantees form a picked body of the more progressive elements in the population must not be lost sight of. To this no less than to their distance from the colonised areas may be attributed the circumstance that the Delhi districts have scarcely contributed at all to the colony population. In the early days of colonisation on the Rakh Branch of the Lower Chenab Canal the difficulties and dangers of the first colonists certainly eliminated all but the stoutest, and even such among them as did not leave home entirely voluntarily had achieved distinction, though their activities lay in directions which compelled attention from the police. Later on all of the many reward grants, whether to civilians or soldiers, were of necessity granted to such as had distinguished themselves in their various walks of life, and the competition for peasant grants rose to such a pitch that a selection of the best was possible and in general was made: such considerations do not apply to the enormous body of non-grantees, who have swarmed to the colonies as labourers and traders, or in professional and business capacities; but even among them the sacrifice and risks involved in cutting adrift from old associations and ties have ensured that the general body of immigrants of these classes too come from the more progressive of the peoples of the province.

10. As a set-off against the enormous benefits which have been conferred on the province by canal irrigation, certain drawbacks have to be remembered. The attractiveness of the easy and lucrative cultivation in canal-irrigated areas has drawn from other tracts, and in particular from those where the more costly and strenuous well irrigation is practised, a large body of tenants, whose desertion has compelled the emigration of a large number of owners also. In such cases the fall in the value of land and the loss of agricultural capital, though local, is considerable, and is only partially recompensed by the reduction of the Government demand and offer of colony grants. But the most important and urgent problem connected with canal irrigation is concerned with the question of water-logging. Every year spring level steadily rises and chronic water-logging has already declared itself in specially situated localities in Gujranwala and other districts. This spectre of water-logging is a nightmare to thoughtful canal engineers. It is certain that to reduce seepage expensive lining operations will have to be resorted to and scientific drainage will also become increasingly necessary. The effect of extensions of canal irrigation and in particular of subsequent water-logging on the virility and physique of the people has perhaps hardly yet had time to develop, but it is not open to question that an appreciable effect is being caused by the substitution, for previous conditions of hardship and poverty, of ease, comfort and comparative wealth. The spreading of the huge volume of canal water over the face of the country and the immense evaporation that takes place are having their effect on the climate, in the lessening of the frequency and intensity of duststorms, the reduction of the general average of heat, and possibly, in the west, an increase in the rainfall. The Punjab hot weather in fact is no doubt becoming less unbearable. Such tendencies can be vaguely asserted, but ten years is too short a time in which to derive definite conclusions based on scientific data of the effect of canal irrigation on the climate of the Punjab and the meteorology of India generally.

11. A survey of existing industrial conditions in the province is afforded by Mr. Latifi's "Industrial Punjab," published in 1911, in which the scarcity of labour, of capital, and of facilities for distribution of commodities

are clearly shown. The scarcity of labour is at present insurmountable and is accentuated by the growth of the canal colonies and the demand for field labour at remunerative wages. The ravages of plague and of malaria, it may be hoped, in their extreme form, are things of the past, but it must be years before a free flow of labour is available for industrial enterprise. Meanwhile, only the most profitable industries or those requiring little labour have any chance of success. Cotton ginning and spinning factories and flour mills have sprung up in all directions, and in fact the ginning factories have outstripped the average supply of the raw material. In these circumstances the chief cottage industries show considerable vitality. The great body of weavers, in particular, with improved methods, still maintain a precarious existence, though before them the chief danger lies in the growth of the demand for a better article than the product of their looms.

12. The natural development of society from status to contract which is manifest no less in the agricultural than in the industrial life of the country,

Wages.

is nowhere more apparent than in the phenomenal rise of wages that the past decade has witnessed. Valuable statistics for the province have been published in Volume LXXVIII of the Selections from the Records of the Office of the Financial Commissioner, Punjab, published in 1911. It is the fact that cash wages are steadily displacing old customary wages in kind, the process being in many parts already complete. At the same time wages of unskilled labourers and of skilled artisans have doubled in the past twenty years, the greater portion of the advance having taken place in the last ten years, and in particular since 1905. This increase represents an increase in real wages, though not of the same extent as in the rupee equivalent, and marks the operation of the law of supply and demand emancipated from the dead hand of custom. The immediate causes are not far to seek,—the general rise in prices, mortality from plague among the labouring classes, and the enormously increased demand for labour.

