

The Fifth  
Vikram Sarabhai Memorial Lecture

on

REFLECTIONS ON RURAL DEVELOPMENT

by

PROF M.N. SRINIVAS

on

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DR. VIKRAM A. SARABHAI AMA MEMORIAL TRUST  
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## **Objectives**

- o To perpetuate the memory of the late Dr. Vikram A. Sarabhai.
- o To encourage Indian men and women to emulate in their own lives his dedication and perseverance towards human betterment.
- o To honour men and women who, by their own efforts and application, make significant contribution to society, combining with a far-reaching humanist vision the rigour of the scientific method with the skills of organization and implementation.
- o To promote by the awards the management movement in the country.

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## REFLECTIONS ON RURAL DEVELOPMENT

Prof M. N. Srinivas

RURAL development has been an extremely popular theme for public speaking with politicians, planners, officials, economists, social workers and others, and is likely to remain one for many years to come. A cynic might conclude that the popularity of the theme is itself a testimony to the lack of rural development. Even more than its popularity, what is really daunting is the fact that it has become the domain, *par excellence*, of cliché and slogan, and worse, of double-think and double-speak. The truth is that those who speak frequently on rural development, at least from the more conspicuous platforms, and the objects of their concern, the rural poor, live in different worlds. This holds good not only for the official or academic, clad in suit or bush-shirt, but for the khadi-wearing politician and social worker. After the speeches are over, and the VIP necks lassoed with garlands, the speakers return to their urban middle class homes, with the feeling that the evening has been well spent, and there is the added pleasure of looking forward to their names and photographs appearing in the following day's newspapers.

Nonetheless, I decided to speak on the theme not only because India continues to be basically a rural country but rural development of a just and balanced kind is needed not only to wipe out the grosser forms of poverty but for the

country's political stability. Further, without such development, even the cities cannot be saved nor can the idea of small families have any appeal to the poor.

I am, as some of you might know, a social anthropologist (or sociologist), and for the last thirty years or more I have devoted a good part of my time to studying rural culture and social life, and to the promotion of village studies in diverse countries. ~~THEIR OWN DEVELOPMENT~~ While social anthropologists have carried out village studies, they have fought shy of writing on rural development. This is indeed a pity for they have acquired, as a result of their painstaking studies, intimate and accurate knowledge on rural culture, and built into social anthropological research is an approach which is productive of insights into the nature of the relationships obtaining between different aspects of rural social life and culture. Unfortunately, however, they are not being used for promoting rural development.

Alone among the social scientists, social anthropologists regard the experience of *intensive field-work* in a village, tribe, urban slum, factory, office or other group of people, as indispensable for anyone who aspires to be a specialist. I have written elsewhere and at length on the field-work methods of the social anthropologist and I will not repeat myself here. I shall rest content with stating that they are radically different from those employed in the other social sciences, and require the anthropologist to spend at least a year with the people he has chosen to study. As far as possible, he has to live like the local people, use their language, eat their food, and collect his information through participation in their activities. Above all, he has to have empathy with them. His aim is not only to collect information but achieve understanding of the indigenous condition and world-view. Theoretically, the anthropologist is aware that the various aspects of the culture and social structure of the people he is studying are inter-related, and that generally

change in any single institution is likely to be followed by changes in some other institutions. The experienced anthropologist would not only be aware of the linkages existing between different institutions but of those between them and the technological and belief systems, and finally between all of them and the ecological system. He would always look for linkages within a system and across systems. One would think that his approach and awareness was particularly relevant for development planning. Perhaps those who occupy the seats of power do not know that anthropologists have these skills. That is not a good thing but what is far more dangerous is that they do not seem to be aware of the need for such a skill. For, in spite of the verbal homage paid to "integrated rural development", new technologies are often introduced without a thought as to their likely effects on different aspects of social life. Granted that it is not always possible to forecast the precise consequences of any technological innovation, one at least expects from the planners a general caution born out of the awareness of the likelihood of its such consequences. If intensive field studies are carried out in various regions of the country, they might give the planners a rough idea of the linkages observed in each region. There is also the added advantage that those who have worked in field studies in a region will be able to carry out quick surveys on sensitive matters should the need for them arise. The field workers will have built up reserves of rapport on which they can draw to get answers to the people's most valuable questions. From the point of view of the discipline itself, the Planning Commission has moved from sectoral to area planning, and the cognoscenti regard this as a significant departure. Beginning with the seventies, there has been talk about district development planning and in the last few years, even about block-level planning. But all this has been done with obscure haste and the reliability of the data that has gone into block-level planning is an open question.

