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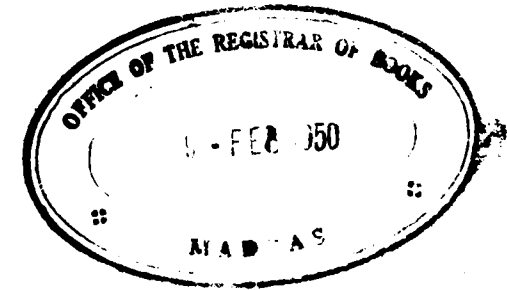


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**Speech of the Hon'ble Mr. B. G. Kher, Prime Minister of Bombay,
on the occasion of the Convocation of the Madras University, on
Monday, the 6th October 1947 at 4-30 p.m.**

Mr. Chancellor, Vice-Chancellor, Fellows of the Madras University,
Ladies and Gentlemen,

It is now over forty years since I attended a Convocation of the University of Bombay and the degree of Bachelor of Arts was conferred upon me. I do not remember what advice was given to me and by whom. I wonder if it should have made much difference to my life if I had remembered it. I wonder also whether what I am about to say here will make much difference to you, Young Ladies and Gentlemen, who have assembled here in such large numbers to receive your degrees. I do remember, however, that the gown which I was privileged to wear for the first time and the pomp and ceremony of the occasion made a great impression on my mind and made me feel that I had become a grown-up, responsible and perhaps even an important person in society. When last month I received an invitation from His Excellency the Chancellor—cordially backed up by the Hon'ble Minister for Education—to come and speak to you today I felt it was my duty to come in your midst and help you all to feel that you are now grown-up, responsible and important members of the society in which you find yourselves today.

2. In these forty years I need not tell you the world has changed a great deal. For one thing, we seem to have forgotten almost completely the art of living together while great progress has been made in the art of destroying life and property. Two World Wars have devastated many of the States of Europe—mass destructions, mass expulsions, mass migrations seem to be the order of the day—and even in the slow changing East, our motherland, India has undergone a complete transformation. Surrounded as we are in Bombay by refugees and evacuees from the Provinces of Sind and Punjab and other parts of the country from which thousands of human beings have been uprooted, robbed and exiled, it was really hard for me to make up my mind to get away even for a day or two, as the complicated problems of finding shelter, food, solace and work for these unhappy people hardly left me time to think, and yet for these very reasons I think it is necessary that you of the younger generations should study, analyse and take stock

of the mess in which the world finds itself today so that you could help to make it a little better and happier.

3. I should like at the outset to pay tribute to this great Province which has made such a valuable contribution to the intellectual and cultural life of the country. The Madras University has produced some of the finest scholars, jurists, administrators and statesmen who have made their mark in every walk of life, and you, who belong to this University, can well be proud of their great contributions in their respective fields. I often feel that the Madras mind must be gifted with special intellectual ability and a peculiar capacity for critical analysis which enable it to understand complicated problems clearly and to discuss them in a lucid and precise manner. If I am not mistaken, all the four founders of the principal schools of Vedanta, viz., Sankara, Ramanuja, Madhva and Vallabha lived, studied and flourished in this Southern Province.

In this critical period of our national history when violent passions and prejudices have been unleashed I think it is specially important for the Universities to foster this capacity for dispassionate thought so that we might be able to deal with our complex social and political problems in a cool and scientific manner. This makes me particularly appreciative of the contribution which your University and your Province have already made and are, I believe, destined to make to the future greatness of our country in an increasing measure.

4. I have had the opportunity of watching the progress of this University from strength to strength during the last few decades, and I have been greatly impressed with the gradual extension of the scope of its activities. In order to encourage higher teaching and research, it has established many well organised departments under its direct control to deal with various fields of knowledge. Of these special mention might perhaps be made of the Departments dealing with Indian History and Archaeology, Indian Philosophy, Music, Public Administration, Bio-Chemistry and Chemical Technology, whose cultural and technical importance cannot be overestimated. Your Oriental Research Institute, dealing with the various regional as well as classical languages, is another valuable contribution to the development of Indian culture. You have obviously realised the great truth that a University can become a living institution only when it embraces all the important subjects that come under Humanities as well as the Sciences and provides an intellectual sanctuary where "promising

scholars may carry on co-operatively the work of higher studies and research intimately in touch with the pulsating currents of life but not swayed aside by the whims and passions which move the unthinking multitude." Theirs is the role of intellectual leadership in a world where critical thought is at a discount.

5. I have no doubt that in the reconstruction of the educational system which is being attempted in all the Provinces the Madras University will play an important role. May I take this opportunity of sharing with you some of my ideas regarding the principles and problems of this educational reconstruction to which the Bombay Government has been devoting a great deal of attention. I feel that, in order to preserve the fruits of our newly won freedom and utilise the great opportunities which have been thus offered to us, it is necessary that we should try and create a new ideology in our people through radically reorganised educational system. We have solemnly resolved in our Constituent Assembly to establish in our country a free, democratic and equalitarian society, and it is obvious that the establishment and maintenance of such a society throws far greater responsibility on its members than any type of authoritarian society. This postulates the provision of genuine equality of opportunity for the children of all classes and communities in the field of Education so that they may have the fullest chance to develop their innate talents and capacities which after all is the object of life and education. In the past there has been far too much waste of national talent, because you have not been able to provide adequate educational facilities for all the children of the nation. If, through the proper reorganisation of our educational system, we can cultivate the qualities of good fellowship and tolerance and also the sense of social responsibility, in short, the moral sense, we shall have laid the most stable foundation for the construction of a better social order. The development of true moral sense and judgment must be "the supreme goal of education because they give equilibrium to the individual. They make him a solid building stone of the social edifice." As has been truly observed the happiest and most useful men consist of a well integrated whole of intellectual, moral and organic activities.

6. I am fully alive to the importance and the influence of "Familial" training to the individual. "In order to reach his full strength the individual requires the relative isolation and the attention of the restricted social group consisting of the family. When he is only a unit in a school he remains incomplete." But I am now dealing only with formal educational institutions other than the

family whose importance on the life of the child cannot be replaced and must not be under-rated.

7. In so far as primary and secondary education in schools are concerned, it is necessary for us to bridge the gulf which exists today between education and life and to bring the two into closer co-ordination with one another. The chief significance, to my mind, of the scheme of Basic Education lies in the fact that it brings the school into vital relationship with the life of the community and enables the child to acquire knowledge and skill through direct participation in significant activities and occupations carried on in the local community. This principle is one of general applicability and whether we are dealing with problems of primary or secondary education, we must hold steadfast to this sound educational policy. In this way school education will gain reality and value and students who pass out of our institutions will not feel like helpless strangers in an unknown world but will be able to share fruitfully and effectively in the life of the community. Further it is necessary for us to bring all our resources to bear, in a careful and co-ordinated manner, on the complex and manifold problems of Adult Education. We have been far too apt in the past to let our masses lead poor, barren and limited lives and have not made sufficient provision for enriching their life with wide and cultural and intellectual interests. I am not oblivious of the fact that one of the most urgent problems of national reconstruction is the improvement of the economic condition of the people. But, to my way of thinking, the raising of the economic and intellectual standards presents a single integrated problem and unless we work simultaneously on both fronts we cannot gain our objective. I am confident that, if we can utilise the great man power that is available in our colleges and Universities for this purpose and if we exploit the powerful modern media of mass communication like the radio, the cinema, the theatre and other similar agencies we can solve this difficult problem satisfactorily. That is why I was gratified to learn, a short while ago, that the Madras University has decided to make it compulsory for all students of the University to put in a year of social service in rural areas before they are given their degrees. I shall watch with interest the implementation of this idea and I hope that other Provinces will follow your excellent example and train students in practical citizenship and social service. I have always been of the opinion that it is not enough for a student to possess intellectual ability and shine in the class-room or the examination hall. It is even more necessary that he should display those social and moral qualities

which are the hall-mark of men of true culture and humanity. I am reminded of a sentence that occurs in the Taittiriya Upanishad which puts this point tersely in the following words: "Let the student who comes for instruction be a *good man*: let him be diligent in his studies, disciplined, strong of body and firm of mind."

Yuva syat sadhu yuva adhyayakah asistho dradhistho balish-thah; tasyeyam prithivi sarva vittasya purna syat.

Let me assure you that all these qualities can develop best not in the academic seclusion of the class-room but through actual participation in socially useful and worthwhile activities.

8. In so far as the specific objectives of University education are concerned, I feel that special attention should be devoted to the following factors: Firstly, it should aim at the harmonious development of all the powers of the individual—physical, intellectual, social and moral—so that he might be able to lead "the good life" as a useful and co-operative member of the community. This implies that he should be a man of culture, who would not sacrifice for the pursuit of a single narrow interest his breadth of outlook, his intellectual zest and curiosity and his capacity to appreciate and assimilate the best that has been written and achieved in the domain of Art, Literature and Science. Secondly, Universities must dedicate themselves to educating young men and women into the duties of democratic citizenship and develop in them the qualities of discipline, responsibility and co-operation without which the social organism cannot be properly cemented. I am deeply pained to observe the general lack of discipline, a disinclination to do hard work and to live a hard life as also the desire for premature leadership which the modern student world exhibits. See what is happening in the United Provinces. Unless we can quicken the social conscience of students and make them more mindful of their duties than of their rights, there is the danger that the conflicts and dissensions, which disfigure our national life today, may gain greater momentum and the freedom that we have achieved with so much labour and sacrifice may be jeopardised. It is, however, not enough to make the student a good citizen of his own country. In the present set-up of the world, all the nations of the world have become so closely interdependent that our national welfare is inextricably bound up with the welfare of the rest of the world. Therefore, a good Indian must also be a good 'citizen of the world' and he should have the capacity to order his loyalties in an intelligent and reasonable manner. While the development of this international outlook is essential amongst all the peoples of

the world, it is specially the privilege of those who have received higher education to make it an integral part of their intellectual and emotional equipment so that when they are called upon to assume leadership they would be able to give the right direction to our national policies. Thirdly, a modern University has also to play an important role in developing vocational, professional and technical efficiency, thereby raising the standard of living and of national wealth in the country. While I would not be prepared to sacrifice the wider cultural objectives of University education for any consideration whatever, I realise keenly that, in a country like India, which has vast but undeveloped natural resources and where the standard of living is so deplorably low, it is essential that there should be a planned and well co-ordinated application of modern scientific ideas to our economic and industrial problems. The older methods, which relied only on traditional skill are entirely inadequate to meet the present situation and we cannot ensure a reasonable standard of material life for our rapidly growing population unless the greater power that science has placed at our disposal is pressed into the service of our productive activity. I do not advocate rapid mechanization and industrialization which (as Lewis Mumford has pointed out in his excellent book 'Technics and Civilization') inevitably lead to militarisation and war, but a well thought out industrial and economic plan which will increase our prosperity without impairing our ideals. "With a change in ideals from material conquest, wealth and power to life, culture and expression, the machine, like the menial, with a new and more confident master will fall back into its proper place, i.e., our servant, not our tyrant. This change will be accompanied by qualitative change in interest too: in general a change from mechanical interest to vital psychical and social interests."

9. This reference to the application of Science brings me, by a natural association of ideas, to what I regard as the most important and most crucial problem of our time namely, the psychological and ethical conditions under which science can be utilised to enrich our life with greater significance. It appears to me that the most signal failure of modern education lies in its inability to give the proper orientation to our ideals, attitudes and emotions which ultimately determine our conduct. It has made no conscious and well-co-ordinated effort to direct them into proper channels, with the result that the mainsprings, that motivate the life of the adolescents and the adults, have been neglected and there is no assurance that those who receive this education will be strong enough morally and intellectually to meet the challenge of the Age.

The greatest need in modern India today is the development of character in such a way that students will learn to *conduct* themselves nobly and decently in all their social relationships and to choose those modes of behaviour which are in harmony with the ideals of human dignity. In stressing this aspect I am anxious to draw your attention pointedly to the fact that the chief object of general education is neither the increase of knowledge nor of skill nor even the attainment of what may be described as 'passive' virtue. It is rather to enable people to do better, to *behave* better, to use their increasing knowledge and skill in the service of the common good. Today, we know far more than our ancestors did and we possess infinitely greater power than they did. But, I may repeat a well-known but imperfectly appreciated truism, our moral standards and our social conscience have failed to keep pace with our growing scientific knowledge and our technical advance. The result is the greatest disparity between what man *can* do to fill his life with order and happiness and beauty and what he has *actually* done to make it dull and miserable, frustrated and unsafe. Every increase in scientific power and control enables man to dominate the destiny of more and more of his fellow-men, to exploit not only the resources of nature but also the labour and the lives of his fellows for his own selfish purposes. This constitutes a great danger for the welfare of the world, for if education fails to quicken social conscience and strengthen the sense of human solidarity, destruction and exploitation rather than co-operation and service will become the order of the day. The spectacular development of the Atom Bomb, which administered an unparalleled shock to the mind of man, is a culmination of the process that we have been witnessing for centuries, particularly since the application of science to industrial processes which heralded the great Industrial Revolution. But even the Atom Bomb, with its imminent threat to wipe out human civilization, has failed to awaken us to the acuteness of the danger, and we are faced with the sorry spectacle of the world which I described to you at the beginning of my speech. Unless the incalculable power that man has gained is directed by intelligent social vision, unless there is a humanistic application of scientific knowledge to use Aldous Huxley's expression or, in other words, it is consciously employed to make life more peaceful, more humane, more attractive for the common man, I am afraid we shall become victims of our own uncontrolled power lust and be unable to evade the doom that stares us in the face. This will be a great pity, indeed; for, today—for the first time in the chequered career of humanity—we have the technical skill and the resources to build up a culture and a civilization to ensure the 'good life', not for

certain groups and classes, but for all the peoples of the world. Science has laid all its gifts at our feet; it has also presented us with its great challenge. Shall we have the vision and the human understanding to exploit these great gifts for the good of man? When the question is posed in this manner, you can see that essentially and ultimately it is an educational question, the problem whether and how the emotions, the attitudes and the reactions of men and women can be guided into channels which are approved by reason and commended by social justice. It also involves the crucial problem of what is to be the controlling authority over human behaviour, both individually and collectively. Is it to be some external arbitrary authority imposing its will by force, as has usually been the case in the past, or the unpredictable directive of blind passions like greed and jealousy and selfishness? If that were to happen, human life will lack all dignity and its moral standard would not be superior to that of the beasts? It is the privilege of education to strive to substitute for these unenlightened forces the constructive power of intelligence guided by socially worthy purposes. In the words of John Dewey :

"The substitution of control by intelligence for control by external authority, not the negative principle of no control or the spasmodic principle of control by emotional gusts, is the only basis upon which reformed education can build."

That offers the solitary hope of our being able to emerge from the present tragic deadlock and replacing the existing jungle law in national and international life by a more civilized standard of conduct. Says a great thinker, Hobson :

"The well established laws of evolution as they really apply to all mankind are all favourable to the advance of true civilization and of morality. Our existing competitive and antagonistic social system alone neutralises their beneficent operation. That system must therefore be radically changed into one of brotherly co-operation and co-ordination for the equal good of all. To succeed we must make this principle our guide and the pole-star in all social legislation."

10. You may have the feeling that, in discussing these wider issues affecting the future of mankind, I am throwing the entire burden of the world, as it were, on the shoulders of the Universities. I would suggest in answer to that possible criticism that unless the Universities become conscious of the great forces that are shaping the world today they cannot carry on their day to day work of teaching and research with any assurance of playing a decisive role in national life. It is after all the ultimate objectives and ideals which determine the nature of our activities from day

to day and the Universities must recognise that they are ultimately responsible for the type of character that is to provide leadership in the future. They have to train young men and women in the supreme art of living together by inculcating in them habits of tolerance and co-operation and placing the common good above personal or sectional interests, and they can do so through providing significant practical experience of social and co-operative activities and community life. While they may be legitimately engaged in the study of various branches of knowledge they must remember that the supreme objective of education is to enable the students to gain a correct sense of values and a proper understanding of human nature—"their own as well as others," and thus to acquire a genuine respect for human individuality. I should like you to remember that the most effective approach to the understanding of others, which is the basis of all civilised life, is to try and understand ourselves, and in this connection I cannot do better than commend to you for study the three modes of self-understanding suggested by McDougall in his well-known book on "*Character and Conduct of Life*." There is, in the *first place*, the rather neglected art of *Conversation* through which we can not only find self-expression but also get valuable glimpses into the minds of others. In the past conversation was cultivated as a gentle and fine art. In the bustle and hurry of modern life this art has fallen into disuse and has tended to degenerate into the much lower art of argumentation. I would like you to remember that the essence of a cultured conversation is not the scoring of cheap verbal victories against an opponent—a tendency which in public life disfigures speeches and statements made by political leaders—but the desire to examine in co-operation with friends and superiors the various sides of a question and thereby enrich our understanding of the issues involved. '*Tad viddhi pranipatena pariprasnena sevaya*' says the Bhagavad Gita. A great deal is gained in this direction by the students of the Universities in their Unions and Discussion Groups and the many informal contacts which spring up in the course of their social life and I am of the opinion that these can become even more valuable formative factors when we learn to regard conversation as an educative medium through which we can understand ourselves as well as our neighbours. *Secondly*, we can find the soul of a people as well as the minds of great individuals mirrored in their *Art* and *Literature* which you are called upon to study in the Colleges and the Universities. I feel that the real value of the study of these great cultural achievements of the human race will be lost if they are looked upon

merely as technical subjects to be mastered through intellectual exercise. They must be interpreted essentially as means through which the collective mind of the race has expressed itself in a variety of beautiful and moving forms. Even more important than either of these, from the point of view of human understanding, is the cultivation of the power of *Reflective Self-Criticism* through which we can learn to appraise the social and moral implications of our own conduct.

Pratyaham pratyaveksheta naras charitam atmanah|
Kinnu me pasub hih tulyam kinnu satpurushairiti||

I need not dilate at length on the importance of this quality, For, do you feel that we are often apt to concentrate far too much on the mote in our neighbour's eye and forget the beam in our own, with the result that peaceful, co-operative living and communal harmony are becoming increasingly difficult? I feel very strongly that if education addresses itself seriously to developing this capacity of self-criticism and we give more time and attention to a dispassionate examination of our own thoughts and actions, life will become more meaningful than it is today and there will be much less of the conflict and recrimination that disfigure it at present. We will also realise the great ethical truth that nothing can either exalt or degrade us except our own good or bad conduct and "that every action, every thought and every feeling that we experience leaves a permanent mark on our personality and helps in shaping its characteristic pattern." This would make us far more concerned with what we do ourselves and less with the criticism of others and it would provide a good foundation for the development of the right type of civic sense. If our education can quicken and deepen our appreciation of this great truth we shall be able to acquire genuine self-control and the standards of public as well as private conduct will improve quickly.

11. I do not wish to encroach any longer on your patience because I well remember how, in my student days, long addresses were received by me and by the student community generally. I shall, therefore, conclude by thanking you, Mr. Chancellor, once again for affording me this opportunity of coming into contact with this great University and its *alumni*. I would also venture to express the hope that the graduates who have taken their degrees today will find in later life that what they have learnt and acquired at this University, both in knowledge and social training, has stood them in great stead and while this education may not — and perhaps should not — ensure for all of them a life of ease

and comfort, it will enable them to live decently and usefully — jealous of their own honour, mindful of the rights of others and willing, above all, to give the best of themselves to the service of all good and worthy causes. For, it is only dedication to great causes that can exalt us and give meaning to our life. "Culture without comfort; beauty without luxury; machines without enslaving factories; science without the worship of matter would restore to man his intelligence, his moral sense, his virility and lead him to the summit of his development" says Alexis Carrel, and I believe he has told us the Truth. — JAI HIND.

THE INDIAN ELEMENT IN ENGLISH *

HISTORY IN THE WORDS

BY

G. SUBBA RAO, M.A., M.LITT.

During the centuries that the British and Indians have known one another, the British mode of life, customs, speech and thought have been profoundly influenced by those of India—more profoundly than has often been realised.

—Lord Mountbatten, 14th August, 1947.

Cultural contact between two nations leads to a linguistic give and take. Words are borrowed besides ideas and things. For this reason, a study of loan-words provides an instructive commentary on the cultural relations of one nation with another. In this paper an attempt is made to indicate the extent of the indebtedness of English to the Indian languages and to relate this linguistic influence to the cultural relations between the English and the Indians.

India has cast a strange spell over the English mind since the earliest beginnings of English history. There is no more authentic record of the faint but fascinating idea of India that the English had first indirectly acquired than the names by which the country has been known to them. *India*, *Indies* and *Ind* are full of history and have gathered around them a romance all their own. If language, as Emerson said, is 'fossil poetry', these words are indeed fine fossil poems. The name *India* is traced from Latin, through Greek, through Persian to Sanskrit *Sindhu* and shows that the English owe their earliest knowledge of India to the Romans and the Greeks. It is found first used in Alfred's 'Orosius'. In his short account of India Alfred followed Orosius closely, although he recognized the need to rewrite Orosius' account of Europe. Alfred's knowledge of India was vague, but his interest in the Unknown land was so keen that he is said to have sent an envoy by name Sighelm of Sherborne in 883 A.D. to find the way to India. In the Middle English period the form *India* went out of vogue and in its place are found *Ynde*, *Inde*, and *Ind*. Chaucer, for instance, uses the forms *Ynde* and *Inde*, but *India* nowhere. These Middle English forms — *Ynde* and *Inde* — which are re-adoptions through French and used in preference to the older

* My deepest gratitude is due to my teacher, Prof. V. K. Ayappan Pillai, for the help, advice and encouragement he has been giving me in my study of this subject.

India — testify to the phenomenal influence of the French on the English language during this period. It was Marlowe who definitely revived the older form *India*. This was due to Spanish and Portuguese influence as well as the influence of the classics. *Indies* ceased to be applied indiscriminately to India with the acquisition of precise geographical knowledge. Throughout the long period from King Alfred to Queen Elizabeth, India remained a remote land of magic and romance, full of 'gold hordes', precious stones and 'daintie spices' and the home of curious portents of the animal world like the 'Indian ass' which 'hath one only horne in his forehead' and the elephant which is 'full peryllous'. Marlowe and Shakespeare knew their Hakluyt well. Shakespeare employs the form *India* more frequently than *Indies* and *Ind*. In his works they are awakened to fresh life with the kiss of metaphor. They become a symbol of bountiful opulence and expanse, a region to which profitable voyages may be made.¹

Besides the name of the country, a few Indian products and names were passed on to the English through Roman and Greek agency. Such are *algum* (?), *beryl*, *camphor* (?), *candy*, *ginger*, *mace* (?), *musk*, *nard*, *opal*, *pepper*, *rice*, *sandal*, *sendal* (?), *sugar*, *malabathrum*, *panther* (?). They belong to 'the dim backward and abysm of time' and the etymology of some of them is still obscure. The Oxford English Dictionary displays great caution in tracing them to their Indian origin.

Since the beginning of direct and uninterrupted intercourse between England and India in 1600, with the chartering of the East India Company, the influx of Indian words into English has been continuous and considerable. Pandit Nehru has recently expressed surprise at the number of Hindustani words alone in English. 'I once took the trouble', he said, 'when I had some leisure in Ahmadnagar, to collect the Hindustani words in the English language—I could not complete the task—but I was myself surprised to find such a number of Hindustani words current in the English language.' Not Hindustani only, but the many languages of India are 'abundantly represented' in the English dictionary (Henry Bradley). Most writers on English vocabulary realize the amplitude of this foreign element; but none, with the

1. In slang this latter sense is further extended and the word *India* has acquired later an obscene significance. J. S. Farmer and W. E. Henley cite, in their 'Slang and its Analogues' (Vol. IV) a passage from Donne, 'Elegy', XVIII.

Note: 'India' throughout this discussion stands for 'India before the partition.'

solitary exception of Dr. Mary S. Serjeantson (now Novice Mary Theodore, C.E.J.N.) has attempted to evaluate its extent. Dr. Serjeantson's 'History of Foreign Words in English' (1935) is very clearly of a general nature and admittedly very incomplete. Yet in her short chronological treatment (Chapter X) she tries to establish the number of Indian loans with a finality which is misleading. Her computation shows in the aggregate one hundred and eighty-eight loans from Indian languages — a number which would make one wonder whether writers like Prof. Weekley are, after all, right in holding that the Indian contribution to English is 'really considerable'. Dr. Serjeantson's list does not include even all the words admitted into the Concise Oxford Dictionary. Thus recorded in English a few years before 1600 are such Indian borrowings as *areca* (1599), *jaggery*, (1598), *lacquer* (1579), which Serjeantson does not take note of. It does not appear as though she has left out these terms because they are not direct borrowings, but taken immediately from Portuguese; for the case is no better with the words she has set down. *Maund*, *banian*, *calico*, *betel*, *copra*, *mango*, are as much 'travelled words' as *areca*, *jaggery* or *lacquer*. Nor can it be considered that she has omitted all words relating to Indian life and customs for, while observing that "few have become really 'popular' terms," she has admitted words like *maharajah*, *ranee*, *dhoti*, *seer*, *rupee*, *anna* and *pie*, but excluded more interesting words. Such, for example, are *brahman* and *mogul*, both of which have been put to figurative use by no less a poet than Dryden. A term like *toddy* — to take just one more instance — is missing in Serjeantson's list. Over half a century ago Archbishop Trench considered this word sufficiently important to be chosen as one of the few examples he gave of the Indian loans in English.² Later Morris³ and Skeat⁴ also took note of this word, and no wonder that in our own day a distinguished philologist like Prof. Weekley⁵ 'confesses' that for many years he believed *toddy* to be Scotch, for the term has gone into the vocabulary of Burns. The French language has borrowed the word from English.⁶ The statistics, therefore, of Dr. Serjeantson are obviously undependable, although, otherwise, her short account of

2. Trench: English, past and present (1855), p. 15.

3. Richard Morris: Historical Outlines of English Accidence (1886); p. 33.

4. Skeat: Principles of English etymology, 2nd series (1891), Ch. X.

5. Weekly: Something about words, Ch. X.

6. Paul Barbier: English influence on the French vocabulary. S. P. E. Tract No. VII. The writer considers *toddy* and *punch* as English loans in French 'relating to English life in general'.

the Indian element in English is a good chronological introduction to the subject.

That the Indian element in English is 'really considerable' is amply borne out by the great Oxford English Dictionary, that 'veritable mine of material', in the words of Dr. Wright, 'for workers in the history and philology of the English language'. It has accorded recognition to no less than nine hundred main words of Indian origin and many thousand derivatives from these words. Not all these words, it is true, have been fully naturalized in English. Many of them refer specifically to Indian life and their relation to the English vocabulary bears comparison with 'that of the conquered Jebusites to Israel'. Some of them were only temporarily borrowed by the English and are now either obsolete or rare. For the historian, however, these words are in a way more interesting than those which became acclimatized, for their temporary or special use indicates some peculiar need or taste of a special period. Besides these words, which have been variously called by the OED Denizens or Aliens or Casuals, there are a good number of others, Naturals, which have become a permanent and useful part of the English vocabulary. Many of them have undergone interesting sense-changes and have been put to effective use by eminent English men of letters. The Indian element in English, as a whole, therefore, possesses a singular cultural, philological and literary interest. Only the first, the cultural and the historical aspect is treated here. The Indian loan words in English tell us the strange story of Anglo-Indian relations from the viewpoint of English. They indicate faithfully on the one hand, India's contribution to the civilization of England; and on the other, the reaction of the English to the social, political, economic and religious life and thought of the Indians.

SEVENTEENTH CENTURY

The loans of this century bear out that the first direct relations between England and India were, as is well known, commercial in character. Almost all the words borrowed are 'content words' (names of things, etc.), many of which are connected with trade and commerce.

Words like *calico*, *chintz*, *chuddar*, *tussore*, *bengal* (applied to piece goods of different kinds), *palampore* (a kind of *chintz* bed cover), *dungaree* (a kind of coarse inferior Indian calico; applied in the nineteenth century to trousers of this material) reveal that trade in textiles has been very important. There are a hundred other names of this category, most of which are now obsolete, and,

therefore, not admitted into the OED. Commenting on these Yule and Burnell remark: 'Nothing is harder than to find intelligible explanations of distinction between the numerous varieties of cotton stuffs formerly exported from India to Europe under a still greater variety of names—names and trade being generally alike obsolete.' Among the names which have survived, *calico* has a romantic life-history. It appears in English in the sixteenth century in the forms 'callicut', 'kalyko', etc. The word was influenced by the Portuguese and French forms. It is the name of a white fabric associated with Calicut, which was then next to Goa, the chief port of intercourse between India and Europe. India has given England and Europe many words of this type—names of products associated with special geographical names—*Dungaree*, *Surat*, *Bengal*, *Madras*, *Malabar*, *Jodhpur*, *Jaconet*, etc. Calico was so important an article of commerce in the seventeenth century that all kinds of cotton cloth imported from the East were, at one time, given this general name. The word came to be used also in the attributive and combinative positions, a privilege which was extended to many other loans of this period only in the eighteenth and nineteenth centuries. Thus, we find 'calico cupboard', 'calico mantle', etc. A ball where the ladies wore only cotton dresses was called 'calico ball'. At a much later day 'calico' came to mean in American 'printed cotton cloth' and provided two choice expressions to the slang of the American student—'a piece of calico', 'a choice bit of calico' with reference to a girl if she is a 'flirt' and 'thrill' respectively. In French slang an interesting sense-change has taken place, where 'calicot' is used to signify 'a draper's assistant', just as 'surat', the name of a coarse cotton material acquired in Lancashire the general sense of inferior or adulterated. Prof. Weekley cites a report in 'The Times' for May 8, 1863, 'of a libel action in which a brewery firm obtained damages for having been described as 'surat brewers'. The Industrial Revolution, the age of machine production dealt a hard blow to calico as well as other textile industries of India and although the names continue to be used India has long ceased to export these goods.

Among other goods of trade of this century which also bear their Indian names are: *copra*, *coir*, *tutenag*, *lac*, *pepper*, *sugar*, *Indigo*, etc. Various other words in some way connected with commerce belong to this century; *banian*, *bora*, *shroff*, *dubash*, *coolie*; *bazar*, *bankshall*, *godown*; *batta* (agio or difference in exchange), *hoondi*, *chop*, *dustoor*; names of coins like *rupee*, *pice*, *mohur*, *pagoda* (a coin then current in Golkonda), *dinar*, *fanam*, and

names of measures and weights like *guz*, *candy*, *mangelin*, *maund*, *viss*, *seer* and *tola*.

