

# THE INTERNATIONAL JOURNAL OF SCIENCE & TECHNOLEDGE

## Jawalamukhi Temple as a Lender

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### Abstract:

*The temples in Indian are closely entwined with Indian culture. They cover a plethora of interest covering architecture, art, religious faith and rituals culminating into economic stability. The temples in India played a role of money lender. In regard to Jawalamukhi temple, there is plenty of evidence regarding the money lending activities of the temple. Letters gives a clear picture of the loans of various kinds. On the one hand it was a place of worship and catered the spiritual needs of the people but also plays an important part in their day to day life and on the other hand it extended financial help. The temple of Jawalamukhi has come to acquire a self governing economic potential and significance. The temple has been discharging the function of the money lender. The continuous handling of funds and the receipts of gifts in cash, goods and services, bring capital to the temple which they, unwaveringly, invests in productive ways. It helped people in times of need; such as, to the distressed father anxious to perform the marriage of their daughters, for better medical treatment. Present paper is an effort to bring untouched feature of Himachal Pradesh temple after post independence era.*

**Keywords** Jawalamukhi, Money lender, Prabandkarini, navratra

### 1. Introduction

The temple played a prominent, all encompassing role and constituted a powerful religious, social and economic entity since time immemorial. The temple of *Jawalamukhi* is also one of the most revered temple and benefited people in many ways. On the one hand it was the place of worship and catered the spiritual needs of the people but also plays an important part in their day to day life and on the hand it extended financial help. The temple of *Jawalamukhi* has come to acquire a self governing economic potential and significance. The temple has been discharging even the function of the money lender. The continuous handling of funds and the receipts of gifts in cash, goods and services, bring capital to the temple which they, unwaveringly, invests in productive ways. It helped people in times of need; such as, to the distressed father anxious to perform the marriage of their daughters, for better medical treatment or for some, indefinite, yet genuine purposes. In recent times, there has been much interest in an intensive study of different aspects of Indian temple. Scholars of modern times are examining several aspect of temple from various angles such as its rational, significance and role of temple in social and economic context. In present paper an attempt has been made to illustrate the temple as a lender to the priestly class and the local people. The paper based on primary sources and the most vital aspect of the paper is that the period which has been discussed is post independence whereas most of the work on temple is on medieval period.

Earlier, the temple of the *Jawalamukhi* had acquired its wealth from gifts and money donated by the kings, princes, traders, individual merchants, nobles etc. The temple received large amounts in cash, as endowments.

Most of the work has been done on south Indian temples of medieval times. The eminent scholars like K.A Nilkanta Sastri, A. Appadorai, T.V Mahalingam, C. Minakshi, Puspa Niyogi and others have regarded the medieval South Indian temples as banks.<sup>1</sup> In South India, the temple worked as both the lender and depository<sup>2</sup> but in the case of the *Jawalamukhi*, the records reveal that the temple was only a lender from time to time. There is plenty of evidence regarding the money lending activities of the temple, but the rate of interest is not known- at what interest the temple was lending money.

### 2. Motive for lending

There are various letters which throw light on lending aspect of the temple. The letters written to the *pradhan* (president)<sup>3</sup> of the temple Shri *Jawalamukhi* for lending money have been found. This request was not only by the priestly class but even the local people of other castes requested to the *Prabandhkarini* committee, Shri *Jawalamukhi*,<sup>4</sup> to lend them a certain amount. The letter shows that a request was made to the *Prabandhkarini* committee; Shri *Jawalamukhi* to lend him Rs. 200 for the treatment of his daughter by a fellow named Madan Lal whose profession and caste is not known and his request was taken into consideration.<sup>5</sup> At times, it is found that the temple committee lent not only money but commodities also. A person named Nathu Ram requested the committee to lend him something on the occasion of his daughter's marriage, as he was a poor man and it was difficult for him to bear all the expenses of the marriage. So, the temple committee decided to lend him Rs. 20 and 1 *maund* <sup>6</sup>of rice.<sup>7</sup> It was charity on the part of the temple as Nathu Ram did not mention how he would return the money, nor there do any evidence that he was asked to sign any paper. The purpose of demand for money varied from person, to person as per their requirements. There is an instance where a certain amount of money was borrowed on the occasion of their daughter's marriage also. Madanlal (it is not clear whether it is same person who requested for help for his daughter's treatment) requested the committee to lend him Rs. one

thousand to bear the expenses of his sister's marriage. His economic condition was in bad shape but he would return the amount after *navratras*.<sup>8</sup> Whatever he would earn, during *navratras*, he would hand over to the committee.<sup>9</sup> In another record, Kamal Prasad Sharma made a request for Rs. 200 to attend his nephew's marriage and his request was taken into consideration and Rs. 200 was granted to him.<sup>10</sup> Similarly, Pujari Rajnikant Sharma of *Jawalamukhi* requested for a loan of Rs. 400 as he had to pay back the money which he had borrowed to put up with the expenses of his sister's marriage.<sup>11</sup> It is not mentioned as to how he would return the money. In another instance, it is found that money was also borrowed to attend the marriage of their relatives. Either that money was demanded to bear the travelling expenses or to give hand-outs in the marriage. Prakash Chand Sharma had to attend the marriage of one of his relatives and he requested for a loan of Rs. 100.<sup>12</sup> Shankri Devi also requested the president of the *Prabandhkarini* committee for a Rs. 1500 loan to meet the expenses of her son's marriage.<sup>13</sup> The evidence also comes across that when certain amount was demanded, people also assured the committee of its return when they would earn during the *navratras*.<sup>14</sup> In the early part of the twentieth century, the religious places were crowded only during the festive season hence they used to earn during *Navratras* only.

