The Monastery Rules: Buddhist Monastic Organization in Pre-modern TIbet

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6. MONASTIC ECONOMY AND POLICY

Introduction

To date no in depth studies of monastic economy in Tibetan areas have been made, while the economic organization of Tibetan monasteries and their inhabitants has been described as a topic that is in need of addressing. Writing in 1961, Miller questions the validity of the description of Tibetan monastic economies in which the monastery is portrayed as a centralized and corporate institution. This is stated tentatively for he feels that '[we] need desperately a study of the Tibetan and monastic economies before firm conclusions can be drawn.'[683] Dreyfus also notes this lacuna: 'It is quite remarkable that there is still no systematic study of the administrative and financial structures and practices of monasteries, institutions so central to traditional Tibetan culture.'[684] One of the most important reasons that a thorough study has not been conducted to date is that sources indispensable for quantitative research are currently not available to disinterested researchers.

A study of the place of a monastery and its relation with the broader society should be interested less in the mere factual data of the different administrative systems of Tibetan monasteries and their monastic economies, and more on how these were conceived of by Tibetan monastic authors, who held a certain level of moral authority.[685] Phrased differently, according to Durkheimian theory, there are two circuits of social life: 'one, the everyday, is the short-term, individuated and materialistic; the other, the social, is long-term, collective and idealized, even spiritual.'[686] To the minds of many, the topic of economics falls under the first circuit, whereas most societies attempt to subordinate this to their own cultural or religious conditions, i.e. the second circuit. This chapter addresses the circuit that consists of the long-term and the idealized, which in this context is the monastic economic policies and the monastic *attitudes* to economic matters as represented by the monastic guidelines.

Attitudes change when circumstances change, such that changing attitudes – as detected in works that contain allusions to monastic economic behaviour – have the potential to inform us about certain economic developments among the monasteries. According to Sayer, 'economic phenomena both depend on and influence moral/ethical sentiments, norms and behaviours and have ethical implications.'[687] When considering these mutual influences, one can see how attitudes regarding economic behaviour may inform us about actual economic behaviour, both on a macro and a micro-level. Furthermore, with an understanding of the conceptual and moral framework of monastic economic policies, one can better comprehend the socio-economic interrelations between the lay- and monastic societies. Shakya notes in this regard that:

> The Tibetan masses may have resented the wealth and privilege of the lay aristocracy, but the question of the economic power enjoyed by the religious institutions was viewed differently. For non-Tibetans, the economic power of

[683] B. Miller, 1961: 438.
[684] Dreyfus, 2003: 348, n. 54.
[685] In that sense, one could argue that to do this is to return to the roots of economics, as this field was originally a subset of moral philosophy. This is convincingly argued in Sedlacek, 2011.
[686] Hann and Hart, 2011: 94.
[687] Sayer, 2004: 2.

> the monastery was simply exploitation and the position of the lamas and the monks parasitic. But for the Tibetans such thoughts were irrelevant: they were willing to accept the special position enjoyed by the religious institutions and in fact much of the wealth of the monasteries was accumulated over centuries from voluntary contributions from the masses.[688]

The questions that come to mind here are how this privileged position was maintained by the monastery and why lay-people apparently accepted and supported these religious institutions that held such sway over their lives.

There exists considerable misconception on the economic systems of monastic institutions. In particular, in studies that deal with the current state of monasteries in Tibetan areas ahistorical notions abound. In describing the processes in which contemporary monasteries try to find 'alternative' ways of managing financial matters, such as tourism, state funding or shop-keeping, a comment regularly made is that in the olden days monks did not have to resort to such methods. In one such study the author writes that '[u]nlike pre-revolutionary times when the monastery supported its clergy through a feudal system of land rents, the new generation of monks had to be self-supporting.'[689] This generality pertains to 'the monastery,' hence any Tibetan Buddhist monastery, indicating a lack of appreciation of the earlier monastic economic systems.

First of all, it is *not* true that historically monasteries (always) supported monks in their livelihood. We know this from oral accounts of monks who lived in various Tibetan areas before the 1950s. But this is also attested by both very early and rather late Tibetan texts. Dreyfus further confirms this by remarking that in Tibet the large monasteries did not provide for their monks, except at assemblies during which tea was served. This was not enough to live on.[690] Only the very determined, the well connected, and the wealthier studying monks would be able to bring their studies to a successful end and not have substantial financial difficulties. This was at least the case at the Three Great Seats. Local monasteries generally tended to be easier places to live in, not least because monks often had their relatives nearby who could support them.[691] One such smaller monastery was the Phabongkha hermitage during the late 18th or early 19th century and according to its bca' yig: 'During assemblies, generally speaking, every day all are provided with seven rounds of tea and/or soup (*thug pa*), without fail and three assembly sessions are held.'[692] This may mean that monks were relatively well fed there, although the authorities did not necessarily cover other expenses. Secondly, another problem with the contention cited above is that not all monasteries upheld a 'feudal system of land rents', as there were many that did not have land to rent out. It is exactly this diversity in monastic economic systems and in Tibetan monasteries in general that makes it hard, and perhaps impossible, to present the economics of the pre-modern Tibetan monastery in a comprehensive manner.