13. The last ten years have witnessed great activity in railway construction; over a thousand miles out of the four thousand odd miles of line

Communications.

now operated in the Punjab having been constructed in this period. The new lines have been mainly in the west of the province, and have been necessitated by the great expansion during the decade in the area of cultivation on the perennial canals. The prosperity of the Punjab depends to an unusual extent on the speedy and economical disposal of its food products, and the lines recently constructed contribute not a little to that result. Hitherto private enterprise has had little encouragement in this direction, and the construction of feeder lines by that agency has been effectually prevented by the great capital outlay necessitated by the high specifications insisted upon by Government.

14. The increase in the number of joint stock companies is at first sight a subject for congratulation, but the character of many of the enter-

Credit.

prises is such as to give rise to misgivings. Thirty-three banking and loan companies including the two European banks, have an average paid-up capital of less than £ 15,000 apiece, while the 43 insurance companies only boast a total paid-up capital of some £ 23,000. In the doubtful nature of many of these concerns lies the possibility of a considerable set-back in the development of a credit system, a danger to some extent averted by recent legislation. The credit system of the province indeed is still undeveloped, though a start has undoubtedly been made. There is no cheque system, and advances are taken from the banks in cash and not in the form of credits to be operated on by cheques. Banking business is mainly on remittance, though, of course, cash advances on security are made. Banking as now practised differs from money-lending in the fact that clients deposit their savings with the banker for him to utilise, and in the yearly increasing amount of these deposits with bankers lies the germ of progress. Commercial confidence, however, has

at present a precarious existence, and its growth will depend entirely on the honesty and capacity of the captains of industry.

The joint stock company system, indeed, requires a greater capacity to combine for a common object than is as yet found among members of Indian society not otherwise inter-connected, and its chief success is obtained where the company is grafted on the caste organisation. To this source may be traced the success of the co-operative principle in the province, which now possesses 1,743 co-operative societies with a capital of Rs. 57½ lakhs. These societies, limited as they are to single villages, or, in the case of urban societies, to separate castes of artisans, include on their rolls only members connected by blood relationship or by home ties, and in their identity of general interest lies the strength of their position. Much of the credit of their success is due to the Registrars, who have preferred to hasten slowly rather than to pile up statistical results. In any case the Punjab has shown that there is a place for the co-operative principle in the rural economy, and the growth of the societies is one of the more remarkable features of the decade.

15. Nowhere, however, is the progress made in the last ten years more graphically apparent than in the figures for internal trade. Ten years

ago the value of imports which had been for some years consistently near the figure of 12½ crores rose to 15½ crores in 1901-02, and export to the same value in that year was a great advance on previous figures. To-day exports and imports have in most years risen to a total value of 25 crores, and in 1911-12 the figures were 30 crores and 27½ crores, respectively. The statistics show that, inclusive of treasure, the figures for which are separate, the imports in the last decade have exceeded the exports by some 42 crores—chiefly in the item of treasure—indicating presumably that capital has been flowing into the province at the rate of over £ 2½ millions sterling a year.