The second interesting piece of information which the loans of this century offer us is that by the seventeenth century the Portuguese were already well-settled on the west coast of the Peninsula. Several Indian (especially Malayalam) words have been borrowed through Portuguese, for when the English arrived in India an Indo-Portuguese dialect was the *lingua franca* of the country as much between Europeans and Indians as between the Europeans themselves, who belonged to different nationalities. Dr. Dalgado lists over three hundred such words, most of which are now obsolete and therefore not recorded by the OED.⁷ The word *topass* recorded by the OED, bespeaks this phase of Anglo-Indian relations. It was applied to a half-caste claimant of Portuguese descent, to a soldier or a ship's scavenger, who was of this class. The word is traced to Hindi *dobashi* (dubash) man of two languages, interpreter. The Indo-Portuguese were the first to be employed in this capacity. Another word which is full of history is *feringhee*, a name which the Indians first applied to the Portuguese and then extended to all the Europeans who came to India. In the nineteenth century the Englishman came to regard it as 'a positive affront' to be called a *feringhee*. The word is recorded (1634) in the OED and explained thus: 'Formerly the ordinary Indian term for a European; now applied chiefly to the Indian-born Portuguese and contemptuously to the Europeans.' The etymology of the word is, however, quite innocent. It is a corruption of 'Frank'. "All Europeans in the East are called 'Franks' probably because of the leading part taken in the crusades by the French."⁸ In India the word was used to denote 'a European in general, a Portuguese in particular and in a more restricted sense an Indo-Portuguese. and as the Portuguese professed Christianity and were keen on the spread of their religion, *farangi* became a synonym for Christian... In the Dravidian languages the word is also used to mean 'a cannon or a piece of ordnance.'⁹

Almost all the Malayalam words ('Malayalam' is not recorded in the OED curiously enough) which have gone into English during this century bear distinct traces of having passed through Portuguese: *betel*, *areca*, *coir*, *copra*, *jack*, etc. Some other words too

7. Dr. Dalgado: Portuguese vocables in Asiatic languages, translated by Anthony Xavier Soares.

8. Henry Bett: Wanderings among words.

9. Dalgado: op. cit.

came into English through Portuguese: *brinjal* (ultimately Sanskrit), *cutch*, *jaggery*, etc.

In addition to these Indian words borrowed at second hand, English has taken directly some Portuguese words like *factor* (a commercial agent), *factory* (a trading establishment at a foreign port or mart), *comprador* (a native servant employed by Europeans in India and the East—the word, OED says is now obsolete in India, but current in China), *bayadere* (Fr.—Pg. a Hindu dancing girl—the English later borrowed the Hindi word *nach* and formed the compound 'nautch-girl'), *amah*, *ayah*, (the Indian word for 'wet-nurse', *dai* was borrowed later. COD) and a more important word than any one of these, *caste* (1613).

The third inference which we may legitimately draw from a study of the loans of this century is that during the seventeenth century the Mogul empire was at its height of magnificence and power and that the relations between the early English traders and the *Padishas* (1612) were by no means hostile. Ralph Fitch, who was in the company of John Newbery sent by Queen Elizabeth in 1586 to Akbar as her representative styles Akbar as the *Great Mogor*.¹⁰ As early as 1678 the word 'mogul' has acquired in English the transferred sense of 'a great personage; an autocratic ruler'. In the next century the word is applied to a kind of plum, the *Magnum Bonum*. In the nineteenth century it came to be applied to a locomotive of a peculiar type built for hauling heavy trains and also to a pack of playing cards of the best variety. *Mogul* thus came to be regarded as synonymous with *Al*.

Firman reveals the primary concern of the early English merchant adventurers. Despite his pomp and splendour the Mogul Emperor was easy of access to the envoys from Queen Elizabeth. Captain Hawkins, 'who may not unfairly claim to be ranked among the founders of the Indian Empire,'¹¹ could enter Jahangir's *darbar*, be in his favour and obtain a *firman* from him for the establishment of the English Company at Surat, the cradle of the British empire in India, although the Portuguese were still strong enough in India to procure the revocation of the decree. (The OED assigns *firman* to 1616 quoting from Sir Thomas Roe; Crooke cites an earlier illustration, 1614).

10. Early travels in India (1583-1619) Ed. by W. Foster. The party of Newbery set out to India by the overland route through Asia Minor. They went to Tripolis in the 'Tyger'—a fact which is probably alluded to twenty years later in *MACBETH*, when the witch says:

Her husband's to Aleppo gone, master o'the Tyger' III, iii.

11. H. G. Rawlinson: British beginnings in Western India.

Coming as he did from an island to a vast country at a distance of half the globe, with an entirely different culture, civilization and climate, with numerous classes of people and an immense variety of animals and trees, it is not surprising that the Englishman of this period should have paid a more than ordinary attention to everything around him in this new country and adopted a large number of Indian words into his vocabulary. Thus we find him noting names of different classes of people—*raja* and *nabob*, *pundit* and *moonshee*, who tried to instruct the young writer in the native languages with little success, *gomastha* and *dubash*, *khidmutgar* and *boy*, *fakir* and *jogi*; names of buildings like *bungalow*, *choky*, *cutcherry* and *mahal*; names of conveyances like *hackery*, *doolie*, *kajawah* and *palanquin*; names of rafts and boats like *catamaran*, *dhoney* and *dandy*; names of fruits like *mango*, 'the delight of India' (Fryer) and *jack*, trees like *banyan*, *teak* and *mahwa*; snakes and animals like *anaconda*, *ghoont* and *sambur*. India being one of the world's most prolific sources of big game, it has been the hunter's paradise. As 'the sine qua non of British bliss', in the words of Edward Thompson, is 'things to kill' (*An Indian Day*), *shikar* was very early adopted.

That the Hindu and Muslim festivals—Holi and Dewalee, Moharram and Ramadan—should have early roused the interest of Englishmen in India is as we should expect. But the word applied to Moharram was a new formation—*Hobson-Jobson*, a perversion due to folk-etymology of 'Ya Hasan, Ya Hosain, the wailings of Mahommedans as they beat their breasts in the procession of the Moharram. An excellent illustration of folk-etymology, the word has acquired the sense 'folk-etymology'.¹² Another serviceable loan of this period is *juggernaut*. The fiction that devotees throw themselves *en masse* under the wheels of the car of Juggernaut fired the English imagination so powerfully that capital use has been made of this term. In the eighteenth century it came

12. Eric Partridge: The world of words; 'Folk-etymology...this progress and feature of language is also known as Hobson-Jobson.' The word is not recorded by the OED, SOED, or COD. In the S.P.E. tract (No. XXXVIII) on 'Arabic words in English' the word is put down as 'Indian Arabic'.

Sir R. C. Temple in 'The Indian Antiquary' (Vol. XXXI, p. 514) cites a bona fide literary quotation for this well-known colloquialism from 'The Nineteenth Century' (April, 1902), p. 581 where a whole article is written on 'The Hobson-Jobson' by Miss A. Goodrich-Freer: 'It is some sort of a holiday that the Hindu sailors keep every year'.... 'A typical instance' comments Temple, 'of the almost contemptuous ignorance of things Indian on the part of English literary personages'.

to be used as a transitive verb 'to crush to death as a victim' and in the figurative sense 'an institution, practice or notion to which persons blindly devote themselves or are ruthlessly sacrificed.' Ever since 'the Press seldom lets a week pass without some reference to the juggernaut of capitalism, militarism, industrialism, bolshevism or some other -ism', says Weekley, 'regarded as an awful and irresistible power destroying victims wholesale'.

The Englishmen in this period of their life in India learnt how to deal with strangers. 'They square with the humour and meet with the praise' of Indians, says Fryer. It is significant that they applied no English term of disparagement to Indians, their customs and religions. Thoroughly practical-minded, they carefully refrained from offending the susceptibilities of the Indians. On the other hand, they adapted their life to the social and climatic conditions in the new country of their living. In matters of dress, food, and drink they soon acquired the Indian taste. They wore *banians*: 'banyan coats' and 'moormen's trousers' were worn by Englishmen as a matter of course, says Fryer. Indian dishes figured on their tables—*cabob*, *pilau*, *dumpoked fowl*, *curry* and *kedgeree*. They found these dishes delicious and employed Indian cooks. 'The governor of Sindhu... ate some banqueting stuff made in my house by a Moore cooke', notes Roe in his Journal. They developed a strong liking for *arrack*, which was the staple drink at this time, *punch* and *toddy* besides *cha*. They favoured the *cheroot* and the *hookah*. These loans indicate the Indianization to some extent of the early settlers in respect of certain aspects of their life.

EIGHTEENTH CENTURY

Three things strike us most concerning the loans of this century: First, the number of words borrowed is smaller than that of the preceding century. Secondly, attributive, combinative and derivative use is largely made of words already borrowed. They are employed in figurative and transferred senses as well. Thirdly, the distribution of the new loans is remarkably unequal—those of the first half of the century are very few (only 28 of the 191 words borrowed in this century belong to this period) while the large majority belong to the latter half. From these linguistic data certain inferences can be drawn.

During the first half of the century the English continued to be peaceful traders. The most frequently used and important words having been already borrowed, there was little necessity to adopt a large number of new terms relating to trade and commerce. Actually we find just a handful of words of this class.

Thus, there are a few names of articles of merchandise like *jute* (1746), *kinco* (1712, a rich cotton stuff embroidered with gold or silver), *gurrah* (1727, a kind of coarse muslin), *jamwar* (1721, a kind of chintz, flowered sheet or shawl). *Bandanna* (1752, coloured handkerchief), *jaconet* (1709, a cotton fabric), *mull* (1798), *seer-sucker* (1757), *kerseymere* (1798, twilled fine woollen cloth) belong to the second half of the century. One important word in this connection is '*dustuck*', which reveals the privileged position which the English began to acquire in this country. *Dustucks* are passports, especially 'those granted by the covenanted servants of the East India Company', which obtained exemption from transit duties. This privilege Clive secured for the Company's merchants from Mir Jafar. From these words may be seen that the English continued their commercial transactions. Even during the war with the French 'the English busily transacted their ordinary commercial affairs and increased the value of their exports, as the records of their trade and shipping prove', observes P. E. Roberts.¹³ Still, the loans suggest that their trade with India was not as flourishing as one would have expected it to be, considering the splendid beginnings of the seventeenth century. History tells us that 'by the eighteenth century 'mercantilist' theories were widely accepted and a kind of 'economic nationalism' developed which became more intense during the Napoleonic period. The East India Company... found themselves blocked by tariffs and prohibitions in nearly every country, including England itself. The Company encouraged the manufacture of such goods in the limited part of India over which it exercised control'.¹⁴

Though the new loans are few, attributive, combinative, derivative, transferred and figurative use is made of the old loans throughout the first as well as the second half of the eighteenth century and even more so in the next century.

Attributive and combinative uses:—Before 1750: Bengal silk (1711), dawki chowkies (1727), banian day (1748), cowage cherry (1725), jute stair carpeting (1746), lacquer-hat, lacquer ware (1705), mango-bird (1738), paddy-bird (1727), pagod-worship (1719), pagod-gods (1719).

After 1750: dawki bearers (1796), cot frame (1799), cut-cherry list (1771), hookah-bearer (1763), India paper (1768), India rubber (1799), malabar nut (1753), mina bird (1782), mina-grackle (1782), nabob-fortune, nabob-hunting, nabob maker, nabob-plunderer, nabob-land (1754), jaghir lands

13. P. E. Roberts—History of British India, p. 124.

14. G. T. Garrat—The Legacy of India, p. 387.

(1770), mahratta ditch (1758), sepoy chief (1772), sepoy battalions (1763), Sanskrit (attrib. and comb. 1794, adj. 1773) tusser (silk) worm (1796).

Derivatives: Indianize (1702), Islamism (1747), Indiaman, (1709), laccate (from lac, 1794), nabobry, nabobism, nabobish, nabobishly, nabobess (1763, fig.), nabobship (1753).

Transferred and figurative senses: banian (1725, a loose gown or jacket. Orig. attrib.), cot (naut. a sort of swinging bed for officers, sick persons etc. on board), cutcherry (a division or brigade of infantry, 1799), Indian (1751, a European, esp. an Englishman who resides or has resided in India; an Anglo-Indian; chiefly in 'old Indian', 'returned Indian' and the like), nair (1791, 'Did the privileged nobility deserve to be looked on as the Nayres. of this age. Burke, Fr. Revol.) pagod (1719, a person superstitiously or extravagantly revered, or otherwise likened to a heathen deity'), pagoda (1796, a small ornamental building or structure in imitation of an oriental pagoda), nabob (1764), a person of high rank or great wealth; spec. one who has returned from India with a large fortune acquired there; a very rich and luxurious person).

These words will show that throughout the century there has been absolutely no slackening in the interest taken by the English in India.

In striking contrast to the paucity of words relating to commerce in this century is the abundance of political and military terms. Thus to this period belong *sepoy*, *jemadar* (native officer in a sepoy regiment ranking next below a subahdar), *subahdar* *sebundy* (irregular native soldiery), *telinga* (obs. native soldier disciplined and dressed in quasi-European fashion; the term was frequently used in Bengal in the eighteenth century, 'no doubt because the first soldiers of that type came to Bengal from what was considered to be the Telinga country, viz. Madras' (Hobson-Jobson), *ressalah* (squadron of native cavalry), *loot*, *lootie* (body of native irregulars whose chief object in warfare was plunder; the *lootiewallahs* of Hyder Ali who frequently pillaged the Carnatic were familiar to the English), *Mahratta ditch* (ditch made in Calcutta in 1742 to protect Calcutta from the invasion of the Mahrattas (1763), similar ditch made at Madras in 1780), *Pindari* (one of the body of mounted marauders who appear to have arisen in Central India in the seventeenth century and in the eighteenth century were frequently employed by contending princes as irregular cavalry to pillage the country and massacre the subjects of their enemies), *jaghirdar* (Clive's receipt of a *jaghir* from Mir Jafar provoked criticism in Parliament in 1773). *dewauni* (office of dewan, esp. the right of receiving as dewan or

finance minister, the revenue of Bengal, Behar and Orissa conferred upon the East Indian Company by the Great Mogul, Shah Alam in 1765; also the territory which was the subject of that grant). The infusion of these words into English largely in the latter half of the century points to the rapid changes that were taking place in the character of Anglo-Indian relations. A great deal of history is enshrined in them. Words like *sepoy* and *jemadar* for example, take us back to the days when few European soldiers were available for the English in India, as the storm clouds of the Seven Years' War were gathering over Vienna, St. Petersburg, Paris and London, and Clive organized the first battalion, nicknamed the Lal Pultan or the Red Coats, the composition of which was as follows: British ranks: a captain, 2 subalterns, a sergeant-major and several sergeants. This was an advisory staff, somewhat similar to the advisers now attached to Indian state forces, to help in training not to command in the field. Indian ranks: a commandant, an adjutant, 10 subedars, 30 jemadars, 50 havildars, 40 naiks, 10 buglers, 700 sepoy.¹⁵ The name 'Black hole' has become historic in connexion with the catastrophe of 1756. Besides the special military sense of 'the punishment cell or lock-up in a barracks', it has later (1831) acquired the general sense of 'a place of confinement for punishment' (Hardy, 'The Return of the Native', 1878, 'You must not shrink from me, dear Cylm,' said Thomasin earnestly, in that sweet voice of hers which came to a sufferer like fresh air into a Black Hole'. Bk. V, Ch. 1). It was also used as a verb meaning 'to confine to the black hole'. No word, however, is more characteristic of this period than 'nabob' which had become a household word in England since the Battle of Plassey in the sense 'one who has returned from India with a large fortune acquired there'. In the concluding years of this century (1788—1795) prolonged excitement was created in English minds by the impeachment of Warren Hastings. 'An Indian Vocabulary to which is prefixed the forms of Impeachment' was published in 1788. 'The event of Mr. Hastings's trial', wrote the compiler, 'which at present engrosses the general attention, being accompanied with circumstances both interesting and uncommon, every publication capable of rendering assistance to those whom curiosity may lead to be present at so important a scene, will, no doubt be received with the approbation of the public'. At the time when Burke hailed the mighty Governor-General of India before the highest tribunal in Great Britain, charged him with

15. Major F. Yeats-Brown—Martial India.

'high crimes and high misdemeanours' and accused him as 'a captain-general of iniquity, under whom all the fraud, all the peculation, all the tyranny, in India, are embodied, disciplined and arrayed', at that time the eyes not only of Parliament, but of all England were kept fixed for years upon Hastings and through him upon India. This renewal of English interest in India gave currency to a number of Indian words in English.

To the Englishman in India during this century the *nautch* (1796) became a popular amusement and the institution of the *zenana* (1761) had a powerful hold on him. The *hookah*, although adopted in the preceding century came to be more widely favoured. *Chillum* (1781) (the part of the *hookah* containing the tobacco and charcoal balls; also applied loosely to the entire *hookah*, the act of smoking, and the 'fill' of tobacco) and *hookah-bearer* (1763) belong to this period. The elephant now attracted greater attention than before: *muckna* (1780) male elephant without or with only rudimentary tusks, (SOED), *mahout* (1799, in the 17th century 'Indian' was used in this sense), *howdah* (1774), *kheda* (1799, enclosure for the capture of wild elephants; the *kheda* method is said to be one of the most spectacular methods of capturing wild elephants).

NINETEENTH CENTURY

There is a striking increase in the loans during this century. Not only is the number of words now adopted larger than that of the preceding century; the nature of the loans also is in many instances different. Attributive, combinative, derivative and figurative uses become even more prominent than before. The word *cot*, for example, (borrowed in 1634, 'a light bedstead') is used attributively and combinatively as *cot bed*, *cot arrangement*, and also gained the sense 'a portable bed or one adapted for transport' as well as 'a small bed for a child'. *Khaki* is another example. *Khaki clad*, *khaki bound*, *khaki coloured*, *khaki election*, *khaki policy*; to vote *khaki*, *khaki loan*—all occur in this century. *Juggernaut*, *jungle*, *firman*, *pundit* and many more words take up figurative and transferred senses. Hybrids like *gymkhana*, *mem-sahib*, *competition-wallah* are found. Verbs too (borrowed or nouns used as such) are not rare: *loot*, *mull*, *leep*, *nautch*, *palan-queen*, *juggernaut*, *baksheesh*, *curry*, *Hinduize*, *shawl*, *Sanskritize*, *shikar*, *toddy*, *toddyize*, *tom tom*. Idiomatic expressions occur like: to shake the pagoda tree, to do or make kef, to vote *khaki*, to care a damn(?). From this linguistic position the inference

that there has been a greater English interest in India seems inevitable.

Words like *Indology* (1888), *Indo-Germanic*, *Indo-European*, which occur now for the first time enable us to inquire into the nature of Anglo-Indian cultural relations. Even towards the close of the eighteenth century we find that the mighty struggle between the English and the French for the mastery of wealth in India excited a wide interest in its ancient culture also. To Sir William Jones goes the credit of introducing Sanskrit as a serious object of study and of discovering in 1786 the existence of an Indo-European family of languages. This discovery is, perhaps, the finest fruit of Anglo-Indian contacts. Words belonging to Sanskrit grammar like *guna* and *svarabhakti* came to be adopted into philological terminology: *guna* (1804), used as verb; also *gunate* (1864), *svarabhakti* (1880), *svarabhaktic* (1894). The interest evinced by English scholars in the languages of India is indicated by such words as *devanagari* (1781, Sir Charles Wilkins), *Nagari*, (1775), *Prakrit* (1786), *Tamil* (1734), *Telugu* (1813), *Canarese* (1875), *Hindi* (1825), *Urdu* (1796), *Pali* (1800), *Kashmiri* (1879), *Dravidian* (1862, Caldwell), *Kolarian* (1866).

Till this century Indian contribution to English has been essentially materialistic. But in this century Indian philosophy—the most outstanding achievement of Indian civilization—religion and literature began to attract the attention of English scholars. 'Scholars now prosecuted the search for Sanskrit manuscripts with the avidity of explorers seeking for Australian gold fields (or the mines of Golconda) and the study of Sanskrit was put upon a scientific footing by H. T. Colebrooke, the greatest of all early Sanskrit scholars who aimed at a union of Hindu and European learning'.¹⁶ Though the word 'Brahmin' itself was borrowed very early (1481, Caxton, *Bragman*), the large number of derivatives now appearing for the first time indicate the interest taken in 'Brahminic philosophy' (1862, Max Muller), *brahminical* (1809), *brahmanhood* (1840, H. H. Wilson), *brahminee* (female brahmin, 1794, Sir William Jones), *brahmin ox* (1847), *brahminee fig tree* (1811). A large number of words relating to Indian philosophy and religion are thus found:

End of eighteenth century: *Veda* 1734, *Rig Veda* 1776, *avatar* 1784, *Brahm* 1785, *Kalpa* 1794, *shalgram* 1784, *Saman* 1798, *shraddha* 1787, *sura* 1795, *suttee* 1786, *tantra* 1799, *yug*, *yuga* 1784.

Nineteenth century: amrita 1810, bhakti 1877, brahmism 1813, brahmoism 1857, buddhism 1801, chela 1883, jataka 1861, dhagope 1806, stupa 1876, mahatma 1884, nirvana 1836, vihara 1878, deva 1819, dharma 1862, gayatri 1843, guptavidya 1888, granth 1837, Hinduism 1829, Karma 1828, Maya 1823, Krishnaism 1885, Vishnuism 1871, mantra 1808, math 1834, mela 1800, poojah 1806, sadhu 1844, sakti 1810, samadh,—i 1853, samhita 1806, samsara 1845, samskara 1845, sandhya 1868, sikra 1828, Sivaite 1880, soma 1827, sutra 1801, swastika 1871, upanishad 1805, vedanta 1823, vimana 1863, yoga 1820.

Some of these words like *avatar*, *guptavidya*, *karma*, *maya*, *nirvana*, *samsara*, *yogi*, *yoga*—became familiar in connection with theosophy. Commenting on this point, Owen Barfield remarks: 'the meagreness in our language of...relics of Hindoo and Persian religion is...eloquent of the total separation of the North-western and South-eastern Aryans. The whole vast structure of Eastern philosophy, with its intricate classifications cutting completely across our own, was practically a sealed book to the West until after the French re-established a commercial connection with India in the eighteenth century. Signs are not wanting, however, that the rapid growth of interest in this ancient and lofty outlook which has taken place in Europe during the last fifty years, may enrich our vocabulary with some extracts from the ancient terminology, such, for example, as 'maya'—the soul's external environment considered as being 'illusion' or as obscuring and concealing the spiritual reality, and 'karma', the destiny of an individual as it is developed from incarnation to incarnation'.¹⁷

Military activities (like the war with Nepal, the Afghan wars, the Sepoys' mutiny) have contributed to the infusion of certain terms. Thus *Gurkha* (1848) and his *kukri* (1811) belong to this period. From the Afghans came *jezail* (long and heavy Afghan musket) and *jezailchee* (soldier carrying a jezail). The Mutiny has left its mark on the English dictionary in the word *pandy* (1857)—'from the surname Pande, the title of a Jot or subdivisional branch of the Brahmins of the upper Province, which was very common among the high-caste sepoys of the Bengal army. One of these bearing the surname was Mangul Pande, the first man to mutiny in the 34th regiment' (OED). The word came to be used as a colloquial name for a revolted sepoy in the Mutiny. *Chupatty* too 'became historical with the Mutiny'. The *phansigars* or *thugs*, although rigidly suppressed from 1831, have their name enshrined in the English vocabulary. The word *thug* acquired the trans-

ferred sense of 'cut-throat', 'ruffian' as early as 1839. The OED quotes from no less a writer than Carlyle (1839) but adds the qualification 'now U.S.', which may however be deleted. For, later we find Stevenson employing it: 'Sometimes (death) leaps suddenly upon its victims like a thug' (Aes Triplex). And Winston Churchill speaks of 'Nazi thugs and torturers'.

A large number of words of other categories too belong to this period. To mention just a few examples, we have names of people such as *dacoit* and *dhobi*, names of textiles and garments like *pyjamas* and *cashmere*, household objects like *charpoy* and *teapoy* and articles of food like *chupatty* and *chutney*. There are a good number of terms relating to sports and amusements: *gymkhana*, *polo*, *pachisi*, *tamasha*. *Shikar* continued to be favoured as may be seen from *shikaree* (1827, hunter or sportsman, applied to a European sportsman 1860), *bobbery pack*, *scratch pack* of hounds and dogs of various breeds (usually for hunting jackals), *machan* (elevated platform used in tiger-shooting etc.), *pug* (foot print of beast; verb, to track by pugs) and *puggy* (a tracker).

The rich variety of fauna and flora in India has led to the adoption of a very large number of Indian words in this century. Some of them are adopted in botanical and zoological Latin—terms which are more like algebra than language, it is true; but they show India's contribution to this sphere:

Examples: *Bungarum* (a snake), name of genus—*bungarus*; *deodar*—*cedrus deodara*; *hoolock* (black gibbon)—*hylobates hoolock*, *patchouli*—(an odoriferous plant) *pogostemon patchouli*, *toon* (timber tree)—*cedrela toona*.

TWENTIETH CENTURY

India's heroic struggle for independence has left its mark on the English dictionary in such words as *Gandhism*, *hartal*, *khaddar*, *khilafat*, *satyagraha*, *swadeshi* and *swaraj*, faithfully recorded by the OED.

The influence of the first World War on the borrowing of Indian words into English is noticeable. This influence has been in two directions: (i) Borrowing of new words, (ii) Giving fresh currency (sometimes with a new meaning) to old loans. Many of the war words generally belong to army slang, but as a writer in 'The Athenaeum' has rightly pointed out, 'it is not possible to differentiate between civilian slang and army slang to the extent imagined by many authorities and others interested, in view of the fact that

17. Owen Barfield: *History in English words*, p. 76.

the army during the past four years (1915-1919) has not, properly speaking, been composed of soldiers, but civilians in uniform. There were many officers and men who wore uniform for four years, but who never in the strict sense of the word, were soldiers. I make this point because I notice there are many words that had obtained local or limited usage in peace time, but which the superior people avoided as they would a plague; yet once in the army these same people embraced such expressions, gave them 'tone' and so helped in the addition of...odd words and phrases to the common speech of the people'.¹⁸

To the first class of war words—new borrowings—belong words like *cushy*, *chello* (get out of the way)—the word *chell* 'not as yet completely naturalized' is used in Anglo-Indian: 'the engine doesn't chell (go) properly'¹⁹—*jildi* (hurry), *puggled* (mad, from *pagal*), *ack-dum*, *roti* have been borrowed during this period. Of these *cushy* (1915) is perhaps the most interesting word. That it has come from Hindustani is now well-known. But the various etymologies once suggested were 'cushion', 'kiss' and the French 'coucher'. *Ack-dum*, 'at once', 'on the instant', also puzzled etymologists for sometime and here is one of the suggested derivations which are now exploded. 'As to *ack dum* there is one German word which has faced Tommy at every step, on every poster, every notice-board, *Achtung* (halting-notice). Not able to pronounce the soft *ch* the reader would pronounce this *ack-dum*'²⁰ *Char* (*cha*: tea) we are told was very popular during the war. 'Char up, lads', that is, 'here is the tea', was a very popular expression during the trench warfare days, when hot tea was brought up in *dixies* by fatigue parties.

Dixie brings us to the second class of war words: words which were borrowed earlier, but which had to wait till the war to be heard on the lips of the ordinary Englishman. To this class belong words like *atta*, *bobachee*, *blighty*, *deck*, *dekko*, *chitty*, *chit*, *wallah* and *buckshee*. *Atta* (recorded in OED Supplement) was borrowed in 1806 but gained currency during the war. *Bobachee* (recorded in the OED supplement) was borrowed as early as 1810, it obtained fresh use during the war. *Blighty* as in 'blighty wound' was again much-used during the war. *Bundook* was another such word. The words *deck* and *dekko* recorded in the

OED Supplement are again interesting, *Deck* was borrowed in 1853 (Hind. *dekha*: sight) a look, peep and is put down by the OED as Anglo-Indian. The second is treated as 'army slang' (from Hind. *dekho*, imperative of *dekhna*) 1894. No quotation is found for the first word after 1886. The second has representative illustrations from 1894 to 1927. Clearly the second has ousted the first and the war has given it currency. *Chitty* was used even in 1698 by Fryer. *Chit* showing apocope has been in use from 1785. Both these words as also *wallah* borrowed in 1776 obtained a new lease of life after the war. 'In 1914-1918 *wallah* usually designated an officer with a specific job, as for example, Lewis gun *wallah*. One occasionally heard the phrase 'amen-wallah', a clergyman, especially a chaplain, but originally a clerk'.²¹ The most interesting word in this class is *buckshee*, which was one of the most popular words during the war. It is only another form showing apocope (1916) of *bak-sheesh* which was borrowed as early as the seventeenth century. *Buckshee* seems to have now definitely gone into the common stock of English vocabulary. We thus see that the first world war left its mark on the Indian element in English as on every other thing.

The second cataclysm from the ravages of which the world has not yet completely recovered may be expected to exercise an influence similar to, and perhaps more profound than, that of the last war on the diffusion of Indian words into English. This is due to three reasons. First, there has been a ten-fold expansion of the normal Indian army, it being manned by two million men from all parts of the country and Indian divisions have been serving with eight British regiments.²² *Izzat* (1895) is once more brought into vogue by these people. Secondly, there have been British, American and other troops stationed in India. The soldiers living in strange surroundings take a natural interest in the more colourful aspects of Indian social, political and cultural life. A vast majority of the British troops have been drawn from the educated civilian population and they have not gone unthinkingly about their job, but have kept their eyes, ears and minds open in India. Their presence has created a market for books about India and a large number of such books have been published during the war years. A list of 'common terms' given in one of these books—F. R. Moraes and Robert Stimson: *Introduction to India*, written for the use of the British and American troops in India—contains, for example, such terms as *ahimsa*, *goonda*, and *zoolum* (none of which has

18. The Athenaeum, August 29, 1919.

19. S. P. E. Tract No. XLI. Some notes on Indian English, R. C. Goffin.

20. The Athenaeum, July, 1919.

21. Eric Partridge—Words, words, words.

22. Mr. Amery in the House of Commons, September 26, 1944.

been recorded by the OED), besides many others which are already known and have gone into the Dictionary. Thirdly, in Great Britain there has been a growing public interest in India, the returned soldiers contributing not a little to it.

The agitation for Pakistan (included in the revised Addenda to the COD) and the mass hysteria that preceded and followed its creation have familiarized the English public with such terms as *Pakistan* and *pakistanization* (Edward Thompson), *goonda* and *goondaism*.

The full effect of the transfer of power to India on the Indian element in English is, obviously, not immediately discernible and will not become apparent for some time yet.

CHAPTER II

NAYAR MARRIAGE INSTITUTIONS

EXOGRAMY

L. A. KRISHNA AYYAR, M.A.

The Nayars are composed of a number of castes with minute social distinctions separating them. Each of them consists of a number of families which may be called a clan. The families constituting a clan are related to one another by community of pollution. Inter-marriage between members of the same clan are socially prohibited. Among the clans are some which maintain equality of social standing with one another. There are others which are socially superior or inferior. The only socially valid marriages are those in which the parties are of equal standing or in which the bridegroom belongs to a clan superior to that to which the bride belongs. In all other cases, the unions entail social stigma upon the fame and dignity of the bride's family.¹ The philosophical Arab traveller Al-Biruni states in fact that, according to the original Indian custom, the child belongs to the caste of the mother, and not to that of the father, but that in his day the usage of marrying in the same caste was becoming substituted for the older practice.²

There are numerous sub-divisions of the Nayars. The main sub-divisions in Travancore are five, and they are given below.—

1. Kiriyaathil Nayars—They represent the highest class and are found more in Cochin and Travancore.
2. Illakkar—They are found in large numbers in Travancore and form the highest class of Travancore Nayars. They are so called because of their being originally attached to Nambudiri illoms for special services, religious and domestic. They do not use fish, flesh, and liquor. Priestly service at the hands of the Ilayathu and purificatory rights by the Maran are the distinguishing features of the Illakkar from other sections of the Nayars.
3. Swarupam Nayars—They are attendants of Kshatriya families of Travancore next in rank to Illakkar. They are of various denominations, Kaipizha, Pattazhi, and Vembanad. They correspond to the Akathu Cherna and Purathu Cherna Nayars of British Malabar.

1. Gopala Panikkar, *T. K. Malabar and its Folk*, pp. 17-18.

2. Briffault, *The Mothers*, Vol. I, p. 361.

4. Padamangalam and Tamil Padam—They were not originally Nayars, but immigrants from the Tamil country. They are confined to a few localities in Travancore, and until recently there was a distinctive difference in regard to dress and ornaments between Tamil Padam and the Ordinary Nayars. The occupation of the Padamangalakar is temple service, such as sweeping, carrying lamps during processions, etc. The Tamil Padakkar are said to have taken to various kinds of occupation, and for this reason, to have merged with other sections.

