Chapter 2

Nattukottai Chettiar Temple
Management

In the introductory chapter, I have given a brief history of the Nattukottai Chettiar's origin. I have identified the three kinds of Nattukottai Chettiar temples namely the sect temples, Nataraja Sivan temples and Nattukottai Chettiar temples abroad. A brief explanation of how these temples came into existence was also provided.

In this chapter I shall describe the functioning of these three kinds of temples with reference to key issues such as trusteeship and administration of the temples and temple economics, i.e. payment of monies to various temples.

Trusteeship & Administration

The Nattukottai Chettiar temple is run by a group of trustees. The trustees in the temple assume that post through an election in the temple. It is a regular election where someone proposes, and seconds, objections are raised or consensus is expressed. Therefore one has to go to Chettinad for this election. It is usually the men who are involved in this. Even today people go to Chettinad for this election. The temple management normally tries to keep
the election during some very important marriage so that most community members will be in Chettinad, and it is not inconvenient for the people. Sometimes it may be decided unanimously that a certain person will assume a certain post. Therefore sometimes there may be no need for an election.

In the sect temple, when a person is chosen to be a trustee of the temple, he has to devote his time almost fully for one year or for whatever period the temple specifies. He has to consider this as a full-time job. This job is unpaid, although he is given a house to reside with his family. He is allowed to utilise the *viduthi* which is near the temple. The *viduthi* serves as an office to this trustee.

The two most important people of the *Nagara Viduthi* are the two 'trustee representatives'. As the trustee of the temple may be busy with business and may not be able to personally be present at the temple quarters all the time, he appoints two members to play the role of *nadappu karippakkara* i.e. managing trustee for that current year. They are given all authorities by the trustee. But in the event of any major decision to be taken, the managing trustee cannot solely make a decision. They would have to call for a Trust Board Meeting.
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One important meeting of the temple trust is held during a festival time. This meeting is the Annual General Body Meeting (A.G.M.) of all trustee members which can be attended by any member of the families belonging to the sect temple. The day after the ten days of celebration, the nadappu kariyakarrar will hand over his post to the managing trustee - designate. The outgoing managing trustee will submit the accounts of the temple that he has maintained for the past year in the A.G.M. This procedure takes place in the kudam (courtyard) in front of the temple. Any question that needs to be asked about the accounts are directed to the Board just as in any A.G.M. meeting. Any member of the temple has the right to question the management. Usually the time period served by a nadappu kariyakkar is from one designated date to another which may be one year. But in practicality the nadappu kariyakkar may have to finish writing up his accounts or may be waiting for some bank transaction and may need about one or two more months after the designated date (for example chathurthi in August in Pillayarpatti temple). Therefore, the person taking over as the new managing trustee will start a month or two later (from September or October in the case of Pillayarpatti.)

The temple's management is also controlled by the Hindu Religious and Charitable Endowments Department (HR&C Department) just as any temple which has a hundial (a cash
box where devotees make their contribution) will be under supervision of the Tamil Nadu State Government Act. So the Nagarathars have made sure that nothing belongs to the temple. For example the nagara viduthi does not belong to the temple but to the Nagarathars. It is also made clear that even the very temple itself belongs to the Nagarathars. They just allow other devotees to worship in their temple.

There is a Trust in the temple which is named after the temple. In Pillayarpatti it is called as 'Pillayarpatti Nagarathar Trust'. This Trust provides the temple with padithurai i.e. , with jewels and land needed for the temple. It is a private contribution made for their temple and there can be no outside interference. The Trust is a public trust which belongs to the Nagarathars and therefore the Government has no say in their private issues. The contributions made to the temple are at the discretion of the Nagarathars. Therefore the temple management has been formulated in such a way as to avoid government interference.

The Executive Director of the HR&C department will be present only at the time when the sealed hundial is being opened. He has no right to question or interfere in the day-to-day activities of the temple. When the hundial is opened, a share will be given to the State Government. The percentage of the share is fixed by the government as in
the case of any temple, where part of the hundial money belongs to the temple and part of it to the HR&G Department.

The temple usually sets aside the amount collected and is credited in the name of the Government and once in four or five years uses this money for good deeds or projects like building a mandapam - 'hall' or other developmental activities in the temple and its town. So part of the money is utilised subsequently for the betterment of the temple and the Chettinad village itself. The Government itself sanctions the usage of the HR&G share money, the moment good projects are put forth to the Government. An informant Mr. P.L. Chidambaran says that this is only because of the exceptional organizational skills and the trustworthiness of the temple management.

People belonging to all castes can visit the temple, although Nagarathars have certain rights and enjoy certain privileges. For example, during a festival, (say Vinayaka Chathurthi) there are special abishekam and archanai in the temple. During this time the temple is always crowded. The public cannot be restricted neither can the members of the temple. Therefore the temple members are given identification cards as the workers in the temple may recognise the temple members but not the police personnel appointed for special occasions like a festival. The owners of this I.D. card use a special entrance to the viewing of
the deity. If any dispute were to arise regarding the preference given to Nagarathars, it is clarified that the temple itself belongs to the Nagarathars and they are allowing other visitors.

The Nagarathars are very particular in maintaining this kind of behaviour where they can be given a special channel to the witnessing of the sacred rituals of the temple deity, because they consider this kind of treatment as an act reflecting prestige and also as their right as part of the proprietors. A Nagarathar may however take with him some guests, if he so desires, while using this separate channel.

Similarly the *muthal mariyathai* (first respects) are always paid only to the Nagarathars (and not to any other caste member) on any occasion or function in the temple.

Today, while choosing trustee members what is kept in mind is the practical difficulties of a person. People residing in cities are therefore excluded from trusteeship while members residing in towns in Chettinad within close proximity of the temple are logically given preference to. An informant Mr. S.P.Lakshmanan was excluded from being temple management member because of him being a resident in Madras. Availability of members and easy and frequent access are given importance to.
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The system of trusteeship and administration in every temple is mostly the same except for minor variations.

In the Pillayarpatti temple there is a rather unique and efficient system of temple management. There are 23 families in charge of managing the temple. There are 4000 pullis in Pillayarpatti, that is around 12,000 people belong to this temple. The 23 families divide among them the management of the temple over a period of sixteen years or eight years. In other words the families manage the temple in turns within the designated period of years, i.e. each family will get its turn after sixteen years or after eight years. Sometimes the 23 families are also divided into two sections. One section will finish its turn in eight years and the other section of families will exercise its turn in the next eight years, thereby amounting to 16 years. The management of the temple by the two section of families is also governed by the residence of the trustee families. For example, one set of people will belong to Karaikudi while the other section might belong to some other region further away.

