



## International Journal of Applied Business and Economic Research

ISSN : 0972-7302

available at <http://www.serialsjournals.com>

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Volume 15 • Number 21 (Part 2) • 2017

### Role of Dharmarth Trust (1846-1947A.D.) in the Shaping of Economic Policies of Dogra State

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#### ABSTRACT

The present paper is an effort that has been made to conduct a historical enquiry into significance of the economic activities of Dharmarth (1846-1947). Its activities were having great relevance in boosting the economy of Jammu and Kashmir State. Its efforts were directed towards the welfare of the inhabitants of the State irrespective of sex, creed and religion. It provided employment, loans, cash and land grants, charities etc. to the people at length. The land attached with temples and land granted to other religious functionaries and learned persons proved to be a viable economic source to the grantees as well as the tenants cultivating their land. The temples of pilgrimage, served an important source of economy to both the custodians and the local population with in their vicinity.

**Keywords:** Dharmarth, Trust, Grants, Jammu and Kashmir, Custodian, Economic Policy, Mukarrari, Baridaras, Temple offerings, Takkavi Loans, Dogra State.

#### 1. INTRODUCTION

The importance that land commands in the economy of Jammu and Kashmir State can be judged from the fact that about 80 percent of the State's population lives in rural areas whose primarily occupation was agriculture. The economy of the State was deep rooted in agriculture and it was the pivot around which all its economic activities revolved. So, the land granted to scholars, religious functionaries and temples improved the economic life of the grantees as well as the tenants cultivating their land. The Trust also provided loans to cultivators in times of need and economic assistance to students for perusing studies. The Trust had been a source of employment to the persons of diverse background. Trust employed pujaris and other religious functionaries to perform their daily duties and rituals.

In state governments' constructive endeavors, Dharmarth Trust emerged as one of the biggest financiers to the State government. It provided both short term and long-term loans to the government for its development activities like, construction of roads, railways and bridges etc.

In this paper an attempt has been made to see the present topic in the light of State Administrative reports, His highness Jammu and Kashmir State Government records, Vernacular records, State department records, General and political department records, old English records, Private department records and vernacular newspapers.

The Dharmarth Trust not only owned huge assets, but it evolved a policy to augment its income so that profit earned could be utilized for the socio-economic development of the State. So, to met its expenditure, it realized entirely on the income that they generated in the form of interests on the deposits in the localized banks hence this source of income had been reduced to nothing. So, to equate the loses, members of the Dharmarth Trust under the able supervision of Maharaja Pratap Singh reached at a decision to offer money to the needy on interest against some mortgage, which happened to be jewelry or Golden Ornaments, Shops, houses, landed property depending on the mortgage value of the land. Such a type of loan scheme doesn't find mention in the Ain-i-Dharmarth which was drafted by Maharaja Ranbir Singh in 1884 A.D. So, Choudhary Elahi Baksh, a Baqidar (employee) of the state Dharmarth Department borrowed ₹1,400 from the Dharmarth in 1890 A.D.<sup>1</sup>

In order to ameliorate the economic condition of the peasants, Dharmarth provided them Takkavi loans for purchase of seeds, bullocks, manures and fertilizers. In the year 1896-97 A.D. rupees 500 were given as loan to peasants and rupees 11,624 were recovered from other peasants against loans previously furnished to them. Similarly, Mr. Sham Singh, grandson of Raja Dadasiba (Kangra), in 1915 applied for a loan of ₹1,500 which he required for his marriage. As per the guide lines, his application was forwarded to the Chief Minister. The Chief Minister directed the Dharmarth Trust that the loan of ₹1500 may be given to Mr. Sham Singh from the Trust's Fund, repayable in two years with interest at the rate of 6% per annum. The loan was be recovered in 24 equal Instalments, out of his Mukarrari. Maharaja Pratap Singh accepting the views of Chief Minister approved the said proposed. Mr. Sham Singh being a resident of Kangra secured loan from J&K Dharmarth because the interest suited him which was lower than that in Kangra. Khawaja Ghulam Hassan Siddiqui, applied for a loan which he required for his daughter's marriage. His application was sent to Chief Minister for his perusal. The Khawaja was asked to show the required source for which he can make the repayment of loan. His Highness Maharaja Pratap Singh agreed with the views of the Chief Minister and loan was sanctioned to him.<sup>2</sup>

In 1923, The Raja of Chenani had applied for a grant of a loan of ₹60,000 from the state Dharmarth department and his highness Maharaja Pratap Singh did not see any danger in giving him a loan, if could be spared, because he was Jagirdar of State.<sup>3</sup>

The Revenue member of the council had no objection, however, he suggested that:

- (a) An inventory of the debts of Raja be got prepared through the foreign office;
- (b) That the loan be given, when the Dharmarth was in a position to withdraw its fixed deposits;
- (c) It was to be ascertained that the foreign office must consider the amount to be loaned, and accordingly fix the installments;

- (d) The rate of interest be charged @ 6% per annum;
- (e) Maharaja was however, empowered to exempt the Raja from payment of stamp fee;
- (f) A committee was appointed to make payments to the creditors of Raja Sahib and loan was granted.