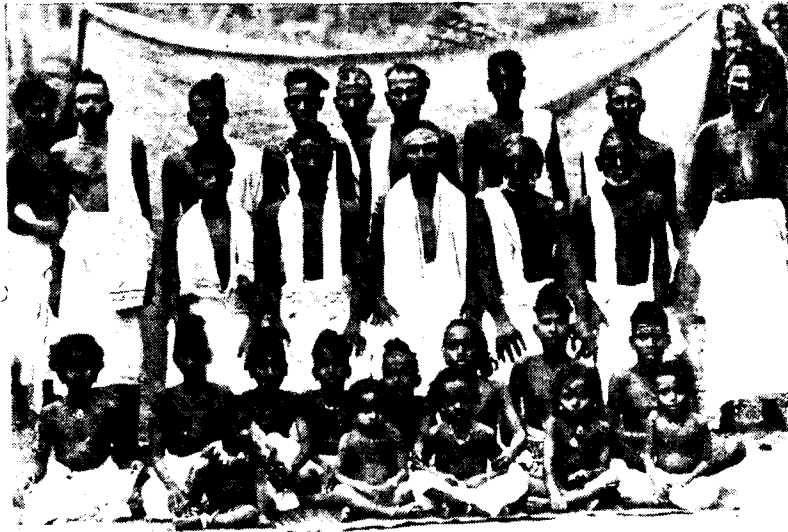
Besides the above, the following other sub-divisions based on traditional occupations are found.

1. Idacherry or herdsman—They are the herdsmen, and vendors of milk, butter, curds, found in South Travancore. The name suggests a relation of some kind to the Idayan caste of the Tamil country.
2. Maran.
3. Chembukotti.
4. Odathu Nayar—They are tile makers.
5. Vattakadans or Chakkalas—They form in many respects the lowest sub-division. They are obliged to stand outside the sacrificial stones (balikallu) of a sanctuary, and are not allowed to take the title Pillai. Pulva is a title of distinction among them. One section of them is engaged in the hereditary occupation of oil-pressing, and occupies a lower position in the social scale than the other.
6. Pallichan or Palanquin-bearers are for Brahmans or for Malabar chieftains. They are also employed as their attendants to carry their sword and shield before them.
7. Chetties.
8. Chaliyans or weavers.
9. Veluthedans.
10. Vilakkithalavans or barbers.

All these are inferior to the genuine Nayars in the social scale. Their traditional occupations are the cause of their degradation.

The Nayars of Malabar are organized in clans of two groups localised in North and South Malabar. The clans of South Malabar are superior, and the highest clan of South Malabar is supposed to correspond to the North Malabar clans. The Nayars of North Malabar are supposed to be superior all along the line, clan for clan, to those of South Malabar. Some clans are divided into groups; the Vattakad clan of South Malabar is composed of Veluthathu or White division, which is the superior; and the Karuthathu or Black division. The dual division of the Nayar was evidently of a thorough going nature.³ The White has nothing to do with the expression and preparation of oil, which is the hereditary occupation of the Black. The White may eat with the Black

3. Perry, *The Children of the Sun*, p. 276.



A Nayar Male Group



A Nayar Female Group with Children

members; the Black may eat with no others outside their clan. The Black sub-clan is strictly endogamous, the other superior sub-clan is not. Their women may take men of any other clan, the Pallichan excepted. Union by marriage is permissible between most of the other clans, the rule by which a woman may never unite herself with her inferior being observed. She may unite herself with a man of her own clan, with a man of a superior clan, or with a Nambutiri, an Embrantiri, or any other Brahman, or one of the small sects coming between the Brahmans and the Nayars. But she cannot unite herself with a man of a clan which is inferior to hers. Nor can she eat with those of a clan inferior to her; a man may, and does without restriction. Her children by an equal in race and only in social standing, but never those by one who is racially inferior, belong to her tarwad. The children of the inferior mothers are never admitted into the tarwad of the superior fathers, i.e., they are never brought into it to belong to it, but they may live there. And, where they do so, they cannot enter the tarwad kitchen, or touch the women while they are eating. Nor are they allowed to touch their father's corpse. They may live in the tarwad and under these disabilities, but are never of it. The custom which permits a man to cohabit with a woman lower in the social scale than himself, and prohibits a woman from exercising the same liberty, is called the rule of anulomam and prathilomam. Anulomam means going with the hair or grain. Prathilomam means going against the hair or grain. According to this usage, a Nayar woman, consorting with a man of a higher caste, follows the hair, purifies the blood, and raises the progeny in social estimation. By cohabitation with a man of a lower division or caste, she is guilty of prathilomam, and, if the difference in caste were admittedly great, she would be turned out of her family to prevent the whole family being boycotted. A corollary of this custom is that a Nambutiri Brahman father cannot touch his own children by his Nayar consort without bathing afterwards to remove pollution. The children in the marumakkathayam family belong, of course, to their mother's family, clan or caste. They are Nayars, not Brahmans. "Ananthakrishna Iyer points out the advantages of the system, when describing (a) the willing and unpaid co-operation of old and young (b) the organised systematic economy in the joint family (c) and the uplifting influence of the woman, when compared with the rest of India have developed a standard of intellect, character, and physical fitness equal to that of the man.⁴

4. Briffault—The Mothers, p.
M. 5

With the spread of western education, ideas and modes of thought, minor caste differences are disappearing. There are instances of marriages between high caste bride and low caste bridegroom in which the husband does not touch the wife, when she is taking meals. Women of the relatively inferior clan are not quite under the same restrictions as regards residence as are those of most of the other clans. In these days of free communications, they often prefer to select wives from the inferior clans, wrench themselves from the bonds of custom, and take with them their wives who are of clans other than Akathucharna.

MARRIAGE CUSTOMS

Marriage ties require legal strengthening and recognition among the Nayers. As pointed above they are split up into a number of clans. The families constituting a clan are all related to one another by community of pollution. Hence intermarriage between members of the same clan is socially prohibited. The only valid marriage is one in which the parties maintain equality of — social standing or in which the bridegroom belongs to a clan superior to that to which the bride belongs. In all other cases the union entails social stigma upon the fame and dignity of the bride's family. With the spread of western modes of thought, scruples about minor caste differences are fast disappearing. A man may marry the daughter of his maternal uncle.

THALIKETTU KALYANAM

It has been said by Logan that nowhere is the marriage tie, albeit informal, more rigidly observed or respected than it is in Malabar, nowhere is it more jealously guarded, or its neglect more savagely avenged. The details of tali-kettu kalyanam vary in different parts of Kerala, but the ceremony in some form is essential and must be performed for every Nayar girl before she attains puberty. "After the age of eleven, a Nayar girl becomes too old for this ceremony, though in some rare cases, it is celebrated after a girl attains her age. As among other castes, ages represented by an odd number, e.g., seven, nine, eleven have peculiar auspiciousness attached to them. Any number of girls, even to a dozen, may go through a ceremony at a time, and they may include infants under one year—an arrangement prompted by considerations of economy, and rendered possible by the fact that no civil or religious right or liability is contracted as between the parties. The duty of getting the girls married in a tarwad devolves on the Karanavan, or in his default on the eldest brother, the father's

obligation being discharged by informing him that the time for the ceremony has arrived. The masters of the ceremony at a Nayar talikettu in Travancore are called Machambikkar, men in the village, whose social status is equal to that of the tarwad in which the ceremony is to be celebrated. At a preliminary meeting of the Machambikkar, the number of girls for whom the ceremony is to be performed, the bridegrooms and other details are settled. The horoscopes are examined by the village astrologer, and those youths in the tarwads who have passed the age of eighteen, and whose horoscopes agree with those of the girls are declared to be eligible. The palm leaf on which the Kaniyan writes his decision is called the muhurtha charthu, and the individual who receives it from him is obliged to see that the ceremony is performed on an auspicious day in the near future. The next important item is the fixing of a wooden post in the south-west corner of the courtyard. At the construction of the pandal, the villagers render substantial aid. The mandapam is decorated with ears of corn, and hence called kadirmandapam. On the night of the previous day, the Kalati or Brahman's song is sung. A sumptuous feast, called ayiniunnu, is given at the girl's house to the party of the young man. The ceremony begins with the bridegroom washing his feet, and taking his seat in the pandal. The girl, meanwhile, bathes, worships the household deity, and is dressed in new cloths and adorned with costly ornaments. A Brahman woman ties a thread round the girl's left wrist, and sings a song called Subhadraveli, which deals with the marriage by capture of Subhadra by Arjuna. Then on the invitation of the girl's mother, who throws a garland round his neck, the bridegroom goes in procession, riding on an elephant or on foot. The girl's brother is waiting to receive him at the pandal. A leading villager is presented with some money, as if to recompense him for the permission granted by him to commence the ceremony. The girl sits within the mandapa, facing the east with her eyes closed. The bridegroom on his arrival sits on her right. He then receives the minnu (ornament) from the Ilayathu priest, and ties it round the girl's neck. A song is sung called Ammaachapattu or the song of the maternal uncle. If there are several brides, they sit in a row, each holding in her hand an arrow and a looking-glass, and the ornaments are tied on their necks in the order of their ages. Unless enangans are employed, there is usually only one tali-tier, whatever may be the number of girls. In cases where owing to poverty the expenses at the ceremony cannot be borne, it is simply performed in front of a Brahman temple or in the house of the village chieftain. In many North Travancore taluqs, the girl removes her tali as soon as she

hears of the tali-tier's death. It is noted by Mateer that a Nayar girl of Travancore must get married with the tali before the age of eleven to avoid reproach from friends and neighbours. In case of need a sword may even be made to represent a bridegroom. Sometimes when a family is poor, the girl's mother makes an idol of clay, adorns it with flowers and invests her daughter with a tali in the presence of the idol.

It is observed in the Cochin Census Report of 1901 that the celebration of the ceremony is very costly and advantage is therefore taken of a single occasion in the course of 10 or 12 years, at which all girls in a family irrespective of their ages, and when parties agree, all girls belonging to families that observe death pollution between one another go through the ceremony. The ceremony opens with the fixing of a post for the construction of a pandal or shed which is beautifully decorated with cloth, pictures and festoons. The male members of the village are invited, and treated to a feast followed by the distribution of pansupari. Every time a marriage ceremony is celebrated, a member of the family visits His Highness the Raja with presents, and solicits the permission for the celebration. Such presents are made to the Nambuthiri Jenmis (landlords) by their tenants, and by castes attached to illoms. It may be noted that certain privileges, such as, sitting on a grass mat, having an elephant procession, drumming, firing of pop-guns, etc., have to be obtained from the Ruler of the State. The marriage itself begins with the procession to the marriage pandal with the eight auspicious things (ashtamangalyam) and patiniruthal seating for song at the latter of which Brahmini or Pushpini sings certain songs based upon suitable Puranic texts. The girls and other female members of the family, dressed in gay attire, and decked with costly ornaments, come out in procession to the pandal where the Pushpini sings, with tom-toms and the firing of pop-guns at intervals. After three, five or seven rounds of this, a cutting of the jasmine placed in a brass pot is carried on an elephant by the Elayad or family priest to the nearest Bhagavathi temple, where it is planted on the night previous to the ceremonial day with tom-toms, fireworks, and joyous shouts of men and women. A few moments before the auspicious moment for the ceremony, this cutting is brought back. Before the tali is tied, the girls are brought out of the room, and, either from the ground itself or from a raised platform, beautifully decorated with festoons, etc., are made to worship the sun. The bridegroom, a Tirumalpad or an enangan, is then brought into the house with sword in hand, with tom-toms, firing of pop-guns, and shouts of

joy. At the gate he is received by a few females with ashtamangalyam in their hands, and seated on a bench or stool in the pandal. A male member of the family, generally a brother or maternal uncle of the girl, washes the feet of the bridegroom. The girls are covered with new cloths of cotton or silk and brought into the pandal, and seated screened off from one another. After the distribution of money presents to the Brahmans and Elayads, the latter hands over the thin plate of gold shaped like the leaf of Aswatha (*Ficus religiosa*), and tacked on to a string to the Thirumalpad, who ties it round the neck of the girl. A single Thirumalpad often ties the tali round the neck of two, three, or four girls. He is given one to eight rupees per girl for so doing. Sometimes the tali is tied by the mother of the girl. The retention of the tali is not at all obligatory, nay, it is seldom worn or taken care of after the ceremony. These circumstances clearly show the purely ceremonial character of this form of marriage. The Karamel Asan or headman of the village is an important factor on this occasion. Before the tali is tied, his permission is solicited for the performance of the ceremony. The male members are then treated to a sumptuous feast. On the third day, the villagers are entertained to a luncheon of rice and milk pudding, and on the fourth day the girls are taken out in procession for worship at the nearest temple amidst tom-toms and shouting. After this, a feast is held, at which friends, relatives and villagers join. With the usual distribution of sandal, flowers, and pansupari, the guests depart. In the case of poor families, the girls are taken to the nearest temple or to the illom of a Nambuthiri, and the tali is tied with little or no feasting and merriment.⁵

The evidence given before the Malabar Commission went to show that some thought that the tali-kettu was a marriage. Others called it a mock marriage. While a small minority maintained that it was intended to confer on the bridegroom a right to cohabit with the bride, an immense majority describe it as a fictitious marriage. In summing up the evidence, Moore states that it seems to prove beyond reasonable doubt that, from the 16th century at all events, and up to the early portion of the 19th century, the relations between the sexes in families governed by marumakkathayam were of as loose a description as it is able to imagine. The tali-kettu kalyanam, introduced by the Brahmans, brought about no improvement, and indeed made matters much worse

5. Ananthakrishna Iyer, L. K., *The Cochin Tribes and Castes*, Vol. II, pp. 23-27.

by giving a quasi-religious sanction to a fictitious marriage, which bears an unpleasant resemblance to sham marriage ceremonies performed among certain inferior castes elsewhere as a cloak for prostitution. As years passed, the Kerala Mahatmyam and Keralopathi were concocted by Nambutiris, and false and pernicious doctrines as to the obligations laid on the Nayars by divine law to administer to the lust of the Nambutiris were disseminated abroad.

Under the influence of modern civilization and work of social reformers, the Nayars have now practically given up the thalikettu kalyanam or combined it with sambandham. Dr. Kunjan Pillai thinks that "fantastic interpretations have been put upon them in previous Census reports and other publications". Moore thinks that it bears a close resemblance to the mock marriage to a god which is often performed when girls are dedicated to temple service and religious prostitution. The comparison of thalikettu kalyanam to the dedication of girls to temple service is unfortunate. Girls dedicated to temple service are known to be professional prostitutes, but girls of marumakkathayam families are not. There is as much fidelity among them as there is among the most orthodox makkathayam communities. Thalikettu ceremony has degenerated into a mock marriage, but it is not a license for prostitution, and a sambandham is true wedlock and not a hall-mark of concubinage.⁶ Dr. Kunjan Pillai continues, "One cannot say when the thalikettu kalyanam was started and why it has been kept up so long in spite of its mockery. There are certain customs associated with it which go to show that it was once the real marriage and that circumstances compelled certain communities to resort to sambandham and retain the other only as a relic of an earlier form. Among Nayars it is now imperative that boys who now officiate as bridegrooms at thalikettu kalyanam should belong to the same sub-caste as the girls. In recent times boys of higher castes, such as, Thirumalpad and Brahman, have also been permitted to perform this function especially in North Travancore. But in South Travancore it has always been the practice that boys and girls taking part in thalikettu kalyanam should be of the same sub-caste. Strict endogamy was thus insisted upon in this form of marriage. The Nayars were formerly a military class. The loss of male population caused by the warfare that they were engaged in depleted their numbers, and it must have been impossible for

6. Kunjan Pillai, N., The Travancore Census Report for 1931, Vol. I, p. 162.

girls to get suitable husbands if the selection had been confined to the limited circle of their own sub-caste. The necessity arose for looking for suitors from among other sub-castes also. The community therefore sanctioned the custom, but insisted that though the man and woman thus united may remain as husband and wife, they should not break the taboo on interdining, which was a corollary of strict endogamy. Restriction on endogamy was relaxed, but restriction on interdining continued to be enforced. As a result of this change, one finds the curious circumstance in North Travancore of a man of a lower sub-caste and a woman of a higher sub-caste entering into marital relationship by sambandham, but observing a strict taboo on interdining. That thalikettu kalyanam was once the real form of marriage among the Nayars is further corroborated by the fact that even in recent times, especially in South Travancore, when the man who officiated as bridegroom to the girl at kettukalyanam dies, the latter is considered to be under pollution for three days. Such a custom could not have come into existence if thalikettu kalyanam did not at one time confer the true relationship of husband and wife on the man and woman. Dr. Pillai thinks that Moore's theory is unsustainable. Circumstantial evidence goes to show that kettukalyanam was real marriage at one time, but when sambandham had to be resorted to for widening the field of selecting husbands, it degenerated into mock marriage and became but a relic of an ancient custom.⁷

Sambandham

The better classes among the Nayars of Malabar revolted against kettukalyanam, and a custom sprang up in North Malabar of making sambandham a more or less formal contract, approved and sanctioned by the Karanavan of the tarwad to which the lady belonged and celebrated with elaborate ceremony under the pudamuri form. That there is nothing analagous to the pudamuri prevalent in Malabar from 1550 to 1800 A.D. may be evident from the absence of all allusion to it in the works of the various European writers. According to Act IV, Madras, 1896, Sambandham means "an alliance between a man and a woman by reason of which they in accordance with custom of the community to which they belong, or either of them belongs, cohabit or intend to cohabit as husband and wife."

7. Kunjan Pillai, Travancore Census Report, 1931, Vol. I, pp. 162-163.

Sambandham is known in different localities in Travancore as *gunadosham* (union through good or evil), *vastradanam* or *putavakota* (giving of cloth) and *uzhamporukkal* (waiting one's turn). It may be performed without any formal ceremony whatever, and is actually a private transaction confidentially gone through in some families. The bridegroom and his friends assemble at the house of the bride on the appointed night and before the assembled guests, the bridegroom presents the bride with a few unbleached cloths. Custom enjoins that four pieces of cloth should be presented, and the occasion is availed of to present cloths to the relatives and servants of the bride also. The girl seeks the permission of her mother and maternal uncle, before she receives the cloths. After supper and the distribution of *pan-supari*, the party disperses. Another day is fixed for the consummation ceremony. On that day, the bridegroom, accompanied by some friends, goes to the bride's house with betel leaves and nuts. After feast, the friends retire.

The sambandham with a Nayar girl is now illegal if it is preceded by the existence of a caste wife. The legal responsibility of maintaining the wife and children now imposed by law has made these exogamous marriages less attractive to the Brahman or Kshatriya. As a result of agitation among the Nambudris and Kshatriyas, the Malayala Brahman Act and the Kshatriya Act were passed permitting marriages among the community. This relaxing of the rigidity of custom by law is an indication of the changes happening in these communities due to the pressure of economic circumstances. When all or many marry within the caste, the present economic system cannot continue; and the break up or partial break-up of some of the large tarwads is an inevitable consequence.⁸ Legislation has thus considerably helped in maintaining and promoting the sanctity of marriages.

The relations of the sexes in Travancore were of a loose type in former times, as evidenced by the accounts of European travellers. They are no longer true of modern Nayar society. If it is found that sambandham among Marumakkathayis is not attended with religious ceremonies, it cannot therefore be predicated that among Marumakkathayis there is no law of marriage. Sambandham is considered to be a valid marriage among Marumakkathayis and the couple more often than not live as husband and wife for life. Among the Nayars of Travancore, the question has

been set at rest by Section 3 of Nayar Regulation which gives legislative sanction to Sambandham as a legal marriage. Among the better classes of people, the practice of the wife living in her tarwad house and being visited there by her husband is becoming obsolete. The wife and her children now live with her husband and is maintained by him in his life time. The union of husband and wife is now looked upon as a lifelong one, and not a fugitive one as in former times.

CHAPTER III

POLYANDRY

South India is a great centre for polyandry. The Nayars are cited as a conspicuous example of polyandrous institutions. Portuguese and Dutch travellers of the 18th century praise the durability and fidelity of these polyandrous marriages, a fact which seems to prove that this institution must have been rooted deeply in the oldest tradition and origin of this society and was not born of a mere momentary situation, such as the prevalence of military occupations in belligerent ages. Writing about the latter half of the 18th century, Sonnerat says, "These Brahmans do not marry, but have the privilege of enjoying the Nairresses."

As to the present existence or non-existence of polyandry, Mateer knew of an instance of six brothers keeping two women. four husbands to one and two to the other. I have not known of an admitted instance of polyandry among the Nayars of Malabar at the present time, but there is no doubt that, if it does not exist now, it certainly did long ago.¹ Gopala Panikkar says that to enforce social edict upon the Nayars, the Brahmans made use of the powerful weapon of their aristocratic ascendancy in the country and the Nayars readily submitted to the Brahman ascendancy. Thus it came about that the system of concubinage, so freely indulged in by the Brahmans with the Nayar women obtained such firm hold on the country that it has been strengthened by the lapse of time. At the present time, there are families, especially in the interior of the district, who look upon it as an honour to be thus united to the Brahmans. But a reaction has now begun to take place against this feeling and Brahman alliances are invariably looked down upon in respectable Nayar tarwads. This reactionary feeling took shape in the Malabar Marriage Act.

8. Tampi, A. N., *The Travancore Census Report for 1941, Part I*, pp. 59-60.

1. Gopala Panikkar, T. K., *Malabar and its Folk*, p. M. 6

K. M. Panikkar, whose study of present day Nayar customs constitutes an extremely valuable contribution to our knowledge, rejects the accounts of the generation of observers concerning Nayar polyandry, though he appears to admit that fraternal polyandry was recognised. He mentions that, according to native rules, none of the travellers on whose knowledge rests could have approached the house of a Nayar within 60 yards.² The late Justice K. Narayana Marar says, "There is nothing strange or to be ashamed of in the fact that the Nayars were originally of a stock that practised polyandry, nor if the practice continued till recently. Hamilton and Buchanon say that, among the Nayars of Malabar, a woman has several husbands but these are not brothers. These travellers came to Malabar in the 18th and 19th century. There is no reason for supposing that they were not recording what they saw. For I am not sure whether even now the practice is not lurking in some remote corners of the country."³ Lastly, Wigram writes, "Polyandry may now be said to be dead and although the issues of a Nayar marriage are still the children of the mother rather than of the father, marriage may be defined as a contract based on mutual consent and dissoluble at will."⁴

It is said that the military organization of the Nayars prevented them from living the ordinary life of husband and father of a family. Lopez Castenheda whose account appeared about the middle of the 16th century wrote that the law interdicting them to marry was established by their kings that they might have neither wives nor children on whom to fix their love and attachment, and that, being free from all family cares, they might the more devote themselves to warlike service. Although the military occupation of the Nayars gives us the most probable explanation of the unusual character of polyandrous habits, it hardly accounts for such habits in full. The advantage which the Nayars derived from this source is, 'one who hath not the means to maintain a wife may have a third part of one' and the cost of her maintenance is only in this proportion. Whether the Nayar rule of inheritance through the mother as has been generally supposed is a consequence of their non-fraternal polyandry is difficult to say. According to some accounts, the relations between the men and the children of their mistress were of such a nature as to make any other rule impossible; but on the other hand, there are castes

in the same tract who follow the uterine system of descent, and yet have never been known to practice polyandry of the Nayar type.⁵

Non-fraternal polyandry, as an original and traditionally established institution, is extremely rare, if indeed it exists at all. The organization of Nayar marriage has been obscured by the circumstance that Nambutiri Brahmans were permitted to participate in marriage with Nayar women. The system of concubinage so freely indulged in by the Brahmans with Nayar women, says Gopala Panikkar, obtained such a freehold upon the country that it has been strengthened by lapse of time.⁶ At the present time there are families in the interior of the district which look upon it as an honour to be thus united with Brahmans. The Italian traveller Gemelli Ceriri expressly states that the husbands in Nayar marriage were brothers; when one brother marries a woman, it is common to all others.

Kunjan Pillai considers that the Nayar community has been wrongly accused of being polyandrous by several oriental and western scholars. The inference is based on an imperfect appraisal of the real state of affairs. In the northern parts of Travancore, a wife never used to leave her house and live with her husband. In the south, the husband took the wife to live with him in his house. In a marumakkathayam household, the mother and her children, brothers and sisters and other relations in the female line live together. There is no objection to the wife of an elder brother moving freely with his younger brothers. It is the habit of a married man living with his wife and unmarried brothers in the same house and the privilege of free social intercourse which the women enjoy with their husband's younger brothers that led to the inference that fraternal polyandry is prevalent among the Nayars. Sexual jealousy is as strong among them as in any other civilised community.⁷

At the present day, enlightened opinion in the community is extremely reluctant to admit of any survival of the polyandrous customs of their ancestors, but acknowledges that a trace of it is retained in the relations between brothers. The wife of a brother, says Panikkar, is looked upon as a person to whom one could openly, though not legitimately, pay court, and any favour short

2. Briffault, *The Mothers*, Vol. I, p. 712.

3. *Malabar Quarterly Review*, No. I, 1902.

4. *Malabar Law and Custom*, 1892.

5. Westermarck, *A Short History of Marriage*, pp. 261-3.

6. Gopala Panikkar, *Malabar and its Folk*, P. 22.

7. Kunjan Pillai, *The Travancore Census Report*, 1931, P. 164.

of sexual relationship which she confers upon them is allowed by public opinion. All the brothers treat her half as a sister and half as a wife.⁸ Marriage customs among the Nayers have now become almost obliterated in conformity with prevalent ideas and modern economic conditions.

SOCIAL POSITION OF WOMEN

It has been said that the social position of women is one of the truest ways of measuring the height of a people's culture. In Travancore the Marumakkathayam system has always recognized the supremacy of women. She has as much right in the tarwad properties as any male member of the tarwad, and is therefore on an equal footing with him. No doubt in recent times the influence of the woman has waned on account of the unauthorised assertion of authority by the man and the mismanagement of the common properties by the Karanavan. These disintegrating causes are now contributing to the break up of the marumakkathayam system. But during the period of transition the woman is gaining her economic independence as in the west where equality of sexes in all walks of life has been established. She refuses to be a slave of the other sex. This attitude is seen prominently in the women of the educated communities. The high degree of education attained by the women of Travancore and the liberal policy pursued by the Government in the matter of appointments to State services and of the representation on political bodies without distinction of sex have contributed not a little to make the women of the country self-reliant and self-dependent. They have got the right to vote. The phenomenal progress which women have made in education, the economic independence which they are gaining and the political consciousness which has been awakened in them has begun to act as a break on their desire to enter into matrimonial bondage. Several of them are content to remain single, earning their livelihood by their own labours.⁹

DIVORCE

It has been held that among Nayers no formality is required for divorce, mere intention being enough to effect dissolution of marriage. The husband and wife are at liberty to put an end to the marriage tie without assigning any reason for the same. The formalities are prescribed to check the abuse of the right of free

divorce, and the law is made stricter in the case of husbands who seek a divorce, their wives being entitled to compensation in such cases.

PUBERTY CUSTOMS

The attainment of puberty by a girl is publically announced by the celebration of a ceremony called Tirandukalyanam. The puberty rights of the girl commence with her separation in a room in which there are a lamp, a brass pot, a bundle of cocoanut blossoms and other things. The girl holds a valkannadi, a mirror made of a brass plate with a handle. The event is announced by the happy shouts of the female relatives. Women of the surrounding houses visit the girl and bring new garments as presents. Relatives, friends, and the village people are invited on the third day. The Mannans and Velans, the washerman so important in the routine of the Nayar life, come on the fourth day. The girl is oiled and washed with water in the next tank together with her girl friends. The whole party then returns home in procession followed by music. A pandal is erected in front of the main building where a feast is given to the guests. The Velans intone songs from the Puranas and are presented by the guests, chiefly, women, friends and relatives with one garment each. In the southern districts she is prevented from entering the kitchen or going to the temple for worship.

PREGNANCY RITES

The pulikudi ceremony is performed at the seventh or ninth month. The husband has to contribute the rice, cocoanut, and plantains, and present seven vessels containing sweets. In the absence of a brother, a Maran pours the juice into the mouth of a woman. It is noted in the Cochin Census Report 1901 that the pulikudi ceremony consists in administering to the woman a few pills of tamarind and other acid substances. The pills are placed at the end of a knife blade, and pushed into the mouth of a woman by means of a gold ring. It is performed either by a brother or uncle of the woman, and in the absence of both, by the husband himself. In the eighth month, a ceremony called garba veli uzhiyal is performed by the Kaniyan to remove the effects of the evil eye. After a woman has swallowed the tamarind juice, she is asked to pick out one of the several packets of different grains placed before her. The grain in the packet that she happens to select is supposed to declare the sex of the child in her womb. The ceremony winds up with a sumptuous feast to all the relatives and friends of the family.

8. K. M. Panikkar, *Some Aspects of Nayar Life*, J.R.A.I., Vol. XLIII.

9. Kunjan Pillai, *N. Travancore Census Report, 1931*, pp. 169-170.

CHILD-BIRTH

At delivery women of the barber caste act as midwives. In some places the Velan women take their place. Pollution lasts for 15 days, and every day the mother wears the cloth washed and presented by a woman of the Vannan caste. On the 15th day is the purifactory ceremony. The woman is sprinkled with a liquid mixture of oil and the five products of the cow (panchagavya) with gingilly seeds. Then the woman takes a plunge bath, and sits on the ground near the tank or river. Some woman of the family with a copper vessel in her hands takes water from the tank or river, and pours it on the mother's head as many as twenty times. This done, she plunges in the water from which she emerges thoroughly purified. It may be noted that before the mother proceeds to purify herself, the new born babe has also to undergo the rite of purification. It is placed on the bare floor, and its father or uncle sprinkles a few drops of cold water on it, and takes it in his hands. The belief is that the temperament of the child is determined by that of the person who sprinkles the water. All the members of the tarwad observe pollution for 15 days. It is noted by Mr. Subramania Iyer that the first act done when a male child is born is to beat the earth with a cocoanut leaf, and if the issue is a female, to grind some turmeric in a mortar with the object of removing the child's fear.

NAMING CEREMONY

The name is not publicly announced till the Chorunnu (rice-giving) which takes place in the sixth month at an auspicious moment fixed by the astrologer. The paraphernalia required are, besides the five-wicked lamp, some plantain leaves on which are served rice and four kinds of curry, pappadam, plantains, and sweetmeats. The mother brings the child newly bathed, and wearing a cloth for the first time, and places it in the karanavan's lap. The father then ties round the child's neck a gold ring, known as muhurtha mothiram (auspicious moment ring), and the relatives present give the child other ornaments of gold or silver according to their means. After an oblation to Ganapathi, the Karanavan gives the child some of the curry, and whispers its name in its right ear three times. He then carries the baby to a cocoanut tree near the house, round which he goes thrice pouring water from a kindi round the foot of the tree as he does so. The procession then returns home, and on the way an old woman of the family proclaims the baby's name aloud for the first time in the form of a question asking it, 'dost thou see the sky?' In some cases, the father simply calls out the name twice.