But if 16 years were divided among 16 families then there would still be seven families left in Pillayarpatti. So the above mentioned family has devised a system where a certain
trustee family manages the temple for half a year, so as to accommodate the turn of the other seven families.

What was 23 families in the earliest of times is today 300-400. The ancestral family of one of my informants alone has multiplied into about 40-50 families today. Therefore these 40-50 families of my informant's ancestry are considered as one unit. If my informant, is in Karaikudi he would attend the Board meeting, but if he is in Madras, he may not be able to attend the meeting and therefore another person in the family would have to oblige.

The system of management explained earlier in Pillayarpatti is 300-400 years old. My informant proudly claims that in the Pillayarpatti temple there has never been a case of mismanagement by the trustee, while in certain other temples he has heard of such instances.

My informant says, "One reason why the Pillayarpatti temple has an outstanding performance in managing the temple (unlike certain other temples) is because of the large number of families involved which is not so in other temples. One of the advantages is that, for example, even if my informant is not able to discharge a certain duty it is immediately taken over by his cousin. Therefore the well-kint membership makes Pillayarpatti one of the most well-organized temples among the nine temples. In fact the
reason for Pillayarpatti's popularity itself is its management." He further adds, "The credit for this goes to the ancestors who have set the right kind of system even in the earlier days."

In the Vairavan temple, the trustee management was handled by 5-6 families, a rather small number of families for such a demanding task, which would most certainly require the involvement of a larger number of families. But certain families of the Vairavan temple management did not perform their duties satisfactorily and did not devote as much time needed (although it has to be noted that there were no charges of dishonesty against them). Therefore the then existing management was dissolved and today the temple has what is called a Controlled Body Management.

In Nemam temple there are a group of trustees who are changed every two years. Once in two years the Secretary, Treasurer and President have to be changed. The trustees of this temple are chosen from different towns. The trustees come as representatives of the various towns in which the maximum number of Nemam temple members live. For example majority of the Nemam temple Nattukottai Chettiar reside in the towns of Devakottai, Karaikudi, Valayapatti and Rangiyam. Eight members are selected from the above mentioned four towns to function as trustees for a term of two years.
Though the Nattukottai Chettiar's visit to their sect temple is not frequent, they have a chosen date on which all the members meet for a *nagara kuttam* (temple meeting) in a certain month. For example, the members of the Nemam temple meet in the month of *karthikai* to conduct a *villaku puja*, to decide various issues regarding the temple and its management.

The members belonging to Illayathangkudi temple are concentrated in about 60 towns in Chettinad. In the Illayathangkudi temple, Nattukottai Chettiar make sure that fair representation of the members of all these towns is given when the temple management trustees are decided upon. They accomplish this by appointing as trustees the representatives (of Illayathangkudi temple members) of each *vattakai* (*vattakai* consists of a cluster of towns; see *vattakai* definition in chapter three). This sort of appointment of trustees aids solving of different issues/problems that the management may be faced with because opinions and views of all the Illayathangkudi Nattukottai Chettiar can be voiced through their representatives and therefore an objective perspective can be obtained and a decision can be made in the best interest of and to the satisfaction of all the members.
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**Note on Management of Nag**

The board of trustees of the Nagar Sivan temple and the sect temple have a system of management that is by and large similar. They consist of usually ten Executive committee members (including President, two Vice Presidents, Secretary, Assistant Secretary, Treasurer etc.) with maybe slight variations from one temple to another. The board of management trustees consists of Nattukottai Chettiars and only Nattukottai Chettiars. The local residents of the town are not allowed to serve the temple in the capacity of the management trusteeship like the Nattukottai Chettiars.

The local residents of the Chettinad villages/towns include the Vellans, Nattars, Urar and so on. Some of them also involve themselves in various activities of the temple. These residents especially the Nattar even pay *varsha kattalai* (a kind of tax which will be talked about shortly) to the town temple. But in the case of the Nattars it is not registered like it is done among the Nattukottai Chettiars. The local residents have also made liberal donations to the local town temple. Some of them have donated special items like *kavasam* (protective cover) to the temple. Therefore the Nattukottai Chettiars and local residents feel that participation of the local residents in important events of the temple is in order.
The Nattukottai Chettiars thereby during the *kumbabishekam* in the temple make leeway and accommodate the participation of the Urar, Nattar and Vellans. During the first day of the *kumbabishekam* celebrations, the Nattukottai Chettiars are given prime importance and all important activities like *koil therappu* are performed by them. The second day of the *kumbabishekam*, which is not as important as the first day, is allotted for the local residents who are also involved in the *koil therappu* and so on.

Today however the local residents feel that this sort of 'discriminatory participation' is not acceptable and fight for equal status with the Nattukottai Chettiars with regard to involvement in temple functions. The Nattukottai Chettiars today comply with these demands and in some instances allow the Vellans and Nattars to share with the Nattukottai Chettiars in the *kumbabishekam* celebrations on the first day (of the *kumbabishekam*) itself. They set aside one half of the day for the local residents. Usually the Nattukottai Chettiars perform their duties and conduct major celebratory activities in the first half of the day (morning celebrations) and the evening celebrations are taken care of by the Urar, Vellans and the Nattars. An interesting case study of such an incident is described in the fourth chapter.
Payment of Monies to Temples

All the Nagara temples have no capital expenditure to be covered. The temple was not built on any loan from banks and therefore has no need to pay interest money by way of recurring expenditure. Therefore expenses are not enormous, only administrative expenditure. The land on which the temple is built is bought with the help of the Nattukottai Chettiars or part of it may be a donation from them. Therefore most of the temples have to care only about the maintenance expenditure or salary for staff and so on which is covered by the mahamai money and also other kinds of tax monies (which are discussed in this section). Sometimes when the temple has to meet with an enormous expense, like say some wiring / electrical connections which may occur only once in fifteen years or so, usually some philanthropic Nattukottai Chettiar takes it on himself to cover the cost.

Mahamai

In the Nattukottai Chettiar community the tax paid to the sect temple was called maham or mahamai. This amount is a ratio / percentage of their income or capital. This kind of tax payment does not exist in India today. It exists only in the Nattukottai Chettiar temples abroad.
Earlier when the system existed in India also, the Nattukottai Chettiar temple management system was followed by the payment of mahamai. In other words, mahamai is paid by only the Nattukottai Chettiar temple management who are involved in business activities.