Indeed, it is extremely doubtful if the decisionmakers in Delhi will have any patience with the minutiae of serious micro-level analysis. Our politicians need to be educated about the importance of micro-level analysis. It is refreshing, therefore, to come across a person like M. V. Ghorpade, who was Finance Minister in the Government of Karnataka until 1977, and who understands clearly its importance. He has written, "A major weakness of our planning has been the neglect of micro-analysis at the grass-roots level. Insufficient and inaccurate data is largely due to the inadequacy of painstaking field research. Lack of detailed analysis of social and economic microcosms continues to plague the planning process. This has resulted in broad aggregates and generalisations, blurring the human factor, and mystifying the effect of our plans on the poorest man, about whom we should be primarily concerned in a country like India" ("Change in Approach", *Seminar*, New Delhi, No. 228, p. 1).

During the last thirty years or more, it is social anthropologists who have carried out micro-studies of villages, tribes, slums, etc., but unfortunately they have not been development-oriented in their studies. It is high time that they made good this deficiency, for the recent national shift in emphasis to district and block planning, gives them a great opportunity to demonstrate the importance of the kind of work they do in order to enable the planners to reach the rural poor. They also need to do this to reduce the human and social costs of planning, and to minimise the distortions of programmes as they travel from Yojana Bhavan to the villages. From the point of view of the discipline itself, brighter students will become attracted to it in increasing numbers as more jobs will be available to them, and equally important they will have a chance to do something tangible for the wretched of the earth.

I HAVE already referred to the distinction that exists in our country between developers or planners, on the one

hand, and the objects of their concern on the other. The developers, officials and specialists in all sorts of fields, hail largely from the urban middle classes, excepting for some who are recruited from the Scheduled Castes and Tribes, and the Other Backward Classes. Even among the latter, the recruits generally tend to come from the better-off, educated and more urbanised kin-groups.

The relationship between caste and class is a complicated one and varies from region to region, but speaking broadly, the urban middle classes are largely recruited from the so-called high castes, along with a few minority and other groups. By "high castes" are meant not only the twice-born, but the dominant landed castes and others well above the Untouchability line, and enjoying better circumstances, and numerical strength, locally. Urban residence, caste, middle class, income life-style and status erect effective barriers between the developers and the people. Further, the middle classes are unaware of the complexities of rural society, and are trapped in the cliches and half-truths which littered the economics textbooks of the thirties: Indian agriculture is hopelessly uneconomic, it is a gamble on the monsoon, the holdings are too small and scattered, ploughing is just scratching the surface of the land with a wooden plough, the bullocks are bundles of skin and bones, the peasant is irrational, the victim of superstition and fatalism, and given to wasteful spending at weddings and funerals, the joint family curbs the spirit of individualism, etc., etc.

A corrective to the above view could have come from the officials and specialists who had rural origins but unfortunately their personal and familial ambitions have made them so eager to be absorbed in the middle classes that they zealously propagate their new class's prejudices instead of trying to correct them. \* That such an attitude is not

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\* A colleague doing field-work in rural South India wrote to me recently that an official who visited his village told the villagers, "You

peculiar to Indians is eloquently testified to by that emotive term beloved of the Marxists, "embourgeoisement."

But while the politician is not insensitive to personal gain—stories about the corruption of politicians are legion in every part of the country—he is forced, unlike the official and professional, to articulate periodically the interests of the people, in particular the people of his constituency. He has also to visit them occasionally, talk to, and be seen with, them. All this is undoubtedly in his interest, but the important fact for us is that his work forces him to come into contact with the very poor. If he wants their votes, he has to make them think that he is their friend and benefactor.