TABOO ON NAMES

It is customary for a wife to avoid mentioning the name of her husband. In some cases, he is usually called the father of some one of the children. It is looked upon as a breach of female decorum to indulge in such prohibited forms of address. In the naming of children, it is observed that they are usually named after their parents or some deceased ancestor of the tarwad, male or female. But when once a child is thus named, the members of the tarwad have an instinctive reluctance to call by that name, as it would call up the memories and associations of that ancestor after whom the child is named. It is then called by pet name. The most common names are Raman, Krishnan, Kesavan, Narayanan, Sankaran and Gopalan. Women are named as Janaki, Gouri, Lakshmi, Kalyani, Saraswathi, and others.

EAR-BORING CEREMONY

The ear-boring ceremony is performed at the same time as the choulam or at any time in the fifth or seventh year. The operator pierces first the right and then the left ear with two gold or silver wires brought by the goldsmith or with thorns. The wires or thorns are left in the ears. In the case of girls, the hole is gradually dilated to admit the characteristic Malayali ornament, the boss-shaped thodu, which is falling into disuse.

VIDYARAMBAM CEREMONY

The beginning of the child's education takes place in the fifth or seventh year. In some cases, the child is first taken to the temple, where some water sanctified by mantrams is poured over his head by the priest. The ceremony is opened by Ganapati puja performed by an Ezhuthacchan or by a Nambuthiri, or another Nayar. The Ezhuthachan writes on the child's tongue with a gold fanam (coin) the invocation to Ganapathi or sometimes the 51 letters of the Malayalam alphabet, and then grasps the middle finger of the child's right hand, and with it traces the same letters in parched rice. He also gives an ola to the child inscribed with them, and receives in turn a small fee in cash. Next the child touches first the Ezhuthachan's feet, and then his own forehead with his right hand, in token of that reverent submission to the teacher, which seems to have been the keynote of the old Hindu system of education.

MATRIARCHY

The Nayars form a typical example of the Dravidians in Kerala. They have an extraordinary respect for the mother and

the elder sister. The tarwad or clan consists of all descendents in the female line of a common female ancestor. The household was constituted by the mother and her children, sisters and brothers. No woman left her home to take up residence with her husband. No husband formed part of it. The families constituting a clan are related to one another by community of pollution. Intermarriage between members of the same clan is prohibited. The only socially valid marriages are those in which the parties are of equal standing with one another or in which the bridegroom belongs to a clan superior to that to which the bride belongs. Children belonged to their mother's brother whose name occurs in theirs. The family was dearer to a Nayar than anything else in the world.

The Aryan Nambuthiri contributed to the preservation and strengthening of the matriarchial system. With a view to prevent the disintegration of their family estates, they adopted the custom that only the eldest member of the family should marry in their caste and that the junior male members should find their spouses in the Kshatriya and Nayar castes, with being subject to the obligation of providing for their sustenance and other worldly wants. As long as the family unit consisted of a woman and her children, matriarchy remained a sound institution, promoting the orderly progress and the social unity of the communities concerned. Its degeneration set in only when under the impact of western civilization, the tendencies of the educated section began to draw them to the universal system of patriarchy. Under matriarchy, both Nayar husbands and wives enjoyed the utmost freedom to dissolve the marriage alliance. The dissolution entailed no hardship on the wife or children, because they were maintained by the tarwad. Everything went off well so long as the Karanavan was a true Marumakkathayi in form and spirit. The impact of modern civilization tended to make them less matriarchal and troubles arose. The women had to look to their husbands for their maintenance. The educated section of the community then began to agitate for legislation to validate the Sambandham form of marriage. A law was enacted in 1912 regulating marriage, succession, and family management of the Nayars. It legalised the Sambandham as a valid marriage for all legal purposes. It penalised polygamy and polyandry and made it obligatory on the part of the husband to maintain his wife and minor children. It altered the customary law of inheritance by conferring the right of inheritance of a Nayar male's property (self-acquired and separate) on his wife and children, and made provision for the partition of the tarwad properties among its members. This paved the way for the complete overhauling of the social organization of a community. The fact that 33,903 tarwads partitioned

their properties within five years of the passing of the regulation is proof positive of the eagerness of the community to avail itself of this permissive legislation. The obligation thrown on the husband or father to maintain the wife or children, combined with the right of the wife and children to inherit the self-acquired property of the husband or father, made hypergamous marriages very rare. The restrictions placed on the dissolution of marriage has made divorce less frequent. The Regulation sounded the death-knell of matriarchy and ushered the dawn of patriarchy.¹⁰

It has now been found by the Nayar community that no other legislation has ruined them more quickly than the Act that enabled the individual partition of the Nayars. The community that was the backbone of the State has been disrupted and divided. The Nayar community has begun to pause, to take stock of the whole situation and they have begun to feel that if the individual partition has removed certain ills, it has brought more evils than it has removed, and that the whole position has to be revalued and reassessed. To go back is difficult, but yet the community should go back, or else it is finished and lost.¹¹

Speaking on an important occasion, the Hon'ble Sadasyatilakan T. K. Velu Pillai said, "It was to some of us a sorrowful spectacle to see laws being enacted by the old Legislative Council in a manner as to dismember a powerful community, which has stood for strength, sobriety, and patriotism. The Nayars were behaving in friendly manner with the Izhuvans, with the Malayala Brahmans, with the Kshatriyas and others, and because theirs was a powerful community, they were considered to be leaders of public opinion in certain matters. The movement towards makkathayam was sponsored by the Nayar Service Society which led a militant movement against the last vestiges of the Marumakkathayam system. The protests made against the dismemberment of families went unheeded and the law was substantially changed by legislative processes. It is claimed that in 16 years history has proved that the modified system is a most unpatriotic act, an unworkable and indefensible system, one which has dismembered not only Nayar tarwards, but also other Marumakkathayam tarwards. It is being increasingly felt that the bill has tended to the dismemberment of the community and steps should be taken to resuscitate it from its present despondency by its representatives."¹²

10. Kunjan Pillai, N. Census of India, 1931, Vol. XXVII, p. 166.

11. T. M. S. A. Proceedings, Vol. XIX, No. 5, pp. 363-365.

12. T. M. S. A. Proceedings, Vol. XIX, No. 5, p. 365.

From the social point of view, matriarchy cannot, in any way, be regarded as inferior to patriarchy. The two great regulations of early civilization, matriarchy and exogamy, have nothing about them fantastic, outrageous, absurd, but are the practical outcome of the practical purposes of people like-minded with ourselves.¹³

CHAPTER IV

FEUDAL ORGANIZATION

The traditional period of Parasurama's connection with Kerala was followed for long centuries by a Brahman theocratic government. After the reclamation of the country, Parasurama made a gift of it to the Brahmans in expiation for his sin in exterminating the Kshatriyas twenty-one times. Hence the land became even as at this day a Brahman country dominated by Brahman aristocracy. This Brahman theocracy was for a considerable time superseded by the reign of the Viceroys of the Pandyan kings as Presidents of Brahman republics. Long after one of the Viceregal Presidents, overcome by lust of independent power, constituted himself independent of his Pandyan suzerain and of his Brahman councillors and eventually set up a dynasty of his own in Keralam. We now reach the dawn of authentic history and Malabar was ruled by a line of princes called Perumals who had their capital at Talicotta near the modern Cranganore. The last of the Perumals abdicated his throne and divided his kingdom amongst his dependents and relations. This was in 825 A.D. The land was divided into 17 states ruled by independent princes. The Government was mostly on feudal lines. The Rajah of Cochin, the Zamorin of Calicut, and other influential royalties of the land were the recognized feudal heads thereof.¹

In Travancore the territorial unit was the Desam presided over by a Desavazhi. A number of Desoms adjoining one another constituted a Nadu which was under the jurisdiction of a chieftain called Naduvazhi. Above the Naduvazhi was the Raja, the highest sovereign in the country. In course of time, each Nadu split itself into a number of taras over the affairs of which a Karanavan or elder presided. An assembly of these Karanavans constituted the Six Hundred, an old military organization of the Nayers in mediaeval times. These Six Hundred are referred to in two places in the second Syrian Christian document which bears the date

925 A.D. For South Travancore inscription dated 371 M.E. the same organization is referred to as Venattaranuran or the 600 of Venad and one of their duties related to the supervision of the working of temples and charitable institutions connected therewith. As Venad was divided into 18 districts in ancient times, there might have been 18 six hundred in the country. The Naduvazhi possessed considerable authority in all social matters and possessed enough lands to be cultivated by their kudiyan. A feudal basis was laid for the whole organization. Large numbers served as soldiers in times of war, and cultivated their lands when the country was quiet. In modern times none of them take to military service in Travancore except those employed as sepoys in the Nayar brigade.²

VILLAGE ORGANIZATION

The village institutions of the Nayers may be described as follows.—The Kara or village was the smallest unit for civil purposes. It would appear that originally four families constituted a tara (kara), the smallest administrative unit, governed by an elder, karavanan. In some places, the Kara was divided into a number of muris and the affairs of each muri were managed by two bodies (1) a council of elders consisting of six or ten members of the prominent families of the muri, (2) an assembly consisting of the eldest members of all the families. The unit of society was the tarwad, a joint family owning property communally and tracing its descent in the female line. The affairs of the family were conducted by a female member in the absence of grown up male members.

The affairs of the tara were managed by its elders who were called taravazhies, which word afterwards changed into taravadis. It was under the shade of the kavus (serpent kavus) that the old kara yogams were held.² Between the tara and the nadu there would appear to have been another unit, the desom, presided over by the Desavazhi. A number of desoms adjoining one another constituted a nadu which was under the jurisdiction of a chieftain called naduvazhi who was helped and controlled by an assembly. Its members seem originally to have contained the manager of every tarwad (joint family) in the district, and these districts were composed of groups of 600. These assemblies were called kootam and there was one kootam of karanavans to each district or nadu.

The village organization in Kerala was allied to those in Tamil

13. Reuter, *The Family*, p. 87.

1. Gopala Panikkar, T. K., *Malabar and its Folk*, pp. 91-92.

2. Krishna Menon, T. K., *Dravidian Culture*, pp. 37-38.

districts. The earliest organization was based upon family groups, in which the various groups, tribes or castes divided themselves each with its more or less well defined territorial limits. The Brahmans were grouped in gramams, the Nayars in taras, and the low caste men at respective distances from them. Thus an old typical village was one which consisted of the houses of the military classes and those of low castes, the members of which like the mediaeval guilds were bound together by the ties of common interests, rendering one another reciprocal services for the share of the village produce, and the protection which they enjoyed. The village contained all the rudiments of State. Village life is simple, delightful, and charming, but is gradually passing away under the influence of modern civilization.

FUNERAL CEREMONIES

The Nayar dead are burnt. Those below sixteen years of age are buried. Persons dying of smallpox or cholera are also buried. When a person is about to breathe his last, all the members of the tarwad pour into the mouth a few drops of the Ganges water or other holy water to purify the parting soul. The body is then removed to the bare ground-floor and the name of gods or sacred texts are dinned into the ears. As soon as the last breath goes out, the corpse is covered from top to toe with a washed cloth and placed on the floor with the head towards the south. Two lamps are kept burning, one near the head and the other near the feet of the dead body and here the neighbours bid farewell to it. All the junior members then bathe and without wiping the head or body remove the corpse which will have already been washed, besmeared with holy ashes and clothed, to the front yard and placed on long plantain leaves spread on the floor. Then comes the pattum kachayum iduka or the placing of new cloths over the body by the relations outside the tarwad. The body is then removed to the cremation ground in the south-eastern corner of the compound, where the funeral pyre is prepared of the wood of a mango tree cut for the occasion. The corpse is generally carried by the macahmpikkars on a bier made of bamboo. The body is placed on the pyre with the head towards the south. The junior members go round the pyre three times, throw paddy and rice over the body, prostrate at the feet of the corpse, and then set fire to the pyre, the senior Anantharavan, who is next in age to the deceased, leading them. When the body is burnt, the funeral party bathe, and then follows the breaking of the pot. This consists in the chief mourner carrying an earthen pot of water with

a small hole at the bottom, thrice round the pyre and then breaking the pot near the head of the corpse.

The Sanchayanam or collection of the cremated remains takes place generally on the seventh day. The bones are collected in a new pot and deposited at the foot of a fig or jack tree, and then at the next convenient opportunity removed therefrom and thrown into the waters of a sacred river. It is believed that the collection and careful disposal of the ashes of the dead gives peace to his spirit, and what is more important, the pacified spirit will not hereafter injure the living members of the tarwad, cause miscarriage to women, possess the men and so on. Pollution is observed for 15 days by the members of the tarwad and by the widow and children of the deceased. The 16th day is the day of purification. On that morning, all friends and relatives assemble at the house of the deceased. The village washerman brings a washed cloth and spreads it on the ground. First of all, the male members stand on this cloth and the Maran sprinkles three times a mixture of panchagavyam and oil over their persons, and they then rub the oil the Maran poured over their bodies and go for bath. The women then do the same. Until this has been done, no member of the tarwad can enter the temple. After the purification, the chief mourner offers balls of cooked rice to the manes of the departed. On the night of the sixteenth day, a grand feast is given to the karakkars, relatives and friends of the tarwad. In certain parts of North Travancore, Diksha is observed by the chief mourners for 42 days, sometimes for six months or one year. During this period he must abstain from fish, flesh, wine, women and shave. The last day of the diksha is one of festivity.

RELIGION

The Nayars profess Hinduism. They worship the superior deities of the Hindu pantheon, Siva, Vishnu, and their consorts, and Ganapati in temples. Everywhere they may be seen going to the temple to worship the deities. It is only after this worship that they take their meals. They also adore the minor deities, Subramanian, Sasta, Bhagavati, as well as Kali, and malignant demons like Kuttichathan, Gulikan and others. But these deities or demons are located in kavus and are represented by carved or uncarved pieces of stone placed on elevated seats beneath Ficus (ál), or kanjiram trees, and the priest is generally a Non-Vedic Nambutiri, an Elayad, a Musad, or one of the Sudra castes. Serpents whose images are located on the northern side of most gardens in Central and North Travancore receive a large share of

adoration. The Sun is an object of universal worship. A large portion of the time of an old Nayar is spent in reading the Ramayana, Bhagavatha and Mahabharatha, rendered into Malayalam by Thunchat Ezhuthachan, the greatest poet of Kerala.

BUDDHISM

Buddhism was at one time prevalent in Kerala. The Nayars took to the faith with eagerness. Under the tutelage of the Buddha Sanyasins, they gained great scholarship and acuteness in all branches of Indian sastras. The worship of gods was unknown to Vedic religion. The Hindus copied it from Buddhists who began to build viharas and set up images of Buddha in these for purposes of adoration and meditation. These viharas were also centres of learning and there was a University at Mathilakam near Cranganore where at one time the Vidval-Sabha was presided over by Ilan-ko-Adigal. When Buddhism was in the wane, the viharas were converted into temples. At the time of religious revival, Nayars accepted the Hindu faith with warmth and devotion. Though a military race, the life of Nayar from start to finish seems to be invested by religion. When they settled down and began to till the land for livelihood, a part of the farm was set apart for worship and was called kalari. When the necessity for common shrines for the community, settled in different centres, was felt, such shrines were established and were called kavus, when the Nayars officiated as priests, and when animal sacrifices were also conducted. The priests came to be called Kurukkals, Unnikal, and Adikal. In course of time Kali became Kartiyayini and Parvati, and Kuruthi took the place of blood sacrifices and Brahmans superseded Nayars as priests.³

SERPENT WORSHIP

Serpent worship plays a prominent part in the religious life of the Nayars. The serpent is deified and offerings of puja are often made to the reptile. Each house has its own serpent deity possessing large powers for good or evil. A separate spot is set apart in the house compound as the abode of the deities. This reserved spot is converted into a small jungle almost circular in shape. It is overgrown with trees of various kinds and shrubs. In the middle of the quasi-religious shrine, images usually of late-rite after specified shapes are arranged in certain established methods, and a passage is opened to the seat of these images from

outside. This spot is so scrupulously reserved that not even domestic animals are allowed to stray therein. No trees from the place are to be felled down, nor any plant whatever for that matter with any metal or more particularly iron weapons; for these are unholy things, the mere introduction of which within the sanctified area, not to say of the actual cutting of the tree, is regarded as exceedingly distasteful to the serpent gods. They are not to be desecrated by the touch or even by the approach of a low caste man. Once a year, puja offerings are made to them through the medium of Nambuthiri priests. Ward and Conner estimated the number of Kavus at 15,000 nearly a century ago, but there must have been additions since, especially when the Hindu population moved into the interior for want of space and reclaimed the forests for purposes of living and cultivation.

Periodical ceremonies called Pambanthullal are performed to propitiate serpents. They are resorted to on special occasions for the purpose of averting serious visitations from the family. Any individual drawn from the Nayars is capable of acting the part of priest on these occasions. A day is fixed for the opening of the ceremony, and a particular plot of ground in the compound is cleansed and preserved for the performance of the pujas incidental to the ceremony. Then on the spot, certain square figures are drawn one inside the other, and these are tastefully diversified by the interpolation of circular figures and others inside and about them, based on geometrical principles. A peculiar symmetry is observed in these figures which are multi-coloured. Ordinary rice flour, then again such flour mixed with a combination of chunam and turmeric powder, thereby making the flour pure red, and burnt paddy husk are chiefly employed. Then a number of other accessories are required in the shape of lamps, cocoanuts, eatables of various sorts prepared from paddy and rice, and some other cooked things, such as, rice, boiled in milk and sweetened in sugar, bread made of rice, and others. These are properly arranged in the place, and puja is offered by the priest with the slow recitation of mantrams and some holy songs or ballads in memory of these gods. Then a number of Nayar women, with perfect purity and cleanliness of persons, are seated close to each other in a row or two. They are to preserve the purity of their persons by a total abstinence from animal food, intoxicants, and any other thing of an exciting nature for a fixed time. It is only after the lapse of this period that they become worthy of being admitted to this ceremony. Now by means of mantras and pujas, the serpent gods are propitiated, and they manifest themselves in the bodies of these female representatives of theirs. The entrance of the gods into their

3. Krishna Menon, T. K., Dravidian Culture, p. 91.

bodies is characterised by a fearful concussion of their whole frame, gradually developing into a ceaseless shaking of the upper parts. A few minutes later, they begin to speak one by one, and their words are regarded as expressions of the god's will. Sometimes the gods appear only in a few of them or none at all. The refusal of the gods to enter into such persons may be due to want of cleanliness and purity in them. It may also suggest the displeasure of these gods towards the family. When the gods refuse to appear in any one of those seated for the purpose, the ceremony is prolonged until the gods are so propitiated as to compel them to manifest themselves.

The popular conception of a family-cobra is that it is a tiny little thing with a full developed hood and fangs, and possessing a golden tinge which shine brilliantly in the rays of the sun. At the sight of human beings, it gets away to its holy shrine exhibiting a reeling motion in its way thither. The serpents play a prominent part in contracts between persons. The family serpent is in the old deeds the subject matter of sale. The sale of the house compound extends also to the family serpent. By their propitiation they can be converted into guardian angels.

The first Aryan colonists settled by Parasurama found Kerala very uninhabitable. Finding it difficult to improve their condition, they returned to their country. After their departure, the Nagas of the lower world or Pathala partly took possession of the partly reclaimed land and settled thereon. The early colonists on their second venture found the land occupied, and waged war against the Nagas, but Parasurama decided in favour of the early colonists, and ordered that they should set apart a corner of their compound as an abode of serpent gods. He further ordained that the allotted places should remain virgin ground, untouched by the blade of a knife, while the underwood and creepers were to be allowed to grow in profusion, and to such the name of kavu was given. In it are generally planted several stone idols of serpents placed on a stone pavement, the whole being held sacred and reserved by a low wall round it to prevent cattle or children straying into the space. The propitiation of the serpents is deemed essential to the prosperity and well-being of every family, and periodical offerings are made to them. These serpents are regarded as tutelary deities of the family, and the gods with the shrines are conveyed with the property in deeds of transfer.⁴

4. L. K. A. Iyer, *The Cochin Tribes and Castes*, Vol. II, pp. 81-82.

In Madras it is considered a great sin to kill a cobra. When this has happened, the people generally burn the body of the serpent, just as they burn the bodies of human beings. The murderer deems himself polluted for three days. On the second day milk is poured on the remains of the cobra. On the third day the guilty wretch is free from pollution.⁵ The high priest of the serpent cult is the Pambumekat Nambutiri, who lives in a house full of cobras which are said to be harmless to the family. There is an important serpent shrine at Mannarsala having many stone images in Travancore. In the nalukettu of the house, offerings are made every Ayilliam day. Every morning the king and queen of serpents are washed, and an offering of fruits and milk are made to them. In the noon, offerings of cooked rice and malar follow. On Ayilliam day in Kanni and Thulam, all the serpent idols in the grove and the temples therein are taken in procession to the illom and offerings are made to them. The person who carries the idol of the Nagaraja is the oldest female member of the family, and the procession is conducted with great pomp and rejoicings. About 5000 people assemble to worship and propitiate the serpent gods.⁶

TUTELARY DEITIES

In every village there are guardian deities to protect the villagers from the malevolence of demons which occupy an intermediate place between gods and men. Their temples are far less imposing than those of the Brahman and are called kavus. The deities commonly represented are the consort of Siva and Sasta. These are supposed to keep in subjection the demons and spirits which are ever prone to do harm to the people of the village. Though the demons are objects of worship, the propitiation of the guardian deities and the festivals held in their honour are considered to be sufficient to curb the malignant propensities of those spirits. The most popular of the festivals is the mandalam which begins on the first of Vrischigam and lasts for 41 days. In addition to the special pujas to Bhagavathi by Brahman priests, special rites and ceremonies are performed by a particular class of Sudras to the figure of the goddess made on the floor by means of coloured powders, while the devotees sing songs in her praise to the accompaniment of lute-like musical instruments. A man in a fantastic dress with an array of jingling bells round his loins, heavy bell-metal anklets on each foot, and a scythe-shaped sword in his hand impersonates

5. Frazer, *The Golden Bough*, p. 222.

6. Nagam Aiya, *The State Manual*, Vol. II, pp. 60-61.

the goddess and dances to the tune of tom-toms round the figure of the goddess Bhadrakali on the floor. The Velichapad becomes highly excited and in his frenzy he sometimes cuts his forehead and causes it to bleed. The deity through him speaks in commanding tones wholly unlike his own and makes oracular responses addressed to him.

On a night in the latter part of Dhanu, a golden image of the goddess is placed on the back of a big decorated elephant, and amidst the beating of drums, the firing of pop-guns and crackers, is taken out in procession. The elephant with the goddess is supported on each side by elephants whose numbers vary according to the means of the villagers. The Velichapad is indispensable and is accompanied by a group of well-dressed women and girls, each carrying in her hand a plate full of rice and a light placed on the top of it. The festival ends with a display of fire-works and the ceremony closes with the sacrifice of goats and fowls, which have now been given up. On different lines and on the same principle are celebrated various propitiatory and sacrificial festivals in honour of the aforesaid deities. Generally after the harvest, the Velichapad is taken out in procession to the Hindu houses in each village to receive offerings of a measure of paddy and small coins.

SASTA

Sasta is a sylvan deity whose worship is more confined to Malabar, Cochin, and Travancore, where he has the largest number of votaries. According to Keralopathi, Parasurama is said to have established many temples and dedicated them to this deity with the object of protecting the newly created country. The most important of them is in Sabarimala, which attracts a large concourse of pilgrims for the Makaravilakku festival which annually comes off early January. Amidst the distractions of civilised life the annual worship of Sasta gives a chastening influence. It is a pleasing feature of the times that the ranks of votaries are swelled by a large influx of Nayars. Their enthusiasm is not chilled by the discipline enforced on them and the ordeal of the journey. Sasta blesses those who are childless. His boons on his devotees are phenomenal and they enlarge the circle of his votaries.

The worship of the deities described above is the outcome of the belief in the influence of demons and evil spirits on mankind which has existed from a very remote period. The worship of demons is confined to the lower orders and is not connected with the higher forms of Hinduism, and yet this belief in demons is so

widespread that not even Brahmins are free from it. Magicians and sorcerers from the Nambutiri to the Parayan find employment in exercising their baneful influences. While the high caste Hindu exercises his magical influence by propitiating the more refined and sublime manifestations of god, the low caste men propitiate Kali in all her hideous aspects. The ordinary people make a distinction between Bhutas on the one hand and Pretas and Pisachas on the other. The former are regarded as the messengers of Siva and his consort Sakti, while the latter are the souls of the dead who died a violent and unnatural death. At noon and at night they attempt to seize or possess those who walk in lonely places or take shelter under tamarind trees or on the sides of tanks. At night the demons are supposed to call loudly to allure people out of their homes into distant jungles and there to kill them. Hence at night a call is not generally responded until it is repeated a fourth time. At the time of puberty and after child-birth women are liable to attacks of these aerial beings. They make their abode chiefly on palmyra or pala trees, but some occupy dwelling houses. Their name is legion. They exist by the offerings of their votaries and their tormented victims. In the case of an evil spirit of one who dies an unnatural death, a Brahman Magician purifies the spirit by a ceremony called Thilahoma (an offering of sesamum seeds to fire). A Chendus Nambutiri presides over such ceremonies. He transfers the spirit to an image of gold, silver or wood, which is afterwards placed in a Vishnu temple or enshrined in a small building put up for the purpose to rest in peace.

SUBRAMANIA

The Nayars worship Subramania at Palni and elsewhere. Not only are vows paid to the shrine, but men letting their hair grow for a year after their father's death, proceed to have it cut there. He carries a kavadi. These are two kinds of kavadi, a milk kavadi containing milk and a fish kavadi having fish in a pot. When the time for going to Palni approaches, he dresses in reddish orange cloth, shoulders his kavadi and starts out. He assumes the role of a beggar to the accompaniment of a bell and tom-tom and goes to Palni in all humility, and there he fulfils his vows, leaves his kavadi, his hair, and a small sum of money. Pilgrims generally go in a crowd in charge of a priestly guide of previous experience, who is familiar with all the ceremonies prior to the journey as well as the existence of the road.

WORSHIP OF ANIMALS AND PLANTS

To the Hindu all organic life is sacred, and his creed is not to injure any living thing, while among the animals worshipped by

him the cow occupies a prominent place. The cow is the giver of all things, and hence when the cow is approached, it is touched with the hand which is then raised in token of veneration to the head. Milk, curd, ghee, urine and dung are mixed together and used for purificatory ceremonies; and the images of gods are anointed with this holy mixture. Small doses of them are taken internally, and it is considered an antidote against poison, besides being prescribed as an expiation for offences against caste, whereas the sprinkling of water mixed with dung removes sin or pollution from all persons, places, or things. The bull, the vehicle of Siva, is also held sacred, and a statue of it in granite is either placed in front of the image of Siva, or in a separate shrine, and is worshipped as a god.

Among trees some are worshipped, while others are used for pujas or sacrifices. Among the former may be mentioned the pipal (*Ficus religiosa*), a tree much held in veneration by the Hindu. Persons who are afflicted with maladies or whose planets are unfavourable, go round a pipal tree, seven, twelve, forty-one or 108 times, uttering prayers and burning camphor at its foot or perchance engage Brahmans to do so in the belief that such a course would counteract all evil influences. The Aegle Marmelos whose leaves of triple form are supposed to represent the three eyes of Siva symbolise his triple function of production, destruction, and reproduction. The tulsi which is sacred to Vishnu is also, worshipped. In front of every house on the eastern side is a stone or mud altar, on which the tulsi is planted and watered every day. It is worshipped by the inmates of the house.

CHAPTER V

AGRICULTURAL CEREMONIES

The Agricultural year begins with the Vishu (1st of Medom, about the middle of April), when the hot weather is supposed to terminate. Families pursuing agriculture as their avocation send for the local Kaniyan to predict the agricultural prospects and the probable rainfall during the ensuing year. He is also asked for an auspicious day for ploughing. The master of the house goes to the seed store on that day with the Pulayas and takes out a small quantity of every variety of seed, which he puts in a cup made of the leaves of *Nux Vomica*. He then places the cups in a basket near a lamp in the yard and a heap of rice around or near it. A new ploughshare fastened to a plough and a pair of oxen are brought, and these are painted with rice water. They are then taken to the field in procession, where the Pulaya headman raises

a mound of earth over which a handful of seed and some manure are thrown. He then yokes the cattle to the plough and turns a square plot of ground, taking care to have furrows over it, and the plough dropped on the right. Ganapathi is then propitiated with offerings, and the master throws the seed in the furrow. The Pulaya headman then invokes the blessings of the gods and ancestor spirits on the seeds that have been sown broadcast, on the cattle that are let loose, and also on the members of the family. He prays for them a good crop, much sunshine, and a good harvest. A cocoanut is then cut on the ploughshare. If it is cut into equal halves, the harvest will be moderate. If the cut passes through the eye of the nut or if no water is left in the cut portions, misfortune is predicted. If the hind part is bigger than the front one, it presages an excellent harvest. The portions of the cocoanut are then picked up with the milk inside them and a leaf of the tulsi plant is dropped into each. If the leaf turns to the right, a prosperous harvest is assured. If to the left, the contrary. The ceremony concludes with loud shouts and invocations to the gods and the unused seeds are distributed among the workmen.

The bringing of the first fruits is celebrated at the end of Karakadagam. Prior to it the doors and windows of the houses are cleansed with the leaves of *Ficus hispida* (paragam) and decorated with rice flour, while the walls are whitewashed and the yard smeared with cowdung. On the gates of houses are placed various kinds of flowers and leaves of all kinds of *Ficus*, tender bamboo leaves, nelli, jack and mango. On the festive morning, the temple priest comes out preceded by a Marar blowing conch-shell, when a bunch of paddy already placed by the Pulayas in the outer precincts of the temple is taken by him to the temple with the Marar blowing the conch. Every householder then sends out a man to the field purified by a bath and smeared with ashes to fetch some ears of corn. As he brings it to the gate of the house, he is met by a woman with a lighted lamp and leaves on which are placed the ears of corn. This is taken to the yard in procession, while the assembled cry out, 'Fill, fill, increase, fill the house, fill the basket, fill the stomach of the children! Three times is it carried round on the leaf while the lighted lamp is placed on the right. Ganapathi is then propitiated with offerings, and stalks of paddy are stuck with cow-dung in various parts of the house, to the agricultural implements, and even to trees. A sumptuous feast brings the ceremony to a close.

The next is the formal cooking and eating of the new rice (puthari). It either takes place on the Nira day, but it is generally an independent festival. An auspicious day is chosen as soon

as the first crop is harvested and threshed before Onam. The rice is cooked and eaten with a special curry, brinjals, green pumpkin, and puthari chunda and others.

UCHARAL

With the harvesting of the second crop at the end of Makaram (Jan.-Feb.), the agricultural operations come to a close, and Mother earth is said to be at rest during hot season until the first shower begins. At the beginning of this period, the Malayali observes a festival in honour of the Goddess's menstruation, which is supposed to take place at the time. On the last three days of the festival all the granaries are closed, some thorns and shrubs of broom are fixed to the door and cowdung and ashes are spread in front of it. The next two days are holidays to all; the house must not be swept or watered. On the fourth day, the granary is opened and a basketful of leaves is taken to the field and burnt with a little manure perhaps to indicate that the cultivator is in possession. Ucharal is the date on which all agricultural leases should expire, and demand for surrender of property should not be made at any other time, but the courts by a liberal interpretation have extended the term up to the day of Vishu.