In India, the system of mahamai served another purpose also. Mrs. Visalakshi Ramaswamy, another informant says that mahamai is also another system of registering. All the travellers were registered. That is what it basically was intended to serve as. This is believed by some Nattukottai Chettiar to be the reason for the origin of this practice, as this community was a trading community with its members travelling a lot.

Mahamai is the money a Nattukottai Chettiar pays to any temple he visits. It is a small token amount of 25 paisa which he pays by way of registering his presence at a certain temple (like a hotel registration). For example, if a Nattukottai Chettiar goes to Kasi he may be staying at a hotel. But he makes it mandatory for himself to visit the Nagar temple and nagara chathram (or viduthi) there. As a Nattukottai Chettiar says, "We have a 'community law' that says that should we visit any town (be it inside or outside Chettinad), where there is a Nagar temple built, it is mandatory for one to visit and register his presence there."
A Nattukottai Chettiar on such occasions goes to the temple and writes down his full name with the details of his predecessors' *vilasam* i.e. initials and what they stand for, his temple division and sub-division (if there is one) and the town he belongs to in Chettinad and pays a token amount. It is more a form of registration than a means of collecting money.

Gaya, Ayodhi, Kasi, Rishikesh and Calcutta in the North and Kalahasthi (near Tirupathi), Tiruchi, Tiruchendur, Thiruvannamalai, Palani and Thiruthani in the South have *nagara chathrams*. If a Nattukottai Chettiar visits any of these temples it is essential that he at least drink a glass of water there and make a registration of his visit. It is however not a compulsion for any Nattukottai Chettiar to visit any of the above mentioned temples, only a voluntary act of enthusiasm.

This is to maintain a record of the people who have come to Kasi or passed through Kasi and if at a later date you want to trace them, one knows through what places they have passed. The Chettiars have many *nagara viduthis* in Kasi, Nasik, Allahabad and Rameshwaram. So earlier when the Chettiars were out travelling this was a way of keeping track and it was also a means to find out how many people were really using the place.
Today an informant says that there is another method of collecting money instead of mahamei where there is no fixed percentage of your earnings that go to the temple. There is only a fixed amount. The temple generally writes to the Chettiar families saying a certain amount of money is due to the temple this year and what the other Chettiar members have paid. The Chettiars are notified of what they are expected to pay and they immediately send the money to the temple. If somebody does not pay the money he will be looked down upon, but he is not forced to pay. But this kind of behaviour virtually does not exist at all. Nobody will refuse to pay the money. It is the last thing that any Nattukottai Chettiar would do. It is shameful not to pay the money because it is something everyone can afford. It usually is not beyond Rs.1000-2000. It is not an amount that somebody cannot pay in a year's time.

Contributions are also made to their nine Sivan temples in the form of for example, an amount for the religious procession and celebration (thiruvizha kanikkai). It is a fixed amount that all families should pay. In some temples one time donations have also been made ranging from Rs.1000 to even upto Rs.1 lakh.


**Pulli Vari**

Every Nattukottai Chettiar pays a sum of money to the sect temple one belongs to. This money is called *pulli vari* (literally meaning 'person tax'). In other words since every temple has a certain number of *pullis* (married individual) each *pulli* pays a certain sum of money.

Therefore when a family visits the temple sometime during a year, they pay the amount to the *maniyam* (or *kannaku pillai* - accountant). The amount fixed in India is nominal. It is sometimes as low as Re.1 to Rs.1.25 for a *pulli*. It is nominal in most temples because these temples have already acquired a lot of property and have lot of wealth. In the earlier times this system was followed in order to help the temple possess land and to make the Nagarathar temples self-sufficient.

Just as the Nattukottai Chettiar pay a sum of money to the sect temples, they also pay *pulli vari* annually to the Nagar Sivan temple. The system of *pulli* (a married Nattukottai Chettiar with family) and half *pulli* (eg. a widow) determines the amount of money that has to be paid. The *pulli vari* is the same amount in all Nagar Sivan temples. While a full *pulli* pays that designated amount, a half *pulli* pays half the amount paid by the full *pulli* (see *pulli system* in chapter three).
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The tax paid to the Nagara Sivan temple is called *Sivan koil vari*. This money is used for the maintenance of the Nagara Sivan temple.

This *pulli vari* system though existent today is not being collected with the same effectiveness as in the earlier days because of increasing number of Nattukottai Chettiars emigrating to foreign lands.

*Vari Pan*.

*Vari Panam* (literally tax money), is payment to the temple and is decided based on one's income/property assessment. It is an individual assessment and varies from person to person. For example if a Nattukottai Chettiar's wealth amounts to one crore Rupees in his assessment he may agree (after Niyamanam) to give 1/2 percent to the temple. This system exists even today. All the Nagara Sivan town temples are built by using the money obtained as *vari panam* from the Nattukottai Chettiars (one such temple was constructed even recently).

The Nattukottai Chettiars also have a rule among themselves not to allow any non Nattukottai Chettiar make contributions to their local Nagara temples no matter how large a sum it may be. Even if a *mandapam* (a large in-door hall/room) is
being built in a Nagarathar temple, it is done using only the \textit{vari panam} of the Nattukottai Chettiars. Such a system is followed in order to preserve the exclusivity of the Nagarathars in their temple and to assert the ownership of the Nagarathar temple.

\textit{Nithya Padi Kattalai}

Nattukottai Chettiars' donations on a regular basis help run the temple (Nagara Sivan temple) on a daily basis. Each temple has eleven \textit{sannidhis}. Daily necessities like oil and thread for the lamps and milk (to be poured on the Sivan idol) have to be met. So a system was developed called \textit{nithya padi kattalai} meaning daily \textit{puja} expense (\textit{selavu}). Daily \textit{puja} may cost an average amount of Rs.100. Every temple member makes a deposit of that average amount in a Bank (Bank of Madura as in the case of an informant Mr. S.P.Lakshmanan of Nemam temple.)

The temple members open an account and form a \textit{nithya padi kattalai} Trust in a bank and appoint management trustees. Each member is assigned a day (and \textit{natchatiram}) for his \textit{nithya padi kattalai}. There is a registration made in his name. Each month a notice is put up with a list of members for the next month's members who should pay \textit{nithya padi kattalai}. So every day a temple member receives his turn for \textit{nithya padi kattalai}. 
On that day all the archana expenses and oil and flower expenses are borne by that member. He in turn receives prashadam from the temple on that day. Even if he is out of town, the prashadam is sent to his family. Out of the 365 days in a year expenses of at least a minimum of 300 days are borne by the nithya padi kattalai membership. This system exists also in the sect temples also today (and has become a great success now in Nemam temple).