However, it is certainly essential to make a distinction between local and central monasteries. The local ones were often small whereas the central monasteries were training centres attracting monks from affiliated local monasteries. The large

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[688] Shakya, 1999: 252.
[689] Hillman, 2005: 33, 4.
[690] Goldstein remarks on the Tibetan situation that monks had to provide their own food and that there were no monastery- or college-run communal kitchens. See Goldstein, 1989b: 34.
[691] Dreyfus, 2003: 65.
[692] *Pha bong kha bca' yig*: 239: *tshogs su spyir btang la/ nyin re bzhin ja thug bdun re chag med gtong bar tshogs thun gsum byed/*

central monasteries were often at the heart of a far-reaching network of smaller, local monasteries.[693] The differences with regard to the economic circumstances were not just necessarily determined by the number of inhabitants, but also dependent on the location, the political circumstances, and the 'purpose' of the monastery. A monastery consisting of monks hailing from a single region would often have a strong ritual function in the local community. The relative prosperity of the lay-people living in the direct surroundings would have an impact on the economic situation of the monastery, regardless of whether the monasteries owned land, or whether they were involved in trade and other financial transactions.

While monks regularly lived on subsistence level, there was a tendency for the wealthier monasteries to hoard their resources.[694] As alluded to in the previous chapter, there was a rather strict division between the monastic corporation and the individual monks. This divide was particularly pronounced when it came to economic matters. This was also noted, but not elaborated on, by Stein:

> We must accordingly reckon with a certain difference between the ecclesiastic community and the individual prelate. The former tended to hoard and accumulate wealth and political power. The latter was often a factor in their circulation, in both a centripetal and centrifugal sense. [695]

This chapter, then, attempts to explain the rules and attitudes at the monastic institutions with regard to financial and economic matters, such as commerce, property, inheritance, investment, and the redistribution of wealth.[696]

Individual Economic Spheres versus the Sangha's Economic Sphere

Dung dkar blo bzang 'phrin las, in describing the developments of Buddhist monastic economy, gives a periodization of its development, starting in India and ending in Tibet. On the monastic economy in India he notes that the monastery had four types of general income (*spyi'i dpal 'byor*).

1) Offerings made to the body, speech and mind,[697] used to repair the temples and so forth
2) That which fell under offerings received for teaching the dharma [given to] those who taught the dharma
3) That which was not to be divided up, but intended as general possession of the Sangha (*dge 'dun spyi'i rdzas su bzhag nas bgo bsha rgyag mi chog pa'i rigs*)
4) That which was to be divided equally among all, regardless of the amount.

These four types of wealth then were not to be moved from one to the other. Not only that but to sell the general assets (*spyi rdzas*) to give loans (*bu lon gtong ba*), to

[693] Dreyfus, 2003: 47.
[694] ibid.: 351, n. 28: 'The monasteries chose to hoard the resources and not distribute them. In local monasteries the circumstances were better.' Cassinelli and Ekvall note that 'Hoarding was a marked feature of Tibetan economic behavior.' Cassinelli and Ekvall, 1969: 330.
[695] Stein, 1972 [1962]: 148.
[696] Here one might expect a discussion of feudalism and serfdom. Because these are such contentious issues, in which semantics appear to play a big role, I do not expect to be able to settle them, neither are they particularly relevant to the picture I try to paint here. I merely intend to describe and analyse the way the monastery dealt, and thought it dealt, with its surroundings. I leave it to the reader to judge whether these circumstances should be considered feudal. For more on this discussion, see Goldstein, 1971b; Goldstein, 1986; Miller, 1987; Goldstein, 1987; Miller, 1988; Goldstein, 1989a; Mills, 2003: 331-47.
[697] i.e. the physical representations of enlightened beings.

collect interest (*skyed kha len pa*), to take sureties (*gta' ma len pa*) and the like were allowed for the sake of the Sangha in general but not for the individual monk.[698]

The above outlined rules, which have their origin in the normative Vinaya, indicate that monks were already involved in property law and other aspects of economy early on in India.[699] While this four-fold schema cannot have been strictly enforced throughout the Buddhist monastic world, it was not just in India where a distinction between different types of property, income and offerings was upheld, at least theoretically.[700] In Tibet, the monastic guidelines demonstrate that the most strictly adhered to division was that between the individual and the Sangha:

> An individual should not come to own the general possessions of the Sangha and use them without this being necessary. Not even the smallest piece of grass or wood should be taken and the general welfare should be taken to heart as much as possible[701]

However, sometimes certain general possessions were used by individuals, with or without permission. According to the *sMin sgrol gling bca' yig*, if this happened and the item was rendered unusable, the person who borrowed it had to replace it.[702]