FESTIVALS : 1. ONAM

The Onam is the chief national festival of the Nayers. It comes off in the last week of August or the first week of September. It is the time of rejoicings and merriment. All Nature seems then as if renovated, the flowers again shoot up, and the trees blossom. The primary purpose of the festival is for a happy and a fruitful year. It lasts for eight days. Houses are adorned with flowers. On this occasion new clothes are put on. The concensus of opinion is that Onam is intended to commemorate the annual visit of Mahabali to his country which he used to govern so wisely and well before his overthrow. During the festival boys of five to fifteen years of age go out early in the morning to gather flowers of which the kadali is the most important. On their return they sit in front of the Tulasi mantapam, make a carpet-like bed of the blossoms that they have collected, and place a clay image of Ganapathi in the centre. Often it is a beautiful work of art, accomplished with the delicate touch and a highly artistic sense of tone and blending. The carpet completed, a miniature pandal hung with little festoons is erected over it and neighbours look in at all hours of the day to admire and remark on the beautiful handiwork.

One item of enjoyment during the occasion is dancing by young maidens. A number of these join together in a circular row at a



A group of Nayar women around Mahadevar



A Nayar tuning on bow string during Onam festival

pre-arranged spot and begin dancing. The airs are many and varied. Some of them are isolated ones from pure Malayalam touching some special topic, while there are others more dignified extracted from the dramatic literature of the country. Standing in a ring without touching each other, one member thereof opens the ball by reciting one couplet from one of these songs. She is then caught up by others in equally melodious and profuse strains. The next couplet is then sung followed by the rest of party collectively, until the whole song is sung. Then another girl begins with another song which takes the same turn. Thus the whole surrounding atmosphere of many a leading household is filled with the sweet melody of charming choirs of lady singers which makes for the jollity and attractiveness of the occasion. On the last day the clayey images are removed in the evening for which an auspicious day is selected. Feasting and games continue till then, and the removal is marked by rhythmic shouting.

THIRUVATHIRA

Thiruvathira is another national festival which lasts for a day in Dhanu (Dec.-Jan.). It is one of great antiquity and females alone take part in it. It commemorates the death of Kamadeva, the Indian Cupid. The Puranas relate that he was destroyed by the burning fire in the third eye of Siva. He is supposed to have a spiritual existence and exercise a potent influence on the lower passions of human nature. The annual celebration of this festival keeps the memory of this unhappy incident green in the minds of women. Every Nayar woman with pretensions to decency rises early morning and bathes in a tank a week earlier. It is usual for a large number of young women to meet in the tank for the purpose. All then plunge in the water and begin to take part in the singing that follows. One of them then leads off by means of a rhythmic song pertaining to Cupid. This singing is followed by a curious sound produced with her hand on the surface of the water. The palm of the left hand is closed and kept immediately under the surface of the water. Then the palm of the other is forcibly brought down in a slanting direction and struck against the surface, so that the water is splashed in all directions producing a loud deep noise. This process is continuously repeated to the accompaniment of singing. The stanza is now over along with the sound. The leader stops awhile for the others to follow suit. This being likewise over, she caps her first stanza with another at the same time beating on the water to the end of it. Then all of them make a long pause and then begin another. This goes on till day-break when they rub themselves dry and go home to dress them-

selves in their best. They also darken their eyelids with collyrium. They then chew betel and swing on Uzhinjal. The women enjoy great pleasure by swinging backwards and forwards. The swinging typifies the attempt which the women make to hang themselves on the instruments and destroy their lives in consequence of the demise of Kamadeva. The beating on the water symbolises their beating their chests in expression of their deep felt sorrow caused by Cupid's death.

On this festive day they take a light meal after bath, and a sumptuous dinner at noon. The chief ingredients consist of ripe plantain fruits and a delicious preparation of arrow-root powder purified and mixed with sugar and cocoanut. Dancing and merry-making are indulged in till evening. Husbands are expected to be in their houses before evening. Omission on their part is visited with divorce by the wife. Despite the rigour of the weather in December, Nayar women derive immense pleasure from the observance of the festival.

VISHU

Vishu is an eventful day for the Nayar. It falls on the first of Medom every year and lasts for a day. In olden days, subjects of ruling princes made their customary presents to them on that day. Any omission was not only viewed with displeasure, but resulted in repression. It is now shorn of much of its pristine splendour and sanctity. Survivals of its former greatness are to be seen in the presents made by tenants to their lords on the day previous to Vishu.

The commencement of a new year invests it with a peculiar halo of greatness, for a man's whole prosperity in life is said to rest on the first things that he sees on this particular morning. Wholesome and favourable consequences are expected to be produced by the sight of auspicious objects. With this aim in view, almost every family takes care to present for view the most sight-worthy objects on the new morning day. On the previous night they prepare what is known as Kani. A small bell-metal vessel is taken, and an old grandha, a gold ornament, a new washed cloth, konna flowers, a measure of rice, and a looking-glass are tastefully arranged in the vessel and placed in a prominent room in the house. On either side of the kani, two lamps are kept burning. At 5 a.m. one member wakes up the inmates, and takes them to the kani. Each one is seated on a plank and is asked to look at the kani. Then each is made to look at some old grey haired member of the household. This over, the little urchins begin to fire some small crackers bought for the occasion. The kani is then taken from

house to house for the benefit of the poor families. With the break of the morning, preparations begin for the noon meal. The heads of families make some money presents to the members of the family and servants. These presents are said to be the precursors of incomes more splendid all the year round.

Well-to-do families distribute paddy or rice on the evening of the previous day with all accessories to the family workmen. With the close of the noon meal, the festival comes to a close. In some families, dancing and games of various kinds are carried on, which add to the jollity of the occasion.

The Dasara festival falls in Kanni at the autumnal equinox. It is observed in honour of the goddess Saraswathi, and every man worships on the last day the implements of his craft. It is a nine day festival and is called Navaratri. Sivaratri is another important festival observed in Kumbham (Feb.-March) in common with other higher castes.

CHAPTER VI

VILLAGE PASTIMES — THE MALABAR DRAMA

The Malabar drama is of a primitive type. It assumes various forms of which Krishnattam and Ramanattam are the principal ones. The latter is usually called Kathakali. Its genesis lies in a local desire to exhibit in living form the stories of our puranas. The central figures are Rama and Krishna.

Tradition traces the origin of Krishnattam to one of the old Zamorins of Calicut. One pious devotee of Krishna, Villuvamangalath Swamier took his residence close by the deity in the Guruvayur temple, leading a most saintly and religious life. The Zamorins were in those days reigning princes, and this temple was in their territorial jurisdiction. One of them started on a pilgrimage to this temple. After a few days, the king sought the Swamiyar to give him an opportunity of personally seeing the divine figure. The king was asked to be present one night at a particular spot in the temple, where Krishna was accustomed to be engaged in his boyish pastimes. The king found the Lord in the halo of his youth, and ran to catch him by the head. Krishna thereupon hurriedly disappeared, but the king was able to pluck a single peacock feather from his head dress. This was preserved by the king. He was then seized with the idea of using it on Krishna's head dress and dramatising the puranic incidents connected with him. The king was an erudite Sanskrit scholar and engaged himself in the task of composing a Sanskrit drama in commemoration of the deeds

and life of Krishna. Such is the origin of Krishnattam which now occupies a prominent place in the dramatic literature of Kerala. The characters who appear on the stage indulge in no significant gesture language. The movement of the hands made by the actors are not suggestive of any special meaning. The whole drama takes 8 days for complete enactment from the birth of Krishna to his death. On the ninth day the birth scene is enacted, the reason being the instinctive popular aversion for leaving the god in his last moments. Only places of sanctity and purity are fit for the performance.

The Ramanattam celebrates the deeds and history of Rama. On one occasion the Raja of Kottayam requested the Zamorin of Calicut to send him the Krishnattam drama to his place at Kottayam. As the request was refused, the Kottayam Raja composed the first four pieces of Kalyanasougandhikam, Baka Vadham, Kala-keya Vadham, and Krimeera Vadham, which formed the nucleus of the subsequent dramatic literature of our country. Others later followed suit. At the present day, the total number is over 70.

A brief account of a day's performance is given below.—The actors go from house to house and arrange for a performance. A house is pitched upon and at about 6 in the evening, the keli kayyu begins with the systematic and mingled beat of drums, Elathalam and Chengala. This is to herald aloud the intended performance of the drama on the particular night. The actors begin to paint their faces about 6 p.m. The lamp is lighted at about 8 or 8-30 p.m. Only one light is used on the occasion. Then commences Thodayam which consists of songs and the initiation of little boys into the mysteries of stage performance with drum beating all behind the curtain. Then the song in praise of god (Vandana sloka) is sung. Then begins the Purapad or the appearance of the first character which is usually attended by loud beating of drums and extra torch lights in hand on both sides of the actor by two others. The interval between the Purapad and the regular appearance of characters is filled with Melappadam, that is, songs and drum-beating, but without any curtain being hung. The regular appearance of the characters of the play begins after it. They may be divided into Pacha, Kathi, Thadi, Kari, Minukku Vesham, Veesa Ezhuthu, and the female characters. There are some others such as those with white spots on the actor's face already painted red, and the painting of a clown which is a curious mixture of every incongruous and absurd element in painting. A singular variety in the performances consists in what is called a Nanam. In some plays there are incidents dramatised which relate to some most inhuman and unchivalrous acts, such as, chopping of breasts and nose of females

committed by persons of influence and position. In such cases, the plays make mention of such cruel deeds, and they are only represented only in theory, and the whole thing is allowed to pass off smoothly.

The Malabar drama is a dumb show in which the actors never utter a single word, but do everything by signs and gestures. All the music is done by singers. The actors come to the stage silently and indulge in significant gestures corresponding to the subject matter of the part sung. There are 64 of these gestures to express human ideas and any deficiency is made up by combinations of the 64 gestures. Herein lies the skill of the actors. The Malabar drama is an itinerant institution carried on by a number of persons. The lamps used for the occasion are of bell-metal. They are filled with oil and a number of big torches are lighted and placed in it thus giving increased light. This is to be furnished by those who engage them. The curtain is usually some large and thick piece of cloth inscribed with the figures of some animals or gods. These are held on the stage by two men at the beginning of the performance and on the appearance of every actor. Another square curtain with hangings on the borders is suspended horizontally from over the heads of the actors on the appearance of every important actor. Conch shells are sometimes blown to add to the solemnity of the occasion. The seats used on the stage consist of mortars turned upside down. The stage is bare ground in front of the spectators cleared and wetted with water so as to prevent dust flying about. The main instruments are drums of two kinds, one beaten with the fingers called maddalam and the other beaten with drum sticks and called chenda. A senior singer called Pon-nani and a junior called Sankidi do all the singing business. The least number of persons required for a performance is 30. It consists of 12 actors, 4 singers, 4 drummers, 2 chottikars, 6 box-carriers, 1 washerman, 1 cook, and a Brahman.

A great innovation was made by the Valia Koil Thampuran of Travancore and others who translated a few of the most important Sanskrit dramas. They introduced a real improvement in the construction of the stage and scenery, as also in the mode of acting and dress.

MOHINIYATTAM

In this a leader obtains the service of 2 or 3 girls of low birth and trains them up for the performance. He takes the girls from house to house, gets a paltry sum for each day's performance, and thus obtains his living. It is generally acted at night, when the

girls dressed in gaudy attire are led by the Nettuvan in an amorous dance. The institution is dying a silent death.

Food

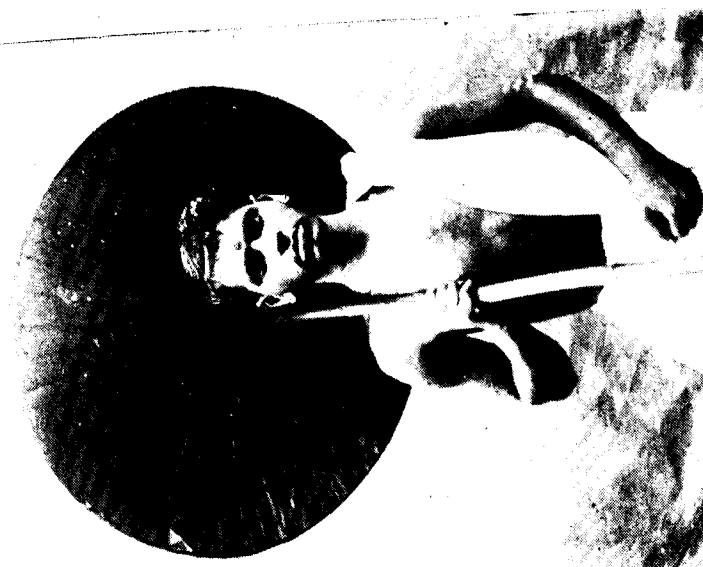
The Nayers seldom eat before bath or worship in the temple close at hand. Their meals are three in number, breakfast early morning, midday meal, and another at night. The breakfast consists of kanji or rice gruel with some pickles and pappadam. Coffee is becoming popular and is taking its place in well-to-do families. The midday meal consists of boiled rice together with some vegetable curries, and buttermilk mixed with rice forms the last course. Their supper consists of similar preparations. The women take their food after the male members of the family. Only a minority are strict vegetarians. In average families cooking is done by females.

DRESS

It was ancient custom for Nayar women to remove their body cloth in the presence of the royal family. Since 1855, this custom was abolished by a proclamation during the reign of H. H. Vanchi Bala Rama Varma Kulashekhara Perumal Bhagiodya Rama Varma. The males dress themselves in a mundu (cloth), a loose lower garment, and a towel, a neriyathu or light cloth is sometimes worn round the mundu on festive occasions. The women clothe themselves in a single loin cloth of fine texture reaching to the knees, and occasionally, when abroad, they throw over the shoulder a similar cloth.

ORNAMENTS

The oldest ornament of the Nayar women is nagapadam, the pendants of which resemble a cobra's hood. They do not wear any ornament on the head, but decorate the hair with flowers. The nagapadam and several other forms of neck ornament, such as, Kazhultila, nalupanti, puttali, chelakkamothiram, amatali, arumpu-mani, and kumilatali are fast disappearing. The kuttaminnu is worn on the neck for the first time by a girl when the tali-kettu is celebrated. This ornament is also called gnali. Prior to the tali-kettu ceremony, the girls wear a kasu or sovereign. The inseparable neck ornament of a woman of modern times is the addiyal, to which a patakam is attached. The ornament for the ear is the toda. The nose has a nose-screw, from which is suspended a gnathu. The wearing of gold bangles on the wrists has long been the fashion. Anklets were not worn in the past. At the present day, kolusu and padasaram of the Tamilians are adopted.



A Nayar on the march



A typical Nair girl with dilated ear-lobes and thodu ear ornament

OCCUPATION

The Nayars are engaged in all kinds of pursuits. So late as the 18th century, they formed the militia of the land. Their chief occupation was agriculture. It was slip-shod. They still continue to be in the militia of the land. Agriculture goes largely to supplement their income. According to Keralavakasakrama, various kinds of occupations are assigned to the Nayars, which determined their original sub-division. They are domestic servants in Brahman and Kshatriya houses, temples, deal in dairy produce, as well as engaged in copper sheet roofing, tile pottery, palanquin bearing, and so on. These traditional occupations are fast disappearing under the impact of modern civilization. They are now occupying a prominent position in the direction of education. As a class they are the best educated and most advanced of the communities in Kerala. Kerala is the most literate part of India in respect of female education. Many of them have risen high in Government service and the caste has furnished many leading members of the learned professions.

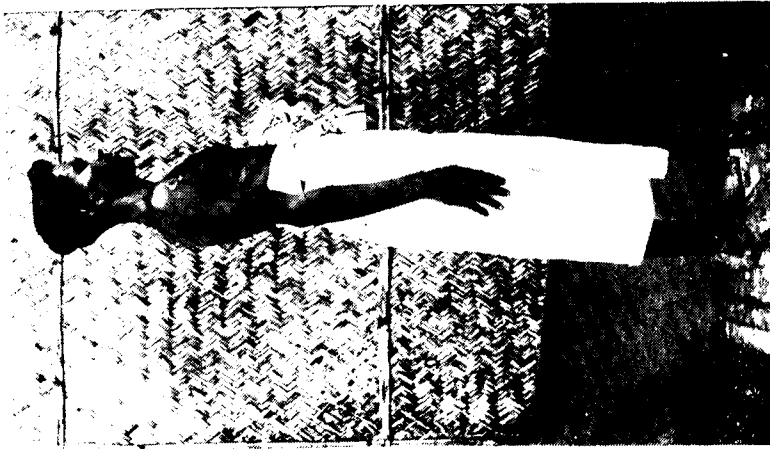
ECONOMIC CONDITION

The present economic condition of the Nayars is not rosy. Agriculture has been their mainstay. Though the Christian has taken to farming from very early times, the bulk of the country's agriculture is still in their hands. The policy of sub-division of agricultural holdings has ended in poor cultivation, low yield, impoverishment, and loss of land has been the result. Material want is the chief enemy of religion, morality and general character, and efforts at improvement must go under the stimulus of internal harmony and universal love.

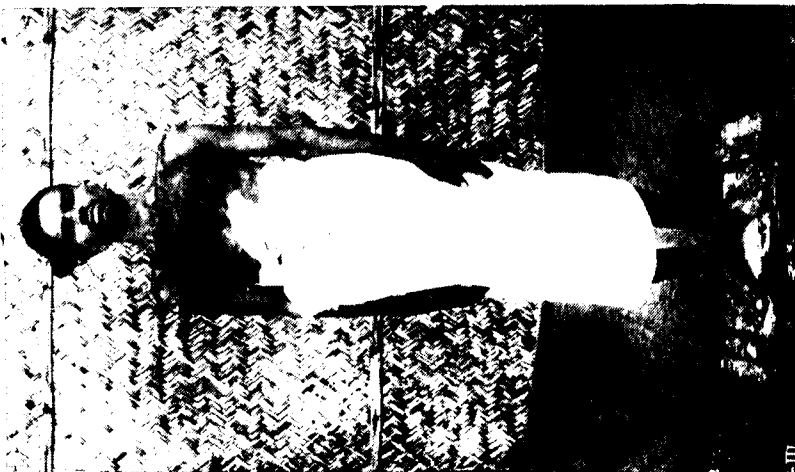
SOCIAL STATUS

The Nayars rank below the Ambalavasis and above the polluting castes. Even among themselves there are various grades of social precedence, and the members of the higher castes do not freely mix with the lower. Men of the higher sub-castes may eat with those lower to them, but women never take their meals with those lower to them in the social scale. All these social inequalities are vanishing with the impact of modern civilization. They form one of the advanced communities of the State.

Note: I am indebted to Dr. A. Ayyappan of the Madras Museum for the use of the photographs.



A Nayar in profile



A Nayar—Front view

HOYSALA VIRA NARASIMHA II AND THE
MAGARA KINGDOM

BY

T. V. MAHALINGAM

Kulōttunga III (1178 — 1218) was the last great ruler of the line of the imperial Cōlas; and even during the closing years of his vigorous and eventful reign, signs of weakness and decay became visible in the Cōla empire. The growing weakness of the central government was seen in a two-fold way from the beginning of the thirteenth century. One was the increasing intervention and frequent invasion of the Cōla country by the rising powers like the Pāṇdyas, Hoysalas and the Kākatīyas respectively from the south, west and north of the Cōla empire. The other was the coming into prominence of hereditary feudatories like the Kāḍavarāyas who ruled over parts of the South Arcot and North Arcot districts, the Śambavarāyas who ruled over parts of the North Arcot, Chittore and Chingleput districts, the Yāḍavarāyas who ruled over parts of the Chittore and Chingleput districts and the Telugu Cōḍas who ruled over the Nellore and Cuddapah districts and extended their power over parts of the Chittore and Chingleput districts. Some of them became so over-grown in power and influence that not only did they openly defy the imperial authority of the Cōlas, but also created conditions for the invasion of the country by outside powers.

One of such overgrown feudatory principalities was the Magara rājya to which we get reference in some of the inscriptions of the Hoysalas. We do not know really why the Cōla inscriptions or those of any contemporary dynasty of rulers in the Tamil country have not made any prominent reference to the kingdom. Nor do we know exactly what the term Magara indicates, whether a people, a territory or a city. The very location of the kingdom is a great problem.

A number of Hoysala inscriptions mention the destruction of the Magara rājya by Hoysala Narasimha II (1216 — 1236) along with three other achievements of his, namely the destruction of the Kāḍavarāyas and the Pāṇdyas and the re-establishment or restoration of the Cōla kingdom; and such records as mention

these range between 1218 and 1237.¹ Naturally the question as to where exactly the Magara kingdom lay arises. Its identification, however, is a problem. Two facts must be remembered in this connection. (1) The Magara kingdom must have been situated outside the Hoysala territories on the eastern side as indicated by an inscription of Narasimha II which says that he "first went to the east, and being surrounded, uprooted the Magara kingdom".² (2) It was most probably a friendly neighbour of the Kāḍavas and very likely was in full sympathy with Māravarman Sundara Pāṇḍya who invaded the Cōla empire towards the closing years of the reign of Kulōttunga III and hence all the three had to be defeated by the Hoysala king before he could restore the Cōla to his empire. Since the Magara kingdom lay on the way into the Tamil country from the Hoysala territory it had to be dealt with first and then only the Kāḍava chieftain. This geographical contiguity of the Magara kingdom to that of the Kāḍavas has led scholars to locate it either to the west or the north of that of the Kāḍavas. Lewis Rice identifies the Magara kingdom with the Mahārājavāḍi.³ His conclusions are based on the following piece of evidence. Hoysala Narasimha when marching against Magara encamped at Cūḍāvādi and held a festival on adding to his necklace an emerald given by Munivarāditya.⁴ Cūḍāvādi has been sought to be identified by him with Cūḍagrāma (Mudiyanūr in Mulbagal taluq) and it is suggested by him that the word Munivarāditya was an old title belonging apparently to a landed chief in Mēlai (western) Mārayapāḍi.⁵ On the evidence of the Tiruvendipuram inscription of Rājārāja III which mentions the conquest of the Magara kingdom by Hoysala Narasimha II before his generals secured the release of the Cōla emperor from imprisonment at Śēndmangalaṁ by the Kāḍava chieftain, Dr. Hultzsch has sought to locate the Magara kingdom either in the Coimbatore or the Salem district. He says "Pāchchūr where he (Narasimha II) halted on his expedition against Kōpperiṅginga is perhaps identical with a village of that name in the Trichinopoly taluka opposite to the island of Śrīrangam two miles north of the

1. EC. IV Ng. 29; IX Kn. 87; XI Dv. 25; VII Ci. 72; V Cn. 197 and 203; XII Ck. 42; V Bi. 151; Ak. 150; Ag. 6; III Nj. 36; MAR. 1916 para 82; EC. Cn. 211a; XII Gb. 45; III Md. 121; MAR. 1910 para 80; EC. IV Ng. 98.

2. EC. V Cn. 211a.

3. *Mysore and Coorg from Inscriptions*, p. 104.

4. EC. V Cn. 203.

5. *Ibid.* VII Ci. 162.

Coleroon river and 9½ miles west by south of Kaṇṇanūr, the southern capital of Narasimha's successor, Sōmeśvara. If this identification of Pāchchūr is correct it would follow that Narasimha II left his dominions by way of the Gajalhatti pass and that the Mahara (Makara or Magara) kingdom has to be looked for in the Coimbatore or the Salem district".⁶ Venkayya has expressed the view that the Magara kingdom could have been the same as the Magadai maṇḍalam mentioned in inscriptions. It has been located by him in the South Arcot district and by Dr. S. K. Aiyengar in the Attur division of the Salem district.⁷ After examining the question at some length H. Krishna Sastri came to the conclusion that "it is very likely therefore that Magara comprised part of the old Mahārājavāḍi district as Mr. Rice suggests and portions also of the modern Salem and South Arcot districts."⁸

During the period under study the Kākatīyas were an independent power ruling over a considerable part of the Telugu country; and in the region to the south of the Kākatīya kingdom there was then ruling a dynasty of chieftains known as the Telugu Cōḍas or the Poṭṭappi Cōḍas. The territory over which they ruled covered the present districts of Nellore, Cuddapah, Chittore and a part of the Chingleput, and Salem districts, besides at times a part of the Kolar district of the Mysore state. This chieftaincy lay to the east of the Hoysala kingdom and the north and northwest of the Kāḍava principality, and therefore on the route to the latter from the Hoysala country. According to a Hoysala inscription of 1228 the Hoysala kingdom covered a wide area and had for its boundaries the Nangali ghat in the east (leading into the present North Arcot District) Kongu in the south, Alvakheda in the west and the Peddore (the big river (i.e.) Kṛṣṇā) in the north.⁹ Another Hoysala inscription which is however dated eight years earlier says that King Narasimha marched from his capital without stopping for 100 *gavudas* (200 miles?) overthrew formidable enemies in the east, captured the 100 elephants with which the Magara came against him and brought them in with his horses.¹⁰ Geographically a good slice of the Telugu Cōḍa kingdom lay to the east of the Hoysala kingdom. Therefore it is reasonable to assume

that the Magara kingdom was the same as the Telugu Cōḍa kingdom. The Telugu Cōḍas appear to have been in the occupation of Kāñcīpuram for sometime and owed allegiance to the Cōḷa kings (though it was only nominal) as is borne out by a number of their inscriptions¹¹ which make reference to the Cōḷa kings like Kulōtunga III and Rājārāja III.

But it is difficult to explain why or how the Telugu Cōḍa kingdom or at least the southern part of it came to be called the Magara kingdom in the Hoysala inscriptions. In the *Madhurāvijayam* of the Gangādevī Kāñcīpuram is described as Marakatanagara or the city of gold or gems. We have again a description of a city called Marhatpuri or Barmatpuri with many rich temples, a city that was occupied by Mālik Nāib the general of 'Alā-ud-din Khalji who undertook an invasion of South India. It has been suggested that the Marhatpuri was the same as the Marakatanagara of Gangādevī or Kāñcīpuram.¹² Probably the term Magara is a corruption of the term Marakatanagara. Most likely the southern part of the Telugu Cōḍa kingdom was an administrative unit by itself with Marakatanagara as the administrative headquarters. It is probably on account of that it was called the Magararājya.^{12a} The imperial instincts of the Hoysalas would have

11. 578 of 1907; 35 of 1893; EI, VII, pp. 119 and 151; 8 of 1893; 363 of 1919; Nellore Ins. R. 38 etc.

12. *Journal of the Andhra Historical Research Society*, XIII, p. 15.

12a. It is probable that the Bāṇas who were one of the rebellious elements in the Cōḷa empire were in co-operation with the Kāḍavarāyas and the Telugu Cōḍas. They owed allegiance to the Cōḷa emperors till the commencement of the thirteenth century but from about that time they appear to have shown themselves to be disloyal to the imperial house by throwing in their lot with the Pāṇḍyan king and the Kāḍavarāya chieftain, as is indicated by the fact that in 1205 some eleven chieftains loyal to Kulōtunga III swore allegiance to the Cōḷa emperor and undertook to have no communication with the Bāṇa and Kāḍava chiefs. (516 of 1902; *SII*, VIII, No. 106). It was possibly on account of the reason that the Bāṇa chieftain had come over to the side of the Pāṇḍyas that when Māravarman Sundara Pāṇḍya I defeated Kulōtunga III and conquered the Cōḷa empire he first offered the Cōḷa crown to the Bāṇa and later performed his own anointment at Ayirat-taḷi (See *EI*, XXII, p. 42; 47 of 1937-38; *Rep.* para 44; also *EI*, XXIV p. 161). Though the Bāṇas were originally ruling over the Magadaimaṇḍalam they appear to have become associated in later times with the North Arcot and Chingleput districts, and worked in subordinate co-operation with the Telugu Cōḍas. In that light the rulers of Kāñcīpuram might have been called the Magaras (a corruption of the word Magadas) and the Kāñcīpuram territory itself as the Magara rājya.

M. 10

6. *EI*, VII, p. 161.

7. *South India and Her Muhammadan Invaders*, p. 47.

8. *QJMS*, II, pp. 121-22 n.

9. *EC*, V, Cn. 204.

10. *Ibid.* VII, CI 72.

made them desire the addition of the Kāñcīpuram area to their empire. Added to it the political condition of the region from about 1190 must have encouraged them to undertake the invasion and conquest of the territory.

The Telugu Cōḍas who were the feudatories of the Cōḷas appear to have taken advantage of the preoccupations of the Cōḷa kings, Kulōttunga III and Rājarāja III and acted in an independent capacity in certain periods of their history ignoring all feudal obligations to their overlords. In fact a few inscriptions of the Telugu Cōḍas suggest that a hostile attitude was taken by some of the chieftains of the line against Kulōttunga III and later against Rājarāja III. For instance a Kanarese record of Ś. 1114 (A.D. 1192-93) says that one Bhujabalavīra Nallasiddhanadēva Cōḷa mahārāja was ruling from Vallūrapura (situated near Cuddapah and the capital of the Mahārājapāḍi 7000) as levying tribute from Kāñci.¹³ Again an inscription of Ś. 1-05 (1105?) of a Telugu Cōḍa king contains the expression *Kappam Konna*, apparently a reference to the achievement of the king mentioned above.¹⁴ It was probably to make the Telugu Cōḍa ruler realise his subordinate position that Kulōttunga III is said in an inscription of his 19th year to have "despatched matchless elephants, performed heroic deeds, prostrated to the ground the kings of the north, entered Kachchi with (his) anger abated and levied tribute from the whole northern region."¹⁵ Obviously the reference is to the bringing under subjection the whole of the Telugu Cōḍa kingdom. As a natural result of it, the overlordship of Kulōttunga III appears to have been once again accepted by the Telugu Cōḍa chieftain as is borne out by some records of the latter which are dated in the regnal years of the Cōḷa king. But two inscriptions of later dates, namely, A.D. 1214 and 1217, suggest the taking up once again of a hostile attitude by the Telugu Cōḍas against the Cōḷa empire. They mention the levying of tribute from Kāñci by the chieftain.¹⁶ It appears that the Telugu Cōḍa chieftain received some help at that time from the Kākatīyas as is suggested by an inscription which mentions a Prōḷa Bhīma Nāyudu, the Mahāpradhāna of Gaṇapatideva as Kāñciūra kara.¹⁷ It was a

stirring and trying period in Cōḷa history, when apparently owing to the weakness of the Central government, the Cōḷa empire witnessed interference and invasion from different outside powers, and internal rebellions, particularly those of the Kāḍavarāya chieftain and the ruler of the Magara country.

The general course of events in the Cōḷa kingdom during the period under study appears to have been as follows. Towards the closing years of the reign of Kulōttunga III the Pāṇḍyan king Māravarman Sundara Pāṇḍya I (1216-1238) who wanted to take vengeance on the Cōḷa emperor for the excesses he committed in the Pāṇḍyan kingdom during the rule of his predecessor Jaṭavarman Kulaśekhara, conquered the Cōḷa country, set fire to the Cōḷa cities of Uraiyūr and Tañjāvūr, razed to the ground a number of buildings, performed *vīrābhisekam* in the Cōḷa *abhisekamaṇṭapa* at Āyirattali and after worshipping Lord Poṇṇambalanātha at Tillai (Cidambaram) was staying in Poṇ Amarāvati. According to the Pāṇḍyan inscription which gives the above details Rājarāja (the successor of Kulōttunga III) who had been deprived of his kingdom appeared before Māravarman Sundara Pāṇḍya and requested that his kingdom might be returned to him and was given back his territories.¹⁸ But the details contained in the Hoysala inscriptions about the restoration of Rājarāja III to the Cōḷa throne makes one suspect the truth of every statement made in the Pāṇḍyan inscription referred to above. They also throw some light on the otherwise little known Magara kingdom. According to them the Hoysala king Narasimha II who had just then succeeded to the throne after the retirement of Ballāla II invaded the Cōḷa country, destroyed the Magararājya, dispersed the Kāḍavas, served as the lion to the elephant of the Pāṇḍyas and restored the Cōḷa power.¹⁹ This would show that Māravarman Sundara Pāṇḍya I who had penetrated into the Cōḷa kingdom and driven out Rājarāja III was himself defeated by Narasimha II and therefore Rājarāja III was not restored to his throne by Sundara Pāṇḍya on the former's request to him but the Cōḷa kingdom was wrested from Māravarman Sundara Pāṇḍya and given over to the Cōḷa king. We do not know however if Vira Narasimha interfered in Cōḷa politics of his own accord or did so on appeal by the fugitive

13. 483 of 1906.