The acts of generosity to the temple (Nagara Sivan temple) have no compulsory rule dictating that those Nattukottai Chettiars volunteering to pay nithya padi kattalai or the festival expenses, should belong only to a certain temple. Any family belonging to any temple can perform these acts for the Nagara Sivan temple.

**Varsha Kattalai**

There is another system called varsha kattalai (meaning yearly payment) which brings money to the Nagara Sivan temple from the Nattukottai Chettiars once a year as the very name indicates. The Nattukottai Chettiars implement this system by bearing the cost of the archanai (special puja with chanting of mantra) or kalai pujaikal (the daily morning prayer to the Lord) for one day in a year which they can choose. Some Nattukottai Chettiars do so on their
birthdays. They sponsor that day's archana. They pay a fixed amount (an Illayathangkudi informant paid Rs.5000) and the interest derived from that amount is used for the betterment of the Nagara Sivan temple like renovation of agraharams.

An Illayathangkudi informant tells me that this system of varsha kattalai also exists in the Illayathangkudi temple, just as how the nithya padi kattalai system which exists among the Nagara Sivan temples in Devakottai (a town where large number of Nattukotti Chettiars of the Nemam temple reside) was successfully implemented in the Nemam temple.

Another set of temples where the Nattukottai Chettiars are involved is the local Nagara Perumal temples. They pay varsha kattalai to these Nagara Perumal temples also. However their first commitment and loyalty is only to the Sivan temple and not the Perumal temple.

**Voluntary Donations**

In order to continue effective maintenance of the temple and not let the irregular flow of money affect the temple, some families bear an extra responsibility in meeting the expenses incurred by the temple and contribute more than just the pulli vari. For example a certain member of the temple may agree to cover the cement cost while another
<table>
<thead>
<tr>
<th>Kinds of Payment of Monies</th>
<th>Nine Sect Temple</th>
<th>Nagar Sivan Temple</th>
<th>Nagarathar Temples Board</th>
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<tr>
<td><em>Mahamai</em></td>
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<td><em>Pulli Vari</em></td>
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<td><em>Vari Panam</em></td>
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<tr>
<td><em>Varsha Kattalai</em></td>
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<td>(also in Ilhayathangkudi)</td>
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<td>(also in Nagar Perumal Temples)</td>
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**TABLE : 1 KINDS OF PAYMENT OF MONIES TO VARIOUS TEMPLES**
member may agree to pay the labour charges during some construction work at the temple or yet another member may volunteer to sponsor the food on a certain function / occasion at the temple.

For example, an informant of mine who belonged to the Nemam temple said that his father had agreed to pay for the electrical wiring of the temple. This responsibility has now been passed on to his son, who this year paid for the electrical wiring a sum of Rs.22,000. This informant’s uncle (chithappu) agreed to pay the yearly charges of the electricity bill of the temple. He after calculating an average of the monthly electricity charges (say around Rs.900) deposited a certain amount in the bank to be used for the temple.

Besides this, the expenses of certain special festivals or occasions are taken on by some families. For example in the month of chithirai, chithra pournami is considered an auspicious day. Likewise in the month of vaigasi, vaigasi visalam is auspicious. Similarly each month may have auspicious days when special activities take place in the temple. On such days certain families are assigned certain days. The expenses of that day are borne by a family that was chosen generations ago for conducting the ceremonies. That particular family bears the expenses of the deity’s jewels, labour charges (coolie) of the 40 people carrying
the deity in a palanquin (palakkū), procession (urvalam) expenses and so on. This is still done by many families.

Though the person bearing all the costs today many have had absolutely no say in being assigned this responsibility, which was assigned ages ago, he carries it out as a tradition followed by his ancestors. He does so with a sense of respect and tries not to break the traditional chain despite many difficulties he may encounter. However, how a family came to be the assigned expense payer of a festival is not known as this decision was made several generations ago and today the people I interviewed feel that in many families it may have been a voluntary act.

Some examples of such families follow. An informant S.P.Lakshmanan (of Nemam temple) makes his contribution to the temple in the month of thai (January - February). Every fourth Friday, in this month, is his assigned day. In another informant Muthal Lakshmanan's mother's (who belonged to Illayathangkudi - Okkur temple) house, their designated contribution is made in the month of puratasi during the nine day navaratiri celebration. More specifically the ninth day which is the vijayadasmi day is when the expenses for the deity (saami selavu) is borne by Muthal's mother's family. The moolam natchatiram (star) in the month of aavani is also considered special which a family might sponsor.
In a year there may be roughly 60 auspicious days in the temple calendar which are taken over by 60 families. Sometimes a family might bear the expenses of both the daily puja and that of special festivals.

Money for Nagara Viduthi

There are two nagara viduthis at Thiruvatriyur built by the Pattinathars and two nagara viduthis at Coral Merchant Street in Madras. These viduthis were set up in the olden days to accommodate young bachelors who came to conduct business or find jobs in Madras. In all the nagara viduthis a shrine is set up and this shrine (sannidhanam) has to be necessarily only for Lord Muruga. Functions are also held here for Lord Muruga. A person's stay for a day was nominally charged, say about 75 paise a day. Even if one stays in a hotel, one goes to the viduthi (or chathram) to pay this amount.

Some modifications have been made in today's practices in order to increase the inflow of money (for maintenance of viduthi). For example, there is a tradition which requires a Nattukottai Chettiar to pay to the nagara viduthi a sum of Rs.500 (or more) during the celebrations of one's saandi (61st birthday). But there is no compulsion to make any
donation on this occasion to the temple, although it is widely done among many Nattukottai Chettiers.

**Temple Personnel**

The people who manage the *nagara viduthi* administration are always Nagarathars. The temple *viduthi* which functions as an administrative office has a head-clerk - *maniyam* in the diction of Chettiers (but popularly referred to as *kanakupillai* by other Tamilians). The post of *maniyam* is usually inherited from generation to generation in a family. For example, a father's job is passed on to the son or in the event of the son not wanting it, it is recommended to other relatives or friends of the father. The *maniyam* is always a Brahmin, because he is believed to best know the proceedings of the temple. Therefore, his knowledge of the temple administration is believed to aid in the accurate maintenance of the temple accounts. With the exception of the *maniyam*, all other clerical posts belong to the Nattukottai Chettiers.

The temple has three kinds of Brahmin priestship. First there are the priests called as *kurukal*. The *kurukal*’s duty is the physical decoration of the idol of God like flower decoration, adorning the idol with silk dresses and so on. Next there are *adiyanapattnam* who is in charge of the *vedam*. 
In other words his duty is the chanting of holy 'mantras' like Astothram, Sahasranama Archanai and so on. Finally, there are madapalli who are incharge of giving the prashadam and performing special puja and abishekam like neivethiyam.