16. The closing years of the decade have witnessed a phenomenal leap into popularity of the sovereign.

The statistics of the Finance Department show that the absorption of coined metal by the Punjab has been fairly uniform throughout the decade at about £ 1½ millions sterling per annum, but whereas £ 5 millions were taken in rupees in the first five years, less than £ 1 million of silver was absorbed in the last five of the decade, gold receipts leaping up from nearly £ 1½ millions to £ 6½ millions in the same periods. The effect of the drought in Northern India and general depression of trade in 1907-08 caused a fall in the exchange value of the rupee, with the result that, in the Punjab as elsewhere, the Government stock of gold was all drawn out and silver poured into the treasuries: the figures for 1908-09 showing that over £ 1½ millions sterling in silver were returned from circulation in that year, an amount which would no doubt have been exceeded had there been more gold available than the £ 665,000 actually absorbed. With the return of confidence in the stability of the rupee, and resumption of normal trade conditions, £ 2½ millions of silver were taken in 1909-10, but the lesson has not been lost, and over £ 2 millions sterling have been absorbed in gold in each of the succeeding years, a total of £ 1 million in silver having been returned in the same period. Opinion is unanimous that very little of this gold is melted down, and as long as it does not pay to melt sovereigns down, very little will be. More probably is lost to the Punjab in remittances across the land frontiers or to other provinces, but the great bulk of the £ 8 millions sterling, more or less, absorbed in gold in the last decade is probably held in the province. The sovereign is everywhere now accepted in payment of dues and is, indeed, eagerly sought after. Its stability, portability, indestructibility and, above all, its freedom from the efforts of the counterfeiter have all contributed to its popularity, and if this condition is not now general throughout the Empire, the reason probably lies in the greater enterprise of the uneducated Punjabi, and in the fact that in the various countries to which he penetrates he finds that the sovereign is universally accepted and universally stable in value. That the sovereign has become part of the active circulating medium of the

province is not open to doubt: and it will, as stocks become available, displace the rupee to an increasing extent. Evidence is also forthcoming that for remittance and commercial purposes generally, the sovereign is displacing the currency note, though the circulation of currency notes under the influence of expanding trade is actually increasing at present. A large proportion of the gold received finds its way into the accumulations of savings held by private persons in the province, where it is replacing the silver hitherto hoarded. These accumulations, though of uncertain, are of considerable extent, and the fact that they are in an increasing degree being held in gold affords additional security for the stability of the rupee. The gold in these hoards is temporarily withdrawn from circulation, but the hoards are continually changing hands as the possessor finds occasion to employ them on some specific object,—a marriage, a new house, a law suit, an estate, a loan, or the like,—and until the system of banking and commercial credit is more thoroughly developed, large stores of coin must continue in this way to be temporarily withdrawn from circulation. The consumption of the precious metals is not confined to minted coin only. There is no return of imports of gold bullion, but the imports of silver bullion average over £1,000,000 annually.

17. Except in the large towns, until recently such urban land as changed hands probably sold at values depending more on custom than on any economic basis. Of late years, however, several causes have contributed to widen the gap between the old customary values and the true economic price of urban land, with the result that much higher prices are now demanded and paid for urban sites than formerly. It is not possible usually to do more than roughly decide where the true urban area merges into the suburban area and again where the latter becomes agricultural land, but different causes do in practice affect the price of land in each area. One cause, the diminished purchasing power of the rupee, has indeed influenced all land values, but the operation of the Land Alienation Act has undoubtedly operated to keep down the price of agricultural land and to raise that of urban and suburban sites. The causes which have contributed, in spite of this tendency, to raise the price of agricultural land to a higher level than previously experienced, are discussed elsewhere. Since the purchase of agricultural land has practically ceased to furnish an investment for the surplus funds of any but the agricultural classes, more money has been available for the development of industries and trade: and more attention has been paid by townspeople to the improvement of their surroundings. The introduction of a new line of railway has of course in many cases led to an immediate increase in the prosperity of individual towns, but practically everywhere in the province the demand for land for factories and other commercial purposes, the influx of labourers into towns, and the desire and means to pay for better and better ventilated houses have led to an astonishing rise in the value of urban land. Possibly the alleged waning of the joint family system may also be a contributory cause. The increase in the actual size of the town areas has probably been far greater during the last decade than the figures for population alone would indicate. On the other hand, plague has accelerated, among those who can afford to do so, the tendency to migrate from urban to suburban areas, which in the experience of all countries is the result of a long period of freedom from internal strife coupled with an increase of wealth and prosperity. Large as has been the rise in urban values, the increase in the value of suburban land has undoubtedly been much greater. The successful business or professional man now frequently lives in the suburbs of his town where he is able to house himself more in accordance with the position which he has acquired and to surround himself and his family with amenities which the cramped conditions of city life do not permit. In the nature of the case it is impossible to obtain accurate statistical information of the extent of the rise of land values in city and suburban areas in the past decade, but it is not likely that, generally speaking, a rise of 300 per cent can be confidently asserted for urban, and anything up to 1,000 per cent. for suburban land. Sites in Lahore that sold 8 years ago for Rs. 4,000 are now valued by the courts at Rs. 56,000.