Of course, what belongs to the Sangha and what is owned by the individual monk is not always clear. Therefore some sets of monastic guidelines detail how to deal with offerings: what one had to pass on to the authorities and what one could keep. The Fifth Dalai lama writes in his bca' yig for the Nyingma monastery Gongra ngesang dorje ling (Gong ra nges gsang rdo rje gling):

> Whatever kind of payment that resulted from having gone to do home rituals, one may only deposit it with the monastic authorities (*grwa tshang spyi thog tu*), one is not to take it oneself. The distributions (*'gyed*) that have been entrusted to hand (i.e. directly given) one can keep for oneself (*so sor dbang zhing*). When there are specific offerings made that serve the general needs, then they should be collected as part of the 'general offering' (*spyi 'bul*).[703]

gTer bdag gling pa, the author of the guidelines of Mindröl ling and a contemporary of the Fifth Dalai Lama is equally specific in maintaining the separation between what is the Sangha's and what can be divided among the monks:

> If there are people who offer valuable gifts such as shrine offerings (*rten mchod*), musical instruments, *yol ba* (cloth-hangings?), canopies (*bla re*), etc, as general shares (*spyi 'gyed*), then these things should not be divided but kept among the general assets (*spyi rdzas*). The things that are suitable to be distributions (*'gyed*) and the general shares (*spyi 'gyed*) that are minor (*phra*

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[698] *Dung dkar gsung rtsom*: 68: *dge 'dun spyi'i don du byed chog pa las/ sger gyi don du byed mi chog*
[699] Schopen, 2001: 131.
[700] For more on these distinctions in an Indian Buddhist context see Silk, 2002: 175-7.
[701] *sMin sgrol gling bca' yig*: 286, 7: *dge 'dun spyi'i yo byad la gang zag so sos bdag bzung thes med kyis longs mi spyod cing tha na rtsa shing phra mo tsam yang mi 'khyer zhing spyi tshes* [*sic: tshis*] *kyi bsam pa gang che byed/*
[702] ibid.: 282.
[703] *Gong ra nges gsang rdo rje gling bca' yig*: 228, 9: *grong chog sogs la phyin pa'i yon gyi ris gang byung rnams grwa tshang spyi thog tu 'jog pa ma gtogs so sos mi 'khyer/ dge 'dun spyi la 'bul ba byung na spyi rdzas kyi thebs su 'jog lag gtog kyi 'gyed* rnams so sor dbang zhing dmigs bsal mchod *rdzas sogs spyi'i dgos byed la dgos nges byung tshe spyi 'bul gyi khongs su bsdu/*

> *mo*) will be divided up by the disciplinarian and/or the officials (*spyi las*) on a case by case basis, taking into account the value and profits [of the things], among the Sangha that has collected it by doing rituals (*rim bsags pa'i dge 'dun*).[704]

Tsongkhapa in his guidelines for Jampa ling (Byams pa gling) states that whenever monks would get hold of any goods or money (*bre srang*) they would need to pass this on to the monastic authorities (*spyi sa skor*),[705] suggesting that monks could not keep anything.[706] The rules given above suggest that the individual monk was not to get hold of the Sangha's public property. However, the reverse practice sometimes occurred:

> It is customary that the monastery's monks' clothing is proper. Aside from that which is proper one is not to wear anything inappropriate. If one is found wearing [something like] this, it will become [part of the] general assets (*spyi rdzas*), once it has been reported to the disciplinarian.[707]

The monastic authorities not only confiscated inappropriate goods in the possession of monks, but according to several bca' yig they also regularly took 'illegal goods' (such as alcohol) away from lay-people when they were caught carrying them on monastic grounds.[708]

With regard to the individual property of monks, it appears that while to own more than what the Vinaya allowed was tolerated,[709] each individual monastery imposed its own restrictions on those possessions. One problematic type of property that features regularly in the bca' yig is that of livestock and horses. The monastic guidelines for Drepung allow certain monk-officials to keep a limited number of horses and cattle, whereas ordinary monks are dealt with pragmatically, as it is stated that: 'if they are offered (such animals) they may take care of them (*tshags byed pa*) for no more than two months until they get sold.'[710] This statement not only shows that monks were given gifts that were – both theoretically and practically – inappropriate, but also that the recipient of such an offering had the freedom to sell it, at least in the Drepung of the late 17th century. This concurs with Vinayic rules that stipulate that monks are not to refuse gifts, but it does not follow the examples given

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[704] *sMin sgrol gling bca' yig*: 284: *rten mchod rol cha yol ba bla re sogs rnyed pa 'gangs chen spyi 'gyed du 'bul mi byung na mi bgo bar spyi rdzas su 'jog 'gyed 'os pa'i rigs dang spyi 'gyed phra mo rnams spyi las dang dge bskos kyis rim bsags byas pa'i dge 'dun la khebs gang che 'khos bsdur gyis 'gyed pa sogs skabs dang sbyar/*

[705] *Byams pa gling bca' yig*: 251b: *bre srang sogs bya ba zin ma thag spyi sa skor du bskyal ba dang/*

[706] This is in contrast with the observation that in Buddhist India property rights were not affected by becoming a monk. See Wayman, 1984: 49.