14. *Nel. Ins. G. 1*; See also *El. VII*, p. 150.

15. 66 of 1892; *SH. III*, 88.

16. *Nel. Ins. KV. 13* and *R. 36*.

17. *MER. 47* of 1929-30; *Pt. II*, para 29.

18. 49 of 1890; 140 of 1894, 362 of 1906; 99 of 1926; *Rep. para 32*; 322 of 1928; *Rep. para 18*.

19. *EC. IV*, Ng. 29.

emperor for help. Whatever that may be, on account of his successful intervention the importance of Narasimha in the politics of the Tamil country increased enormously as also the dependence of the Cōla on the Hoysala king. It was at the time when the Hoysala king invaded the Tamil country to effect the restoration of Rājarāja to the throne that we hear of the Magara kingdom, for the first time. Probably taking advantage of the political confusion in the Cōla empire the Telugu Cōḍa chieftain Nallasiddha withheld his tribute to Kulōttunga. Not only that; he was probably in full sympathy with Māravarman Sundara Pāṇḍya when he invaded the Cōla empire. It was under those circumstances that the Magara kingdom was invaded and destroyed for the first time. But the Hoysala invasion of the Magara kingdom in 1218 was not an end in itself though it was a necessary preliminary to the success of the arms of Narasimha II in the Tamil country.

A study of the Hoysala inscriptions relating to the Magara kingdom makes us think that it was invaded and conquered at least thrice by Narasimha II within a period of about 13 or 14 years. Of these three the first and third formed part of the general invasion of the Tamil country by the Hoysala king while the second was an invasion of the Magara country alone. An inscription of 1218 which describes the achievements of Narasimha in the Tamil country mentions him as *Kāñcīkūnana Kāḍavarāyaku-lāntaka magararājyanirmūlana cōlarājya pratiṣṭhācārya, pāṇḍya-rājya kolāhala* etc.²⁰ while another dated two years later says that overthrowing formidable enemies in the east he captured the 100 elephants with which Magara came against him and brought them with his horses.²¹

The second expedition appears to have been undertaken by Narasimha solely against the Magara king. Reference has been made earlier to a lithic record of 1223 which says that king Narasimha marching upon Magara stopped at Cūḍavāditya Koppa and held a festival adding to his necklace an emerald which came from Munivarāditya.²² Another inscription of the same year credits Narasimha with having pursued after the Trikalunga kings, penetrated their train of elephants and displayed unequalled valour, obviously a reference to the driving away of the Telugu

Cōḍa chief from the Kāñcī region. Since there is no mention in the above two inscriptions of the invasion of any other region or territory, it is reasonable to take the view that the invasion was undertaken only against the Magara kingdom; and as a result of that successful expedition to the east he was in "the enjoyment of a wealth of elephants, horses, jewels and articles never before acquired."²³ Probably as a result of that invasion the Magara rājya was incorporated within the Hoysala kingdom and one Keśava Daṇḍanāyaka was appointed its governor. From an epigraph of A.D. 1226-27 we learn that when ruling over the Magara 300 in peace and wisdom he made the grant of a village "having gained the favour of Narasimha"²⁴ But very probably the Hoysala king lost hold over the Magararājya in or just before A.D. 1228 for according to an inscription of that year mentioned earlier, the Nangali ghat (leading into the North Arcot district) served as the eastern boundary of the Hoysala kingdom.²⁵ Having apparently regained his hold over that region the Magara or the Telugu Cōḍa ruler seems to have co-operated with the Kāḍavarāja chieftain in bringing about the imprisonment of the Cōla king Rājarāja III. It was to punish both of them and effect the release of the Cōla king from imprisonment that Narasimha II undertook an expedition against the Cōla country, a graphic account of which is given in the unique Tiruvendipuram inscription. According to it when Narasimha II heard of the imprisonment of the Cōla king and the excesses committed by Kōpperuñjinga he said "this trumpet shall not be blown unless (I shall) have maintained (my) reputation of being the establisher of the Cōla country", he started from Dorasamudra, uprooted the Maha(ga)ra kingdom, seized him (the Magara king), his women and treasures and halting at Pāch-chūr, he ordered the destruction of the country of Kōpperuñjinga and the liberation of the Cōla emperor.²⁶ Narasimha's achievement of the destruction of the Magara kingdom on this occasion is contained also in a Hoysala inscription of 1230. It says: "first he (Narasimha) went to the east and being surrounded uprooted the Magara king, set up the Cōla king, who sought refuge with him and having seen the God Allālanātha stationed there a body of Bheruṇḍas²⁷ to uproot the evil, returned and entering the

23. *Ibid.*, V. Cn. 197.

24. *Ibid.*, XII. Ck. 42.

25. *Ibid.*, V. Cn. 204.

26. *Et.* VII. p. 161.

27. Probably it was the name of a regiment.

20. *Ibid.*, IX Kn. 87.

21. *Ibid.*, VII Cl. 72.

22. *Ibid.*, V. Cn. 203.

Ratnkūṭa capital was at peace. Then the body of Bheruṇḍas according to his order remained for some time in Kāñcīpura".²⁸ It is evident that Kāñcīpuram was an important and strategical place in the Magara rājya and hence an army was stationed by Narasimha at that place. But we do not know how long the region continued to be within the Hoysala kingdom. Probably a few years after 1230 even during the life time of Narasimha it regained its independence and hence his successor Vīra Sōmeśvara had to reconquer it within a short time after his accession to the throne in 1236; for referring to the military achievements of the new Hoysala king an inscription says: "Bounded in the east by Kāñcī, west by the shining Velāvūra, north by the Peddore (R. Kṛṣṇā) south by the beautiful Bayalnād, within these limits the whole land did he bring under his control".

THE FATHER P. CARTY LECTURES—1947-1948
(*Madras University*)

SOCIAL SECURITY FOR FREE INDIA

BY

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Professor of Economics
Travancore University

Lecture I. Basic Principles of Social Security.

Lecture II. Problems of Social Security for Free India.

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LECTURE I

BASIC PRINCIPLES OF SOCIAL SECURITY

'Social Security' is a familiar term, but its exact content and implications, the principles which underlie it, and the many problems of social justice, economic impact, and administrative technique to which it gives rise are none too familiar. I therefore propose to devote the first of these lectures to an examination of the basic principles of social security and the second to the application of these principles to the peculiar context of Free India.

The End of Laissez-Faire. The twentieth century has been an era of rapid changes. Nowhere has this change been more marked than in the sphere of social outlook and social policy. The great Revolutions in industry, commerce and agriculture had during the last century greatly quickened the tempo of production, but they did not solve the problem of distribution. While the fortunes of the producer class became brighter and brighter, the toilers in the factory and the farm, in the mines and workshops, in railways and dockyards were all subjected to greater strain and stress. Working conditions inside the factories and living conditions outside undermined the health of the working population. Mechanical devices exposed them to the risk of accidents and capitalistic methods made them the objects of exploitation by their employers. On the top of these, the fluctuations in industrial activity, both seasonal and cyclical, presented a perennial problem of unemployment with all its attendant risks of loss of livelihood. Could it be that all the advances in the arts of production were to benefit the privileged class only and to push the hapless workers into the abyss of poverty squalor, disease and distress? Such social injustice could not be perpetuated. It produced a natural reaction. On the one hand, it led to the growth of a militant labour organization conscious of its rights; on the other, it threw

overboard the nineteenth century philosophy of laissez-faire. The state was driven to a position whence it could no more look on complacently at the evils of unregulated enterprise which struck at the very roots of our social order. All progress would be devoid of content if it were not to promote the well-being of society at large. It became incumbent on the state, therefore, to regulate economic life so as to lay the foundations of social security. "The exaggerated individualism of a past age has been profoundly modified by the principle that it is the duty of the community to ensure for its members one and all, a minimum of well-being."¹

The content of Social Security. For a man living in society there are many occasions when he has to depend upon his fellow-men. Childhood and old age are obvious natural stages of dependency for which the family instinct provides a first line of defence. But besides these there are also certain common risks such as orphanage and widowhood, sickness, infirmity, accidents, unemployment, etc., all of which, either completely or partially deprive a person of the means of earning his livelihood. The incidence of the bread-winner's loss of earnings or death is felt also by his wife, children and other dependents. The magnitude and frequency of these risks have increased greatly with the growth of our industrial civilization. The individual by his own efforts, or in voluntary association with others cannot effectively provide against these eventualities. Society must come to his rescue and give him security against these common risks. Social security then, springs from the universal desire of man to free himself from the fear of want. The state, as an association of individuals to promote their common well-being, has in modern times undertaken upon itself the duty to provide through appropriate organization the necessary security against these common risks.

The term 'Social Security', as generally understood, means income security or security against want. But want is only one of the "five giants"² which are inimical to human well-being. Disease, ignorance, squalor and idleness are equally devastating in their incidence. Society must defend itself against them as well. Social security in the broader sense, therefore, would include protection against all these evils.

1. A Planned Economy or Free Enterprise—E. Lipson, p. 169.

2. Social Insurance and Allied Services, Report by Sir William Beveridge, para 8.

The scope of social security measures has varied from time to time. It has ranged from niggardly poor relief in the past to modern schemes for providing a national minimum floor for all. The progress in this field has been rapid especially during the last two decades, but it has been 'an evolutionary movement directed by experience.' We may distinguish two main currents in this progress. The one is social assistance and the other social insurance.

Social Assistance. Poor relief is probably the oldest method of public assistance. The collective responsibility of a parish for the relief of the destitute poor is a principle recognized so early as the days of Charlemagne. It was however the Elizabethan Poor Law of 1601 which marks the first attempt to deal with the problem of poverty in a systematic manner by placing it on a statutory basis. The parish was to give relief to the incapacitated, to apprentice poor children and to provide work for the able-bodied unemployed. The cost of this service was to be met from the compulsory poor rate. The relatives of the destitute persons were recognized to have a primary responsibility to relieve and maintain them. It followed from this that relief could be given only after a careful examination of the circumstances of the person and his household to establish the need for assistance. The 'household means test' was thus an integral part of the system of poor relief, as also of other forms of public assistance. It has continued to be so until very recent times. In England, for example, it was only by the Pensions and Determination of Needs Act of 1943 that the means test was limited to the resources of the person and his wife only.

The Poor Law has had a long and chequered history. Its scope has been very much restricted in recent times by new schemes for giving assistance to specific categories of persons in need, such as the aged, the blind, widows, orphans, etc. This is a peculiar development of the present century. These schemes differ from the old poor law in fundamentals. Whereas the receipt of poor relief was considered an ignominious thing involving social degradation as well as political disfranchisement in several countries, the new schemes of assistance are based on a respect for human personality; and the beneficiaries are saved from moral turpitude by ridding the schemes of the stigma attached to poor relief. Further, such assistance is entirely out of general revenues and is made available not only to destitutes but also to those whose earnings fail to reach the minimum standard. Here is a new attitude to poverty which is characteristic of a democratic age.

Old age pensions have been introduced in many countries. It began with Denmark in 1891; and it has been adopted by New Zealand, Australia, France, Great Britain, U.S.A., and several others. The pensions are generally paid at the age of 65 to 70, as of right, to persons whose means fail to come up to the standard minimum. The rates are adjusted to the means of the individual.

Unemployment assistance schemes were started in most industrial countries of the West during the Thirties when unemployment became chronic and relief through insurance or other methods proved inadequate. These have taken the form of either cash allowances or work relief, i.e., the provision of work at normal wages. Great Britain has relied mainly on cash allowances while the U. S. A. has employed the public works policy on an extensive scale. A great principle followed in the assistance to the unemployed is the 'wages stop' provision which says that the allowance paid for needs should be less than the amounts which would ordinarily be available if the person were following his normal occupation. This is intended to prevent voluntary idleness and to induce the workers to seek work instead of living on state charity.

Medical care is probably the most important field in which assistance has been given not in money but in essential services. These services include hospital care, preventive measures against infectious diseases, the treatment of chronic diseases, obstetrical care, and other health and sanitary measures.

The granting of family allowances in order to raise the normal income of families to the required minimum standard is a new line of development. Mothers' pensions are granted especially in the U. S. A. for the care of children who have either lost their father or whose fathers have been invalidated. The British Family Allowance Act of 1945 grants 5 sh. a week to every child below the school-leaving age of 15, except the first one, without a means test. The Canadian Act of 1944 is on the same lines and does not exempt even the first child. Besides these, medical care of school children, the supply of free milk, free meals, etc., are other measures of assistance to deal with the problem of child poverty.

Social Insurance. Alongside of social assistance a new scheme has developed during this century and gathered great momentum. That is the programme of social insurance to cover the common risks to which the people are exposed. Though initiated by Bismarck in Germany in the Eighties of the last century, it was with the National Insurance Act of 1911 passed by Mr. Lloyd George's Government in England that the principle of social insurance gained

recognition. This Act adopted the method of compulsory contributory insurance to provide security against loss of health as well as unemployment.

The Health Insurance Scheme in Great Britain may be taken as an illustration of the new technique. All persons between the ages of 16 and 70 under a contract of service receiving a remuneration of not more than £160 a year were compelled to join the scheme in 1911. The income limit has been raised subsequently to £250 in 1919 and £420 in 1942. The insured person has to pay a contribution during every week when he is employed. His employer also has to pay a contribution on his behalf. These amounts are paid by stamps attached to the insurance card by the employer himself and the worker's contribution is deducted from the wage before it is paid. A Fund is thus created to which the State also makes a contribution. Insurance entitles the worker to certain medical as well as cash benefits administered with the help of this fund. The medical benefit gives all insured workers free medical treatment by a general medical practitioner, but not specialised or hospital treatment. The cash benefits comprise sickness, disablement and maternity allowances, all of which are conditional on a minimum period of insurance. Sickness benefit is payable upto 26 weeks of illness provided the worker has been insured for 26 weeks and has paid 26 contributions. After that he can get disablement benefit up to the age of 65 if he has been insured for 104 weeks and has paid 104 contributions. Maternity benefit is a lump sum payment to which an insured woman or the wife of an insured man is entitled on condition that he or she has been insured for 42 weeks and has paid 42 contributions. Thus the benefits are conditional upon a minimum number of contributions and the cash benefits are limited in duration.

Compulsory insurance was applied in England to unemployment also in certain trades so early as 1911. Later the scope of the insurance has been extended to cover most of the industries including agriculture and all workers manual and non-manual with incomes below £420 a year. Insurance entitles the worker to cash benefits during unemployment. The benefits are related to the contributions on a 'ratio rule', i.e., one week's benefit for six contributions subject to a maximum of 26 weeks. Widows', orphans' and old age pensions were also brought under a similar system of compulsory insurance in 1925 and the scope of the scheme has been extended by further legislation. Workmen's compensation for accidents alone remained outside the pale of social insurance; for it was recognized as the liability of the employer

who was left to his own resources to provide for them either by mutual insurance or otherwise.

The technique of social insurance has been adopted by the chief countries of Europe and America as well as by Australia and New Zealand. It is slowly but surely making headway in the Asiatic countries also. In short, compulsory contributory insurance has come to be regarded as the *deus ex machina* for the treatment of our social ills. It is therefore important to consider the nature and limitations of this method as well as the principles on which it is based.

Nature and Limitations of Social Insurance. "Insurance normally is a voluntary contract whereby an individual or group of individuals pays a premium in return for a guaranteed indemnity against a specific loss."³ If each person were to make provision for a risk which might not arise after all, it would require vastly more funds than when people pool their resources together to provide for those who run the risk. In the latter case, each person's contribution need be only very small compared to the benefit he can expect in the event of the risk materialising. It is therefore of the essence of insurance that (1) the risk should be spread over as large a number of people as possible, (2) the benefits should be conditional on the payment of premium, (3) the premiums should be actuarially related to the risks involved, and (4) the scheme should be self-supporting, i.e. the income from premiums should be sufficient to disburse the benefits and incur the administrative expenses thereof.

How far are these principles of commercial insurance applicable to social insurances. Certain differences are obvious. Firstly, while ordinary insurance is voluntary, social insurance is compulsory. This is inevitable because if workers are given the option of insuring against risks the better types who are less exposed to the risk would not join on equal terms with those who are more liable. Commercial insurance gets over this difficulty by 'merit rating'; i.e., by charging different rates adjusted to the liability of the particular individual to a risk. This is not possible in social insurance, because those who most need protection are the same people who are least able to pay high premiums. Secondly, while the cost of ordinary insurance is borne by the potential beneficiaries, in social insurance the beneficiaries pay only part of the cost

3. Royal Commission on Unemployment Insurance, Final Report (cmd. 4185) para 196.

and the rest falls on employers and the state. The function of a state subsidy is to keep the premiums low enough to be within the competence of the poorer sections and do justice to better situated persons who are compelled to join the scheme. These peculiarities by themselves would not rob the scheme of the character of insurance.

The crux of the matter is whether the risks insured against are calculable with any measure of probability so that the premiums can be adjusted to the risks. Sickness, old age, widowhood, and accidents are calculable risks; that is to say, we can from our experience of the past and our knowledge of present conditions estimate fairly correctly what proportion of the people would be victims to these risks. Therefore, they are insurable on an actuarial basis. But unemployment, especially in modern times, fails completely to satisfy this criterion because of the magnitude of the incalculable factors in the situation. "Thirty years of bitter experience have demonstrated the futility of attempting to regard unemployment as an insurable risk."⁴ It has never been possible to estimate the incidence of unemployment even within reasonable limits. Nor has the premiums ever been actuarially related to the risk. Consequently, while other schemes have been self-supporting, unemployment has refused to be cornered within the strait-jacket of insurance finance. Permanent chronic unemployment during the inter-war period reduced the British Unemployment Fund to bankruptcy and compelled it to borrow up to the tune of £115 millions.

Thus social insurance, while it maintains the form of insurance is not true insurance. In the case of unemployment at any rate the nomenclature is more a fiction than a reality. In other cases like sickness, etc., the actuarial relation of risks and premiums has been closer, but the more a scheme conforms to true insurance, the less will the social purpose succeed. This is what happened to the British Health Insurance, for, the benefits granted were universally condemned as utterly inadequate. Even where the insurance basis is maintained the state frequently varies the qualifications for benefit, the size and duration of the benefits themselves, the relative amounts of the contributions and the extent of state support in an arbitrary manner, quite inconsistent with the principle of contract underlying ordinary insurance. Social insurance has thus developed into "a new type of human institution differ-

4. Social Security—edited by William A. Robson, p. 28.

ing both from the former methods of preventing or alleviating distress and voluntary insurance.”⁵

Insurance vs. Assistance. Assistance and insurance are only two lines of approach to the attainment of the same goal. But the insurance method has been found by experience to be superior to assistance and it has displaced the latter over a large field. Firstly, the worker receives insurance benefit as of right and this is very important because assistance even when shorn of the social stigma would be considered degrading by an able bodied person whose loss of income is due to circumstances beyond his control. It would thus respect the moral susceptibilities of freedom-loving people and maintain their integrity and individuality.

Secondly, insurance is a system which the worker easily understands and is simple to administer. Assistance everywhere is conditional upon the much hated means test which inevitably means red-tapism and delay so that the correspondence between need and relief is seldom achieved in point of time. Simplicity of administration is particularly important where a very large number of persons have to be dealt with. “A scheme of insurance where payments at fixed rates are given as of right obviously has great practical advantages over a system of relief based upon need which requires close examination of each individual case.”⁶

Thirdly, from the point of view of finance also the insurance system is preferable to assistance. While the latter throws the whole burden on general revenues, insurance is either self-supporting or it demands only a state subsidy. Strictly speaking, the compulsory contributions levied from employees and employers are not different from taxes earmarked for a particular purpose. But even when viewed as taxes, they have certain fiscal advantages. The correlation between contributions and benefit makes the worker willing to pay them while they would resent a direct tax on wages of the same size. The employer feels the burden less because of the indirect benefits which he derives from a contented and efficient labour force. He can also shift these taxes more easily than direct taxes on income or profits. From the point of view of the state, insurance limits the commitments of the exchequer to the fixed subsidy or contribution so that social security finance will not ordinarily upset the balance of the financial system.

5. Beveridge Report—para 26.

6. Royal Commission on Unemployment Insurance, Final Report, para 279.

Thus the advantages of the insurance method are indisputable, but it has its limitations. Payment of contribution being the condition for the receipt of benefit, many who have not been able to pay would fall outside the scheme. Further, the benefits, being related to the contributions, would not normally be available as long as the need lasts. In the case of unemployment especially, insurance cannot cope with the problem of prolonged or permanent unemployment. Thus there are many categories of persons who would remain outside the insurance scheme, however comprehensive it may be, and there are also others who would fall outside it after exhausting the benefits. It was to cover such cases that the Assistance Board was set up in Great Britain in 1936. Social assistance is thus a necessary supplement to insurance though subsidiary to it. The two methods must be judiciously combined in any complete scheme of social security.

From Social Insurance to Social Security. Measures of public assistance and social insurance to meet the common risks which give rise to want have grown apace in most countries. But the road to ‘social security’ is long and difficult. “First co-ordination and then integration, such is the progress towards comprehensive social security.”

The co-ordination of the various schemes, both assistance and insurance, is a necessary first step to ensure security. It would eliminate the gaps between the risks covered by the various schemes, and it would avoid much duplication of administrative machinery and overlapping of benefits. In England for example no less than nine ministers had jurisdiction over the work of the Assistance Board. There were also three different needs-tests applied by separate authorities for noncontributory pensions, supplementary pensions and public assistance. Such anomalies, as also the receipt of benefits of varying size for the payment of the same contributions as happened in Health Insurance in England, could be remedied by a proper co-ordination of the different schemes.

The trend of development in recent times has gone a step further towards integration. The integration of insurance and assistance in the same scheme would make for greater security as well as economy. But the scope of the two methods is not always co-extensive. Insurance covers the insured only, while assistance would cover all people in need. Integration can succeed best when parallel schemes are at work for the same class or when insurance is on a national basis.

The ‘The Beveridge Plan’ which is being implemented in England is a supreme example of integration. ‘Freedom from want’ is the

laudable objective which the plan seeks to achieve for every citizen in the United Kingdom. The methods by which Beveridge seeks to abolish want are the tried methods of social insurance to cover basic needs and national assistance to deal with residuary cases. Most of the common social risks such as unemployment, sickness, old age, maternity, widowhood, etc., had all been the subject of special schemes of insurance in England and provision had also been made for other eventualities like industrial accidents, destitution and pauperism. The Beveridge plan proposes to integrate the various disjointed schemes into one scheme of social insurance covering all persons and all risks. Under it, "every citizen of working age will contribute in his appropriate class according to the security that he needs. Each will be covered for all his needs by a single weekly contribution on one insurance document. All the principal cash payments for unemployment, disability and retirement will continue as long as the need lasts, without means test and will be paid from a Social Insurance Fund built up by the contributions from the insured persons, from their employers if any, and from the State."⁷

The Beveridge Plan is based on three fundamental principles. They are comprehensiveness, adequacy and uniformity. The scheme covers all persons and all needs. The benefits are adequate for the needs according to accepted social standards. Every citizen, rich or poor, pays contribution at the same rate and receives benefits also at a flat rate. It is the application of these new principles which transforms social insurance into social security. "For, security is a state of mind as well as an objective fact. To enjoy security one must have confidence that the benefits will be available when required, and in order to afford security, the protection must be adequate in quality and quantity."⁸

Of the three principles expounded above, the first two are unimpeachable, but the third requires consideration. In New Zealand which has a social security scheme of a unique type, a minimum of subsistence is assured to every citizen in all emergencies. The contributions are proportionate to the income and are fixed at 5%. Benefits on the other hand (excepting health services) are related to the need so that the greater the number of dependants the higher will be the benefit. It is certainly more rational to relate contributions to ability and benefits to need. But it raises a huge

administrative problem to administer the needs-test in each individual case. The flat rate principle on the other hand is simple to administer and expeditious in the provision of benefits. It leaves room for voluntary insurance to provide additions to the basic provision. The principle of uniformity has much to commend it, but it may conflict with that of adequacy. The flat rate of benefit would be inadequate to those with large families or those living in cities where the cost of living is high. The problem is to reconcile these conflicting interests.

Loss of earning power due to certain contingencies like sickness, or unemployment is one thing, insufficiency of earnings to meet basic needs is another. Security against this must form an integral part of a scheme of social security. It is for this reason that Beveridge regards allowances to children and a comprehensive health and rehabilitation services available to all as two of the fundamental assumptions of the plan.

The Financing of Social Security. Finance is the crux of the problem. Social security schemes involve enormous expenditure. The funds have to be raised somehow. They must be adequate to meet the charges and there must be provision for reserves to fall back upon in times of emergency. The question is how best the required quantity of current purchasing power can be transferred from individuals to a common pool for the payment of social security benefits.

Social assistance schemes are everywhere met from the general revenues of the state or from local rates or both. The incapacity of the beneficiaries to share the cost, and the paramount public interest involved in these services provide the justification for such a course. But the field of Assistance is steadily dwindling and its place to-day is only that of a residual service.

The accepted method of financing social insurance schemes is the creation of a Fund into which contributions from workers and employers are put, together with the state subsidy, if any. The tripartite basis of the contributions is maintained in most schemes, but the relative shares vary. Some schemes like workmen's compensation are generally recognized to be the employer's sole responsibility. Others like sickness insurance are worked out on an actuarial basis and are in most countries met out of the contributions of workers and employers alone without a state subsidy. Unemployment insurance and contributory pensions, on the other hand, are heavily subsidised by the State. Generally the employers and workers contribute equally, but there is a tendency to place

7. Beveridge Report—para 20.

8. Approaches to Social Security, I. L. O. p. 80.

heavier burdens on the employers, as is evinced by the Social Security Act (1935) in the U.S.A. which fixed the employee's contributions (pay roll levies) at 6% and the workers' (wage tax) at 3% only. The more comprehensive the schemes of security the greater will have to be the share falling on the state. The Beveridge scheme itself estimated that the States' share should be 54% in the beginning and would rise to 64% in 20 years. In practice it is found to be even greater.

The technique of insurance however obscures the fact that even where the funds are raised by contributions on tripartite basis the position is not fundamentally different from *meeting the expenditure* from general revenues. The contributions are merely a species of direct taxation earmarked for a specific purpose. When the money comes from the general budget, the correlation between contributions in taxes and security benefits is not so patent but is established in an indirect manner. In either case, there is a transference of resources from individuals as tax payers to individuals as recipients of security benefits. The ultimate effect of these measures is to bring about a redistribution of income by effecting transferences from the relatively rich to the relatively poor. However, the choice of method is important. The method chosen should be suited to the nature of the scheme envisaged. It should also distribute the burden of the service between different groups in the community in a manner which is both equitable and free from undesirable effects on the economy as a whole.

The incidence of pay roll levies is a hotly disputed question. The workers' contribution is very much in the nature of a direct tax which cannot be shifted. The burden of it can therefore be expected to rest with them. But with regard to the employer's contribution, it is difficult to say precisely where the incidence will be. The employers may shift part of it to the workers by keeping down wages (i.e. it may cause the demand curve for labour to shift to the left). But the collective organization of labour would resist such attempts especially with the increased bargaining strength which social security affords. The next alternative is to raise prices and shift the burden to the consumers. This is not practicable in the case of commodities with a fairly elastic demand. But where prices rise as consequence of these contributions the workers themselves as consumers may ultimately bear part of the burden. Thus pay roll taxes, especially if heavy, may recoil on the very groups whose insecurity the state attempts to remove.

It is important for the efficient working of social insurance schemes that a reserve is built up to bring about the necessary correspondence in time between incomings and outgoings. But it is not so vital as in private insurance, because the compulsory nature of social insurance would pool together such a large number of risks that the bad risks will form only a small proportion of the total and the proportion of claims will be more or less steady and calculable except in the case of unemployment insurance. Further, the state is a continuous association which can always draw upon the resources of the community by the exercise of its coercive power. Yet, financial orthodoxy and practical expediency would require that the social security demands should not impinge upon the general budget in a manner which will cause dislocation. For this purpose, at any rate, a reserve is a wise precaution.

The size of the reserve has to be adjusted to the needs of the particular scheme concerned. Broadly speaking, there are two systems in vogue; the assessment system and the accumulation system. The "Assessment system" is worked on a 'pay as you go' basis. The income and outgoings are normally brought into equilibrium by adjusting the contributions or benefits so that only a small reserve is needed to meet contingencies. Sickness, unemployment and accident insurance systems are generally worked on this basis. In the "Accumulation system" a huge reserve is built up by deliberate saving in the initial years so that the interest from it will in the long run cover a substantial portion of the benefits given. This is a peculiarly American device best adapted to schemes like old age pensions where the outgoings can be expected to increase with time. When, however, the insurance system becomes comprehensive and national in scope, the risks and contributions are all pooled together and the necessity for such large reserves will disappear. Such schemes can be worked on an assessment basis with only a small reserve for contingencies as is the case with the Beveridge Plan.

Conclusion. I have briefly outlined the basic principles of social security which have been evolved in the hard school of experience in comparatively recent times. The principles adopted by each country must be suited to its particular set-up, environment, and the level of economic development attained. While the main objectives of Social Security are beyond dispute, the practical problem is to devise ways and means to implement it and to base it on principles which will be conducive to its efficient working and at the same time will not stifle incentive, opportunity and responsibility on the part of the individual.

LECTURE II

PROBLEMS OF SOCIAL SECURITY FOR FREE INDIA

The bells which heralded the advent of Freedom on the memorable midnight of August fifteenth 1947 have rung out the old order in India. But can we say that they have rung in the new? The new order is only struggling to be born; and alas! Mother India may take an unconscionably long time labouring. Two centuries of foreign exploitation have bled her white. The demons of poverty, ignorance, vice and misery are staring her in the face. The partition, a parting gift of British imperialism, has led to dire consequences. Millions have been uprooted from their homes and hearths and thrown into the folds of the state or to the other world. Freedom brings with it great responsibilities. We have to re-fashion our society and reconstruct our economy on the 'anvils of peace'. Our most urgent need to-day is 'freedom from want'. Social security must therefore form one of the major objectives of our national reconstruction programme.

Our Past Record. India does not find a place in the social security map of the world. While Britain has grappled with the problem of the poor for centuries and led the world in measures of social security at home, she set an entirely different standard for the administration of the subject peoples under her charge. In India, poverty was taken as a matter of course and the only noteworthy measures were those intended to prevent wholesale death through famine. The famine policy of the Government of India under the Crown has achieved remarkable success both in preventing famines and alleviating distress. But it is a big question, whether the millions who were saved from the jaws of death would have preferred life to death itself.

The growth of large scale industries in India produced the same problems of industrial labour which had manifested themselves long ago in the West. Labour was continually exposed to risks and disabilities arising from accidents, sickness, and unemployment. But the only measures of social insurance undertaken under the old regime comprised workmen's compensation and maternity benefits.

