

Social Reaction to *Bania* Exploitation : A Study of Ideological Revolt of the Assamese against Merchants and Usurers as found in a Nineteenth Century Poetry Collection

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The growth of merchant and usurer capital in colonial India was a contradiction in itself : It promised a source of primitive accumulation for the nascent bourgeoisie and at the same time protracted the disintegration of the feudal mode. Usurer capital was not an absolutely new phenomenon for India. But the colonial conditions facilitated a marked rise in such elements as it fostered commodity-money relationship. In Assam this was added by the British attempts at monetisation of the economy, demand for revenue and taxes to be paid in cash, the emphasis on commodity production, commercialisation of the subsistence economy and the emergence of a marketing network which linked the remotest village to the metropolis. These created the preconditions which necessitated the availability of banking services and credit facilities. In rural Assam it was the Marwari merchants and moneylenders who provided these facilities. In the process, they resorted to merchant and usurious bondage and feudal methods of exploitation and oppression, upon the peasant and other lower classes. Though the primary occupation of the Marwaris was shop-keeping and other commercial transactions in the rural areas, money-lending and usury went hand in hand and soon became the dominant aspect of their activity. If the colonial conditions were responsible for the thorough impoverishment of India, it was these classes and their doings that pushed it to further predicament.

The perpetual direct exploitation of the peasants led to a very high degree of rural indebtedness, transfer of landed property from cultivating classes to non-cultivating classes, rise of an wage-earning landless peasant class and the creation of near-famine conditions by seizing harvest against loans and hoarding of food grains. While many instances of peasant revolts against the *raj* or its vicious machinery of taxation are available, one seldom comes across instances of overt social reaction against merchant and usurious

elements. This is perhaps because the rural classes could not easily identify the usurers as exploiters and the methods of coercion of the latter was indirect. Most of the time they appeared to be the *saviour* of the people. For example, when the peasants needed cash money to pay the government revenue or for their sustenance they could easily borrow the entire amount from the moneylenders to be repaid later with interest. Moreover these merchants and shopkeepers were also the link of the countryside with the outer-world. Hence when the peasants sold off their products to the merchants, they sold below its value without being aware of it. What seemed to be a gratitude of the peasants for the moneylenders was actually a bondage. This bondage was the most important factor why the lower classes could not break out in rebellion nor could they breakout from this vicious web. It needed an outsider to lead the peasants to make them aware of the situation they were in and break open the web.

In Assam one such instance of an 'outsider' inspiring and attempting to raise the consciousness of the peasants against the merchant and usurious exploitation they were being subjected to is found. He was not from the peasantry but an emerging middle class leader. The peasants though a potential revolutionary class, is basically a passive class and is in need of leadership.¹ The instance we are going to talk about is important because it provided this leadership to awaken the peasants to the situation. The degree of success achieved might not have been much but what is important is the attempt to influence and inspire the lower classes. This attempt was in the form of verses which expressed disgust and pain at the helpless situation. It wanted to arouse the people. A tone of antagonism and rebellion which was primarily spiritual was also implicit in these verses. The verses were composed by Kamala Kanta Bhattacharya and the poetry collection was entitled *Chintanol* which was first published in 1890 from Calcutta.

II

As early as 1890, say 17 years after the Assamese language was recognised to be an independent language and permitted to be used as the medium of instruction, was *Chintanol* published. The verses in this collection reflected the state of affairs in the Assamese countryside arising out of the merchant-moneylending operations and its professed purpose was to make people conscious of the real plights and duties.² *Chintanol* meaning 'The Burning Thoughts' was not very highly rated in its literary value but

it has been found important for its patriotic tone.³ The work was also not very widely read or circulated as found from its subsequent reprints though ironically the poet's purpose was to raise the consciousness of his people :

*Chintanol reflects the burning heart, not of the poet alone (but all). My efforts will be fruitful if all the patriotic youths of my country read the book thoroughly. Alas! when will we Assamese be unified. The future of the Assamese as a nationality seems bleak. How can a country prosper in wisdom, learning and culture which is already impoverished ? Not that the Assamese have always been a poor nation. Even with the meagre resources that Assam is left with now, she can aspire to progress only if the Assamese cease to trust the foreigners any more. They should work only with their own people. . These foreigners have already become immensely rich. They are also hostile towards the Assamese. They impede if the Assamese start any new ventures.*⁴

In the first poem which is entitled *Udogoni* (Inspiration) the poet attempts a crusade against his own countrymen for being so meak and passive. He deplored that the Assamese have lost all their sense of shame and humiliation. People from other provinces call the Assamese 'uncivilised'. Not only this the immigrants who has settled in Assam, intelligent and wicked as they were, have now become the virtual overlord of Assam exploiting Assamese resources. The Assamese should shed off their lethargy and take lessons from the humiliation they were being subjected to.

