

CHAPTER - IV

ECONOMIC CONDITION OF COOCH BEHAR STATE

1. INTRODUCTION

Before the connection with the British, the economy of the Cooch Behar State was not in a good condition. Land was the most important source of national income, the vast majority of population being dependent on agriculture. In order to absorb the growing population, cultivation had been extended since the time of the first settlement either through a system of inducement such as changes in the mode of assessment or through outright state pressure. The importance of irrigation was understood as can be seen from the tanks and canals constructed by the Maharaja of Cooch Behar. Private works were, however, few and the State as yet insufficiently realised the urgency of irrigation works. Therefore, agriculture, then as now, was a "gamble in monsoons".

2. EARLY ECONOMIC CONDITION

Unlike many other Kingdom of contemporary India, the State of Cooch Behar suffers from paucity of materials in respect of the studies of its economic condition. In spite of this difficulty, outlines of economic condition and activities of the people, that we gather from those of the adjoining areas and also from a few contemporary literary evidences and travellers' accounts, enable us to place it on firm foundation.

The villages in India played a significant part in the economic life of the people of India from the early days, that is to say the people lived a rural life with agricultural as their chief occupation.

Agriculture also constituted the main occupation of the people of Cooch Behar. For the purpose of irrigation, the villages generally grew up

around the rivers' side. Agriculture was looked upon as noble profession by the people including those of the Brahmins¹.

A point to be noted here is that "manual labour was never looked upon with any odium or disgrace"². It may be mentioned that Hari Dasa (Haria) who became the "Mandal" or the kind of Ciknajhara used to plough lands and produce "Karpasa" cotton³.

In spite of the references to the affluence of Cooch Behar State, the General condition of the people of Cooch Behar does not appear to be so good in comparison with the inhabitants of neighbouring other districts. The following observation of Turner who visited the country in 1783 is worth mentioning ; "the country has a most wretched appearance, and its inhabitants are a miserable and punny race. The lower ranks without scruple dispose of their children for slaves, to any purchaser and that too for a very trifling consideration, not yet, though in a traffic so unnatural, is the agency of a Third person over employed. Nothing is more common than to see a mother dress up her child, and bring it to market, with no other hope, no other view, than to enhance the price she may procure for it. In deed the extreme poverty and wretchedness of these people will forcibly appear, when we recollect in these regions. The value of this can seldom amount to more than one penny per day, even allowing to make his meal of two pounds of boiled rice, with a due proportion of salt, oil, vegetables, fish and chilli"⁴. Walter Hamilton also refers to the custom prevalent among the lower classes to dispose of their children for slaves without scruple and he gives hint to the extreme poverty of the people in this region⁵. He further pointed out to a peculiar system prevailed upon the society from remote antiquity. The custom was that if a Ryot or peasant owed a sum of money, he had to give up his

wife as a pledge to the creditor in case he (the debtor) was unable to satisfy him in repayment. This possession of his wife was kept until the debt was discharged. If the wife of a debtor was not redeemed within one, two or three years and if during this period a family came out as a consequence of her connection with the creditor, the half of which considered to be the property of the person with whom she lived, and half that of her real husband⁶.

Something of the earlier internal conditions of Kamarupa can be learnt from the description of foreign traveller, many of whom were not likely to be attracted to a country which was not prosperous. The account attributed to Megathenes must have been written in the Capital of Magadha. According to his account the land is low and damp but the climate is delightful. Crops are regularly grown. Jack-fruit and coconuts are appreciated by the people and are produced in abundance. Water is supplied to the town from rivers and tanks.

There were other travellers also, such as, an Arabian travellers, one Suleman, another traveller named Iban Batuta who visited Kamarupa in 1346. During the reign of Maharaja Lakshminarayan, two portuguese missionaries, Stephen Cacella and John Cabral visited Kamta in the year 1526. In 1774, George Bogle, in 1776, Dr. Hamilton and in 1783 Captain Turner proceeded through Cooch Behar to Bhutan on the affairs of the East India Company, but they have left no detailed account regarding the economic conditions of the State. In 1808 Dr. Buchanan Hamilton undertook an enquiry into the ancient and contemporary state of the district of Rangpur. It was at that year he came to Kamatapura (Gosanimari) in the Cooch Behar State⁷.