[707] *rNam rgyal grwa tshang bca' yig*: 67: *grwa tshang gi grwa pa gos chas bzang 'khyor srol bcas/ bzang rigs ngan hrul gyon sa med cing gyon pa byung na dge skos kyi rtsis blangs pa'i spyi rdzas su bsdu/*

[708] The topic of the judicial position of the monastery among the lay-population is discussed in Chapter 8.

[709] Even though the possessions of monks are enumerated there is plenty of narrative evidence from the *Mūlasarvāstivāda vinaya* that property held by individual members of the Sangha was common, e.g.: Schopen, 2000a: 7.

[710] *'Bras spungs bca' yig*: 314: *rigs grwa dang dmigs bsal la skabs dang sbyor zhing 'bul bar byung ba tshong ma byung bar zla gnyis tshun tshags byas chog/* This two month period seems relatively lenient compared to the rules given in the 14th century *Byams pa gling bca' yig*, which state that animals may not be kept in the compound beyond three days. *Byams pa gling bca' yig*: 251b: *gling gseb tu dud 'gro zhag gsum min par mi bsten par bcad/*

in the *Mūlasarvāstivāda vinaya* in which monks are instructed to find a way to use these inappropriate gifts in a certain manner.[711] Furthermore, the above ruling indicates that trade was not only tolerated to a certain extent, but also sometimes seen as necessary.

As pointed out above, the income on the level of the monastery could only be used for certain purposes, and was not used for the subsistence of monks.[712] The bca' yig written in 1909 for all of Sikkim's monasteries specifies how this wealth was to be used:

> The yearly monetary allowance for the monastery,[713] the tax-income from its monastic estates, as well as the income provided by donors in order to bring about merit for the dead and the living, and so on, need to be written in an account book, specifying what came from where, instead of getting whittled away as it has done previously. This [resulting] amount, which is kept in the monastic administration, should be used to restore cracked and aging walls on the in- and outside and to restore the receptacles of body, speech and mind. Also each year one needs to have a roster that shows who does the chores. On the tenth of the month and during rituals the butterlamps are to be filled. The trust funds[714] for the scriptures and other works should be developed without ever letting them deteriorate, by which each and every religious festival can continue.[715]

In Menri monastery in Tibet, the income that the monastic authorities (here: *bla brang*) generated with the herds they owned was also spent only on the upkeep and the adornment of the monastery's exterior.[716] While it, in most cases, could not be spent on the upkeep of the individual monks, we see that the monastery's surplus was meant to be used in a variety of ways. It had to go toward the upkeep and expansion of the physical monastery, toward the financing of religious festivals and rituals,[717] but as it turns out, it was also used to make business investments. This latter type of wealth management was under the auspices of the *gnyer pa* or *spyi pa*, about which Ekvall notes: 'The sPyi Ba serve under a general requirement that they shall so manage the wealth that at the end of their terms of office they may be able to report an increase in holdings and substantial earnings on wealth lent at interest or invested in trade operations.'[718] Hovden informs us that in the 20th century in Limi, Nepal, the monastery there hardly ever used the grain that was collected as levy to feed the monks. Rather, this grain was lent out against interest to villagers in need of seed grain.[719] Regularly however, some of the surplus was left unused.

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[711] Schopen, 1996a: 112: '[..] the monks' obligation to use what is "given" to them is, in fact, their obligation to make merit for their donors – they are one and the same.'
[712] This is also mentioned in Goldstein, 2009: 11.
[713] This is the allowance provided to the monasteries by the government of Sikkim.
[714] *'byor 'jags*, read: *sbyor 'jags*.
[715] *'Bras ljongs bca' yig*: 271: *dgon par lo re bzhin (phogs) dngul dang/ yang chos gzhis khral 'bab/ phan tshun sbyin bdag nas shi gson dge sbyor (sogs) babs yong 'di nas 'di byung deb bkod thog sngar laṃ thim zas ma yin pa'i spyi thog tu bzhag nas ma rtsa bzos te phyi nang gad brdar dang / sku gsung thugs rten nyams gsor btang rgyu yin pa dang / de yang lo re bzhin las ka sne re mig ston byed rgyu yod pa dgos rgyu/ tshes 10 dang sgrub mchod mar me'i rkang/ bka' bsgyur 'bum.(sogs) kyi 'byor 'jags (rigs) nyams chag spu tsam med par bskyed thog nas dus mchod re re bzhin chad med dang/*
[716] Kvaerne, 1970: 190.
[717] This was arguably the largest expense, see Goldstein, 2009: 11.
[718] Ekvall, 1964: 195.
[719] Hovden, 2013: 223, 4.