In the poem *Purnima Ratoloi Chai* (Loking at the full moon night) there is a vivid discription how the Mawari community locally called *keya* were indulging in economic and extra-economic coercion on the Assamese. The Marwaris trapped the innocent and simple-minded Assamese in their vicious moneylending network by means of sweet and soft words. The shrewd Marwaris would make the villagers sign in his long red-coloured book which the 'foolish' Assamese unquestioningly do and thus allow themselves to be eternally bonded to the Marwaris. Again, what the Assamese clerks were seen to be doing on the first day of the month (pay-day): As soon as they laid their hands on the monthly salary the Marwari money-lenders would snatch all of it as against the loans he provided. When the clerk entered home emptyhanded, his wife would inform him that not a single grain of food left at home. So our clerk had to go back and request the same money-lender for loan. This was the way the money-lending operation

became an institution.

In the last part of the same poem the poet visualise Assam to have become a graveyard where one can hear Assamese women and children weep as their home and hearth had been taken over by the Marwaris against the loans. There was no food already ; now the shelter was also gone.

The next poem *Ei no Asham, Nohoi ne Smashan* (Is this Assam Is'nt it a graveyard) also has the same theme as the title itself shows. Throughout Assam, whether Jorhat or Golaghat, one comes across only poor and impoverished people. He was appalled to see old wealthy families of Assam were now reduced to ruins. Mouzadars have lost their own home owing to non-payment of revenues. Even he was indebted to the *keyas*. The rate of interest charged by the moneylenders was as high as rupees five per hundred. More tragic was the fact even if the debt is repaid the moneylenders did not strike off the name of the borrower from his 'book' ; even the amount remains there for ever. Thus once a person signed in the long-red book and obtained a loan he is doomed. The poet feared if the process continued for long the whole Assamese nationality would be wiped out. Men of the high status like Baruas, Phukans and so on would have to enrol themselves in the British army. Some might have to suffer the ignominy of working under the foreigners and *coolies* (plantation labourers). In this way the cultivating classes of Assam will also gradually disappear the way its silk industry has disappeared.

In both *Jatiya Gourav* (The national Pride) and *Marishali Endhar Nisha* (The Dark Midnight) the poet retains the same theme : the destruction of the Assamese economy and the tragic disappearance of the Assamese nationality. He also chided his own countrymen i. e. the Assamese for their own weaknesses, their lethargy, their lack of enterprise, absence of pride in their own heritages.

The poem *Bhiksha* is a concluding picture of the sequence which depicts a portrait of contemporary as well as future Assam. He could foresee that the pauperised Assamese wandering about as beggars. They would not get a government job as the foreigners were preferred. Commercial pursuits elude them as the *keyas* monopolise them. They did not possess land to start cultivation. Renowned families were now in abject porverty. Alas ! what catastrophe has gripped Assam.

III

As is evident, the poems here has deploration on the predi-

cament of the Assamese resulting from usurious exploitation, as its subject. Added to this is self-criticism and call from the poet to rise to the situation. The poems lack the ingredients which are the hallmark of high quality literature.⁵ Moreover the theme and content of almost all the poems of the collection is the same. But it is not the literary value of the work that is relevant to us but a near perfect depiction of the actual reality in Assam.