During the period of Dhairjendra Narayan, all papers regarding revenue and finance were preserved⁸. These show that when Maharaja Dhairijendra Narayan died, he left a debt amounting to 50,000 French Arcot coins. Commissioners Mercer and Chauvet in their report of 1787 state that annually about 10,000 maunds of salt 2 to 3 thousand maunds of Gur (treacle) and small quantity of iron were imported into Cooch Behar. The merchants purchased in the different hats (markets) about one lakh maunds of tobacco, 10,000 maunds of mustard seed and some opium. These goods were collected at the posts of Mogalhat or Deviganj and exported by boat to Dacca or Murshidabad⁹.

The income and expenditure of Cooch Behar State for the years 1774-75 - 1776-77 were as follows :-

Table : IV-1 :

Year	Income	Expenditure
1774-75	1,98,763	1,97,831
1775-76	1,03,022	97,104
1776-77	1,62,547	1,62,231

(Source : S. C. Ghosal, A History of Cooch Behar, p. 279).

We have mentioned earlier that the condition of the people of Cooch Behar was bad compared with that of the inhabitants of the neighbouring districts. Captain Turner, an eye-witness wrote in 1783 that their few necessities of life indicated their pecuniary distress. Food was taken twice a day, rice, vegetable, fish, salt, oil and chillies, and worth a penny. As Captain Turner proceeded to Bhutan he saw that the northern part of Cooch Behar was practically uninhabited and in comparison with the southern area, there was more fallow land and jungle¹⁰.

The Officers of the British East India Company began a money lending business in Cooch Behar. In 1784 Captain Dunconson lent Rs. 14,901 to the Maharaja and was apparently dissatisfied with a return of Rs. 21,000 after one year¹¹. The Company's sepoy's also lent money to the peasants and charged a monthly interest of two to three annas in the rupee. They forcibly realised their dues. On account of these undesirable condition, many people left the country¹². To borrow money was to be ruined. Generally, the rate of interest was not less than 72 percent per annum, and in many cases interest was charged as Rs. 360 per cent per annum¹³.

Mr. Beveridge, the then Deputy Commissioner, Cooch Behar made the following remarks in 1865 on the affairs of the Cooch Behar.

"Before the appointment of a British Commissioner the Government of Cooch Behar was in a deplorable condition"¹⁴. The resources of the Government were not large. The only source of revenue worth mention was land, and even this was not properly taxed. Again, under a weak system of administration, and due to the want of proper arrangement for the suppression of crime and maintenance of the peace, the material prosperity of the people was at a low ebb, notwithstanding the excellent natural resources of the country. Absence of suitable means of communication kept the former and his produce confined within a small compass and the products of agriculture fetched a fabulously low price. Two maunds of paddy for a Narani rupee, or a little above ten annas in modern currency, was but the ordinary price in the middle of the present century, while in the beginning of the century even 3½ maunds could be had for the same value¹⁵.

3. ECONOMIC CONDITION AFTER 1864.

Colonel Hangton joined his duties as Commissioner in 1864 and except for an absence of a year and a half, continued in his post till 1873. The man destined to put things to right in the country was colonel Hangton. Sir Richard Temple, Lieutenant Governor of Bengal, paid the following tribute to the administration of Colonel Hangton after his visit to Cooch Behar in 1875 : "In the first place there seemed to be an earnest spirit pervading the administration, showing that the British officials, who have during the minority of the Raja supervised the management of the State, must have endeavoured in an anxious, almost an enthusiastic, way to promote it's welfare. All this is greatly owing to the zeal, considerateness and forethought of colonel Hangton, whose services have been cordially acknowledged by the Late Lieutenant Governor. In every direction I seemed to perceive signs of sincere efforts, not only for the prosperity of the Raja and his family, but also for the welfare of those on whom the prosperity of the Raja himself must depend, namely, the great majority of the people"¹⁶.