In other words, unlike the urban middle class officials and others, the politician cannot afford to become alienated from his voters. Indeed, he has to sport the symbols of his identity with them even though this forces him to a dual life-style. But what is relevant in the present context is that he is forced to appear as a friend and champion of his people if he has any desire to get re-elected. A few years ago, I attended a function in a village in Doddaballapur taluk in Bangalore District, and on this occasion, the prosperous-looking MLA asked his voters to spit on his face for having urged them to give up the use of traditional manure in favour of fertilizers. The villagers had taken his advice to heart and had given up composting, and when fertilizers became scarce, their yields were poor. They were all angry with the MLA,

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villagers, ignorant fools, God knows when you will learn." He strongly rebuked a woman who hesitated to mention her husband's name, and when her brother came forward to volunteer the information, he was asked to get out. What makes this incident difficult to understand is that the official told my colleague that he himself hailed from a village. He did not need to be an anthropologist to know that traditional Indian women do not mention their husband's name, especially before strangers. It would be a violation of the modesty rule to do so. Perhaps the official was deliberately distancing himself from the villagers in his effort to appear modern before my colleague.



the Government, and everyone in power. (I have in mind the general run of elected representatives and not with exceptions).

The extent and depth of the ignorance of villagers is a familiar topic of conversation with the middle class. They also get worked up about the urgent need to educate the villagers about this, that and the other. Ignoring for a moment the fact that the education dished out at present to villagers equips them only for becoming emigres from their villages, the class whose need for education is far greater, and more urgent, is the urban middle class. They need to shed all the stereotypes they entertain about villagers and learn about the realities of village life and culture before they go out to help rural folk.

Villagers may be poor but their culture is rich and complex. After twelve months of field-work in Rampura a village only 22 miles from my home town of Mysore, I felt that I had only scratched the bare surface of its culture. I needed at least another year to have what I regard as a minimum knowledge of it but I could not afford the time. The villagers had a fund of time-tested knowledge about their environment, flora, fauna, soils, pests, etc., and their agriculture was a highly skilled and complex affair. They were not clock-bound, but that did not mean they were lazy; they were capable of hard work when they had to be. What surprised me was their ability to laugh and joke in spite of the wretched conditions in which they lived. They had elaborate and sophisticated notions of right and wrong, honour and shame, which rules one could break, in what manner and to what extent, and which rules were inviolable. If anyone were to ask me where I was educated, I would have to reply, in all honesty, the Universities of Mysore, Bombay and Oxford, and Rampura. The entire village, from the well-informed elder to the boy in his early teens, joined in educating one ignorant urbanite about the intricacies of rural life.

Yet another aspect of the complexity which is specifically

Indian and which no amount of intellectual sleight-of-hand will make disappear, is caste. No honest student of Indian rural society can consider agrarian relations, relations between different individuals, and between groups, and ritual and religion, without taking note of caste. Caste permeates every aspect of the culture, rendering analysis far more difficult than it would be otherwise. In every village there is a land relations pyramid and a caste pyramid, and the two are intermeshed inextricably.

Village culture is a way of life, subsuming technology, institutions, values and knowledge, and it has been evolved over the millennia, in response to various external factors and forces. And its very survival is, in a sense, a testimony to its value. Ethnographic accounts of the cultures of primitive tribes written by anthropologists provide ample evidence of the value of the knowledge and skills acquired by the tribals during long centuries of struggle against their environment. For instance, one of the gifted pioneers of the field-work tradition in anthropology, F.H. Cushing (1857-1900), who studied the Zuni tribe of New Mexico, "...urged the government to *send its brightest and most sensitive men to the reservations to learn from the Indians before trying to teach them anything*... Cushing gloried in the cleverness of the Zuni people, and implicitly in his own cleverness, in being able to follow along and trace the inter-connections in their culture. He was an insider telling the world something it did not know..." ("Frank Hamilton Cushing and an American Science of Antropology," Joan Mark, *Perspectives in American History*, D Fleming and B Berylin, eds, Harvard University, X, 1976, p. 484. Emphasis mine).

Nearer home, at the All India Convention of People's Science Movements held in Trivandrum in November, 1978, one of its conclusions was "... *it is necessary above all for scientists to reject the elitist idea that they can solve the people's problems from the 'outside' and instead be prepared*

*to learn from the people and from their perception of the problems.* This would require a vigorous interaction between the scientists and the people" ("People's Science Movements," A. Vaidyanathan, N. Krishnaji and K.P. Kannan, *Economic and Political Weekly*, January 13, 1979, XIV, 2, pp. 57-58, Emphasis mine).