As mentioned in the previous chapter, when monasteries consisted of several semi-independent sub-units (such as *grwa tshang*, but also *spyi khang* and *gnyer khang*), in most cases distinct economies were kept.[720] In a similar way, the economies of the Sangha and the individual monks were also strictly separate – at least this was the ideal scenario.[721] The reasoning that is implicit in both the Vinayic materials and the monastic guidelines is that the monastery is dependent on the donor's decision of how his contribution will be spent.[722] The following section from the 16th century bca' yig for Tshurphu appears to confirm this:

> For this reason, other than what has been decided upon in the discussion of the lamas, disciplinarian and the Sangha, the desirous ones, who hear but not think, may not just hungrily eat the general material of the Sangha. Rather, it needs to continuously be used for whatever it was intended to be used for.[723]

Some donations that were offered to the monastery with a specific purpose were only meant for investment: the monastery could then only use the profits from that investment for that particular goal, which could be religious ceremonies or rounds of tea for the monks. This phenomenon was called *thebs rtsa*.[724]

Financing and Sponsorship

[..] *the ascetic regime of the monk, though intended to remove him from lay society, in fact renders him dependent on that very society for material support*[..][725]

In the case of Tibet, monasteries were both economically dependent on and independent from lay society. In Tibet, the Sangha was not the chief examplar of non-reciprocity, as posited by Tambiah, nor was it a passive symbol of independence, despite its dependence on lay donors.[726] Monasteries would not let their fate be decided by the whims of the laity. In fact, monasteries are regularly described as independent: 'Since monasteries are exempt from tax and services they can be regarded as *independent overlords*, for they own land and serfs yielding them taxes and services, and discharge all the functions of authority (justice, etc.).'[727] Of course, it should be argued further that, in particular in the context of locally oriented

[720] This was equally the case in Bon monasteries. Kvaerne, 1970: 189.
[721] Similarly, in contemporary Theravādin law the difference between property owned by the Sangha on an institutional level and that held by monks individually is recognized. Generally speaking people regard an offering to the Sangha to be more meritorious than when the same is given to an individual monk. Nonetheless, both parties receive donations on a regular basis. Gombrich, 2006 [1988]: 161.
[722] I have learnt from personal experience that this is still the case in Tibetan monasteries, both in Tibet and exile: a donation can never be simply given. The monk-officials receiving the gifts always ask the benefactors where their gift needs to go. Individuals may have specific ideas of where they like their money to be spent, but often people ask the monks what the monastery is in need of the most. Separate funds thus are kept, ranging from providing food for the monks, to medical care, to the restoration of halls or the construction of a new stūpa.
[723] *mTshur phu bca' yig*: 708/5a: *de'i ched kyis dge 'dun spyi rdzas bla ma dge bskos dge 'dun bgros pa rnams bgrod nas spyi la ci 'gro ma gtogs 'dod pa can rnams kyis phyir thos mi bsam par glo bur du za rings sogs mi byed cing rgyun ci tshugs kyi chas rgyun du 'gro ba byed pa dang*/
[724] Dagyab, 2009: 108. The author translates this word as 'Zinsverwendungsspende'.
[725] Bunnag, 1973: 30.
[726] Tambiah, 1970: 68.
[727] Stein, 1972 [1962]: 140. Emphasis added.

monasteries, the strict conceptual divide between monastic and lay society was artificial at best.

In parallel to the narrative development of the *Mūlasarvāstivāda vinaya*, the emic Tibetan account of the development of monastic economy tells a tale of monasteries initially being solely dependent on the king and wealthy aristocratic laymen while eventually inadvertently amassing large estates, rendering them largely independent of outside sponsors. Dung dkar blo bzang 'phrin las, for example, remarks that during Srong btsan sgam po's (569-650 or 617-650) reign 'the monks, masters, and disciples were given a yearly allowance (*phogs thob*) from the king's treasury, but other than that they owned nothing like fields, cattle and pasture lands.'[728] Here, the dependency is viewed to have been on the state rather than directly on 'lay society'.[729]

Certain scholars, who research contemporary Tibetan monasticism, see putting monks on a monastic pay-roll as something that has come about in part due to the more recent Chinese overhaul of the economic situation of the monasteries and report that monks see this option as preferable to subsisting on the gifts of lay-people.[730] A contemporary Tibetan language work on monasteries in Central Tibet also notes that these days the more well-to-do monasteries give their monks a 'dharma-allowance' (*chos phogs*), which means they do not need to go to the village to ask for alms or perform home rituals (*grong chog*). The poorer monasteries cannot afford this, which is why their monks wander around[731] the area to collect money.[732]

The sources at hand suggest, however, that this moving away from donation-dependency to a more steady income provided by the central monastic authorities (or government) was a trend that started long before the 1950s. In light of the above citation on monasticism during the early Imperial period, one could even argue that living on a salary given by the ruler is one of the earliest, if not the earliest, monastic modes of subsistence for individual monks. Be this as it may, prior to the mid 20th century there was a gradual shift from monks being dependent on donations and income from ritual services to receiving allowances. Here allowances is a translation of *phogs*, and should not be confused with *'gyed*, which more generally refers to all that is distributed among monks. *Phogs* is what was handed out by the central monastic administration (or the government) often in remuneration for work or services performed and *'gyed* is what was donated by the faithful.[733] Sometimes three categories of 'donations' for the monks are mentioned: *phogs*, *'gyed* and *tsha gra*.[734] In this and similar contexts, the latter term – spelt alternatively: *tsha grwa*, *tsha ra*,