18. The progress of education has been rapid and continuous. Collegiate education has been greatly benefited by the Universities Act of 1904, and the Colleges, spurred on by the requirements of the law and by the increased supervision of the University authorities, no less than by the wise liberality of Government grants, have reached a high standard. At the other end of the scale, primary education, though hampered by the lack of proper teachers, has made great strides under official encouragement, and the prospect of further development, under local management, through grants-in-aid, is not without hope. Under secondary education there is less cause for satisfaction. The constant pressure towards an English education in the Middle School is difficult to resist, though the best education authorities are unanimous in the opinion that the students who have taken the longer course through the Vernacular Middle School are the best equipped both for immediate employment and for the prosecution of further studies. The broadening of the educational horizon has proceeded to some distance. The Arts degree is still of course the most sought after, but the Law Collage has lost some of its previous popularity. The Punjab has long had well-equipped Medical and Veterinary Colleges; to these have now been added Colleges of Agriculture and Engineering. Science has been consistently fostered in the Government College and in the Secondary Schools. Clerical and Commercial as well as Science Courses have been prescribed. The prejudice against the education of women appears to be weakening, and the progress of female education in recent years has been rapid. Even so, no more than one woman in 146 was found to be literate at the last census in the Hindu community, and one in 531 among Muhammadans.

19. The activities of missionary enterprise are becoming of increasing importance throughout the province, and it is not open to doubt that a great advance has been made in recent years. It is not meant that dogmatic Christianity has made any great strides, for the total Christian population is still far short of 1 per cent. of the whole, nor is any great forward movement in this respect probable. Nevertheless the ideals associated with, though by no means the monopoly of the Christian faith, have permeated far through the community. The attacks of dogma have had a bracing effect on the teachings of the other faiths, and, inasmuch as morality cannot be divorced from religion, the result cannot but be productive of true moral progress. Efforts are being made by every community to explain the philosophical nature of their respective religious precepts and to bring religious teaching into harmony with modern science. It is perhaps in the domain of female education that Christian ideals have found the most striking approval, but signs are not wanting in the institution of temperance associations, and of denominational schools, in the development of games and healthy exercise, and in many other directions that it is being increasingly recognised that the duty of the individual no less to himself than to the State does not end with the amassing of material wealth.

20. Ten years is a short span in the history of the development of a country, and progress that cannot be gauged by scale and measure is sometimes hardly perceptible in the brief years of a decade. Of lack of statistics, however, India cannot complain and across each page is writ large the record of progress in the Punjab. Though for a time the ravages of disease have caused a set-back in the figures recorded at the recent census, vital statistics show us that the leeway made in the previous ten years has almost been regained in the one that has since passed. Of material progress indeed there are on every hand abundant signs. All sections of the community are from year to year better housed, better clothed, better fed. In the less tangible domain of moral progress, there is also much cause for satisfaction. A growth of self respect in the labouring classes is clearly observable. The labourer has been able to share to the full the general rise in material wealth, owing to the demand having far outrun a supply attenuated by the ravages of plague. This independence of attitude has to some extent dislocated rural society, but the

process is gradual and the rural employer has time to adapt himself to the altered circumstances. Among all classes the increased means have not been accompanied by a proportionate development of the rational enjoyment of leisure. The Jat, if his religion does not forbid him, spends more time with the bottle, and too many find in the excitement of the law courts their only recreation. To the educated politics have an unfailing attraction. A distinct problem confronts society here. Enthusiasm for sports and pastimes, and a taste for literature and the arts are plants of slow growth, but are essential to the moral development of a people. Of the former there are distinct signs of progress; except among the few there is at present little or no promise of the latter.