However, it would be rash to conclude from the above that the desire to learn from the people is widespread, let alone universal, among Indian scientists. For, one of the papers read at the Convention, and reprinted in the same issue of the *Economic and Political Weekly*, is so contemptuous of the people and so wrong that it typifies the attitude of the arrogant urban middle class intellectual towards Indian villages: "The role of science in raising mass capability to make a social revolution is critical. It consists of generating a scientific attitude and culture of scientific inquiry among the masses, so that *they can move from sensory perceptions of their social experience to conceptions and frames and from fatalistic prejudice to a realisation of their power to change reality in their favour . . .*" ("Science for Social Revolution: The Kerala Experiment," M. Anisur Rahman, p. 62, Emphasis mine).

The forces at play in the country at large during the last sixty years or so, and in particular, those active since Independence, have brought about a sea change in the nature of the village. The interests of the different castes living in the village no longer converge, and the points of friction between them have increased. In short, the village has ceased to be a community, and become instead an arena for conflict between diverse groups. The richer villagers have easier access to officials, especially as the latter need their cooperation for the success of governmental programmes. The rich and enterprising men also dominate local institutions such as panchayats and co-operatives. As a result, they are among the greatest beneficiaries from programmes of rural development. Even projects designed to benefit exclusively the weaker sections of rural

society, such as distribution of free house sites and house construction materials, nominations to local cooperatives and other bodies, reach only the poor relatives and other clients of the rich land-owners. Or else, the least poor in each category of the weaker sections tend to hog the benefits from the programmes designed for it. It does not reach the others. In the more backward rural areas there are complaints from the Harijans that officials, MLAs, and even Harijan leaders, do not like to displease the leaders of the dominant castes.

It is a commonplace that till the end of the sixties, development programmes widened the disparities between the village rich and poor, and a realisation of the politically explosive nature of this fact led to compensatory programmes being started for small and marginal farmers and landless labourers, and the Scheduled Castes and Tribes.

With increasing monetisation of the rural economy, there has been a widespread tendency to substitute cash payments for traditional grain payments, and this is also a symbol of the general decline in the strength of the patron-client bond which was so striking a feature of rural life. In the context of rising inflation, cash wages meant lowered wages, and those States which have passed laws regarding minimum wages to be paid to agricultural labourers, have not bothered to enforce them. Such laws are unlikely to acquire teeth in the absence of strong organisations of landless labourers. Landowners in some parts of Karnataka, Gujarat and Himachal Pradesh are importing cheaper labour from outside in an effort to keep down costs and discipline local labour. The movement of agricultural labour, it needs to be said, is from unirrigated and subsistence agriculture areas to areas of prosperous commercial agriculture.

The abolition of untouchability and the policy of preferential treatment accorded to Scheduled Castes has resulted in the emergence of a tiny professional class among them,

and also, every large village has several Harijan youths who have been to school or college. There are also Scheduled Caste MLAs and MPs, and ministers in every cabinet, State and Central. Understandably, the Scheduled Castes resent the position traditionally accorded to them, and educated Harijans are becoming aggressive in their attitude to the high castes. But such aggression only makes the high castes more angry towards the Scheduled Castes. They think the Government is pampering the Scheduled Castes and refer to the latter bitterly as the "new Brahmins" and "sons-in-law of the Government."

Land reform legislation has also contributed to worsening of the relations between the different agrarian classes. In the first place, the land-owners are resentful about the erosion of their rights, income and position, and the threat of further land reforms is always there at the back of their minds. In their quest for security they have taken steps which have further worsened their relations with the poorer sections of the village: they have evicted tenants wherever they could, and those who continue to remain do so on sufferance.

Relations between the high castes and Scheduled Castes are likely to get worse everywhere, giving rise to violent clashes between them. Every effort by the Government to help the Scheduled Castes will only make the high castes more angry and resentful. The relations between the rural rich and poor are also likely to get worse, but the effects of the worsening of these two sets of relationships are likely to have repercussions on each other. Whether the poor and the Scheduled Castes will unite against the rich landowners and traders in the village remains at best a doubtful question. The possibility of the landowners trying to split the rural poor on the basis of caste while the left parties try to bring them together on the basis of class, is a likely scenario for the future.

Development programmes get translated into targets in

order to enable their implementation to be measured. The politician and the official together determine the target to be achieved during the year or Plan period, whether it be the spread of a new variety of seed, a new agricultural practice, number of wells to be dug, or number of sterilisations to be performed and this information is transmitted from Delhi and the State capitals to the officials actually implementing the decisions. The officials go to the locally powerful men and seek their help and advice. This may benefit the latter directly and further, having helped the officials to achieve their targets, they naturally expect the latter to help when they need it.