The Nagarathars function in the managerial capacity and it is they who employ the various people for their various duties, be it Brahmin priests or watchmen for the security of the temple. Appointments at the highest and lowest level of work are done by the Nattukottai Chettiars.

The temple management (be it any of the nine temples) always builds houses for the temples priests to live. All temples have fixed architectural structures with all the necessary statues, idols and wall carvings be it for religious sanctity or purely for decorative adornment in the temple. The temples have lots of greenery and a big pond (kullam). Surrounding these essentials of the temple is the agraharam built by the Chettiars for the priests and the other workers of the temple.
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Management of Nattukottai Chettiar Temples Abroad

The management system adopted in temples abroad is also the same as the one adopted in the Nattukottai Chettiar temples in Chettinad. In Malaysia there are about fourteen temples. Penang was one of the first settlements of Nagarathars. In Penang they have a famous Murugan temple (Kanirmalai Murugan). Likewise in Singapore and Kuala Lumpur also there are Murugan temples. The temples overseas are always Dhandayuthapani / Murugan temples.

Trusteeship and Administration

The Nagarathars who went abroad, either set up firms or worked in a firm. The firm would be a finance company (vadi kadai) or they may deal in estates or investments. The temple is almost always very close to the working place of the Nagarathars abroad. In Kuala Lumpur the temple is 2 1/2 miles away from the working place (kittangi).

The Nagarathars used to live as a joint - family unit called as a kittangi - literally meaning 'godown'. At the lower level of the kittangi each Nagarathar would be given a 'safe' and a table (mejai or kaipeti). Each Nagarathar would be a unit. Sometimes there used to be up to eight units in one kittangi. All the Nagarathars staying there will share the expenses and the rent. At night they stay in
the upper level of the *kittangi*. In other words the lower level is the working place and the upper level is the 'staying' place or their resting place. This kind of arrangement made them available for all twenty-four hours of the day for their clients. The *kittangi* also consists of a kitchen and a cook and therefore an efficient canteen always functions. Earlier they paid the cook a salary but later a certain larger amount would be paid to him and he was in charge of the management duties also.

For temple purposes all these 7 or 8 units in one *kittangi* will be considered as one unit (or one house). Therefore in each *kittangi* there will be one trustee. For example, in Kuala Lumpur there are 7 *kittangis* and therefore 7 trustees. The members in a *kittangi* will be appointed in turns as trustees. A trustee chosen from a *kittangi* is so done by the members residing in that *kittangi*. The selection of a trustee is entirely a decision to be made among themselves.

Payment of Monies to Temples

The payment of tax money to Nattukottai Chettiar temples abroad is called as *mahamai*. The term *mahamai* was used because Lord Muruga / Dhandayuthapani is considered by the Nattukottai Chettiaras as their own son. Therefore payment to the Lord is considered by the Chettiaras as His rightful share as their son.
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mahamai = mahan + mai

mahan = son

This amount is usually 1% of the total income, or 1% of the capital in business or 1% of the total property. In some cases the percentage is 0.75%. It is to be noted that this should be calculated only for the initial investment and not in the profit. In the system of mahamai payment has to be made every year.

Today this practice is followed only by the Nattukottai Chettiar in foreign countries and the payment of mahamai (usually a percentage of the capital) is usually done the day after a big function. As this payment is for the Lord, a Nattukottai Chettiar does not cheat in the amount to be paid.

Besides this regular system of payment, if the temple is at any time in need of money, contributions are made by its members. It may also be a one-time contribution. It is because of this generosity and charitability of the Nagarathars that the land, property and wealth which belong to Nagarathar temples run into crores and millions of Rupees.

The mahamai is usually paid by the seven houses or kittangis (as is the case in Kuala Lumpur) in the Tamil month of thai.
(Jan-Feb), around the end of January (23rd or 30th). The temple members gather on the premises on the temple (just as it is done in India on Vinayaka Chathurthi) in Kuala Lumpur. They light lamps on the sami sanidhi and pay their dues. The person who usually pays first is the nadappu kariyakkarrar i.e. trustee of that temple. There is only one trustee in the temple. He is asked to pay first in an effort to show respect and gratitude to the trustee who has managed the temple efficiently. Following him the members will pay based on the amount, starting from the highest to the lowest. For example, In Kuala Lumpur, in a town Kottayur the wealthiest people are the cousins of one Mr. Alagappa Chettiar (a noted figure in the community). As their mahamai is the highest they pay first followed by the family of Ms. Shanthi Arunachalam, the next highest payee and so on. But being able to pay among the first few members of the temple is not determined by just the economic status of a person but also the social status of the person. Therefore, if a Nagarathar has become suddenly rich over the recent past, that alone does not qualify him to overtake the other payees in the line. An informant says, "The amount may be $ 600 - 700, an amount which many can pay. But it is customary that only a certain family writes the mahamai first." This tradition of payment is strictly adhered to.
The more recent business men who are not yet well settled may pay an amount of even $10 - 11. But they are not questioned about their capital investment and no verifications are done to check if they have invested more than what they claim to have and if they are cheating on the mahamai amount. Whatever amount a person writes as mahamai is accepted. Mahamai is today considered as a token of a Nagarathar's contribution/support to his temple and it is his will and pleasure.

Though mahamai was paid by Nattukottai Chettiar businessmen who lived in towns and cities in India and though this practice basically began only in India, the reason the mahamai system today exists only in the foreign settlements of the Chettiers is that in their homeland, there are various and diversified temples set up by the Nattukottai Chettiers. Whereas in the foreign countries all the Chettiar businessmen together set up only one temple. This temple besides being a unifying force among the Nattukottai Chettiers also serves an important role in their business. Therefore, without any dispute this temple overseas is paid mahamai.

The hundial collection during a thiruvizha is used by the Trust for the temple itself. The third day of the thiruvizha, there is an auction where all the sacred items
used for the God like the plate for puja, coconut etc. are auctioned. This is a way of raising money for the temple.