With the opening up of the country by roads and railways, and the facility thus afforded to the export-trade, the prices of food-grains are gradually rising. In the time of Maharaja Narendra Narayan food-stuff was extremely cheap, probably because what was grown in the country remained in it, and few people had any occasion to buy food. In 1867 Mr. Smith, Deputy Commissioner, Cooch Behar remarks :-

"Coarse cleaned rice is now selling at Rs. 2½ per maund. This kind of rice twenty five years ago is said to have sold at two maunds for the rupee, and in one of Mr. Ahmuty's letters, I observed it is noted, that rice

was $3\frac{1}{2}$ maunds to the rupee"¹⁷. Mr. Ahmuty was Commissioner of Cooch Behar, during the minority of Maharaja Harendranarayan from 1797 to 1801. The price of paddy was thus $4\frac{1}{2}$ annas per maund in the beginning, and 8 annas per maund in the middle of the nineteenth century. At its close it came up to Rs. 4 a maund. Formerly, mustard oil was very cheap. It sold at six seers a rupee in Maharaja Narendra Narayan's time. Even in the beginning of the British Administration of the State during the minority of Maharaja Nripendra Narayan, a rupee could buy four seers of oil¹⁸.

There has been an increase in the price of other articles also. The table given below shows the variation of the prices of different articles during 1870 - 1900. It will be observed that every decade shows a marked increase of the price over its predecessor :-

Table : IV-2

Name of the Article	Average price per maund for the decade ending				Prices per maund in
	1870 Rs. As.	1880 Rs. As.	1890 Rs. As.	1900 Rs. As.	1900 Rs. As.
Paddy	0-12				1-12
Common Rice	1-4	1-4	2-4	3-9	4-0
Tobacco	6-0	4-0	6-0	9-0	10-0
Jute	4-8	3-8	3-2	4-0	5-0
Mustard Seed	3-0	2-10	3-0	4-00	5-0
Mustard Oil	-	10-2	10-12	12-12	18-00

(Source : H.N. Chaudhury, the Cooch Behar State and its Land Revenue Settlements, Cooch Behar, 1903, p. 191).

We have already mentioned that, when the British Government took charge of the State during the minority of Maharaja Nripendra Narayan, the finances were in a deplorable condition. There was no control over the receipts and expenditure of the different departments, which made their own collections and disbursements and only remitted the surplus to what was called the Majudat. The system of framing budgets of revenue and expenditure was not in vogue, and both the receipts and payments were without proper control. The accounts were kept in a loose manner and were not properly checked. One of the first steps taken by Colonel Houghton was to make all the departments to remit their collections into the Majudat, and to submit bills for their expenditure. A regular budget system of controlling the finance was, under orders of the British Government, introduced from 1866-67.

In 1864, the total revenue of the State amounted to Rs. 7,87,967. It was gradually improved under a well-organised system of Government. In 1883-84, just after the installation of Maharaja Nripendra Narayan, the receipts from all sources came up to Rs. 19,65,550 and in 1899-1900 they amounted to Rs. 22,72,608, showing a large increase of about 9½ lakhs of rupees in the course of seventeen years¹⁹.

The condition of the finance during the British Administration of the State was as follows :-

Tabl : IV-3

Year	Revenue	Expenditure	Surplus or deficit (+ or -)
	Rs.	Rs.	Rs.
1864-65	7,87,867	6,33,413	+ 1,54,451
1865-66	6,06,121	6,12,804	- 5,683
1866-67	6,17,230	5,10,613	+ 1,06,617

Table : IV-3 (Contd.)