But the political mobilisation of the Scheduled Castes and other weaker sections of population, and the resultant conflict between different sections of the village community, has produced a situation in which it is no longer enough for the officials to visit a few rich land-owners from the high castes. They have at least to appear friendly to the Scheduled Caste leaders and to the educated politicians in rural areas. But while the officials' style of functioning may have changed somewhat, it does not mean that they are more sensitive to the rural poor and their needs. At best, a few leaders of the poor may benefit a little.

The rural poor do not have access to officials. They have to approach them through an MLA, local leaders, or middlemen. But the middlemen may have other fish to fry. Whether he approaches the official through a middleman or on his own he is under pressure to bribe the official. But not every bribe produces a favour. There is an immense amount of folklore about the venality of officials and politicians, and it provides a staple for verandah gossip in the evenings. Corruption has become a way of life and citizens ought to be far more concerned about this than they are at the present moment.

THE halting attempts at decentralisation of power made

during the last thirty years, have benefited largely the powerful and rich in the rural areas. Rural cooperative societies and banks have also had similar results. It is clear that decentralisation, unaccompanied by a radical change in the rural power structure, is unlikely to help the poor. But power structures cannot be changed merely by giving weightage in voting to the landless labourers, Scheduled Castes and the like. Attempts to change the power structure have to begin by trying to make the latter economically independent of the local bosses. Programmes and projects which give employment to the poor outside the local power structure ought to have priority in any effort at emancipating them.

It may be recalled here that just as a high percentage of landless labourers hail from the Scheduled Castes, the bigger land-owners generally belong to the dominant and high castes. The latter also employ bonded labourers, and many of them are moneylenders on the side. To look at the matter from a different angle, high-caste land-owners have to act as patrons, and one of the duties of a patron is to advance loans to his clients in times of need.

I have already commented on the steady deterioration in the relations between Scheduled Castes and Caste Hindus everywhere, and it is difficult to see how the deterioration is going to be arrested. Violent clashes will become more frequent and widespread, and while it might be possible to control the violence in urban areas, the prospects of controlling it in the villages appear dim. This suggests that measures should be devised right now for the planned migration of Harijans to urban areas. Incidentally, some social scientists are beginning to think that the best way to prevent Harijan-high caste clashes is the planned emigration of Harijans from their natal villages to the towns. D.L. Sheth, for instance, has advocated this course in a recent article in the *Seminar* ("The politics of Caste Conflict," 233, January, 1979, pp. 29-36). He has suggested the creation

of ten million urban jobs for Harijans during the next ten years at the rate of a million jobs a month. He thinks that the "pre-organisation" of the Harijans is a prerequisite to their emancipation. But power, unaccompanied by a radical change in the power structure, is unlikely to help the poor. But power for one thing, that Harijan emancipation will not become a reality without their planned exodus from their villages into urban areas. In the villages, even educated Harijans will find it hard to challenge the authority of conservative dominant castes on their home ground. The latter have reigned for centuries the most iniquitous power and privilege over the others, and they are both to give them up. Harijans in urban areas might also find it easier to organise themselves for political economic and social goals, and further, wage rates may go up for agricultural labour in the villages as would result in an emigration of the dominant land-owners generally to the cities. The latter also employed labourers, and many of them are not necessarily, however, the Scheduled Caste. They should be encouraged to migrate only to the big cities. On the contrary, it would be much better if they could be found employment in the small towns or even in the very large villages where it may be easier and cheaper to provide them with housing and other facilities. Small and cottage industries should be started in these towns in which Harijans and untouchable labourers are given preference in employment. The Government should also actively encourage, and not only in the formation of co-operative societies exclusively for Harijans, landless labourers and women. It suggests that the appreciation of the complexity and value of peasant labour should not make us blind to the fact that it is unable to cope with the effects of the forces released during the last 50 years of colonial rule. To mention only one of the steep miseria population and the increased longevity of the people, have made subsistence agriculture available, the food and other products grown grossly insufficient to feed the population, and this has resulted in the emigration of large num-





backwardness may be politically expedient but ethically unjustifiable.

Returning to rural poverty, since the rate of illiteracy is much higher in the villages than in the cities, brokers and middlemen tend to proliferate in every area of life, and inevitably, every broker takes his cut. The net result is that the money that becomes available to the poor is greatly diminished. The difficulties involved in taking development to those most in need in an immense, diverse and hierarchical country such as ours should be widely publicised so that in devising strategies the role of leaders and brokers is minimised. Looked at from this point of view, the direct involvement of the people in programmes of development becomes a must.