Temple Personnel

The priests who perform pujas in the temples overseas in the Nagarathar temples are called pandarams. They are not Brahmins. Only the person who recites the mantras and Vedas is a Brahmin Iyer (attiyanaappattam). Pandaram is a caste that is also involved in temple ritual activities. In fact in the famous temple in Palani it is the pandarams who perform and help with even the abhishekams. Like the melakarran the pandarams are priests involved in the service of the Muniyar temple (except the Aiyappan temple) and other temples of kaval deivam i.e. guardian gods and also grama deivam i.e. village gods. They are also called as Vellar pandaram. In Malaysia in all the temples it is the pandaram who performs the sacred rites and pujas like neivethiyam. There are no kurukkals. Besides the pandaram, there will be only one Brahmin priest (vedam padika) and it is his (Brahmin priest) responsibility not to perform the pujas. That right belongs only to the pandaram. The pandarams with their families were earlier brought to Malaysia and to other countries overseas by the Nagarathars.
Temple Functions

Management

Any function held in the temple has to be first discussed with and approved of by the nadappu kariyakkarar. Besides the appointing of trustees for general supervision, during special temple occasions special committees are formed. For example, during a Kumbabishekam, Advertising Committee, Food Committee, Yagasala Committee and so on are formed.

There are regular meetings in the temples called kuttam. Even in the most smallest of villages and towns on the day of Mattu Pongal most of the Nattukottai Chettiars gather for a meeting in the temple. During this meeting it will be decided what job is assigned to who during temple functions and as to who is willing to volunteer for the duties, besides many other issues also being discussed in detail.

As managerial and organizational duties of functions are always divided, one person takes care of the construction activities, while another concentrates on the organizing of the function itself, one person may take charge of the religious aspect of the function, while someone else is placed in charge of the food department. All these duties are given to people in turns and one cannot and should not
refuse and shirk these duties. If a duty is assigned to you, you have to fulfil it.

If someone is not in town or has gone abroad, then it would be impossible for him to fulfil his duties even if he wanted to. If he has a son or a nephew or cousin they might volunteer. But if he has no family member there, then that particular year his job will be given to someone else and another year will probably be given to the person living out of town. Every person considers the service he renders as an honour, though all these duties are always in rotation. Although everybody will get a chance to do something, sometimes certain duties are allotted to somebody on merit. If someone is good at something then automatically that job will go to him. Duties today are however decided on the basis of practical convenience of a person.

An important trait existent among the Nattukottai Chettiars is that during any temple function, the organizational duties are distributed among several members of the temple and not handed over in bulk to just a couple of members no matter how efficient they may be. This is because of two reasons. The Nattukottai Chettiars feel that work as enormous as the organization of a major temple function can be done faster and better if handled by many people than by just two people. Secondly, because the Nattukottai
Chettiers feel and rightly so that entrusting of duties, involving handling of large sums of money, to few people may tempt them to indulge in fraudulent acts of embezzlement. But by distributing jobs among several members, each one will keep a watch over the other and one will try to excel the other in performing his duties.

An example of the above mentioned trait follows. In 1985 in Illayathangkudi temple when a function was to be organized the temple management trustees set up a committee consisting of several members to handle the organizational activities of the function in an efficient manner. The committee was made up of 69 members under 5 different positions. The committee consisted of 1 President, 7 Vice-Presidents, 2 secretaries (seyalalargal), 1 Treasurer (porulalar) and 58 members to implement various plans of action. Each of the 58 members were allocated different jobs. These 58 members came from 30 different towns of Chettinad. (Thenappan: 1990). (Kumbabishekam souvenir of Nemam temple shows that during kumbabishekam celebrations different jobs are divided under the supervision of different members for efficient co-ordination).

In Kuala Lumpur, a grand, gala occasion of the temple is the panguni uthiram thiruvisha. As the name indicates this thiruvisha (religious festival and procession) is celebrated in the Tamil month of panguni (March-April usually between
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Mar 20- Apr 5) when the uthiram is present. An urchavam (a religious worship of a god and goddess) is also an essential feature. In Kuala Lumpur where my informant is one of the trustees says that this thiruvizha is very special.

During the occasion of panguni uthiram thiruvizha the vel of the God is given immense importance. The pandaram will carry the sacred vel of the Lord and walk the 2 1/2 miles to the kittangi. The designated kittangi (out of the 7 houses) is chosen in turns. The kittangi is sometimes also chosen by drawing lots. In the chosen kittangi the deity of the Lord is decorated symbolically by decorating the vel intricately, with gold, flowers and so on. After the decoration of the God, sweets and savories are served to the gathered members of the evening. An important feature is the silver chariot (velliratham) in which the decorated Lord with his vel is placed, to be taken to the temple for the celebration of the thiruvizha. The next day at the end of the thiruvizha celebration at the temple, the velli ratham is brought back to the house. The Malaysian Government grants permission to the Nagarathars to lead a procession on the road which marks an essential part of a thiruvizha. The procession starts in the morning with the vel being carried and continued again the second day for the activities specified. The Nagarathars on this occasion are provided by the government with police protection, electricity and all the necessities. The procession is a
grand one and may consist of even about 20,000 people (not just the Nagarathars but also other local Tamilians).

There is also a celebration here in India in the Tamil month of masi (February - March) in Thiruvathiyur, which is similar to the panguni uthiram thiruvizha. During this occasion the sami (deity) is taken on a procession from the nagara viduthi in Coral Merchant Street, Georgetown, Madras. The deity is carried in two chariots (rathams): one made out of silver (velliratham) and the other out of wood (mara ratham). The velliratham belongs to the Devakottai Nagarathars. The deity is taken to the Nagarathar madam in Thiruvathiyur where it is decorated and a special puja with neivethiyam is performed in the afternoon (Nagarathars always perform pujas, morning and evening for any occasion be it a marriage or religious festival like the one in discussion) for the vel with a chorus recitation of 'arohara' (identified with Lord Muruga).

Similarly, during the sacred time of the Tamil calendar called thai pusan, during the Tamil month of thai special pujas are conducted in the Murugan temple at Palani. On this occasion, a set of Nagarathars walk as a procession beginning from Karaikudi, then stop at Kunrakudi (the town Kunrakudi which is near Pillayarpatti is considered to be a Murugan stalam - literally meaning Murugan's place) before finally reaching Palani. They have also established a
viduthi there. It is from this place that the vel, in this place specially identified as the maragatha vel, is taken in the procession.

Payment of Monies

Money for temple functions is collected by collective contribution of the members of the Nattukottai Chettiar community. No one man takes on the full responsibility for a temple festival. Everybody is made to pay a little towards it, depending on each person's capability. But there is a minimum limit to what one should subscribe.

There is always regular correspondence between the temple and the community members. Every twelve years there is a kumbabishekam. When there are such occasions, the temple sends around circulars saying that a certain amount of money is necessary and that there are 'n' number of pullis in that temple and therefore if payment of money is divided in a certain fashion, then each pulli will be expected to pay 'm' amount. If the pullis are not willing then they are requested to notify the temple management. The amount everyone has to pay is chosen after unanimous consent. Only an agreeable amount suitable for everyone will be fixed. If there is a balance amount needed for the temple, it is usually given by those who can afford it.
Another fact is that if the temple asked only those who can afford the money and leave everybody else out, then those members of the community feel offended and insulted.

