LAND, DEBT AND RESISTANCE

# How Fazlul Huq's Krishak Praja Party reshaped peasant politics in Bengal

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In colonial Bengal, debt was not an event but a condition of existence. For generations, peasant families in eastern Bengal were born into debt, and this burden shaped their lives. When they died, the financial burden passed to their offspring as an unwelcome inheritance. Debt was more than a financial obligation. For many cultivators, it structured social relations, constrained economic choices, and defined the limits of autonomy. The majority of lenders and creditors were Hindus. The debts owed to them were more than mere financial liabilities. They created a system of dependence that trapped cultivators in unequal power relations. In this sense, debt functioned as the quiet architecture of rural life, a pervasive and enduring condition from which escape was often impossible. It was within this landscape of chronic indebtedness that A. K. Fazlul Huq and the Krishak Praja Party (KPP) developed a powerful political appeal, presenting legal reform and debt relief as instruments of both economic justice and rural emancipation.



**Sher-e-Bangla A. K. Fazlul Huq with his cabinet after becoming the first Premier of Bengal under provincial autonomy in 1937.**



**A massive crowd gathered on the seashore of Sandwip, c. 1937, to listen to Sher-e-Bangla A. K. Fazlul Huq's speech, delivered from a launch offshore. Many stood in the water to hear their beloved leader. Courtesy: Bangladesh on Record.**

## HISTORICAL BACKGROUND

The Mughal land system represented a distinctive arrangement of rights and obligations. Rather than a single hierarchy of ownership, it was characterised by overlapping claims among the peasant, the zamindar, and the state. The peasant, as the actual cultivator, had the most fundamental claim: a hereditary right of possession, officially recognised as proprietary. Ordinary cultivators were referred to as owners and landholders, while administrative records protested against the sale of peasants' "proprietary and hereditary lands", confirming that such rights were understood as genuine property. This right was individual rather than communal. Zamindars in Bengal enjoyed considerable power and autonomy compared with their counterparts in many other parts of the Mughal Empire, partly because of the state's limited administrative penetration into the Bengal countryside. Even during Aurangzeb's reign, only about 1.5 percent of Bengal's villages had been measured for revenue assessment, compared with approximately 49 percent across the Mughal Empire.

After 1765, the East India Company's main priority became securing a steady revenue stream, yet annual settlements yielded poor results. Successive experiments dispossessed zamindars or forced them to accept unfavourable conditions, causing widespread financial ruin. By 1775, zamindars had accumulated enormous debts and lost much of their former prestige and influence. This decline threatened the very structure of rural governance, while agricultural cultivation also declined. In 1786, the Board of Directors directed that a permanent settlement be established with zamindars recognised as proprietors and land revenue fixed in perpetuity. The British East India Company introduced the Permanent Settlement, also known as the Zamindari Settlement, in 1793. This revenue system was primarily implemented in Bengal, Bihar, and Orissa, and later extended to parts of Madras and the Varanasi region. Willem van Schendel, in his book A History of Bangladesh, argues that the Permanent Settlement formed the nucleus of the colonial system of control; other branches of administration, such as the executive, judiciary and police, were organised to ensure its effective functioning.

The colonial land revenue system and the unequal agrarian relations that developed under it gradually entrenched rural indebtedness, leaving Bengal's peasantry particularly vulnerable to economic shocks. The Great Depression of the 1930s further aggravated these conditions by severely restricting access to credit, with disastrous consequences for sharecroppers and marginal peasants. The indebtedness of Bengal's rural poor was not simply a consequence of individual misfortune or isolated crop failures. Rather, it was an inherent feature of an agrarian system designed to concentrate power and wealth. As illustrated by Sugata Bose's influential classification, risks were determined by one's position in the social hierarchy; landless sharecroppers, known as bargadars, and marginal peasants were structurally vulnerable. This vulnerability was ruthlessly exploited by the jotedar class, which, as Ratnalekha Ray points out, established an "economic empire" combining the roles of landowner, grain merchant, and moneylender. Taj Hashmi reports that Muslim farmers clearly articulated the relationship between their personal identities and their indebtedness. One cultivator from Mymensingh complained:

"My father, sir, was born in debt, grew in debt and died in debt. I have inherited my father's debt, and my son will inherit mine" (quoted in Taj Hashmi's Pakistan as a Peasant Utopia: The Communalization of Class Politics in East Bengal, 1920–1947, 1992, p. 44).