The rise of the Marwaris from small-time merchants and moneylenders to wealthy property owners of Assam is an accurate picture as shown elsewhere.⁶ In the process of their primitive accumulation they not only resorted to various feudal methods of exploitation and extra-economic modes of extraction.⁷ Lending of money to the innocent villagers and making them sign against a bigger amount and the consequent imposition of a never-ending burden of indebtedness on them was one such mode. The poet talked about rupees five per hundered as interest. Records suggest that the peasants had to pay an exorbitant rate of one anna per rupee per month, that is a rate of about 75%.⁸ The entailing pauperisation of the peasants is imaginable. In the beginning of the British rule rural indebtedness in Assam was almost nil. But by 1929 the extent of rural indebtedness to total families in the sample was about 75% per district.⁹ The average debt per family per district was about Rs. 155.¹⁰ Moreover a good harvest did not benefit the cultivators as the creditor Marwaris carried off a good part of the product as against loan which had increased four-times including the interests.¹¹ This made the borrower goback to the money-lender and for the rest of the year he literally lived off borrowing. This vicious cycle has been vividly depicted by the poet in the poem *Purnima Ratoloi Chai*. The depiction of houses and properties being confiscated and villagers thrown out of their shelter also contain substantial truth. It will be evident from the rate of land transfer from the Assamese to the Marwari moneylenders. The Marwaris who initialy were not interested in acquiring land except for the purpose of habitation began to possess enormous land due to trasfer of lands from the borrowers.

Extent of Land Possessed by Marwaris¹²

1913-14	13000 Acres	1917-18	15338 Acres
1914-15	13800 "	1918-19	16301 "
1915-16	14252 "	1919-20	16454 "
1916-17	13965 "		

It is axiomatic that as a result of this ruthless operation while the moneylenders emerged as a powerful economic class, the Assamese peasants were reduced to one dead level of poverty.

As far as the factual aspect of the poems are concerned, they no doubt depict the reality. The themes permitted the poet to go for extensive exaggeration but the restraint shown by the poet is indeed commendable. Statements like the imminent conversion of Assam into a graveyard and Assamese becoming beggars were a necessity since poet's motive was to lash the Assamese to rise up. He wanted to hit them hard on their sentiment and pride and even provoke them to nationalism.

III

All arts including poetry aims to evoke. This is exactly what Kamala Kanta Bhattacharya's *chintanol* aimed at. It is evident not only from the preface of his collection but also the under tone of his poetry. It aimed to evoke the Assamese people, wake them up and make them conscious of the situation they were living in. In other words, these poems contained a substantial proportion of propaganda in them. The theme of propaganda is the pauperisation of the Assamese by merchant and usurious capital. It is a very overt message. The poet must have also been aware of them and did not try to conceal such character of his poetry. But for that matter all arts does contain some propaganda in it because it always aims to 'say something.'³ It is addressed by somebody. In our case what appears to be propaganda has also a concealed ideology behind it. The ideology of nationalism. This nationalism did not reflect any pan-Indian sentiment but was based on sentiments for his own community.

The theme, the manner of presentation, the language used in this series of poems presents also a very implicit evocation to rebellion. The poverty, the pauperisation and the exploitation of the Assamese : all these are depicted in a very harsh, stark manner which is unbecoming in usual poetry. This hits the reader hard and a sense of instant rebellious spirit fill the heart of the reader. From the preface of the poet it appears to be intentional. When the poet is expressing his disgust, pain, exasperation and anger through his poems the reader also identifies himself with him. The poet's rebellion is primarily against the situation where a vicious process of exploitation and pauperisation is allowed to be perpetuated. His revolt is also against the merchant and moneylending classes who were not only instrumental in reducing Assam to

starvation and poverty but also adopted unfair, extra-economic methods in such processes of exploitation. What is also noticeable is that he did not really inspire or incite his people to come out in open rebellion but by his presentation he filled the heart of his reader with a spirit of rebellion. That is where the poet perhaps succeeds the most. He succeeded in inspiring the spirits of his reader to become rebellious. This environment is essential to precede any movement.

It is unfortunate that the work is not widely read. More so the lower classes missed the taste and inspiration that could have been derived from it for reasons of literacy. But the poet could claim to have fulfilled his social commitment by corresponding to the social needs and responsibilities that was imposing on him as a member of the nascent intelligentsia. It enabled his art to enter human relationships by trying to spark off the consciousness of the passive social classes and providing of intellectual leadership. His work might have contained more propaganda than aesthetics but it was socially necessary.

References

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4. Same as note 2.
5. Same as note 3.
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