Year	Revenue Rs.	Expenditure Rs.	Surplus or deficit (+ or -) Rs.
1867-68	7,90,833	5,82,313	+ 2,08,520
1868-69	8,14,898	6,84,671	+ 1,30,227
1869-70	9,41,423	9,37,236	+ 4,187
1870-71	9,19,735	9,19,772	- 37
1871-72	11,20,932	12,02,791	- 81,859
1872-73	10,02,132	11,45,136	- 1,43,004
1873-74	10,70,693	10,92,701	- 22,008
1874-75	14,43,452	15,33,334	- 89,882
1875-76	12,94,087	11,02,890	+ 1,91,197
1876-77	12,94,489	9,31,090	+ 3,63,399
1877-78	12,65,472	13,46,424	- 80,952
1878-79	13,54,921	11,72,212	+ 1,81,709
1879-80	14,72,007	11,15,757	+ 3,56,250
1880-81	12,95,366	11,85,525	+ 1,09,841
1881-82	13,20,395	11,63,434	+ 1,56,961
1882-83	13,31,663	12,36,380	+ 95,283
1883-84	19,65,550	23,14,759	- 3,49,209
Total :	2,27,09,266	2,14,23,255	+ 12,86,011

(Source : H.N. Choudhury, The Cooch Behar State and its land revenue settlements, p. 413).

The Revenue and expenditure during the administration of Maharaja Nripendra Narayan from 1883-84 to 1899-1900 are given below :-

Table : IV-4

Year	Revenue	Expenditure	Surplus or deficit (+ or -)
	Rs.	Rs.	Rs.
1884-85	17,45,481	23,42,453	- 5,96,972
1885-86	17,44,687	21,32,024	- 3,87,337
1886-87	17,68,574	17,98,160	- 29,586
1887-88	16,95,292	14,43,421	+ 2,51,871
1888-89	16,63,329	17,47,324	- 83,995
1889-90	18,56,262	24,90,207	- 6,33,945
1890-91	17,99,980	17,78,917	+ 21,063
1891-92	18,92,405	17,91,724	+ 1,00,681
1892-93	20,69,701	18,82,444	+ 1,87,257
1893-94	20,67,158	20,13,957	+ 53,201
1894-95	21,73,323	19,26,506	+ 2,46,817
1895-96	21,27,416	24,43,570	- 3,16,154
1896-97	21,58,266	21,34,005	+ 24,261
1897-98	22,39,668	24,12,101	- 1,72,433
1898-99	23,58,062	22,81,123	+ 76,939
1999-1900	22,72,608	23,17,463	- 44,855
Total :	3,16,32,212	3,29,35,399	- 13,03,187

(Source: H.N. Choudhury, Cooch Behar State and its Land Revenue Settlement, p. 414.)

Maharaja Narendra Narayan left Government in 1863 securities representing to Rs. 6,51,300 and coins of sorts in the Treasury of the estimated value of Rs. 5,57,997. There were also bonded debts and shares in a joint stock company, representing to about Rs. 60,000/-. Under the British

administration of the State during the minority of the Maharaja Nripendra Narayan there was an aggregate saving of Rs. 12,86,011 from the revenue of the country. The greater portion of this was invested in Government Promissory Notes and shares and Debentures of joint stock Companies. The cash balance in 1882-84, just after the transfer of charge of the administration by Government amounted to about Rs. 2,75,000.

In the course of the sixteen years that followed, large sums were expended on the Palace, the General re-settlement of the State, improvement of Communication and construction of the railway, and other public works, in all amounting to close upon fifty lakhs of rupees. The whole of this amount could not be met from the ordinary revenue of the State, and there was a total deficit of Rs. 13,03,187, which had to be made up by disposing of the Government securities and contracting a loan of eight lakhs from the British Government. The cash balance on the 31st March, 1900, stood at about three lakhs and a half of rupees²⁰.

Prior to 1912 there was no regular banking business in Cooch Behar State. In 1912 there was the first time that a regular banking business has been started in Cooch Behar. So long the Marwari Mahajans, who have got most part of the trade in their hands, have also been the principal bankers in the State. But the interest charged by them is very high and their Mooli system of advancing money has also proved ruinaous in many instances. The people are purely agricultural and although the soil is generally rich and fertile and a good harvest is obtained with very little trouble, they themselves, are involved and remain debt to the Mahajans from year to year. There is no landed aristocracy here at Cooch Behar as was known in Bengal

and the Marawari Mahajans are gradually acquiring extensive landed property as a necessary consequence of their system of banking business.