## 2. EMPLOYMENT

Dharmarth department had been a source of employment to the persons of diverse background. The department employed Pujaris and other religious functionaries, to perform the daily religious duties and rituals. The functionaries were to perform their duties according to guide lines specified by Ain-i-Dharmarth.<sup>4</sup>

The budget estimates of the Dharmarth Trust give a precise information about the temple staff appointed for the proper performance of worship and rituals, the official like Mohtamin and other supporting staff like Sanjoo, Cooks, Gardner etc. were assigned specific duties for the proper administration of the shrine. Their salaries or were paid by the Trust as given below:<sup>5</sup>

**Table 1**  
**Showing salaries paid to temple employees**

<i>S.No.</i>	<i>Rank</i>	<i>Amount paid per month</i>
1	Munshi One (Accountant)	₹20/-
2	Kathawala One	₹12/-
3	Pujari One	₹10/-
4	Musician One	₹10/-
5	Peon One	₹10/-
6	Gardner One	₹10/-
7	Sanjoo (Vessel Cleaner)	₹8/-
8	Cook One	₹8/-
9	Thwar One (Utensil Cleaner)	₹7/-
10	Sweeper One	₹6/-
11	Adishthata (administrator)	₹5/-
	Total	₹106/-

The total expenditure per months on each temple incurred by the Trust was 106 rupees. As such the total expenditure per year on a single temple was 1,272 rupees.

The overall in charge of the important temples like Raghunath Jammu and Gadhahar, both at Jammu and Srinagar, and Utterbehni was Adishthata who was appointed by the Trust. The Adishthata, in addition to his administrative duties also supervised the religious performance in the temple. Mohtamin another important official was appointed by the Trust to keep the records of the income and expenditure of the temples. Mohtamin had some subordinates who did the clerical jobs under his supervision. It was the duty of the Mohtamin to prepare the salary of the pujaris, Sanjoos and other employees of the temple. In some important temples, like Raghunathji Jammu both Adishthata and Mohtamin were appointed. In certain temples Mohtamin was later replaced by the Adhishthata. The office of the Mohtamin was equally important, and the temples of Baldev Dhounthli, Purani Mandi Temple and Radha Krishan Temple Birpur

were under the charge of Mahants. In a large number of temples, Pujaris performed administrative as well as religious duties like worship etc.<sup>6</sup> In these temples the pujaris supervised the temple affairs under the supervision of the Trust. In some important temples the number of the pujaris had to be increased. For example, in the Raghunath temple Jammu, there were only three pujaris known as pujari Girdawar, Pujari and Pujari Ataka. Pujari Girdawar was the head of all the pujaris and he checked the puja performance. Secondly, was the Pujari whose work was to perform all the religious rituals according to temple rites. The Ataka pujari was an assistant to the pujaris and the entire offerings were offered to the deities by the devotees through him.

Besides, the Raghunath temple Jammu, there was not more than one pujari in any of the temples in Jammu. But, whatever new temples were added, the pujaris were also appointed there to perform the regular ceremonies of worship.

The Kathawachak, Musician and Tawlanwaz were also appointed by the Dharmarth Trust in some of the temples. The Kathawala was responsible to narrate the significance of the specific days and recite the Katha of that particular day or occasion by explaining its objectives and also read the passages from the holy books. The musician and Towlonawaz played their instruments at the time of Katha or other performances. In smaller temples pujaris had to perform all the duties by reciting the Katha at morning and evening immediately after the worship situation and were paid by the Trust.<sup>7</sup>

### **3. LAND GRANTS AND SHRINES**

The land attached with the Dharmarth controlled temples, which was ploughed by the rural land-less peasants, the land granted to some learned persons and other religious functionaries proved to be a viable economic source to the grantees. These Dharmarth land grant holders changed from mere parasite class to active participators in the rural development of the State. This considerably improved the economic life of the grantees as well as the tenants cultivating their land.<sup>8</sup>