[728] *Dung dkar gsung rtsom*: 74. While it informs on the normative notions on the early funding of monks, the historicity of this claim is of course in doubt. That the monks were in fact subsidized is likely, but that they possessed no fields or cattle is not in line with historical trends among other contemporary Buddhist communities in China and India.
[729] Dung dkar, among others, argues that Tibet was not well suited for alms begging, as the population was too sparse and villages were spread out too far, see *Dung dkar gsung rtsom*: 75. The issue of begging for alms is discussed in Chapter 7.
[730] e.g. Caple, 2011.
[731] The verb used is *myul*, which can carry a pejorative connotation.
[732] *Bod kyi dgon sde*: 178.
[733] Both *phogs* and *'gyed* may be handed out as shares (*skal*), which are the actual shares the monks receive commensurate to their position in the monastery. These shares are sometimes called '*phogs skal*' and '*sbyin bdag gi 'gyed skal*', respectively, see *sTag brag dgon pa bca' yig*: 639.
[734] e.g. *rNam rab mthong smon dwags po grwa tshang bca' yig*: 516.

tshwa ra, *tshab ra* – refers to that which is given by the government to the monks who perform prayers on its behalf.[735]

Earlier (pre-Ganden Phodrang) bca' yig tend not to report on allowances, while later works occasionally report management changes concerning payment.[736] In one text, a 'manual for recitation' and a set of monastic guidelines for the practitioners at the big protectors' chapel in Pelpung (dPal spungs) written in 1825 (*shing sprel*), we read that a certain type of allowances (*phogs cha*) was newly introduced in that same year for the purpose of a stable field of merit[737] and in particular for the recitations dedicated to the protectors.[738] The monastic guidelines for Theg chen dam chos dga' tshal gling written in 1898 (possibly by the Thirteenth Dalai Lama, as according to the colophon it was written in the Potala) have the *gnyer pa* hand out the allowances, without fail and in an honest fashion.[739] This indicates that, at least in this case, the supplies handed out were likely to stem from income derived by the monastic authorities (e.g. *gnyer khang*).

These allowances tended to be not monetary but produce, something indicated by the stipulation that 'when one has taken one's allowances, one can only eat it inside the compound and not take it elsewhere.'[740] In later times, this allowance could be money as well. A bca' yig from 1949 states that a certain Grub dbang dge bshes blo bzang bsam 'grub made a donation to the monastery's office (*yig tshang las khungs*), which appeared to have been struggling, consisting of a 'monastic allowance' (*dgon phogs*) of twenty-five silver coins (*dngul srang*) for each monk on a yearly basis.[741]

The allowances some monks received should not be equated with stipends, i.e. income that anyone would get regardless of their status, actions, or behaviour. According to the rules on Tibetan monastic economy that can be extrapolated from the bca' yig, it appears that there was no such thing as a free lunch. While in Benedictine rule (and in Chan monasteries in China) the adage 'he who does not work, does not eat' may perhaps ring true,[742] generally speaking one could say of the

[735] *Tshig mdzod chen mo*: 2242: *tsha gra: sngar bod sa gnas srid gzhung gi rtsam bzhes las khungs nas smon lam skabs grwa par gshor sprod byed pa'i rtsam pa*. This refers to the tsampa that was handed out among the monks during prayers by the Office of Tsampa Acquirement, which was a ministry of the old Tibetan government.

[736] Most bca' yig, however, contain information on the pro-rata distribution of donations, e.g. how much an ordinary monk would receive in relation to, for example, the abbot. As briefly mentioned in the previous chapter this was expressed in shares (*skal*). This 'income-disparity' is also noted by Ekvall, who comments that '[..] the lama [here meaning *sprul sku*] may receive a share, which, in recognition of his special status, is five, nine, or even more times the share of the individual monk.' Ekvall, 1964: 197. In Theg chen dam chos dga' tshal gling monastery in 1898 a lama received ten shares of donations (*'gyed*), a disciplinarian or a chant-master five, whereas the water-dispensers and tea-makers were given one share, see *Theg chen dam chos dga' tshal gling bca' yig*: 401. Here, what exactly is indicated by the term 'lama' is not clear.

[737] Here I understand *zhing* to mean *bsod nams kyi zhing* (S. *puṇyakṣetra*).