The Cooch Behar Banking Corporation has been floated with a capital of a lakh of rupees divided into 200 shares of Rs. 50 each and most part of the capital has been subscribed by the people of the State²¹.

In conclusion we would like to state few points during the period of the last Maharaja of Cooch Behar, i.e. Maharaja Jagaddipendra Narayan. The Cooch Behar State Council accepted the proposals of the Revenue Officer for a special remission of land revenue both on agricultural and on-non-agricultural land to mark the auspicious occasion of Jagaddipendra Narayan's investiture with full Ruling powers. It was noted that from the beginning of the economic depression generous remissions of revenue and rent have been allowed from year to year in the State at rates ranging between 7 annas and 4 annas and decreasing as conditions became stabilised. The remission allowed in the year 1935 was at the rate of 2 annas in the rupee conditional on payment of the dues of a Kist within the date of sale advertised in the State Gazette. In the light of a further change in economic conditions, a further reduction of the rate of remission would be fully justified. For Non-agricultural holdings, which were not affected by the out-turn and market prices of crops, no remission was granted in 1935 and remissions of 4 annas and 2 annas in the rupee were granted in the years 1933 and 1934, respectively only in cases in which there was no outstanding arrears. Under ordinary circumstances no remission could be granted in respect of such holdings for the year 1936. But the Maharaja decided to grant remission for the year 1936, at a special rate more favourable than actual condition of the State²².

SUMMARY

The economic condition as well as general administration the princely State of Cooch Behar was not in a good condition before the connection with the British. Land was the most important source of revenue and most of the people were dependent on agriculture.

From the very ancient time agriculture was looked upon as a noble profession Cooch Behar by the people including those of the Brahmans. Hari Dasa (Haria) who became the "Mandal" or the kind of Ciknajhara used to plough lands and produce Karpasa cotton.

Turner in his account in 1783 observed that the general condition of the people of Cooch Behar in comparison with the inhabitant of other neighbouring areas does not appear to be so good. Owing to their poverty he observed that a mother dress up her child and bring it to market, with no other hope, no other view, than to enhance the price she may procure for it. Walter Hamilton also refers to the custom prevalent among the lower classes to dispose of their children for slaves and he gives hient to the extreme poverty of the people in this region.

Many foreign travellers visited this state and they left very short account of this region.

Records regarding revenue and finance were preserved during the period of Maharaja Dhairjendra Narayan. These show that when Maharaja Dhairjendra Narayan died he left a debt amounting to 50,000 French Arcot coins. Mercer and Chuvet in their report of 1787 State that annually about 10,000 maunds of salt 2 to 3 thousand maunds of treacle and small quantity of iron were imported into Cooch Behar. The merchants purchased from

different markets about one lakh maunds of tobacco, 10,000 maunds of mustard seed and some opium. These goods were exported by boat to Dacca or Murshidabad from Mogalhat or Deviganj.

Captain Turner, an Eye-Witness described in his account in the year 1783, the poor economic condition of the State.

The Officers of the British East India Company began a money lending business in Cooch Behar. The Company's sepoys were also lent money to the peasants and charged a monthly interest of two to three annas in the rupee. They forcibly realised their dues. On account of these undesirable conditions, many people left the country. Generally the rate of interest was not less than 72 per cent per annum and in many cases interest was charged as Rs. 360 per cent per annum.

The resources of the State were not large. The only source of revenue was land and even this was not properly taxed. Absence of suitable means of communication kept the farmer and his produce confined within a small compass and the products of agriculture was in a very low price. Two maunds of paddy for a little above ten annas.

Colonel Hanghton joined his duty as Commissioner of Cooch Behar in 1864 and continued in his post till 1873. He brought many charges and reforms, specially in respect of land revenue administration of Cooch Behar. In the beginning of the British Administration in the State during the minority of Maharaja Nripendra Narayan, a rupee could bring four seers of Oil.