YET another feature of the administration of the country — and one which outsiders do not understand — is the gulf that yawns between decision and implementation. It is not unusual for politicians to decide on launching a project under political pressure and then follow a policy of masterly inaction relying on time to enable people to forget their demand. Incidentally, the style of life which our politicians and higher officials have evolved for themselves precludes the investment of sustained thought and study on any vital issue, or even benefiting from such investment by others. What is called *ad hocism* is the guiding principle in our public life, and this in a country which swears by planned development.

Decisions may or may not be taken but votes have to be won, and this leads to the practising of a con game on the people by the political parties and leaders. Since 70 per cent of the electorate are illiterate, and 80 per cent of them live in villages, policy decisions can be announced and a few symbolic actions taken, without disturbing the situation significantly. Thus during the Emergency, some radical decisions were taken — to abolish bonded labour, and to declare a moratorium on rural indebtedness. But a recent survey of

bonded labour, conducted by the Gandhi Peace Foundation and the National Labour Institute, mentions that there are over 2.8 million bonded labourers in this country. The real figure is probably higher as the employers of bonded labourers know only too well that they are engaged in an illegal activity. The incidence of bonded labour is higher in UP and Bihar than elsewhere. But the institution is not confined to them: it is widespread. The employers of bonded labourers are the rich land-owners who have influence with officials and legislators, and even if the police want to take action against them, they are unable to do so. Further, the Governments in various States which, for the sake of Emergency publicity, secured the release of hundreds of bonded labourers were not able to provide them with jobs. The consequences of such a situation are best left to the imagination.

About the success of the Government's plans to persuade the banks to provide credit to the villagers, Ghorpade has this to say: "Take for instance the concept of integrated credit plans, at the block and district levels, to ensure that essential agricultural and other activities do not suffer for want of credit. The nationalised banks are charged with this task. It is a small task for them as it represents a small portion of their credit capacity. But to this day credit plans have remained on paper and have not been actually implemented even in well-banked areas. To meet the credit needs of rural artisans, banks are supposed to provide at least half a per cent of their total advances as per the differential interest rate scheme. Even this low target has not been reached in many States and regions, though the target of such advances to village artisans should be much higher and at least 2 per cent to begin with, to be stepped up progressively.

"Moreover, nothing has been done about consumption credit, in the wake of debt relief measures to relieve the rural poor from the clutches of the money-lender. The Sivaraman Committee had made some suggestions to provide

consumption credit. The rural borrower has a matter of fact, the flow of bank funds from underdeveloped rural areas to developed urban areas has stopped and reversed. This change is a typical one, Seminar, 228, August 1978, pp. 66-67 (emphasis mine).

It is not surprising that the people in the villages prefer going to traditional money-lenders for their credit needs. In the case of the money-lender, the borrower knows the circumstances and the money-lender, who is not a stranger, does not ask them to fill in complicated forms in triplicate, and so on. The money-lender and the victim talk the same language, they both suffer or prosper from the same drought or timely rains, unlike the bank officials who get their salaries no matter what happens to the villagers. Take for instance the concept of interest: "Since we live in the same area, we should not be charged more than the following interest quotation from Prof. B. M. Srinivasan, *Money, Banking and the Underdeveloped Countries*, Oxford University Press, pp. 329-330: "The second belief underlying Government economic controls is the traditional belief in the wickedness of money-lenders and the need to suppress or curb their activities by regulating the rates of interest which they are permitted to charge on loans. It is assumed that because the money-lenders perform a genuine economic service in the unorganised credit market which the Government cannot provide. There are two contradictory strands in the popular arguments against the money-lenders. The first is that the money-lenders, landlords and village shopkeepers had to use their entrenched position in the local community to extract high rates of interest from the peasant borrower. In this situation the objective is to increase the competition among the money-lenders, and this can be done by facilitating their access to the central funds of the organised credit market. The second argument states that there are too few money-lenders, but that there are too many middlemen intervening between the financial centre and the final borrowers in the traditional sector who are obliged to pay excessive rates to cover the middlemen's commission. This argument clearly amounts to saying that the branches



Tenants are shifted from plot to plot to prevent their acquiring an association with a particular piece of land. Since it is not possible to abolish tenancy, the lesser evil would be to give it legitimacy but under stringent conditions. All tenancies should be for a minimum period of five years and registered, and the tenant given a year or 18 months' written notice before his services are terminated. The minimum share of the crop he is entitled to and other working conditions should also be spelled out for each area and enforced strictly.