Workmen's Compensation. The Workmen's Compensation Act, 1923, was the first piece of legislation in this field. This Act which came a quarter of a century after the British Workmen's Compensation Act of 1897 was however modelled on it. The

employer's liability to compensate the worker for injuries arising out of and in the course of employment, was definitely established. The Act introduced a new principle by making the right to compensation absolute even when the injury is due to the neglect of the worker himself unless the worker has been guilty of wilful misconduct or disobedience of orders. It also recognized the right of dependents to compensation in cases of death resulting from an injury. In this respect it marked an advance on the Indian Fatal Accidents Act, 1855, which granted damages to the dependents of a deceased workman only if the accident which caused the death was due to the wrongful act, neglect or fault of the person responsible for the accident. Workers are also to be compensated in case they contract certain occupational diseases such as anthrax, lead poisoning, etc. The compensation in all cases is awarded in cash according to a schedule which fixes varying rates for temporary disablement, permanent incapacity and death. These rates are related to the monthly wages of the injured workman. The original Act had only a restricted scope but successive amendments passed in 1926, 1929, 1931, 1933 and 1946 have extended its scope to include almost all industries and all workers therein, except those engaged in an administrative or clerical capacity and those whose monthly earnings exceed Rs. 400/-

The Indian workmen's compensation scheme suffers much from the British model on which it is based. The fundamental defect of the scheme is the absence of any compulsory obligation on the part of the employers to make provision for the payment of compensation to injured workers by insurance or otherwise. In other countries the employers are compelled to insure against accidents and there are also incentives offered to employers to make adequate provision for the prevention of accidents by a system of merit rating, by which the premiums paid are adjusted to the precautions taken by the employers. In India the majority of big concerns do provide against their liability by voluntary insurance and the Mill Owners' Association, Bombay, has a mutual insurance system of its own. But small employers generally do not insure and often try to evade their liability. "The number of cases where workmen have not been able to secure compensation due to the insolvency of the employers is fairly large."⁹

Further, compensation in money for the loss of earning power does not go sufficiently far to conserve the production capacity of

9. Labour Investigation Committee, Main Report, p. 53.

the workers. What is even more important from the point of view of social security is the provision for medical care and rehabilitation to enable the worker to return to normal employment. The big employers have realized the economic advantages to be gained from free medical aid such as curtailing the duration of compensation payments, restoring the efficiency of the workers and encouraging loyalty to the firms and they have made arrangements for rendering such assistance. But there is no such assistance forthcoming in the numerous small concerns. This is however not a matter to be left to voluntary assistance, but one for which the state should assume full responsibility.

A third defect of the scheme is the payment of "socially wasteful lump sums" in cases of permanent incapacity or death. These sums are often squandered and the condition of victims of injury continues to be as desperate as before. In such cases, a monthly pension would be better than lump sum payments.

Though the Indian Act shares the above defects with the British system there is one respect in which it marks a definite improvement. This is with regard to the administration of the Act. In India the Labour Commissioners of provinces are entrusted with the duty of administering the Act and settling the claims. In England, the injured workers had to resort to the ordinary law courts which meant enormous expense and inordinate delay in the case of disputed claims. The special machinery devised for the administration of the Act is certainly a great advantage in that it promotes easy and prompt settlement of claims and a more sympathetic outlook than the ordinary law courts can bring to bear on the question. But this by itself has not ensured the efficient working of the Act.

The findings of the Royal Commission on Labour and the recent investigations of the Rege Committee show how the Act is infructuous over a large part of the field. Many workers fail to get compensation for injuries, due to their ignorance of the provisions of the Act. Others do not press their claims for fear of offending the employers who may dismiss them vindictively. The want of facilities for getting the necessary legal assistance to secure compensation and the want of resources to get such assistance are the factors which deny the worker his legitimate rights. In Bombay institutions called 'Claims Agencies' assist workers with advice and undertake their cases for a moderate fee. It is regrettable that trade unions generally do not undertake this very necessary piece of work. Apart from the handicaps of workers, the machinations of employers, especially in small scale industries

which have not provided for compensations by insurance, have also led to the evasion of the Act. Numerous instances where employers hush up accidents or come to private settlements by giving a pittance, or in other ways exploit the weak bargaining position of the labourers under the threat of dismissal have been brought to light by recent investigations. The method of allowing claims to be settled by bargaining between unequal parties is wrong in principle and defeats the very purpose of the scheme.

Maternity Benefit. Maternity benefit in India, unlike workmen's compensation, is governed by Acts of Provincial Governments. Bombay took the lead in 1929 and C. P., Madras, U. P., Bengal, Punjab, Assam, and Bihar have followed suit. The only Central Act is the Mines Maternity Benefit Act of 1941. Several of the major States also have enacted both workmen's compensation and maternity benefit legislation.

The principle underlying maternity benefit is the conservation of health of mothers and babies. The responsibility for the maintenance of women workers during the confinement period rests with the employers. All the Acts prescribe a minimum qualifying period of service ranging from 5 to 9 months in order to establish eligibility for benefit. The duration of the benefit is generally fixed as 8 weeks, i.e., 4 weeks before and 4 weeks after confinement. The rate of benefit in most Acts is 8 as. per day or the average daily wage. In some Acts, as in Bombay, and C. P., the lower of the two alternatives is chosen, while in others like U. P., and Bengal the higher rate is given. In the Mines Maternity Act alone the rate for surface workers is 12 as. a day, while for underground workers it is Rs. 6/- a week for a period of 16 weeks. Thus legislation in this field is neither uniform nor universal.

The working of these Acts leaves much to be desired. The vital defect, as in the case of workmen's compensation, is the absence in most of the Acts of any provision for free medical aid during maternity. Unless free maternity clinics are established to give the required obstetrical care, the cash benefits, grossly inadequate in themselves, cannot be of much avail. Evasion of the Act by employers by the simple method of dismissing a woman worker on the first sign of pregnancy is very common especially in the glass, match and tanning industries. It is only in Madras and Bengal that this is checked by making the employers liable for the payment of the benefit if they dismiss a worker without sufficient cause within 5 or 6 months of her confinement. In seasonal factories like rice mills, cotton ginning mills, etc., the worker

seldom gets the benefit because the employers can easily take shelter under the eligibility clause which prescribes a minimum period of continuous service. The Rege Committee has recommended a lowering of the qualifying period especially in seasonal factories. Besides evasion by employers, cases of failure to claim benefits due to ignorance of the provisions of the Acts are also numerous. Thus, on the whole, Maternity Benefit Acts have failed to give the necessary relief to expectant and nursing mothers employed in factories.

*The Workmen's State Insurance Bill, 1946.** The necessity for introducing a scheme of health insurance for the industrial workers was impressed upon the Government of India by the Royal Commission on Labour so early as 1930-31. But the Government slept over the recommendation for over a decade and it was not till 1943 that a preliminary step was taken when Prof. B. P. Adarkar was deputed to prepare a tentative scheme of health insurance for industrial workers employed in textiles, engineering and the processing of minerals and metals. In his Report on Health Insurance for Industrial workers (1944) Prof. Adarkar outlined a scheme of compulsory contributory insurance which was to be financially self-supporting by the contributions of employers and workers. He also stressed the need for 'grouping together those branches of insurance which require a medical service, viz., sickness, maternity and employment injury.' This recommendation received the weighty support of the two experts¹⁰ of the I. L. O. who were deputed by the Government to examine the Adarkar Report and was adopted in the framing of the Workmen's State Insurance Bill 1946.

The Bill embodies a consolidated scheme for providing certain benefits to industrial workers in the event of sickness, maternity and employment injury. It covers all workers coming under the Factories Act. Persons employed in seasonal factories or those engaged in a clerical capacity only and those earning incomes above Rs. 400/- per mensem are excluded.

It is essentially a scheme of compulsory contributory insurance. The contributing parties are the employers and the workers only. Workers whose average daily wages are below 10 as. are exempted from contributions but employers have to contribute

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in respect of them also. The amount of contribution increases with the size of the average wage.

Group.	Workmen's weekly contribution.			Employer's weekly contribution.			Total contribution.		
	Rs.	as.	ps.	Rs.	as.	ps.	Rs.	as.	ps.
1. Workmen whose average daily wages are below 10 as. ..		nil		0	5	6	0	5	6
2. Between 10 as. and Re. 1 ..	0	1	0	0	6	0	0	7	0
3. Between Re. 1 and Rs. 1/8 ..	0	2	0	0	7	0	0	9	0
4. Between Rs. 1/8 and Rs. 2 ..	0	4	0	0	8	0	0	12	0
5. Between Rs. 2 and Rs. 3 ..	0	6	0	0	12	0	1	2	0
6. Rs. 3/- and above ..	0	8	0	1	0	0	1	8	0

An insured worker is entitled to sickness, maternity, disablement, and dependents' benefits, but no two of these can be had simultaneously. There are cash benefits as well as medical benefits. In the event of sickness, a worker will receive a cash allowance equal to about half his average daily wages for a period of not more than 8 weeks in any 12 month period, provided six months have elapsed since his joining the insurance and not less than 17 contributions have been paid. Maternity benefit is paid at the rate of 12 as. a day for a period of 12 weeks (6 weeks before and 6 weeks after child birth) subject to the qualification that the worker has paid a minimum of 26 weekly contributions during the 12 months preceding the claim. In cases of employment injury periodical disablement benefit is granted without qualifying conditions for the total duration of the incapacity whether temporary or permanent. The rates are about the same as in sickness benefit, but in the case of partial incapacity it will be proportionately reduced. Medical care will be given in all cases of sickness, maternity or injury. Outpatient treatment at a hospital or dispensary will be available so long as the worker continues to be in insurable employment and for 3 months thereafter. But inpatient treatment in a hospital or at home will be provided only for the period during which the worker is entitled to cash benefits.

In the event of death from employment injury the dependents of the deceased receive a pension. The widow receives 3/5 of the disablement benefit for life or until remarriage, while male children and unmarried daughters will each receive 2/5 of that benefit till the age of 18, provided however the total amount of pensions to the dependents is limited to the full rate of disablement benefit.

* It was placed on the statute book in April 1948 as the Employees' State Insurance Act (XXXIV) of 1948.

10. Messrs. Maurice Stack and Ragunatha Rao.

Workmen's State Insurance Courts are to be set up to decide disputes and adjudicate on claims. The administration of the scheme is to be entrusted to a central corporation which will function through a central board comprising representatives of the central and provincial governments, the central legislature, employers, workers and the medical profession.

This Bill is in many respects a commendable piece of legislation. It satisfies a long felt need by introducing a scheme of health insurance for the industrial workers. At the same time, it remedies the fundamental defects of the earlier Acts on Workmen's Compensation and Maternity Benefit. The transfer of responsibility for the payment of benefits for maternity and disablement from the employers to the Corporation, and the compulsory contribution levied from employers in respect of each worker remove at one stroke all possibilities of evasion by employers and provide some inducement to them to secure these benefits to their workers from the Corporation. Further, the payment of weekly benefits instead of lump sums as compensation for injury is, as we have seen, more advantageous to the workers. The inadequacy of the old rates of maternity benefit has been rectified and the period of benefit extended to 12 weeks. Above all, free medical care available in all cases of sickness, maternity or disablement removes the main defect of the earlier schemes.

The Bill also contains safeguards against laxity on the part of employers in the matter of safety devices and sanitary requirements in the factories. Compulsory state insurance with a uniform flat rate for all employers robs the employers of all incentive to improve the conditions in the factories. This problem did not arise in respect of the old Workmen's Compensation Act because the responsibility for compensation rested with the employers who thus stood to gain by improved conditions in the factory. Where employers are compelled to make provision by insurance, the system of merit rating would supply the incentive. This incentive is supplied in this Bill by the provision [Sec. 56 (i)] that the Corporation can recover damages from the employer if an insured worker suffers an injury due to the failure of the employer to comply with safety rules or due to any wrongful act on the part of the employer. Similarly, the Corporation is also given the right to recover the extra expenditure incurred in respect of sickness benefits given to workers in any factory where the incidence of sickness is excessive due to the neglect of the owner to remove the insanitary conditions either in the factory or in their lodgings.

It is clear that the Bill would not be applicable to mines, seasonal factories, plantations, docks, transport services, etc. Further, many insured workers themselves will be excluded by failing to qualify themselves for the benefits. It is therefore necessary that the original Workmen's Compensation and Maternity Benefit Acts are suitably amended to give these workers similar benefits.

"The Bill breaks new ground in the field of social insurance in as much as it proposes an integrated scheme embodying workmen's compensation and maternity benefit with health insurance."¹¹ The exemption of insured workers earning 10 as. or less a day from the payment of contributions is a novel step which takes into account the prevailing low level of wages falling short of minimum standards. But the exemption limit is too low considering the present price level and it would be more reasonable to fix it at Re. 1. The success of the whole scheme will depend upon the quality and adequacy of the medical benefits given to the workers. The worker's contribution is essentially in lieu of these benefits and also sickness cash benefits because disability and maternity have already been recognized to be the employers' sole responsibility. The higher rate of contribution levied from employers is intended to cover this responsibility. The scheme however relies too much on the co-operation of the Provincial Governments especially on the financial side for the provision of medical care and attention. The responsibility of the Provincial Government is left indecisive to be decided by negotiation and final adjudication. This is inevitable in the case of a central legislation, but the range of indeterminateness created in this respect is very wide and may cause constant friction and great disparity in the nature of the medical care available in different provinces.

The Bill, though sponsored by a National Government, bears the impress of the old regime. The Central Government undertakes no financial responsibility for the working of the scheme. "A grant equivalent to 2/3 of the cost of administration will probably be made by the central government for a period of five years."¹² It is true that sickness insurance is in most countries financed by the contributions of employers and workers alone. But the condition of medical aid in India is deplorable and the standard of medical, surgical, and obstetric treatment which can be made available to

11. Report I of the Preparatory Asiatic Regional Conference of the I.L.O. p. 27.

12. Op. cit. p. 29.

the workers would suffer greatly unless the Central Government also comes to the assistance of the Corporation. It is noteworthy that in England where facilities in respect of institutions, appliances, doctors, nurses and drugs are immensely greater than in India, and the average level of health much higher, the Health Insurance Scheme was from the beginning financed on a tripartite basis by contributions from employers, workers and the state. We have no knowledge of the actuarial basis on which the contributions are fixed in the present Bill. The exemption of workers earning 10 as. or less a day from the payment of contributions would knock a big hole in the fund and the exemption limit is likely to be raised in view of the general opinion in favour of it in the Assembly. Though the Bill is limited in scope, being confined to workers in perennial factories only, the number of workers involved would be about 2½ millions. The financial commitments in respect of providing medical care and attention to those workers may far exceed the resources of the Corporation. No wonder, responsible bodies of employers like the Bombay Mill Owner's Association have expressed doubts about the financial solvency of the scheme. The central government will have to subsidise the scheme liberally especially in the initial stages when medical facilities would demand a considerable outlay on buildings, equipment, training of personnel, etc. A bolder approach to the problem is called for than what the Bill indicates. The State will have to recognize unequivocally its prime responsibility for the provision of social security services in general, and health service in particular.

Can India adopt "Beveridge"? In the attainment of freedom, India has accomplished a silent revolution without the clash of arms. But political freedom would be barren without economic freedom or freedom from want. What should be our approach to the attainment of this freedom? Can India adopt Beveridge? The Beveridge Plan which aims at abolishing want in all its forms is a scheme at once grand in conception and thorough in its details. But it is a plan for Britain, where most of the common social risks were already provided for by schemes of insurance or assistance. It only remained for Beveridge to integrate them into a single over-all scheme of social security covering all persons and all risks. Yet the principles underlying the plan have a wide range of application in the modern world.

Social security should be adjusted to the needs of the people it purports to serve. It must be comprehensive in its scope, covering all people and all risks. The benefits should be adequate in

quantity and available as long as the needs last. These by themselves will not suffice to abolish want, for incomes should be adjusted to the needs not only during periods of interruption of earnings but during periods of earnings as well. These principles set a high standard of social security not within easy reach of any but the most progressive countries. However, India may very well accept 'Beveridge' as a goal worth striving for.

A Diagnosis of Wants. A plan of social security for Free India must be based on a diagnosis of our wants. It must take into account the facts of the economic situation in this country which disclose a very different set-up from that of western countries. "While western countries are deeply concerned with the problem of arresting an imminent decline of population, the immediate problem in India remains one of combating the heavy pressure on the Nation's resources caused by an increase in population of more than 4 million people every year."¹³ This sets a task of the utmost difficulty from the point of social security.

India is predominantly an agricultural country so that the needs of the rustic folk — the peasant farmers and agricultural labourers — should form the main plank in our social security programme. But in recent years, there has grown up an urban industrial proletariat rooted to the city and the factory town. Viewed from the production angle, this tendency is to be welcomed in as much as it has helped to make the labour force less migratory and more stable than before. But these workers have been exposed to a multitude of hazards and risks without the feeling of security which comes from the social solidarity of village life.

Sickness, accidents, maternity, old age, death of bread winner and unemployment are the common spells of insecurity against which the industrial workers want protection. They require income security during these contingencies which deprive them of their earnings, and they equally require medical aid to combat disease, and rehabilitation services to restore them to health.

The first three risks have already formed the subject of the Workmen's State Insurance Bill. But that measure applies only to workers in perennial factories and leaves out a large class of workers employed in unregulated and seasonal factories, plantations, communications, etc. The average daily employment in all

13. Recent Social and Economic Trends in India, by Subramoniam and Homfray. p. 1.

perennial factories in 1943 was 2,147,493. In the same year the numbers engaged in the excluded trades were as follows:—¹⁴

Seasonal factories	..	288,388
Mines	..	349,361
Plantations	..	1,088,348
Railways	..	889,056
Tramways	..	15,000
Buses (estimate)	..	90,000
Port trusts	..	71,035
Miscellaneous	..	230,975
Total	..	3,022,163

Further, it is estimated that the number of workers in unregulated factories like shellac, mica, glass bangle, coir mats, etc., would be over 10 lakhs. These workers also need protection against risks, often in a greater measure than factory workers. The incidence of sickness is particularly high among mine and plantation workers. The proportion of women workers is also greater in the seasonal factories and in plantations than in perennial factories. While the percentage of women in perennial factories in 1943 was only 8·6 they formed 26·6% of the workers in the seasonal factories, 45% in tea plantations, 40% in coffee and 25% in rubber plantations. The need for maternity benefit is thus greater in this group. The conditions in the group of unregulated factories are much worse than in organized trades.

Industrial unemployment and under-employment have been present in India in a chronic form for a long time now but this problem has received little attention at the hands of the Government. It was only during the war period that there was anything like full employment in India. With the end of the war the problem has again grown in its dimensions. The absence of proper registers makes it difficult to estimate the volume or frequency of this unemployment except in the case of demobilised personnel.

The urban industrial worker requires some provision for old age which finds him in a helpless state without either earning power or savings. The villagers are in a slightly better position with the farm and the family to fall back upon even in old age. All progressive countries have instituted contributory as well as non-contributory schemes for the payment of pensions for old persons and widows.

14. Figures compiled from the Report of the Labour Investigation Committee.

Housing is another need most keenly felt in the industrial areas. As the Rege Committee observes "the *cherries* of Madras, the *bustees* of Calcutta, the *ahatas* of Cawnpore and the *chawls* of Bombay outslum the slumdums of many parts of the world."¹⁵ The conditions of living in these cities are intolerable as 8 to 10 adults or 3 or 4 families share a single dark, dingy, room of medium size. Housing is an essential social service like medical aid and modern states are increasingly undertaking responsibility for it. The Committee feels that the time has now arrived for the state to shoulder this responsibility in India also.

The *ad hoc* surveys of indebtedness among industrial workers conducted by the Committee not only reveal the large percentage of workers (50 to 75% in different industries) involved in debt, it also shows how besides sickness and domestic needs there are two items which account for a considerable portion of the debt. They are marriage and death.

EXTENT OF INDEBTEDNESS UNDER DIFFERENT CAUSES AMONG SAMPLED RAILWAY WORKERS.¹⁶

Centre.	Percentage of debt due to marriage.	Percentage due to death.	Percentage due to sickness.	Percentage due to domestic Needs.
Lahore	18·0	2·2	17·6	32·7
Goya Gate	16·3	18·2	18·2	42·3
Dinanagar	49·5	..	34·3	16·2
Bombay and Narsingpur	40·9	4·5	15·2	27·8
Villupuram	21·3	..	0·4	46·1
Shoranur	13·4	0·7	4·2	67·7
Madras	27·4	5·4	3·1	46·8
Kharagpur	48·5	3·2	8·1	29·7
Chakradarpur	54·0	0·3	2·8	28·4

The above figures may be taken to be fairly representative of the other workers also. It has become the fashion now-a-days to decry the extravagance on such occasions like marriages and funerals but social customs of long standing cannot be thrown overboard in a day. Further the so-called extravagance is a myth because the

15. Report—p. 369.

16. Rege Committee Report (Table 131).

percentage of income spent on them by Indian workers will be found to be less than what is spent in many other parts of the world. The meagre earnings of our workers make it impossible for them to make voluntary provision for these contingencies. Consequently it is very necessary to make provision for them by social insurance instead of allowing the workers to run into debts which mount up in a vicious spiral.

We have so far concentrated our attention only on the industrial population. But it is a matter of vital significance that 82·7% of the population live in rural areas. The conventional type of social security services, if applied to India, would cover only a mere 12% of the population. The success of social security in India will largely depend upon the coverage it gives to the needs and risks of the peasants for whom the risks of accident, invalidity, old age and unemployment do not have the same significance as for the industrial workers.

The first and foremost need of the rural population is security against disease. The Health Survey and Development Committee under the chairmanship of Sir Joseph Bhore has brought to light alarming facts and figures about the health of the population of India. Year after year, preventible diseases like small-pox, cholera, plague, malaria, etc., take a heavy toll of life. The absence of medical aid accounts for the large percentage of mortality from such diseases. The average annual deaths in British India from these diseases during 1932-41 were as follows:—¹⁷

Cholera.	Smallpox.	Plague	Fevers	Dysentery	Respira-	Other Causes.	Total.
			mainly Malaria.	and Diarrhoea.	tory diseases mainly T. B.		
144,924	69,474	30,932	3,622,869	261,924	471,802	1,599,490	6,201,434
2·4%	1·1%	0·5%	58·4%	4·2%	7·6%	25·8%	

At least 100 million people suffer from malaria every year and besides the fatal cases, the victims generally suffer loss of vitality which makes them easily susceptible to other diseases. Epidemics such as leprosy, filariasis, hookworms, guineaworms, etc., also sap the vitality of the people and account for the large percentage of

morbidity in the country. The investigations of the United States Public Health Service show that the death rate from tuberculosis in India and China is higher than in all Asiatic countries being over 300 per 100,000 of the population. The Indian mortality rate of 21·8 per 1000 (1941) is very high compared to western countries where it ranges from 10 to 15 and Australia and New Zealand where it is only a little over 9. Further, in India, out of every 1000 live births 158 infants and 20 mothers die. Children under 10 account for 48·4% of the total deaths in the country every year. The average expectation of life is only 26·9 for males and 26·6 for females, which represent the lowest available figures for the whole world. The high rate of mortality, especially child and female mortality is an unmistakable sign of the low vitality of the people and the wide prevalence of disease. The Bhore Committee considers that "at least 50 per cent of the existing mortality in the country is preventible and should therefore be prevented."

Besides the risk of disease which the peasant folk share with the urban industrial population there are certain risks which are peculiar to them. These arise from climatic catastrophes like floods and droughts and the destruction of plants and animals by pests or diseases. Major catastrophes like floods and droughts, apart, the loss of cattle and the loss of crop due to various causes are common risks against which the peasants require security. The farmer's income is irregular and often below subsistence level. Consequently, he has no provision for contingencies like marriage, funerals, etc. These occasions drive him into the clutches of the money lenders and involve him in indebtedness with all its attendant evils. It is therefore important to devise some method by which he may be secured against such contingencies.

The Choice of Methods. We have already seen that social insurance is superior to assistance as a method of dealing with the risks and needs of the industrial population. Social assistance generally plays a supplementary part for meeting residual wants. But the technique of social insurance is not adapted to the condition of the rural population of India. Two conditions are essential for the success of an insurance scheme. They are the ability of the parties to make regular contributions and the facility for the collection of these contributions. The rural folk have no regular source of income and there is no agency like the employer which can be used for collecting contributions. Therefore, social insurance has only a limited scope in India. It can provide income security for industrial workers and also agricultural workers in regular employ as

17. Bhore Committee Report, Vol. I, p. 10.

in the case of plantations. But, for the rural folk assistance will have to play the major role.

While catastrophes like floods and droughts call for state assistance on a large scale as they arise, there are the perennial risks of loss of crop and cattle and the needs for marriage and funerals, which can be met by the provision of income security. Assistance based on the test of needs would present an administrative problem of colossal dimensions and involve heavy financial commitment. Nor is compulsory social insurance practicable. But a state insurance scheme restricted to members of co-operative societies may succeed. Though 'Co-operation' has failed in India to achieve the ideal of thrift and self-help through mutual help, it has by 1943 established through the length and breadth of the country 146,160 societies with a membership of over sixty-nine lakhs. These societies are voluntary associations which experience has shown to be capable of efficient working, given a certain amount of official help, supervision and control. Though this is a development which the founders of the movement would have hardly visualised or desired, we have here an institution which can be used as an agency for working a social insurance scheme for peasants. The scheme can cover the risks of loss of crops and livestock as well as marriage and funeral expenses. The cash benefits should be made proportional to the number of contributions. The scheme can be financed by the contributions of the members to be matched by contributions from the state. The primary society can act as the agency for the collection of contributions as well as the disbursement of benefits. The administration of the benefits becomes a simple matter when it is entrusted to a democratic body composed of members with an intimate knowledge of persons and happenings in the locality. Official supervision can also be arranged through the inspecting staff of the co-operative department. The contributions, however, will have to be pooled together into a Fund from which disbursements would have to be made to the societies. Otherwise some societies where the incidence of the risks is great will be unable to give the standard rate of benefits. The experience of the administration of Health Insurance in Great Britain through 'Approved Societies' which led to the payment of dissimilar benefits for similar contributions must be a warning against keeping the finances of each society separate. The pooled fund system is thus preferable to separate reserves. This scheme will have the advantage of effecting some compulsory saving by the peasants themselves. The benefits of the scheme will induce more and more people to become members of the co-operative societies,

so that like rationing during war time, this may indirectly benefit co-operation itself. The number of risks covered may be limited to one or two to begin with and may be gradually widened. If the experiment proves successful it may eventually be extended to cover non-members also, the society acting merely as an agency for the working of the scheme.

Priorities. Our social security plan must take into account the severe limitation of our resources. It is obvious that with a national income of Rs. 62¹⁸ per head it is impossible for India to provide income security for all. Nor can we emulate Britain with a per capita income of Rs. 1,049 or U. S. A. with Rs. 1,371.¹⁹ We have to plan for a long term and establish priorities.

A national health service will claim priority over all other needs. As the Bhoré Committee rightly put it "A nation's health is perhaps the most potent single factor determining the character and extent of its development and progress and any expenditure of money and effort on improving the national health is a gilt-edged investment yielding immediate and steady returns in increased productive capacity."²⁰ The committee has prepared an excellent scheme for providing a complete health service for the entire population including medical relief as well as preventive health care. The forty year plan drawn up by the Committee covers all aspects such as curative and preventive measures, health, education, nutritional improvements, physical education, health services for mothers and school children, dental care, and environmental hygiene. The whole plan is based on the principle that "no individual should fail to secure adequate medical care because of inability to pay for it." Progress in this direction must necessarily be limited by the availability of trained personnel. At present there is only 1 doctor to every 6,000 of the population, 1 nurse to every 43,000, 1 midwife to every 60,000, 1 dentist to every 300,000, and one bed to every 4000 of the population. The target aimed at by the Committee for the next 25 years is to increase the number of beds from 0.24 to 5.67 per 1000 of the population, the number of doctors from 47,500 to 185,000 (1 to 2000) nurses from 7000 to 740,000 (1 to 300) midwives from 5,000 to 100,000 (1 per 100 births) and dentists from 1000 to 92,500 (1 to 4,000). This would certainly require unremitting effort:

18. Dr. V. K. R. V. Rao's estimate for 1931. Dr. Rao has calculated that the per capita income for 1942-43 will be about Rs. 70/- at the 1931 price level.

19. Figures quoted by the Bhoré committee, Vol. IV, p. 86.

20. Report, p. 5.

Social insurance for the industrial workers would come next in the priority list. A case has often been made for giving the peasants the pride of place in the matter of social security. But it must be remembered that though the industrial population is only a small proportion of the total population, judged by the test of the total number of persons occupied in industry, India is easily the first among the industrial countries of the world.²¹ Further, the Partition has tipped the scales in favour of industries as against agriculture so far as India is concerned. India has lost to Pakistan only 2·11% of the total number of industrial workers in the country whereas 20% of the entire sown area including some of the richest lands have gone to Pakistan.²² The industrial operatives are thus the key men on whom the economic prosperity of the nation depends. They are also the people most exposed to risks of loss of earnings. Apart from the risks of injury, maternity and sickness which have already formed the subject of a central Bill, unemployment is the one outstanding problem of this postwar era which has received scant attention. An unemployment insurance scheme may be started, confined in the beginning to industries which are peculiarly liable to fluctuations of employment. The cost of universal old age pensions would be prohibitive and there is little justification for the state to give preferential treatment to the industrial workers in this respect. Hence old age pensions would be the last item in our list of priorities. Meanwhile encouragements may be offered to employers to undertake voluntary provision for old age for their workers.

Social insurance for peasants on a co-operative basis on the lines suggested above may be attempted. The provincial governments will have to initiate schemes to cover the common risks of peasants.

The Problem of Finance. Finance is the bottleneck of all plans of social security. It is meaningless to devise utopian schemes which are beyond the realm of practicability. They will go the way of the recommendations of the Australian Basic Wage Commission which proposed a minimum wage on the basis of the normal needs of workers in a civilized community, according to

21. R. G. Ghate, 'Changes in the occupational Distribution of the population' p. 44 gives a comparative table which shows that U.S.A. has only 141, Germany 117 and England 60 lakhs as against 153 lakhs of industrially occupied persons in India.

22. Dr. R. Balakrishna, India and Pakistan—Economic Potentialities, *Eastern Economist*, Special Number Jan. 2, 1948, p. 67.

which the wages bill exceeded the Australian national income.²³ But in India the present level of expenditure on social security is deplorable. The only item of expense which can properly be included under the head is that on medical and health services. Taking the year 1938 we find that this accounted for about Rs. 6 crores or 3% out of a total central and provincial expenditure of Rs. 208 crores. In the same year England spent £340 millions or about 25% out of a total public expenditure of £1350 millions.²⁴ Even in her war-worn condition England has gone ahead with her new measures like the National Insurance Act, National Health Service, Family allowances, etc., which have more than doubled the cost of social security services. The case cannot be too strongly pressed for the government undertaking financial responsibility for these services in India. This suggests that our national and provincial finances must be readjusted to the new social outlook. But our needs of defence are so great that the central budget will be strained for some years to come. The responsibility for social security services will therefore have to devolve in an increasing measure on provincial governments.

The constitution of Free India which is taking shape is of the federal type. The financing of social security must be adapted to it. The maintenance of national standards demands federal action but the co-operation of the units is essential. The United States Social Security Act of 1935 has many lessons for us in this respect. It employs three alternative methods²⁵ for obtaining through federal action a wide coverage for the risks of insecurity. The first is the system of grants-in-aid by which grants for specific purposes are given on condition that the state should maintain a standard of benefit and administration. Block grants are also given for administrative purposes. The second is the system of matched grants in which the centre gives subventions on condition that the states also raised equivalent amounts and that the State scheme conforms to the requirements laid down in the Federal law. This system is mainly followed for old age pensions. The third is the tax offset system followed in the case of unemployment insurance. A federal tax on pay rolls is imposed but a state which institutes an insurance scheme approved by the Social Security Board can levy a similar tax up to 9/10 of the federal rate and the amounts

23. Gertrude Williams, *The Price of Social Security*, p. 11-12.

24. Robson, *Social Security*, p. 387.

25. Prof. P. Douglas. "The United States Social Security Act." *The Economic Journal*, March 1936.

paid to the state will be offset against the tax due to the Federal Government.