**Outstanding Traits of Temple Management**

**Charitable Acts**

The Nattukottai Chettiars always make charitable acts a part of their temple functions and festivals. One interesting part of their religious function is that, they feed a lot of poor people - to be more specific they cook a lot of rice which can be seen during their worship of *vel* in Kuntrakudi.

The Nagarathars have an old, traditional method by which they come to a decision on the amount of rice that should be cooked for the occasion. The *maragatha vel* is kept submerged in a string bag filled with sacred white ashes (*viputhi* or *thirunir*). The Samiara Chettiar - the priest in this case - who holds this bag, loosens the string to uphold the *vel* until visible. The extent to which the *vel* can be seen determines the amount of rice to be cooked. For example, if only the top portion of the *vel* is shown to the devotees then two bags (*muttais*) of rice have to be cooked. If the entire *vel* is made visible to the devotees it would mean that twelve bags rice have to be cooked.
One bag of rice amounts to hundred kilos (50 padis) which means they would cook 1200 kilos of rice. In the earlier days there have been many years when such huge amounts of rice were cooked for the poor. Today however it is made sure that a reasonable amount of rice is cooked (as the priest today only takes out a small part of the vel), as the prices are expensive to be borne by the Nagarathars.

What is obvious in these practices is that the Nagarathars use such religious occasions as a means to do service to the unfortunate and the needy. Thus they portray both their religiosity and their charitability. This religious festival has today drawn umpteen number of devotees belonging to all castes who join along with the Nagarathars.

Process of Decision Making

Another important aspect among the Nagarathars is their decision-making in temple management. Once a decision is made, nobody can go against it. But decisions made by the Nattukottai Chettiars are not snap decisions. They take into consideration a lot of factors and issues and only after a lot discussion an important decision is made.

The decision made in the temple by the management is always a 'collective decision'. The Nattukottai Chettiars never
indulge in 'majority decision'. For example, when there is a meeting (*kuttam*) in the temple, first the minutes of the previous meeting will be read out in order to make all the gathered members aware of recent activities of the temple. Then the oldest member will address the *kuttam*. If there is any new activity to be proposed, it will be put forth to the members, while the senior member offers his suggestion: it will be only a suggestion/consultation and never a decision imposed on the members of the management.

A decision will be passed only if all the gathered members (be it trustee members or temple members) collectively agree on it. For example, out of twelve people, if ten agree on a decision and two do not, then the opinions of the two members will not be overwritten just because they have a majority support for the decision. Instead the two members are specially spoken to, explanations and reasons for the decision will be given, to put at rest their disagreement regarding the decision. Despite all the efforts to convince and cajole the two members, if they are still insistent on their disapproval of the decision then that particular decision will be deferred to another meeting. Meanwhile the two members will be personally and privately met by the concerned management member to convince them to support the decision.
Reflection on Social Status and General Hierarchy

Payment of money to Nattukottai Chettiar temple reflects the social status of men and women in the Nattukottai Chettiar community. The pulli vari system makes a statement on the social status and on the gender hierarchy that exists among the Nattukottai Chettiar. Both men and women are considered 'whole persons' only after their marriages. A Nattukottai Chettiar male is considered a pulli only after his marriage. He and his wife and children become one unit or pulli (a nuclear family). From then onwards the head of the family pays the pulli vari designated for one pulli.

As for the Nattukottai Chettiar women, as in the case of most Hindu women, her status is dependent on her husband. She is not considered as the essential half in a family according to the temple. Her family will be called one pulli only as long as her husband is a part of it. The moment she becomes a widow, her family loses the status of pulli. Henceforth, that family will be called as half a pulli. For purposes of payment of money to temple, a family with a husband will pay the entire amount designated for one pulli while a family without the male head i.e. half pulli will pay only half the amount of the assigned pulli vari for one pulli.
Therefore the status of women not only does not remain the same after her husband's death, but takes her a step down in the community. Although it is an apparent fact of the Hindu system that the social status of a woman is dependent on her husband, in the Nattukottai Chettiar community it is very boldly and blantly stated that the marital status of the woman is the determining factor in her social status. The half pulli vari concept clearly reinforces the superiority of men in the society and the dependency of women on men for social respect.

Concept of Rational Behaviour and Free Ridership

While discussing the functioning and management of a system that depends on the collective contribution of the members of a community, the concept of 'free ridership' can be applied. Free ridership can be defined as the attitude where one thinks 'let everyone else contribute to the functioning of a system, while I contribute nothing but just enjoy the privileges offered by the system' (Wallace & Wolf:1991).

In the case of the Nattukottai Chettiar temples the concept of free ridership will be discussed in the context of it being almost virtually non-existent in the community. In the context of the Nattukottai Chettiar community, the Nattukottai Chettiar temple like any other institution/system
functions through the collective contribution and co-operation of the members of the community.

A certain member of the community could possibly question the reason behind his contribution to the temple, when he could just as well enjoy the privileges, that any other Nattukottai Chettiar would enjoy, without making any such contribution. Therefore, it is quite possible and apparently rational to feel the urge to free-ride.

Another factor that one takes into account, is the measure of how much better off he will be if the system functions well or of how beneficial will the system be to him as an individual. He compares the benefits against the cost, that is time, money and efforts that he may contribute for the efficient functioning of the institution. If the personal benefits outweigh the cost, he will decide to make his contribution. On the other hand if the cost outweighs the benefits, he might free-ride (Wallace & Wolf: 1991).

In the Nattukottai Chettiar community, the members usually contribute to the temples in two levels: one, as a regular member of the temples and two, as a trustee member of the temple management committee.

As a regular member, a certain Nattukottai Chettiar contributes monetarily to the temple through payment of
money in the various ways mentioned earlier in this chapter. A regular member also contributes to the temple his time and effort in the following manner. When important meetings or kuttams are held in the temple they make time to attend the same. As most Nattukottai Chettiar today do not live in their native Chettinad village but in major cities, attending temple meetings would mean making plans meticulously and in many occasions would mean having to take time off from their work, and many other practical difficulties.

As a trustee member of the temple management committee, a Nattukottai Chettiar besides contributing money like any other regular member of the temples, also contributes enormously in terms of time and service. He devotes almost a year exclusively for serving and administering the temple.