The temples of Pilgrimage, served as an important source of economy, to both the Custodians and the local population within their vicinity. Vaishno Devi Shrine emerged an important place of pilgrimage. Year after year the Baridaras received offerings (Chadtal) from Vaishno Devi. These Baridaras were spread among 32 villages, around vaishno Devi Shrine. The Vaishno Devi shrine not only became a source of income for Baridaras but it provided an employment to a number of people, who were associated with this pilgrimage in the form of Pithu-wallas, Poni-wallas, water carriers, suppliers of articles required for pooja and other food stuffs. However, the house holders at Katra provided hospitability and accommodation to the pilgrims, and in return, they were compensated with gifts and some times cash payment was also made, obviously paying guest system was evolved in the locality.<sup>9</sup>

The Baridaras had reserved one anna per rupee from their income to establish a reserve fund and from the adjoining 32 villages, every family had to contribute 6 Sers (9 Kg) of rice or corn. From this income a Sadavarth was established for Sadhus, Bhagats and Kania's. From the cash amount, Utensils, Gaslamp's and other things were purchased and a new Sarai was established. The adjoining 32 villages some times gave cows in Sankalp. Those cows were kept in a Gaushala at Katra which was maintained by Dharmarth Trust. A sewa committee was appointed for their look after. The balance money from the reserve fund

was used to set up shops. All those measures not only provided employment opportunities but played an important role in booking the economy of the area.<sup>10</sup>

Similarly, the Purmandal shrine attracted a good number of visitors, their offerings were credited to the Dharmarth chest, where in case of Utterbehani Shrine  $\frac{3}{4}$ <sup>th</sup> of Chadtal (offering) was given to the Pujaris under the Command of Maharaja Ranbir Singh. However, during the reign of Hari Singh, an amendment was made in the said order in 1942, where by 100% chadtal was given to the Pujaris of Sri Gadadarji temple Uttarbehani, and also permitted the Pujaris of other temples to appropriate the Chadtal of their respective temples.<sup>11</sup>

#### 4. DHARMARTH AND STATE

In Jammu and Kashmir State the works Department started its functions from the times of Maharaja Pratap Singh. The work Department was entrusted with the responsibility to develop infrastructure and works of public utility. However, for all those activities the department required financial support. In the governments' constructive endeavors, the Dharmarth Trust emerged as one of the biggest financier to the state government. It provided both short term and long-term loans to the government for its development activities.

In 1915-16 A.D., the public works department borrowed a sum of ₹70,000 from the Dharmarth fund at the rate of 5½% interest. The amount was to be liquidated in five years. However, the Dharmarth Trust wanted to invest ₹50,00 in the Punjab National Bank for a period of one year as a fixed deposit to accrue interest. The Maharaja Pratap Singh accorded his consent on 18<sup>th</sup> February, 1917. But the Superintendent Dharmarth Trust, opined that the said amount be given on loan to the public works department on the same terms and conditions, as that of the ₹70,000 already borrowed by the Department. The Maharaja agreed with the suggestion and the amount was utilized for the development of public utility works.<sup>12</sup>

The British government encouraged the setting up of railways by private investors under a scheme that guaranteed an annual return of 5% during the initial years of operation. As a result, in March 1870, the Railways had a network of 6,400 km. The Maharaja of Jammu and Kashmir expressed his desire to have Jammu city connected with Sialkot by a railway and implored upon the British government of India to give him advice and assistance in the matter. The latter obliged him and it was ultimately decided to link Jammu with Sialkot through a railway line. The Maharaja was to meet the cost of the construction of the railway for 16 miles, that is far the portion of the line which lay in his territory and the British government were to pay for the construction of the line between Suchetgarh and Sialkot a distance of nine miles i.e. for the portion which was in their dominions. To this effect an agreement was signed by the two governments.