Similarly, the minimum working conditions and payments for agricultural labourers should also be fixed for each area, and enforced. Finally, moneylenders should be registered, and norms imposed with regard to maximum interest rates, and modes of collection. Those money-lenders who comply with Government regulations should be encouraged to come together and start small banks under firm guidelines laid down by the Government. An attempt must be made to encourage banks to grow from below instead of being imposed from above, with all the costs of big building, furniture, salaried employees from the towns, etc. In this connection, there is an urgent need to develop and regulate the institution of chit-funds which is prevalent in several parts of the country.

Since there is an urgent, if not desperate, need to create as many jobs as possible and in the shortest possible time, the cultivation of labour-intensive crops should be encouraged. If this is done, we shall, to some extent, halt the rush to the cities and the growth of vast slums.

The rural fringes of cities need to be specially developed both to prevent the otherwise inevitable inflow of jobless villagers and to provide green breaks between towns. Such breaks will become even more important as the pace of urbanisation grows, and the population increases further.

Educated men and women with a spirit of enterprise should be encouraged to go to the villages and develop agriculture and related activities. It is well to remember in this connection that over the last hundred years or more there has been a continuous brain drain from rural to urban areas, and it is time this process is begun to be reversed.

Some months ago I read a news item to the effect that mink farming was to be encouraged somewhere in the North. It is possible that it might bring one day lakhs of rupees to some urban entrepreneurs, but it is highly unlikely to become an activity of the rural poor. I wonder why those in power are unable to think of projects closer to the poor. For instance, why is there no mention of rabbit-rearing? I know that rabbits and hares are hunted and eaten by villagers in the South, and it should not be difficult to persuade people to rear them in their homes. Rabbits are small and cheap enough to be reared even by the very poor, provided some aid, advice and other facilities are given to them. Rabbits would augment the protein resources of the poor, and can also be a source of additional income. There is no great danger of rabbits overrunning the countryside as in Australia as there are far too many predators.

My suspicion is that rabbit-rearing has not even been thought of because our developers come from the urban high castes and the idea of eating rabbit meat does not appeal to them. It is possible that pig-rearing has also suffered from such high caste prejudice: I would give incentives to entrepreneurs from Brahmin and other high castes who take to pig-rearing. There is need to de-pollute the pig, and pig-rearing, and to supply pork-eaters with safe and hygienic meat. Further, the animal's rich manure will be available for agriculture.

There are half a million villages in India (5,75, 933 according to the 1971 Census) and of these 25 per cent

have a population of less than 200 each and 54 per cent less than 500 each. Most villages resemble slums, with no proper roads, drains and lavatories. In the bigger, and more prosperous villages, the richer land-owners have built sturdy RCC constructions cheek by jowl with mud houses. This makes the clearance of the rural slums even more difficult. It is high time we thought of rebuilding India's half a million villages. Once again, a Himalayan task, but it should not be beyond our resources, given the political will to do it. In rebuilding the villages, preference ought to be given to the use of appropriate technology which would be not only labour-intensive but give employment to thousands of village artisans and improve their skills. The new villages should be big enough for the location of essential facilities, and we could then reduce the number of villages by at least half. Villages should be planned as wholes, and they should be attractive enough to retain their residents if not attract immigrants from the urban areas. The task of rebuilding the villages could also be used for the social mobilisation of the villagers: Voluntary agencies, banks, the LIC, firms, universities should all be involved in this task, as also the villagers. A strong sense of citizenship in the people might emerge as a result of the enterprise being successfully completed. The old, malodorous slums passing for villages might wither away.

What I have said so far might lead one to think that there is no hope for rural India. On the contrary, thanks to the work of Gandhi and the great quantum of discussion which has taken place during the last six decades about the neglect of rural areas by the government, and about the dire poverty of the people living in villages, a feeling of guilt has become part of the Indian intellectual's psyche. More importantly, the votes are in the rural areas, and villagers are becoming increasingly aware of the power they wield. All this might result in ending in the near future at least the worst expressions of rural poverty and exploitation.