In the case of both the regular member and the temple trustee member, what they receive in return for their contribution to the temple is most not tangible i.e. not monetary benefits. When they pay the temple tax for registering a marriage they in return receive the temple garland from their sect temple and temple musical troop from the Nagara Sivan temple (discussed in the next chapter). However what their contributions mostly win them is good reputation in the community and nothing more beyond that.
Therefore, the motivation to contribute to the temples does not arise from any possible rewards that the Nattukottai Chettiars may receive.

Yet another factor that plays a role in deciding whether or not a person would free-ride, is the measurement of an individual's contribution and his contribution alone. A person will rationalize by taking into account whether his contribution is likely to make a difference. He may think to himself, 'What are the odds that my contribution and my contribution alone will matter to the temple.' The odds are usually fairly low. In the instance where the cost is enormous, if one calculates the benefit and then multiplies it by the odds that one's contribution will be the crucial one, the result is likely to be less than the cost (Wallace & Wolf: 1991). Therefore one can be tempted to free-ride.

The situation is very much the same in the case of the Nattukottai Chettiars. As contributions to the temple are made collectively by all the members of the temple, an individual Nattukottai Chettiar's monetary contribution does not make so much of a difference. An individual's contribution alone does not matter, while covering the expenses incurred by the temple for the maintenance of the temple or for conducting pujas or for constructing any new halls or any other scheme devised for the betterment of the temple.
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Similarly when a Nattukottai Chettiar has to attend a kuttam which has as its agenda, for example, the organization of a temple function/festival, he may rationalize by thinking as to what are the chances that his presence and his presence alone will decide various issues.

Likewise, most Nattukottai Chettiars are expected to attend temples meetings that are election meetings. When management trustees are being elected to serve on the board of a certain temple, the members of that temple are expected to show keen participation and involvement. Here again a Nattukottai Chettiar may analyse the costs and the benefit, as the cost in this case involves a lot of time, money and energy, as the temple meetings are held in the Chettinad villages and not in the cities where most Nattukottai Chettiars reside today.

He will also rationalize that, though he may much prefer one candidate over another, what are the chances that his vote and his vote alone will decide the issue? Therefore it seems that rational Nattukottai Chettiars would not go to the election meeting considering the costs involved and also because if one calculates his personal benefits (that he may possibly enjoy if a certain candidate wins) and then multiply it by the odds that your vote will be the crucial one, the result is likely to be 'less than the cost in
shoe-leather of walking' (Wallace & Wolf: 1991) to the train station or to the temple. Therefore, he will apparently free-ride: 'Let everyone else belonging to the temple vote and keep the temple management system going, while I go about my daily routine.'

Some critics say that rational thinking and free-ridership concept should not be used to analyze collective action, but instead try to explain group behaviour in terms of 'norms' (Wallace & Wolf: 1991). I define norms as values, strict code of behaviour and internalized belief system. Norms dictate what a person 'ought to do and not to do'. I agree with Wallace and Wolf when they say 'people believe they 'ought' to vote, and so they do. However, it is equally the case that a lot of people do not vote, when according to normative explanations, they should.'

Though I agree with the explanation of Wallace and Wolf, as rational thinking is instinctive to members of a community/group, in the case of the Nattukottai Chettiars the normative explanations help understand this community's temple activities better. Though a few Nattukottai Chettiars may fall into the category of rational free-riders, most Nattukottai Chettiars do not let rationale deter them from performing their duties to the temple. The Nattukottai Chettiars do not question the rationale behind their contribution to the temple because of good
internalization of their community norms, values and code of behaviour.

The Nattukottai Chettiar temple management is based on the deep internalization of their community norms, values and code of behaviour. An informant says, "taught from childhood that service to the temple is very important." They are raised with the value that it is an age-old custom to contribute to one's temple. In the cases cited earlier in this chapter, we have seen that contributions are made to the temple by a family not only because of their commitment, but also because their forefathers agreed to do so in their time and because today their posterity willingly continues the tradition.

The Nattukottai Chettiar's god-fearing nature makes sure that they regularly discharge their duties to their temples. A saying is very popular among them. It goes as 'Sivan sothu, kula nasam'. It means that if one retains the property of Lord Shiva, by not paying his dues to the temple which belongs to the Lord Shiva, he will incur the wrath of the Lord which will torment his entire posterity (kula). The Nattukottai Chettiar also believe that by serving Lord Shiva in all capacities possible, they earn the blessings of the Lord not only for themselves but also for the future generations.

Normative explanations alone need not explain the managerial activities of the Nattukottai Chettiar temple. One can
even rationalize their efficient collective contribution to the temple by a common question: ‘Well, what if everyone started to free-ride and stopped contributing?’ The implication is that the Nattukottai Chettiars are in fact, being very rational, by every member of the community diligently making his contribution and therefore helping to maintain the temple management/system that will benefit them in the long-term.

Another interesting factor in analyzing rational behaviour is the size of the group/community. There is a difference between what seems rational in a small group/community and rational in a large one (Wallace & Wolf: 1991). I would also like to add another factor to the size namely the internal network of a certain community, i.e. whether or not the community members are well-knit.

The Nattukottai Chettiar community is a small community with its total population amounting to only about one lakh. In a small community such as this one, members who do not co-operate or keep their word are likely to be spotted.

Since the Nattukottai Chettiar community is a well-knit one with a systematic way of doing things, non-contributors are quickly identified. As the Nattukottai Chettiars have devised a system where an individual’s contribution (in the form of the various temple taxes) to the betterment and
maintenance of the temple is registered, and since the temple also has a complete list of all the members of the temple, a non-contributor's name is always brought to the notice of the management trustee. This will bring shame to the non-contributing Nattukottai Chettiar among the temple authorities and other personnel.

Similarly if a Nattukottai Chettiar does not pay tax money to register for a temple garland for a marriage, the garland will be denied. This will disgrace the Nattukottai Chettiar and the very marriage itself amidst his family and friends.

In summation, though a Nattukottai Chettiar is likely to free-ride, if the opportunity presents itself, the Nattukottai Chettiar temple seeks to deal with the free-rider by providing benefits (like temple garland, temple's musical troop, good reputation and a respectable social status in the community for the family, an opportunity to be considered as a potential candidate for the respected trustee membership etc.) only to those Nattukottai Chettiars who pay the costs (in the form of tax money, time and energy) that are associated with the temple affiliation and membership. Therefore, the Nattukottai Chettiars' temple management does not suffer with the free-rider rationale but rather functions systematically because of the rational thinking based on the long-term collective benefits and based on the rationale employed in a small well-knit community and finally based on their age old norms.