The work of construction of the railway line commenced on October, 1888 and was completed in the spring of 1890. The Railway line from Suchetgarh to Jammu was originally constructed out of the funds of the Dharmarth Department. About 16 Lakh of Rupees were invested by the Trust, on a minimum guaranteed interest of 3½% by the state. If the interest was more then this, it was go to the Dharmarth Fund. Later on, the government of Jammu and Kashmir paid back the amount to the Dharmarth Trust, which invested this money in its own fund.<sup>13</sup>

At first a temporary railway station was built at a distance of ¼miles from the left bank of the Tawi River. This required a bridge to connect it with the city. Thus, the floating bridge of old boats was to be replaced by a new suspension bridge over River Tawi. The construction of the Tawi-suspension bridge was commenced in November 1889. The construction of the Tawi bridge was financed by the Dharmarth Department. For those investments, the Dharmarth Department was allowed to return the tolls collected at Tawi Bridge, whereas in case of expenditure in railways, the trust was given the actual net profit from the railways.<sup>14</sup>

The average receipts from the Railways from the year 1891 A.D. to 1904 A.D. amounted to ₹19,429 per annum, and the Tawi-Bridge tolls from 1893 A.D. to 1904 A.D. amounted to ₹10,869 which were transferred to the Trust's fund.<sup>15</sup>

Similarly, the State government borrowed an amount of ₹7,50,000 for road construction @ 4% interest in 1902. This was certainly somewhat high and seeing that the Dharmarth interests were absolutely identical with those of the State, the rate of interest rate was lowered to 3½%.<sup>16</sup>

The advantages of these arrangements were:

- (a) That State probably got from the Dharmarth a better rate of interest than from the open Market;
- (b) That the Dharmarth got considerably larger returns on its capital, than it had done in the past.
- (c) That Dharmarth helped the state to secure the commanding position, by financing its Railways and Tawi-Bridge, projects.

## **5. GRANTS TO RELIGIOUS FUNCTIONARIES**

Dharmarth Department issued various types of Mukarraries (Grants) to the persons of religious background. These grants were of two types, one given for a limited period and the other "Ta Hayat", which means for life. In some cases, the grants were given for generations by Maharaja and were called "Ta Marzi Sarkar".<sup>17</sup>

From the perusal of records, it appeared that three Pandits namely Raghunath, Ganga Dutta and Sri Niwas, their fathers were exiled from state, during early years of Ranbir Singh's reign, over some religious issue. All of them were recalled from Banaras in 1886 A.D. and Mukarraries(Land grants) were granted in their favor. Latter on these Mukarraries were converted into 'Ta Hayat' on 30<sup>th</sup> October 1897 A.D. Next year, Pandit Raghunath, one of the grantees died but his Mukarrari was transferred in favor of his son Amar Nath. On the same precedent, the Mukarraris of Ganga Dutta and Sri Niwas were transferred in favor of their sons in 1910 A.D. But latter on these Mukarraris were extended to their third generation on their request.

In 1908 A.D., a Dharmarth Mukarrari of ₹25 per annum in cash was sanctioned in favor of Sudh Razdan Adhishtha of Ranbir Swami temple and was later transferred in favor of his successor Ganesh Razdan.<sup>18</sup>

One Pandit Amar Nath held a Revenue free life Mukarrari of ₹749 per annum in Mukarrari which, was turned down by Dharmarth. Against this, the applicant submitted another application to Maharaja Pratap Singh pointing out the case of the Mukarrari left by Pandit Ganga Datta was similar to his and the Mukarrari was transferred in the name of Ganga Datta's son. His Highness Commanded the action be

taken in accordance with the past practice. So, the superintendent Dharmarth as per past practice altered it from 'Ta Hayat' to 'Ta Marzi Sarkar' for the future.<sup>19</sup>

From the facts given above the following points emerged:

- (a) It was right to extend grant into the third generation on the ground that same persons of the second generation enjoyed similar grants.
- (b) It was not fit to convert one grant from 'Ta Hayat' into 'Ta Marzi Sarkar', when other grants of the same category were held 'Ta Hayat'. ((c). It appeared more appropriate to took up the question of all grantees together for the conversion from Ta Hayat to Ta Marzi Sarkar.

## 6. CHARITY

According to the budget estimates of 1892 A.D. the amount spent on Charities was ₹47521, whereas in 1898 it rose to 59385 i.e. an increase of ₹11864 with a period of five years. While the budget estimates indicate a sufficient increase in Charities. These also reflect the increase in total expenditure on Navied(one of the temple head expenditures) expenditure in each temple. Similarly, the State Dharmarth Trust provided charities in other parts of the India. Its yearly contribution was as under:<sup>20</sup>

<i>Standard figures</i>	<i>Rupees</i>
1892 A.D. (Sam vat 1948)	16913
1893 A.D.	16913
1894 A.D.	16740
1895 A.D.	16740
1896 A.D.	16686
1897 A.D.	16686
1898 A.D.	16686

These figures had evidently undergone no appreciable increase in charities.

The same remarks applied to establishment in the standard figures being 65532/12/- which had not undergone any increase or decrease.