The record reveals that there were other reasons also to request for the money. In one instance, a school which was situated in *Jawalamukhi*, requested the committee to grant them Rs. 50 to take a trip to a historical place. They acknowledged that they did not have enough funds to take a trip to the historical place which would be recreation also. The paucity of funds was their major hurdle and it was signed by the staff members of the school.<sup>15</sup> Nevertheless, they did not mention how they would return the money nor did the committee grant them the requested amount.

Generally, whosoever would take money, had to give in writing and sign it. The request for money was not only confined to marriage but it extended to other purposes also. Pujari Braj Kishore made a request for Rs. 200 for the delivery of his wife, which was granted and the *kajanchi* (treasurer) was ordered to release the amount.<sup>16</sup> Money was also borrowed for the treatment of their daughter.<sup>17</sup> In another instance, Pujari Kala Dutt Sharma requested for Rs 100 for the treatment of his son-in-law.<sup>18</sup> Pujari Shiv Lal also requested for Rs 100 as his wife was not keeping well.<sup>19</sup> Certain other evidence came to light such as a request made for the treatment to be taken outside as the treatment could be taken place only in a bigger hospital since the cure was not possible locally. Accordingly, a request was made by Baladath Sharma, who was suffering from stomach ache and wanted to get himself treated either in Jalandhar or Hoshiarpur.<sup>20</sup> In another letter, Hari Chand Sharma, who also wanted to get himself treated out of *Jawalamukhi*, requested for loan of Rs. 200.<sup>21</sup> Bander Sharma of Kangra also requested for Rs 200 for his treatment.<sup>22</sup> Most of the records do not reveal how the money would be returned; it is believed that the people returned money in time, fearing that any misuse of the temple funds could invite the divine wrath.

The provision for lending and taking money remained there till the early 60's. There is no evidence to suggest money was borrowed from the temple after 1965. The rising awareness among masses regarding banks, might rendered the role of the temple as a provider of loans.

### 3. Conclusion

After 1965, the temple of the *Jawalamukhi* ceased to work as a lender. It is definite that in the past, the temple stood by people in their hour of need. The function discharged by the temples was comparatively much similar to the money lenders'. Thus we find that the temple met the need of the day by assuming the role of a money lender this way it might enriched its treasury, managed to run its services smoothly and helped the rural people by financing their various endeavours. The real significance of the temple lies in the sphere of rural financing their accessibility their simple and elastic methods and maintenance of close personnel touch.

### 4. References

1. B.K Pandey, Temple under the Cholas A.D 850-1070, 1984, New Delhi, P. 102.
2. Ibid.
3. Pradhan was the elected president of the temple committee. He was elected for three years.
4. Name of the temple committee to whom priests were answerable and administration was run on the guidelines of the temple committee.
5. Letter was written by MadanLal to Prabandhkarini committee in the year 1958. The record in the possession of pujari Himanshu Bhusan, the record available in Hindi, self translated in English.
6. Maund, a measuring unit-100 troy pound exact.
7. Letter was written by Nathuram to the temple committee, dated 24-11-60. The record in the possession of pujari Himanshu Bhusan, the record available in Hindi, self translated in English.
8. During Navratra we invoke the energy aspect of the energy aspect of God in the form of the universal mother, commonly referred to as "Durga," which literally means the remover of miseries of life. She is also referred to as "devi" (goddess) or "Shakti" (energy or power).
9. Letter was written by Madanlal to the temple committee dated 8-11-1960. The record in the possession of pujari Himanshu Bhusan, the record available in Hindi, self translated in English.
10. Letter was written by Kamal Prasad to the temple committee dated 18-12-60. The record in the possession of pujari Himanshu Bhusan, the record available in Hindi, self translated in English.
11. Letter was written by pujari Rajnikant Sharma dated 13-7-58 to the temple committee. The record in the possession of pujari Himanshu Bhusan, the record available in Hindi, self translated in English.
12. Letter was written by Prakash Chand Sharma dated 5-11-60 to the temple committee. The record in the of possession of pujari Himanshu Bhusan, the record available in Hindi, self translated in English.
13. Letter was written by Shakari Devi to the temple committee dated 3-4-60. The record in the possession of pujari Himanshu Bhusan, the record available in Hindi, self translated in English.

14. Letter was written by pujari Vindeshwari Prasad to the temple committee in the year 24.11.60. The record in the possession of pujari Himanshu Bhusan, the record available in Hindi, self translated in English.
15. The letter was written to the prabandhkarini committee by school authority for grant of Rs 50 and it was undersigned by the staff in the year 1965.
16. Letter was written by Braj Kishhore, year 1960 to the committee. The record in the possession of pujari Himanshu Bhusan, the record available in Hindi, self translated in English.
17. Ibid., Dated 18-12-1960.
18. Letter was written by Kala Dutt Sharma, Dated 10-3-1965. The record in the possession of pujari Himanshu Bhusan, the record available in Hindi, self translated in English.
19. Letter was written by Shiv Lal, year 1961, the record in the possession of pujari Himanshu Bhusan, the record available in Hindi, self translated in English.
20. Letter was written by Kala Dutt Sharma, Dated 17-11-1959. The record in the possession of pujari Himanshu Bhusan, the record available in Hindi, self translated in English.
21. Letter was written by Hari Chand Sharma. The record in the possession of pujari Himanshu Bhusan, the record available in Hindi, self translated in English.
22. Letter was written by Bander Sharma of Kangra, year 1960, the record in the possession of pujari Himanshu Bhusan, the record available in Hindi, self translated in English