[738] *bSam gtan chos mchog gling gi bca' yig*: 671: *shing sprel lor gsar bzhag gcig gi phogs chas rten sa zhing dang/ khyad par mgon po'i bsnyen 'khor bcas* [..]/

[739] *Theg chen dam chos dga' tshal gling bca' yig*: 401: *gnyer pas kyang phogs dang ja tshul sogs gtong sgo che phra tshang ma nyams chag dang g.yo zol med par gtong zhing*/

[740] *bKra shis chos rdzong bca' yig*: 410: *phogs blangs nas gling nang du za ba ma gtogs gzhan du mi 'khyer/* I believe that with this rule the author intended to prevent monks from sharing their allocation of offerings with those who did not deserve them.

[741] *'Chi med grub pa'i byang chub gling bca' yig*: 648.

[742] While this may have been an ideal stance in medieval Benedictine monasteries, the relative self-sufficiency and focus on monastic labour of these institutions seems to have been exaggerated. Raftis notes that 'It has been a romantic notion only with difficulty dispelled by historical research, that the typical (or perhaps ideal) monk laboured in the fields so as to be almost self-supporting. The truth of

Tibetan context that 'he who does not pray, does not eat'. This is not just because the authorities felt that allowances had to be earned by performing religious services and the like, but also because in most cases the tea, food, and allowances were handed out during the assembly and there were strict rules against passing these goods on to people who did not go to the assembly.[743] The exceptions to this rule mentioned in many monastic guidelines are the cases of those who are too ill to go, those who are in retreat, or are away performing duties on behalf of the monastery.

Some sources suggest that certain monastic authorities wanted to move away from payment during prayers in favour of rewarding educational efforts. A recent history of Tshurphu monastery suggests that monks serious about their studies had the right to a grain allowance (*'bru phogs*), but only after they had offered another 'enrolment tea' (*sgrig ja*) upon entering the formal education system.[744] Kvaerne, basing himself on oral history, describes how in the Bon Menri monastery the head of the 'office of education' (*mtshan nyid gzhung*), who was chosen from among the dge bshes, was in charge of taking care of the monks who lived at dByar rtsa, where debates were held. He would do this by going to the Byang thang area to collect butter from their herds. The revenue from this enterprise would also pay for the monks' provisions during the debates in the evenings, five days a week, all year through.[745] Clearly, this type of subsidization was only available to monks who were enrolled in the curriculum.

Srid skyong sprul sku, in writing his monastic guidelines for all Sikkimese monasteries in 1909, rules that the monks interested in learning had to be provided for economically. The text says that those who study diligently should always be given tea and soup (*thug pa*) by the central monastic administration (*spyi sa*) until they complete their studies.[746] The guidelines furthermore state that those who have had some education: 'Unlike before, need to get a position and rewards and relief from tax, corvée duty, transportation duty (*dos*) and so on, commensurate with their achievements.'[747]

In a similar attempt to increase scholasticism certain monastic officials at Drepung in the 1930s created a new rule in which the payment of 'the monastic salaries' was shifted to the debate ground (*chos ra*), rather than the previously favoured assembly hall. This led to protests from a number of administrative monks who claimed that to change the rules was paramount to sacrilege. Eventually this resulted in an outburst of monastic violence. The Thirteenth Dalai Lama ended up expelling the ringleaders of both the factions involved.[748] An account by the once rogue monk (*ldab ldob*) Tashi Khedrup, suggests that in Sera monastery too these changes did eventually get implemented. He notes that on certain days, food and money got distributed at the debate ground and that some of his fellow ruffians would

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the matter was far different. Even in the general recommendations of the rule of St Benedict manual labour was only part and not a necessary part, of a programme of moral culture.' Raftis, 1961: 457. Similarly, the Chan monasteries' self-sufficiency is equally questionable, for as early as the 10th century the 'Pure Rules' written by Xuefeng Yicun convey that most of the monastic income was from donations and the monastic estates on which lay people worked. See Poceski, 2003: 45, 6.

[743] e.g. *bKra shis chos rdzong bca' yig*: 408.

[744] *mTshur phu dgon gyi dkar chag*: 258.

[745] Kvaerne, 1970: 191.

[746] Schuh and Dagyab, 1978: 270: *gong gsal slob gnyer thar ma phyin bar sbyang brtson nan tan bya dgos dang/ de bar spyi sa nas ja thug pa chad med sprod dgos/*

[747] ibid.: *sngar lam ma yin pa'i go sa bdag rkyen dang/ khral 'ul dos sogs yon tan dang bstun yang cha btang rgyu*/

[748] Goldstein, 2009: 13.

go and pretend to be involved in a debate, just so as to receive a share of the donations.[749]

It it clear that what the monks received as allowances was not always sufficient to live off, as evidenced by both oral history and textual materials. Monks supplied this allowance with the distribution of alms (*'gyed*) they received, income from their own efforts (which could be ritual services, farming or commerce), family support – totalling four types of income.[750] Shes rab rgya mtsho, an elderly monk who lived in Sakya monastery before the 1950s notes with regard to the living standards then:

> We monks were given allowances (*phogs*) every year. These days, people understand *phogs* to be money, but in those days money was quite rare: our *phogs* was given in grain (*'bru*). With this we could do what we liked: we could make tsampa or something else. It was enough for a year, but it was not easy to live off just that. Some had help from outside, whereas others had absolutely nothing.[751]