To sum up, variations in the budget since the first budget prepared by Mr. Logan in 1892 (Sam vat 1948) were shown collectively in the sub-formed table.<sup>21</sup>

	<i>Standard figures of Mr. Logan year 1892 A.D.</i>	<i>Increase expenditure during the year 1892-93 A.D.</i>	<i>Reductions in expenditure Dharmarth contribution</i>	<i>Net increase in Mr. Logan figure</i>	<i>Budget 1898 A.D.</i>
Charities with the state territory	47521	23054	11189	111865	59386
Managing estd. attached to home transaction	19032	7275	281	6994	26026
Charities Abroad	23447	0-0-0	227	227	23220
Head Office	10000	772	0-0-0	772	10772
Total	1,00,000	31101	11694	19404	119404

The actual of receipts against the budget estimates shown in the accompanying statements were:

<i>Year</i>	<i>Budget estimate</i>	<i>Actual receipts</i>
1894 A.D.	119203	123364
1895 A.D.	116249	113047
1896 A.D.	118197	108873

## 7. CONCLUSION

Dharmarth trust a viable, vigorous and agile organization, has been a competent organization which owed its origin from the days of Sikh rule on both the principalities of Jammu and Kashmir . At the time of foundation of State of Jammu and Kashmir State in 1846, Maharaja Gulab Singh not only continued the old practices, but earmarked Rs. Five lakhs for Dharmarth. In order to streamline its administration, he made it one of the seven departments of office administration. By doing so, the activities of the trust were broadened and activated in the service of humanity. On the economic front, the Dharmarth played an important role. It emerged as an important financial source to the government of the State. It equally provided loan facilities to the people of the State irrespective of the status. The land grants to diverse persons and religious institutions proved to be a viable economic source to the grantees and the landless peasantry of the state. The temples of pilgrimage and other shrines under the trust emerged as trading centers, where shopping complexes, hotels and other facilities were provided by common people to the visitors. In most of the religious places, yearly and half yearly and sometimes on certain special occasions fairs were held which not only enriched the culture of the state but provided a boost to the state economy.

### Footnotes

1. His Highness, J&K Government, General Records, File No. 10 of the year 1902, pp. 15,16, SAR (Jammu).
2. General and political Department File No. 1262/J-D-37 of the year 1929, SAR (J) p. 87.
3. General & Pol. Department File No. 1262/Jd-37 of the year 1929, P. 87, SAR (Jammu).
4. General & Pol. Department File No. 1262/Jd-37 of the year 1929, P. 87, SAR (Jammu).
5. Political Department File No. 309 of the year 1917 p. 4, SAR (Jammu).
6. Political Department File No. 309 of the year 1917 p. 4, SAR (Jammu).
7. Political Department File No. 91/Dh-14 of the year 1926, p. 4, SAR (Jammu).
8. State Department File No. DM-4/90 of the year 1933, p. 73, SAR (Jammu).
9. His Highness, J&K Government, General Records, File No. 10 of the year 1902, pp. 15, 16, SAR (Jammu).
10. Chand (Urdu), Dated 19<sup>th</sup> November, 1953, Volume – 23, pp. 10,11, Dhanvantri Library, Jammu University.
11. Chand (Urdu), Dated 19<sup>th</sup> November, 1953, Volume – 23, pp. 10,11, Dhanvantri Library, Jammu University ; Letter from Pt. Bihari Lal, Custodian of Uttarbehani temple (Letter No. 6, Dated – Jammu, the 28th February 1942 A.D.).
12. Private Department File No. 30<sup>th</sup> of the year 1917, SAR (J) p. 17.
13. Private Department File No. 30<sup>th</sup> of the year 1917, SAR (Jammu) p. 15.
14. File NO. 51/8-119 of the year 1905, Old English records SAR (Jammu). P. 3,5; Sofi, GMD, The Kashir Volume-II, New Delhi 1974, p. 793.



15. General Department File No. 1591 of the year 1924 SAR (Jammu) p. 1, 3.
16. Political and General Department File No. 68 of the year 1898, SAR (Jammu). pp. 14,15.
17. Political and General Department File No. 68 of the year 1898, SAR (Jammu). pp. 19, 20.
18. General Department File No. 1591 of the year 1924 SAR (Jammu) p.5.
19. General Department File No. 1591 of the year 1924 SAR (Jammu) p.1.
20. Political and General Department File No. 68 of the year 1898, SAR (Jammu). pp. 14, 15, 19.
21. Political and General Department File No. 68 of the year 1898, SAR (Jammu). pp. 20, 21.