In the early days of the British administration, the condition of finance was in a deplorable condition. There was no control over the receipts and expenditure of the different departments. The system of preparing Budgets

was not in practice at that time in Cooch Behar. A regular Budget system was introduced under order of the British Government in 1866-67.

In 1864, the total revenue of the State amounting to Rs.7,87,967. It was gradually improved under a wall-organised system of Government. In 1883-84, the receipt from all sources of revenue came upto Rs. 19,65,550 and in 1899-1900 they amounted to Rs. 22,72,608, showing a large increase of about 9½ lakhs of rupees in the course of seventeen years.

Maharaja Narendra Narayan left Government in 1863, with securities representing of Rs. 6,51,300 and coins of sorts in the Treasury of the estimated value of Rs. 5,57,997. Under the British Administration of the State during the minority period of Maharaja Nripendra Narayan, there was an aggregate savings of Rs. 12,86,011 from the revenue of the State.

In the course of the sixteen years that followed, large sums were expended on the Palace, the General re-settlement of the State, improvement of communication and construction the Railway and other public works, in all amounting to close upon fifty lakhs of rupees. The whole of this amount could not be met from the ordinary revenue of the State, and there was a total deficit of Rs. 13,03,187, which had to be made up by disposing of the Government securities and contracting a loan of eight lakhs from the British Government.

Prior to 1912 there was no regular banking business in the State. The Marwari Mahajans who have got most part of the trade in their hands, have also been the principal bankers in the State.

The Cooch Behar Banking Corporation was formed in 1912 with a capital of a lakh of rupees divided into 2000 shares of Rs. 50 each and most

part of the Capital has been subscribed by the people of the State.

During the period of the last Maharaja i.e. Maharaja Jagaddipendra Narayan few remission and concession of land revenue both on agriculture and on non-agricultural land was granted. It was noted that from the beginning of the economic depression, generous remissions of revenue and rent have been allowed from year to year in the State at rates ranging between 7 annas and 4 annas and decreasing as conditions became stabilised.

NOTES AND REFERENCES

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- [2] Edward Gait, A. History of Assam, p. 270.
- [3] N. C. Sharma (Ed.) Darrang Rajava-msavali, p. 9.
- [4] S. Tuner, An account of an Embassy to the Court of Tesbor Lama in Tibet, New Delhi, Reprinted in 1971, p. 11.
- [5] Walter Hamilton, A geographical, statistical historical description of Hindostan and the adjacent countries, Vol. 1, New Delhi, 1971, p. 29.
- [6] S. Turner, Op.cit., pp.10-11.
- [7] S. C. Ghosal, A History of Cooch Behar, Cooch Behar, 1972, pp. 53-54.
- [8] Mercar and Chanvat's report. Vol. II, p.p. 149, 151.
- [9] S. C. Ghosal, Op.cit., p.278.

- [10] M. Martin, Eastern India, Vol. III, p. 681, Reprinted in 1976, New Delhi.
- [11] In his letter dated the 21st August, 1788, Captain Dunconson did not admit receiving this amount.
- [13] Munshi Jagannath Ghosh, Rajopakhyan, Prottyoksa Khanda, Adhyaya, 4 (in Bengali).
- [13] Letter from H. Druglus, the Commissioner to the Governor General in Council, dated the 29th May, 1790, also see Cooch Behar Select Records, Vl. I, p. 29.
- [14] Annual Administration report of the Cooch Behar State, for the year 1865-66, p. 28.
- [15] Harendra Narayan Choudhury, The Cooch Behar State and its Land Revenue Settlement, Cooch Behar, 1903, p. 298.
- [16] Sir Richard Temple's Minute on the Administration of the Cooch Behar dated the 6th July, 1875.
- [18] Annual Administration Report of the Cooch Behar State for the year 1866-67, p. 21.
- [18] H. N. Choudhuri, Op.cit., p.190.
- [19] Ibid, p. 411.
- [20] Ibid, p. 415.
- [21] Annual Administratin report of the Cooch Behar State for the year 1912-13, Para 67.
- [22] Proceedings of the Cooch Behar State Council. Vol. LIII, Saturday, the 11th of April, 1936, Para 2.