## THE 1928 TENANCY AMENDMENT: LEGAL GAINS AND LIMITS

The Bengal Tenancy Amendment Act of 1928 was a crucial element of Huq's legislative strategy, and he was among its strongest supporters in the Bengal Legislative Council, arguing vigorously on behalf of the peasants. The Bengal Tenancy Act of 1885 provided safeguards for peasants, but these proved ineffective. By the 1920s, peasants in East Bengal faced persistent losses of land. The 1885 Act made it difficult to acquire occupancy rights, requiring 12 years of continuous cultivation. Moneylenders exploited legal mechanisms to acquire land, a process that Iftekhar Iqbal describes as "depeasantisation".

When the 1928 Bill was introduced, Huq spoke on behalf of the raiyat, especially the under-raiyat, and encountered significant resistance from a coalition aligned with the zamindars. The Bill permitted a rent increase of up to four annas per rupee for an under-raiyat. Huq sought to limit this increase to two annas per rupee, but his proposal was defeated, with 27 votes in favour and 39 against. Ekramul Huq proposed another amendment to restrict evictions, but the motion was overwhelmingly defeated, with only 17 votes in favour and 59 against.

The 1928 Amendment failed to provide comprehensive protection, yet the debate strengthened his legislative agenda. It established a public record of his advocacy on behalf of peasants. However, A. K. Fazlul Huq understood that reforming tenancy alone would not suffice. The credit system also needed to be regulated. That would require new legislation, the Bengal Agricultural Debtors Act of 1935. These developments laid the groundwork for his subsequent political activities.

## THE 1935 DEBTORS ACT AS FAZLUL HUQ'S INSTITUTIONAL WEAPON

The 1928 Bengal Tenancy Amendment Act gave farmers greater ownership rights over their land. However, it had no effect on the credit system. With no effective regulations governing debt and no legal ceiling on interest rates, a moneylender could still cause a peasant to lose everything, while even a manifestly unjust loan agreement could be legally enforced. There were no adequate legal safeguards for borrowers. This was the problem the Bengal Agricultural Debtors Act of 1935 (enacted as Bengal Act VII of 1936) sought to address. The 1928 legislation focused on peasants and landowners; by contrast, the 1935 Act addressed creditors and debtors, allowing the state to intervene in loan agreements and reduce excessive financial burdens. It aimed to protect a debtor's basic means of subsistence.

Before 1935, no law effectively regulated interest rates. The courts enforced loan agreements without examining the fairness of the interest charged; consequently, creditors generally prevailed, while debtors had little protection. Cooperative credit societies were intended to provide a solution to exploitation by moneylenders. However, this approach proved ineffective. Even by the early 1940s, only 10.6 percent of borrowing families in Bengal could obtain loans from cooperatives. In the period immediately preceding the 1935 Act, coverage was only 6.6 percent. More than 90 percent of peasants had little alternative but to depend on private lenders.

Although the Great Depression exacerbated this problem, its underlying causes were legal and institutional. By the mid-1930s, voluntary initiatives and cooperatives could no longer adequately address the problem. New legislation was needed to regulate interest rates and protect borrowers from dispossession. This legislation was the Bengal Agricultural Debtors Act of 1935. The Bill was introduced by Sir John Anderson's administration. However, the law's real impact became apparent after A. K. Fazlul Huq assumed power in 1937. Huq regarded this Act as more than a legal instrument. It formed the foundation of his promise to the Muslim peasantry.

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**Sher-e-Bangla A. K. Fazlul Huq at his residence on Eid Day, 1954. Photograph by James Burke. Courtesy of LIFE magazine.**

Evidence of this commitment could be found in Huq's election manifesto. The KPP's 14-point manifesto called for the establishment of Debt Settlement Boards and the abolition of zamindari without compensation. Huq had promised such relief in his election manifesto, and the Boards became one of his most visible achievements. Consequently, his government instructed district officials to establish Debt Settlement Boards throughout Bengal. The results were tangible. By December 1938, the Boards had examined creditors' claims worth Rs 367 lakh and reduced them to Rs 179 lakh. The Act did not eliminate rural poverty, yet it initiated a significant transformation. It changed how peasants perceived the state and their own indebtedness.

## PARTY STRATEGY: MOBILISING THE NEW PEASANT STAKEHOLDERS

The legal reforms discussed above did not automatically translate into political power. The 1928 Tenancy Amendment Act and the 1935 Debtors Act created new interests in land and credit, but they did not organise voters. The Krishak Praja Party represented Huq's attempt to transform these divergent interests into a unified political movement.