In India the system of grants-in-aid is already in vogue. A beginning has been made in this direction in the matter of health and medical care services by the Central Government encouraging provinces to execute pilot schemes for the establishment of district health organizations on the lines of the Bhore Committee's recommendations. The system of matched grants could also be usefully adopted to stimulate provinces to give a wider coverage for risks not provided for at present. Unemployment for example is a risk whose incidence varies from one province to another. Similar is the case with the loss of crops and cattle. It is therefore better to encourage the provinces to initiate schemes suited to their particular needs but conforming to the general plan by a system of matched grants.

Conclusion. The problem in India unlike that in western countries is not merely one of providing income security during interruptions of earnings, it is even more a problem of raising incomes during earnings to minimum standards. To the double disadvantage of a rapidly rising population and a declining percentage²⁶ of gainfully occupied people, we have now added a third, in the abnormal rise in the cost of living. Our standard of living, one of the lowest in the world, is being threatened with a further fall. The great need of the hour is a substantial increase in the level of incomes by tuning up the production mechanism to a high pitch, and by careful planning for full employment. Social Security measures can only bring about a better distribution of the available income. It cannot work the miracle of giving people a share of what does not exist. Unless our National Income is greatly raised by a tremendous spurt in productive activity the goal of social security will remain a flickering light in the distant horizon. But, as Pandit Jawaharlal Nehru, the Nation's helmsman has put it, "if we progress in the right direction, then a time will come when we can say with truth and strength 'Jai Hind'".²⁷

26. R. G. Ghate, 'Changes in the occupational Distribution of the Population, p. 11, shows how in India the proportion of gainfully occupied people to the total population has shown a tendency to fall from 472 per 1000 in 1911 to 459 in 1921 and 417 in 1931.

27. Broadcast on 'Produce or Perish' on 18-1-1946.

THE PHILOSOPHY OF BOSANQUET

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THE PHILOSOPHY OF BOSANQUET

(Continued from the previous number)

CHAPTER V

THE CONCRETE UNIVERSAL

The expression 'concrete universal' suggests accepted laws of science in their general character. Apart from universal applicability, a ready suggestion, every scientific law must also envelop a region of experience, of which it is a 'reading'. The law of gravitation, for example, is the result of a study of moving bodies. Mind applies itself into the relevant facts and a germinal hypothesis suggests itself. It is by no means a one-sided achievement, for the facts have their own suggestions and clues to give to the mind in the process of arriving at hypotheses. It is a combined work, the predominance of one over the other being dependent upon the particular instance in question. Concreteness and Universality are thus two aspects of every scientific law. These two aspects, actuality and ideality, are not in complete harmony even in these highest types of judgments. It is by the device of abstraction that we compartmentalise experience into spheres and deal with them separately. Indications of transcendence and movement towards other regions are to be found if we analyse any one region of experience thoroughly. This is transcendence on the part of facts. If, again, we refuse to intrude into any region of experience other than our own, we find that already our minds apply their insight on the particular region in question with a breadth that covers a wider region of experience than the one on which we have set our minds. This tension between the ideal and the actual, each unequal to the other when looked at in its particularity, is the law of all things in the universe. Our every-day judgments afford excellent examples. In 'This tree is green', concentrate on the particularity of the quality, then we find the subject, viz., 'This tree', transcending the predicate. Or again take 'this tree' as a particularity laying emphasis on the quality viz., 'green'; then we see the predicate transcending the subject. The subject and the predicate pull against each other, the tension, of course, lessening as we progress towards higher types of judgments. But nowhere in finite experience is it overcome. The Universe in its totality alone could absorb the two into complete union. Ideality and actuality or analysis and synthesis blend into one, only in the ultimate concrete universal, which is the universe itself. The concrete universal is therefore nowhere in finite experience. What we in this world

meet with are only its imperfect 'utterances'. The nature of the ultimate 'whole' is revealed in and through finite experience. We cannot analyse the former and say it has such and such a nature, since we can never experience it in the way we experience objects in this world. Nevertheless its nature can be indicated in the most general terms from clues derived from a study of its imperfect expressions. These clues point to an all-inclusive reality, or rather, to the possibility of a reality that absorbs everything in this universe, where existence and ideality blend in perfect harmony. We know this from experiences of a higher kind, from our scientific laws, our organised institutions, our achievements in the field of art, poetry, etc. An institution like the state, goes a long way up the scale of organisation, its character of 'wholeness' being much more predominant than that of an every-day organisation like a social club. If these suggest only a possibility of the Absolute or the all-inclusive experience, then what about its reality? All this progress may as well be a meaningless movement towards nothing definite. The fact that we are kept going, that we find a distinct happiness in contributing our mite to the world-movement, must be accounted for. Bosanquet says that the reality of the Absolute comes home to us through the 'religious experiences' of which all human beings without distinction are capable. Even some of the higher animals could enjoy these experiences which Bosanquet terms in different language as 'poetic experience' 'artistic experience', etc. The lower animals and the mute inanimate world could take care of themselves, for, to them the problem does not arise at all. The question of the reality of the Absolute bears meaning only for us, who, in spite of the knowledge that our higher experiences transcend the lower and that everything around us is throbbing for progress, might turn round and say 'Why all this fuss about progress when it is going to take you nowhere?' The answer is that in religious experience we have a oneness with the whole of reality, that the highest in us is this reality. If so, by doing our utmost for the general progress we only obey the call of our truest nature. In our actual achievements we may come nowhere near our ideal. But all the same we have the faith, that the efforts we put forth are not a waste.

In an attempt to indicate the general nature of the Concrete Universal or the ultimate 'whole' we have, to begin with, to deal with its character of individuality. In the human being we have an approximation to this ideal. His mind, for example, is not an abstract principle but a concrete 'whole'. It is only a light that breaks upon certain external arrangements so organised that nothing

short of it could be adequate to the situation. The individual human being is not mind plus body but a system, a 'world', in which bodily factors reach a level and a 'focussing' which result in the capacity for these factors to guide themselves and to benefit from outside experience. Mind is a concrete 'whole' of content. Every qualitative action which we attribute to it, is quantitatively determined. The prevalent conception that mind with its teleology guides mechanical factors, shaping them as it wants, is a myth of the first order. It is akin to the view that a universal law is the statement of an identity exclusive of difference. An over-emphasis of the miraculous character of our purposive achievements tends to leave out its concrete nature. In an activity, like the building of a house, for example, the control exercised by mechanical factors is as significant as our own control over them. We choose only certain materials for the construction of the house. We have to take into account the weather conditions of the place, the nature of the ground, etc., where the house is to be built. Our teleology is controlled and enriched through and through by mechanical factors. In fact it is another name, the index-mark of an organised system of content. Our individuality consists in the wealth of organised content we can command at any moment. The fact that we always fall short of the true Individual, which is the seat of everything, only shows our limitations. What is important to note is that individuality, which we equate with the capacity for teleological activity in an individual, lies in wealth of content. "The psychical side", the author says referring to the teleology of the human mind, "would be regarded as an inherent character within the physical process coming to light under conditions of relative perfection". (*Principle of Individuality and Value*, p. 175).

The error that principles of science, like the uniformity of Nature, indicate repetitions in the behaviour of material objects arises out of the same fallacy as that of conceiving teleology as an independent principle irrespective of any quantitative determinations. Throughout the evolutionary scale from the behaviour of primeval matter to the greatest achievement of the human mind, what we observe is a gradation of individuality. It can be asserted, however, that a law like that of gravitation indicates only an identity in the behaviour of moving bodies and as such does not exemplify any individuality whatever. But this is due to a false abstraction which the mind makes. Identity cannot exist without difference. Identity is a principle underlying variations. The law of uniformity of Nature does not mean that the future will resemble the past. "Uniformity", Bosanquet says, "—is a uniformity not

activities of human beings is only one aspect of this general movement, and that too, a minor and imperfect aspect.

It must be noted, however, that on the level of 'matter', variations exemplifying a principle are, so to say, unintelligent. Our minds only spot out laws which groups of them obey, and arrange them under various heads. Their individuality is almost an accident. If you observe the behaviour of living creatures, you will find that their individuality is partly their own making. Every movement is according to a purpose which, however vaguely felt within them, could certainly help them to a certain extent. By sheer trial and error, it can meet situations. Organisation reaches a higher level when we approach the higher animals. The behaviour of a hungry ape within a cage, on top of which food is kept but beyond his arms' reach and accessible only by using a tool placed in the cage by the experimenter, illustrates how the method of mere trial and error gives place to intelligent grasp of situations. Man, the highest of all living creatures, carries the level of individuality a degree higher. He not only behaves according to conscious direction, but, also, actively interferes with the outside world, arranges the latter according to his wishes, thus using it to the utmost for the development of his own individuality. He constructs roads for his comfortable travelling, builds houses for his comfortable living, builds up institutions for the development of his personality, not to mention the state itself which he helps to build up for realising his own higher being.

The lesson of evolution is the idea or rather an indication, that there is an all-comprehensive reality possessed of perfect individuality, wherein all things are absorbed on the pattern of a true 'whole'. It can also be surmised that this reality, the ultimate Individual, is of the nature of a mind because we know that the mind or the spirit has the maximum capacity to hold within itself worlds of content. If the Absolute is not of the nature of mind, say, the mind of Goethe or Milton, what else can it be? A 'teleology' that has conquered all 'mechanism', this would be a description of the Absolute.

It might be asked, why all this movement towards the higher? Why did primeval matter develop into life-forms instead of remaining as such for ever? How is it that even the human mind, supposed to be the highest evolute, with its teleology and distinctions of 'ends' and 'means' overflowing into each other and indicating its own finiteness thereby, cannot help looking forward towards greater and greater achievements? It is one thing to

say that all this movement is in line with the nature of things; but it is quite a different thing to be confronted with the question 'why all this progress?' or 'why all this immanent teleology, pervading the whole visible face of the universe?' The answer is that we do not know. No doubt, it only shows the finiteness of all things in the universe, for, otherwise, where is the need for change and progress? But this does not meet the question why all this appearance? Here, we have to confess ignorance.

If the absolute is the totality of all that is, is it affected by the changes which take place within it? Is the progress of evolution a progress of the universe from one state to another?

The answer to these questions lies in pointing out that though time and its visible sign viz., change are facts in the universe, we cannot concede any ultimate reality to them. The ultimate 'whole' cannot change because all that is, is contained in that 'whole', and as change introduces something that is, it falls within the 'whole'. A true 'whole', again, cannot undergo a change, for, a change is either for the better or for the worse. If it is for the better, then that 'whole' is not a perfect 'whole'. If it is for the worse, then again, that 'whole' shows tendencies of degenerating into an imperfect state, and, hence, to that extent not blemishless. In fact, a change which does not presuppose an identity, is a contradiction in terms, for, there must be something that changes, as, otherwise, the connection between the changed state and the previous state of it, will be cut off absolutely leaving us two disconnected states, the term 'change' becoming inapplicable to the whole process. It is because of the underlying identity that we are able to speak of one state as changing to another. If change is therefore meaningless without identity, the whole cannot change for, if it is subject to change we shall have to posit an identity behind the changing 'whole', which identity will certainly be a greater 'whole'.

Regarding time, the device by which change is perceived in sequence by the human mind, still less need be said. Time has its basis in one's personal experience of duration. It varies according to the circumstances under which the experiencer finds himself. Compared to change, time is doubly an appearance.

Uniform time, as indicated by devices like the clock, is only a method by which common reference is effected. "If I am to meet you we must go by the same time, and for that we appeal to 'the time', which we idealise as a uniform flow, as if something apart, when it is really the consensus of all motions so far

as corrected, by comparison and reasoning, and brought to an agreement, deviations from which can be detected" (Meeting of Extremes in Contemporary Philosophy, p. 153). Uniform time is therefore considerably more relative than personal experience of duration which can be called in a sense, 'unique', for, the experimenter finds in this experience of duration, indubitable reality.

Space, another self-contradictory concept, which is bound up with the idea of change, is in a similar way an appearance out and out. Spatial measurements indicate positions of objects. In a true 'whole' their importance dwindles, for the all important aspect in such a 'whole', is, the adjustment of one element in it to the other.

The space-time concept which has done away with the idea of two separate worlds viz., spatial world and temporal world, and set up instead one single world, the spatio-temporal universe, is also, in spite of its 'truth', an appearance. As the author says, "As absolute time connected personal durations, but did not absorb and include them, so total space-time would connect its unique embodiments, but would not supersede them by a single progression of its own" (Ibid. p. 154). Time and space are not realities. They cannot be attributed to the Universe as such considered in its foundational nature.

The contention of the neo-idealist as well as of all 'progressivists' is that if the true being is outside everything, "—then progress which is the realisation of the true being of things is *ex hypothesi* impossible" (Ibid. p. 158). The position of the Idealist, they contend, amounts to the saying that the real is not rational and the rational is not real. For these schools of thought "nothing enters into his (the thinking spirit's) real world which is not created, produced in vital coherence with all else, by the pure act of thinking" (Contemporary Philosophy, p. 159). As an example to show the inaccessibility of the idealists' real, these modern thinkers take up the law of identity so much emphasised in idealistic writings. They interpret this law as a principle of analytic inference and, consequently, as a mere tautology, while interpreted correctly as is done by the idealists, it is bound to show them the principle of eternal novelty embodied in every judgment. In a judgment like ' $7 + 5 = 12$ ', if ' 12 ' were not the same as ' $7 + 5$ ', the judgment would not be true and if it were not different the judgment would become a mere tautology. What is exemplified in this simple mathematical judgment is an eternal novelty. "It is the expression of something which, parting from

itself, remains within itself, and which, being always old, is yet perennially new" (Contemporary Philosophy, p. 104). It is an identity that lives in difference which has ample room for novelty and progress. The identity as such does not change. Reality is such that it reveals itself in each of its expressions, without itself changing from its character of totality in entering into them. To think that a whole complex to affirm itself in something new must as a whole depart and recede from something that it already was, is, as Bosanquet says, a blunder in elementary logic. Reality is like a Kaleidoscope which has within it the potentialities of presenting a number of different patterns to the eye. The whole mistake of the 'progressivists' consists in conceiving the universe on the analogy of finite minds with their teleology and restlessness for progress.

If change cannot be ascribed to the Universe then it follows that the latter must also be a unity. Change indicates finiteness and discrepancy. The unity of the universe is the unity in every judgment we make, writ infinitely large. On the ground of the existence of 'possibilities', it might be argued that the universe cannot be a unity. A remote possibility, for example, when come true, brings in, it is said, a totally new element in the universe. But the question arises, 'wherein are these possibilities rooted? Possibilities do not float in the air. They must be rooted in reality. Every hypothetical judgment must have a categorical basis. Moreover, the seeing of a possibility presupposes a mind with a limited vision of things. For our minds its realisation brings in a novel element in the universe. But, then, on the analogy of finite teleology we cannot say that the universe has undergone a change.

The whole trouble lies in the fact that we often describe the all-inclusive reality in terms of finite things found within it. We sometimes talk about it on the analogy of a social whole, European civilisation, the human race or the earth on which we live. None of these can sufficiently bring out its nature.

In Bosanquet's own words "the decisive question must surely be whether it (the whole) is altering as a thing within it does when it "runs a course", when it follows, that is, some narrow track or fibre of the universal life, variously conditioned by the remainder, ceasing to be what it was and becoming what it was not; or whether we are rather forced to conceive the whole as a unity which in its infinite life, without narrowing itself to a single line of advance selected from among all the characters of which

its life is capable, rather reveals itself through infinitely diversified resources as in all directions an inexhaustible fountain of values" (Contemporary Philosophy, p. 183).

There is a distinction between the universe, which contains all that is, and the real world. "The real world", it is pointed out, "falls within it (the universe) as a special construction or convention attached to my present and waking body" (Contemp. Philosophy, p. 30). Even our wildest imaginations have a place in the former viz. the universe. The latter is the result of selection and coherent thinking. The real world is essentially our world, constructed on the basis of our waking selves. It is a world which a finite mind sees as having reality. We may say that there are actually three worlds, the universe in its totality, the universe for each particular mind, and the real world for the same falling within it, the result of an arbitrary selection. The universe in its totality includes both these latter worlds and certainly possesses ultimate reality when compared to the relative reality of the 'real world'. The 'real world' is only a convenient world which possesses for us more of reality. Even for us a world which possesses reality must exhibit the principle of inclusiveness rather than that of excluding an unreal world totally from its orbit. But this is no libel against the limited extent of our 'real world', for, as is mentioned above, the 'real world' is only a world for practice. "There is a higher reality, doubtless, beyond all fact and event, but it is within my own world that this higher world must realise itself for me" (Contemp. Philosophy, p. 50). This is undisputed truth, but then the principle of inclusiveness is the correct standard rather than cutting apart the universe into two worlds, the real and the unreal.

Do pain, evil, contradiction, suffering, etc. mar the essential goodness of the universe? The answer is a positive 'No'. But then the term 'goodness' is understood in a larger sense than the 'goodness' or the 'good' as conceived by or as relating to finite human beings. In the latter the 'good' is never ultimate. It is only the driving force for a higher 'good'. Pain, evil, and contradiction are unavoidable incidents in our attempts to reach the ultimate good. "Logical contradiction", the author says, "is a characteristic of Reality so far as presented in the actual world of fact. In the form of pain, dissatisfaction and unrest it may almost be called itself an actual existent. It consists in an attempted synthesis which fails owing to the inadequate adjustment of the contents employed; and it is actual over the whole region of progressive action and cognition, which is equivalent to the region

of finite experience" (Science and Philosophy, p. 78). In pain, for example, we see the actual existence of contradiction. When a contradiction is resolved, what remains is a successful expression of negativity. Negativity should not be confused with contradiction, because, it is the tendency of all finite categories to complete themselves through the principle of negativity, while contradiction indicates the imperfection of adjustment in finite beings or contents, which so far hinders such completion from taking place. Negativity in the self, for example, works in conquering what is not itself and appropriating it to its content. The self thus becomes at once its self and its other. Negativity, again, is not a vanishing category like contradiction but an enduring principle.

What is important to remember in this connection is that pain, evil, contradiction, etc., are not illusions but are essential features of reality "the ultimate logical structure of suffering and of evil is the same as that of satisfaction and of good—The difference between them is one of the adequacy of contents to self-completion and their kinship is seldom altogether latent even in finite experience" (Science and Philosophy, p. 85). The completeness of the universe depends on containing pain and finiteness. The supreme reality is the self in the other or, in other words, the highest embodiment of the principle of negativity. Concerning a finite self, the author says that "Broadly speaking—experience suggests to us that a soul which has never known pain, like a nation that has never known war, has no depth of being and is not a personality at all" (Science and Philosophy, p. 87).

The good of the universe is not to be viewed as 'Pleasure quantitatively' submerging pain but rather as a state in which they are aspects, itself the completion of both.

Before closing the chapter we must show how greater coherence in the various fields of truth, morality and beauty carry us further and further towards the Absolute. In every judgment of truth we have, for example, a complex from which an element is drawn out with a semblance of novelty. Its truth lies in the coherence which this complex has with the rest of reality. If in the dark, we mistake a rope for a snake, that only shows our incoherent grasp of the situation. The same truth is indicated in the statement that the subject of every judgment must be the whole of reality itself. Complete coherence with the rest of reality, when spoken of regarding a complex from which a judgment issues, means in substance, that nothing short of the whole reality could be adequate to our need in making a judgment. But, then, assuming that we have known the whole of reality itself, the need for

making a judgment vanishes with it. In every judgment there is a 'that' and a 'what'. The life of thought consists in this distinction. The moment the subject and the predicate coincide we have left off the intellectual level altogether. We become one with the Absolute.

In the sphere of morality also, the aspect of transcendence is equally predominant. We do a good turn and feel satisfied that we are the better for it. But, then, there remains always the possibility of realising ourselves to a higher and higher degree.

The whole attitude of the Progressivists is an insistence that this level of morality is ultimate. Any idea of a reality beyond the chain of temporal events is abhorrent to them.

To the idealist, the essence of the religious consciousness is that it enables us to come in direct contact with reality which in truth and in morality we can only strive after but cannot achieve. It is essentially an experience which indicates that at certain moments of our lives all of us are capable of realising that the highest in us is one with the Absolute. For the 'progressivists', on the other hand, religion is essentially mystical, the annihilation of the subject before a transcendent object, while morality affirms the importance of the individual subject as the creator of the good and the evil. Religion, according to them, says, 'Where God is, we are not' and hence is destructive of our creative spirit.

The true religious insight is, on the other hand, 'If God were not we certainly should be nothing'. It is not the annihilation of the self that occurs in religious experience but on the other hand its enhancement. It is not an experience which has nothing to do with the temporal events or with morality. Morality is an aspect of it and reinforced by it could assume a new life and moving-force.

Unlike the assertion of the neo-idealists, for example, the true idealist must admit that on the moral level there is no total attainment. The progressivists say that there is both attainment and non-attainment and that, thus, the disparaging sense of the expression 'a progress ad infinitum' could be avoided. But this is a self-deception. We must admit that the chain of events is endless. But then the pessimism that takes hold of us when we find that on the moral level we are continually thwarted in our desires, could be supplanted by the saving force, viz., the religious consciousness. A lasting optimism takes root in our minds when we realise that we have in us an inherent capacity to identify ourselves with the whole in certain moments of our lives, in poetic experience, in the contemplation of beauty, and in the religious consciousness.

One great drawback of the moralists on the whole is their exaggerated emphasis on the future. Basing their theory on the miraculous capacity of finite minds, they assert that the past would be completely superseded by the future. "Men do not", says the author, "under the influence of such progressivism, admit that some one or more climaxes of the finite may have been attained in the past.—They do not recognise what seem to others the obvious indications that an infinite source of values is bursting forth on every side and in every direction; and that in all the advances in which the finite selects and continues this or that special career, something is being abandoned by the selective movement of finiteness which was essential to the total revelation" (Contemporary Philosophy, pp. 206-207). The present or the future cannot completely supersede the past. Of course, in many respects the future may be an advance over the past. But this is never so in any ultimate sense. There were certainly great men and great civilisations in the past before which the present in many ways does not count for anything at all. Bosanquet relevantly remarks "If we will not hear Rousseau, Edward Carpenter and William James, will we learn from tuberculosis and the great war? A revelation of spiritual meaning is another and a larger thing than an accumulation of advantages along the lines of humanism and philanthropy" (Contemporary Philosophy, p. 207). The saner attitude lies in "—the idea of an infinite inexhaustible source making known its perfections through finite media, and rather, so to speak, in rotation according as need and occasion might arise, than advancing wholly upon itself on the lines defined *ab initio*; indicating everywhere its abiding and underlying nature but not passing in ultimate reality from nature to nature so as at every point in its self-revelation to supersede and extinguish a previous being of itself" (Contemporary Philosophy, p. 212). Of course, the emphasis on effort and the need for progress is all very good. It is through effort alone that we can attain great things. The ideal of the perfectability of man on this earth can certainly inspire us in our separate functions. But it must be remembered that our attempts are bound to be through a succession of events. Our finiteness with its limited visions of things, presupposes a 'progress ad infinitum'. The professor of sheer moralism has at this stage to meet the question 'If there is no total attainment, then why all this fuss about putting forth efforts to realise our ends?' He will have no answer to give, and the result is pessimism with its attendant moral laxity. But this never happens as a rule. A look at the life of ordinary men and women will reveal to us that they have a hold on reality which inspires them to put forth their best in their separate 'modest' walks of life.

Every intelligent man proceeds on his 'Pilgrim's progress' with a cheerful face. Why? The reason is that none of us is always on the purely moral level. We have, all of us, our great moments. In aesthetic enjoyment, in art, in poetry, and in religion all of us feel a oneness with the totality of all that is. The highest or the best in us, we implicitly recognise, is one with reality. Hence, in proceeding in our separate missions we are only obeying our highest nature. "The moral point of view becomes another thing and loses its self-contradictoriness when its constant aspiration after an actual self-transcendence becomes the necessary consequence of a will, which is in principle and assurance identified with the supreme good in a stable universe, and is a form of its self-utterance" (Contemporary Philosophy, p. 216).

In conclusion we shall indicate the nature of this religious consciousness which gives stability to our lives and point out how far it is in keeping with the professions of 'popular religion' meaning, the religions of the world. The finite human being faced continually by rebuffs and frictions attains solace in this religious consciousness. No one can deny that it is available to all. In enjoying a piece of great poetry, in other aesthetic enjoyment and in many other allied achievements, this oneness with something outside us which absorbs us wholly and, so to say, enhances us giving us a new power, becomes a felt experience. The religious consciousness stands on its own foundation. Philosophy is a purely theoretical concern, and, as such, religion need not depend on it for proof and argumentation. Of course, philosophy must take into account this highest experience, and any philosopher who wants to study it well must also 'live' in it. One assistance it can give us in the matter of religious consciousness is that it can disengage it from its accidental accretions and represent it in its true essentials.

The religious consciousness or the state of oneness with reality must be distinguished from religion in the exclusive sense with its imaginative conceptions like Personal God, Creator, etc. The spirit underlying all religions is one and the same. "Whenever then we find a devotion which makes the finite self seem as nothing, and some reality to which it attaches itself seem as all, we have the essentially religious attitude" (Value and Destiny of the Individual, p. 235). In its exclusive sense religion is practical. God as worshipped in religion is not the Absolute or the Reality. God is thought of here as the good overcoming evil while the Absolute in the religious consciousness is the all-in-all and is the good in which evil is absorbed and annihilated. "The practical attitude means that the contradiction between good and evil survives and the sur-

vival of this contradiction necessarily implies that God as worshipped in religion is not being for whom evil is annihilated" (Value and Destiny of the Individual, pp. 249-250). Religion, thus, views the Absolute in finite ways conceiving it as a personal God, a creator in whom the good continually triumphs over the evil. Thus religion is doubly and contradictorily a make-believe. As Bradley in his 'Appearance and Reality' points out, Religion is a make-believe as if good were all reality and as if it were not but demanded to be realised. Let the first side of this paradox fall out, then the stability and security of the finite will go with it. Omit the second, then the practicality of religion — the sense of sin and the devotion of will to the good as its opposite — disappears. Thus popular religion seems to be essentially practical and self-contradictory.

There are certain positive dangers to be guarded against in popular religion. Some of its beliefs like personal immortality, compensation in another life, etc., tend to twist all rational beliefs and have a false foundation with its attendant damage to our every day life.

The theory of personal immortality lays down that we outlive ourselves in another form after our death. A simple prolongation of life through a chain of lives is another allied conception. These conceptions cannot stand a moment's consideration. What are, for example, the conditions which determine the prolongation? If the chain (in the latter conception) is merely determined by accident, what guarantee is there that our highest and dearest longings will be fulfilled? What is important to note in our reasonable desires for immortality is the anxiety for realising our objective selves, all that we care for as good and noble. These we desire to be achieved in a future. If we subject our desires for immortality to critical examination, we see that what we want is the continuance not of our exclusive personality but of its concrete content. This desire naturally involves the diminution of our exclusive selves indicated by our proper names. The mother no doubt longs for her child in a future life. "Yet we cannot consistently desire that for her sake the infant should remain an infant to all eternity". (Value and Destiny of the Individual, p. 286). Our best desires are to be realised not in a supernatural world but in course of time in this and the only world. What we cannot achieve, others may achieve. The achievement is the all-important matter rather than by whom it is achieved. We are immortal in the sense that our real contribution to the world will outlive us and will be ultimately fulfilled in the Absolute. The conception of personal immortality is bound up with the belief in compensation in a future life. In

this world of pain and suffering happiness is nowhere to be found. Our reward lies in a future life. Time will cease some day and lose itself in eternity. This future date will make good all our present and past sufferings and all the evils of the world. Pain and evil are illusions. The great error which theories of this kind commit, is, that "— by postulating unlimited resources of a facile kind they enter into irresistible temptations to neglect the arduous scrutiny of what actual experience reveals". (Value and Density of the Individual, p. 295). These theories fight shy of present experience and, consequently, ignore the values which this life, in this world, which is our only world, reveals. It is wrong to think that time will some day cease and a new life will begin under different conditions, for time is an appearance inseparable from the membership of finiteness in infinity and therefore from the self-revelation of a reality which as a whole is timeless. Reality must appear through time. To believe in a future when all evil will be abolished, is, over and above its irrationality, a positive disparagement of all progress and the necessity to put forth our highest efforts to reach perfection. Both infinite actual progression and the progression which is to cease at a future date, are alike untenable, for, the one leaves out the source of inspiration for all progress, and the other, the concrete actuality of progress. "There is one road and one road only — by which the finite creature can identify itself with perfection and that begins by accepting perfection as real, while admitting that he cannot attain it in his own right" (Value and Destiny of the Individual, p. 303).

The interest in the future, the author says, must be an interest in the whole. The future will supply us with a greater abundance of the religious consciousness.

Other conceptions like personal God, creation, etc. of popular religion are equally unsound. They cannot stand the test of reason. Popular religion can, we may say, justify its existence only if it can supply us with the religious consciousness in greater abundance than any other sources obtainable.

The religious consciousness is the source by which we realise the fact that the universe is in sympathy with us and is identical with the highest in us. We enjoy this experience whenever we identify ourselves completely with anything outside us, and feel at the same time that our finite selves are nothing. Finite-infinite beings that we are, an experience of this sort will enhance our highest nature, the infinite in us, that in the region of morality and truth strives after self-transcendence. In aesthetic enjoyment, in

the act of appreciating a beautiful painting, in reading a poem written by a great poet, in all such ennobling experiences we are living in the religious consciousness. It is the capacity for this kind of experience that gives stability and security to our finite-infinite self and keeps us going in our separate walks of life. We are thereby possessed of a deeper optimism, a belief that our efforts are not a waste, however incomplete they are.

The Concrete Universal is, thus, the universe itself in all its totality. It is the absolute. Its individuality as a 'whole' of content is its most striking characteristic. Every bit of appearance has a place in it. Evil, error, illusion, all things find a place in this 'whole' which thus admitting them into its content essentially transforms all that is discrepant and jarring in them. All this talk about the Absolute, we must remember, is only a description of its general nature. Our finite experiences alone provide us with the clue to its general characteristics. None of us can actually experience the concrete universal, and, then, describe all its characteristics from this experience. In the religious consciousness alone this experience is possible. But here the word 'experience' is used in a special sense. Religious consciousness is only an immediate experience of the Absolute, an immediate experience to be 'lived' rather than to be translated into finite language and thought. The religious consciousness only indicates our own oneness with the Absolute. As an experience capable of affording us definite knowledge of the Absolute, it does not exist. For that, we have to go the finite level and the ordinary human experiences. The religious consciousness, thus, does not give us any definite knowledge about what in it all of us experience. Seeking the finite level we find, of course, varying degrees of individuality and wholeness manifested throughout. These give us the clue that the all comprehensive reality is of the nature of a spirit, a true whole throbbing with content. Our lives exhibit to a certain extent the presence of individuality. Our conceptions, the laws of nature which we discover are all, as we have seen before, concrete universals in a sense. But in none of them is the Absolute or the ultimate concrete universal fully revealed. Its attainment is beyond our reach finite discrepant creatures that we are.

(To be continued)

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