The 1928 Tenancy Amendment marked a major change in Bengal, yet it did not benefit everyone equally. Most under-raiyats acquired occupancy rights, but the bargadars (sharecroppers) were excluded and classified as "labourers" rather than tenants, leaving them without legal protection. The principal beneficiaries were the jotedars, wealthier peasants who leased land directly from zamindars. They could now seek legal recourse and resist eviction. These jotedars wanted to weaken the power of Hindu zamindars, not abolish landlordism entirely; they aspired to become the new landlords themselves.

Laws established rights, but they did not organise voters. Before the 1930s, Muslim peasants in East Bengal had no political party of their own. The Indian National Congress was dominated by Hindu lawyers and zamindars, while the Muslim League remained under the influence of wealthy landlords and nawabs. Neither represented the interests of indebted Muslim peasants. Peasants were also divided by geography and class: a peasant from Mymensingh had little connection with one from Faridpur, while a jotedar had different interests from a bargadar. Patron-client relationships deepened these divisions, as poor peasants depended on their jotedars for land and loans, making it difficult for them to join movements against their patrons. Hashmi argues that peasants bound by strong patronage relationships need trusted leaders; without them, they remain loyal to local patrons rather than uniting. Several Krishak Samitis emerged in the jute-growing regions during the early 1930s, but they remained fragmented and confined to local areas. The colonial government banned some as sources of unrest, while the violence in Pabna in 1926, followed by British accusations that Muslim mobs had attacked Hindu property, further undermined the movement's legitimacy. The Samitis therefore needed a clear vision and a united platform; without a collective voice, they could not effectively challenge the zamindars, moneylenders or colonial government.

Huq had been mobilising peasants since the 1920s. In 1929, he helped establish the Nikhil Banga Praja Samity, or All-Bengal Tenants Association, which promoted the principle that land should belong to those who cultivated it. The Samity was divided between eastern and western Bengal. In 1935, Huq became its president. In July 1936, a gathering in Dhaka renamed it the Krishak Praja Party. In Bengali, "krishak" means peasant and "praja" means tenant. Huq wanted the party to represent not only tenants but also those who actually cultivated the land, a calculated decision to broaden its support ahead of the 1937 elections.

The KPP served as Huq's umbrella organisation, bringing together three groups: jotedars who had benefited from the 1928 Tenancy Amendment, indebted peasants seeking relief under the 1935 Debtors Act, and landless cultivators seeking access to land. Critics described it as a "jotedar party", and Huq's associate Abul Mansur Ahmad acknowledged that this criticism was partly justified. Yet Ahmad defended the movement as "an authentic and organic people's uprising, fitting the demands of the period." Huq included jotedars because of their financial resources and ability to contest elections, while also advocating debt relief and the abolition of zamindari for the poorest peasants. His political achievement lay in bringing these competing interests together under one banner. The KPP's 14-point manifesto demanded the abolition of zamindari without compensation, the establishment of Debt Settlement Boards, free primary education, and a reduction in ministers' salaries to Rs 1,000 per month. In 1937, the KPP won 36 seats and secured nearly one-third of the Muslim electorate's votes; Huq defeated Khwaja Nazimuddin, a prominent Muslim League leader and member of the Dhaka Nawab family, in the Patuakhali constituency. Thus, Huq transformed legislative advocacy and fragmented peasant grievances into a unified and organised electoral force.

## CONCLUSION

In colonial Bengal, debt was an enduring condition of life, passed from one generation to the next. A. K. Fazlul Huq transformed this hereditary bondage into organised political power through legislation, party organisation and political rhetoric. The 1928 Tenancy Amendment strengthened peasants' occupancy rights, while the 1935 Bengal Agricultural Debtors Act provided for the establishment of Debt Settlement Boards. Huq subsequently formed the Krishak Praja Party, a coalition of jotedars, small farmers and landless peasants united in opposition to landlords and moneylenders and sharing the hope of debt relief. Following the 1937 election, in which the KPP won 36 seats and secured nearly one-third of the Muslim electorate's votes, Huq's government established these Boards to reduce creditors' claims and protect peasant landholdings. Earlier methods of elite patronage and violence, as Broomfield demonstrated, had exhausted themselves by 1918. Huq channelled this popular energy into lasting institutions, the KPP and the Debt Settlement Boards, redirecting peasant discontent towards legal and electoral avenues.

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