Another monk who used to live in Yangri gar in the 1950s describes what monks received from the monastery:

> All monks would get allowances consisting of grains (*'bru phogs*). We would mostly eat *spag*.[752] It was not much but enough to get by. We would go to do rituals (*zhabs brten*)[753] and we could get some extra money and food. From that we could get butter and other things. At the assembly we would get tea and whatever sponsors (*sbyin bdag*) would give us. We lived from hand to mouth (*nyi ma re re la ldang tsam ldang tsam red*). Some monks also had relatives to sponsor them, but my home was too far away. On a daily basis we would get tea four times a day, sometimes soup (*thug pa*) or rice gruel (*'bras thug*). Nothing nice like what you get these days.[754]

Elderly monks at Khampa gar (Khams pa sgar) monastery in Eastern Tibet told one of my informants how they used to survive in Tibet. They bought butter and cheese from the nomads in a certain season and would sell in a later season to the agriculturalists (*yul pa*, explained as *rong pa*: valley-inhabitants) for profit. They would also go to collect salt and sell it.[755] This informant, mKhan po chos dbyings lhun grub, does not think that this monastery used to have fields or rich sponsors. Monks used to have to take care of their own food; this was the case even when he himself was in Tibet

[749] Khedrup, Richardson and Skorupski, 1986: 79. In fact, the bca' yig for Tashi lhunpo from 1876 also notes these intruders. While it is not explicitly mentioned that these imposter-debaters were after financial gain, it is a likely scenario: 'When the great disciplinarian and the disciplinarian of the debate ground (*chos grwa chos khrims pa*) make their rounds at the debate ground, aside from the few genuinely studious ones, most of them are only those who merely clap their hands, and who discuss goats and sheep (i.e. irrelevant subjects). *bKra shis lhun po bca' yig*: 70: *slob gnyer ba gsha' ma re gnyis las de byings phal cher skor tsho chos grwar dge skos chen mo dang chos grwa chos khrims pa sogs kyis blta skor byed skabs thal mo bsdebs pa tsam dang/ ra thon lug thon gyi skad gcom/*

[750] Goldstein, 2009: 10.

[751] Personal communication with Shes rab rgya mtsho, Rajpur, August 2012.

[752] A dough made with tsampa.

[753] These were performed at the houses of sponsors.

[754] Personal communication with dKon mchog chos nyid, Phiyang, August 2012.

[755] It is significant that the informant never used the verb *tshong rgyag pa* (to do business) but instead calls what the monks did *'tsho stangs skyel ba*: to make a living.

during the 80s and 90s. He notes that this is still the case. When he lived at the monastery sometimes there was food handed out during the assembly, but not all the meals were provided. When prompted for a reason he responded by saying that he thought it was because the monastery was too poor to feed the monks.[756] This may well have been the case, but bSod nams chos rgyal, a junior secretary (*drung gzhon*) at Sakya in India states that in the comparatively wealthy Sakya monastery there was no communal kitchen (*spyi thab*) at the monastery, meaning that the monks had to provide food themselves. When I asked him why, he said that he supposed it was just the custom (*lugs srol*) to do it that way: it was not on account of the monastery being poor.[757] While obviously not all monks are aware of it, this custom is likely to stem from the separation between communal and private income and property.

A bca' yig written in 1934 by the Reting regent (*Rwa sgreng srid skyong*) for Kun 'phel gling notes that on top of the allowances (*mchod phogs*)[758] they received, (prospective) monks had to have secured their parental home's financial support (*skya rtsa*).[759] In Ladakh and Spiti, many monks were partially supported by means of so-called monk-fields (*grwa zhing*).[760] These fields were allotted by the monk's family upon entry to the monastery. The field would be managed by the family or by someone hired by the family. In Spiti, the monk had to provide the seeds and received the whole produce.[761] In Ladakh, however, the monk was given a sufficient amount of grain, while the families retained the surplus.[762] According to Carrasco, after the death of a monk, the field would be given back to his relatives.[763] It is not the case, however, that all monasteries in Ladakh had this system of monk-fields. Blo bzang don grub, an elderly monk at Samkar (bSam dkar) monastery informs us that this existed neither in Spituk nor in Samkar, whereas Hemis and Thiksey were well known for their monk-fields. This suggests that there may be a difference in schools: the former two monasteries are Gelug whereas the latter two are of the Drigung Kagyü ('Bri gung bka' brgyud) school. Spituk did own religious estates, although the revenue of those fields did not go directly toward the sustenance of the monks.[764] This issue requires further investigation.

It can be safely assumed that these monk-fields were not taxed. Particularly in the case in which the family kept what the monk-relative did not need, this system may have been a (rather modest) type of tax-avoidance. This would further incentivize landholding families to make one of their sons a monk, because this would not only mean that, in the case of many sons, the land would not be fragmented; but it would also mean a slight 'tax-break' for those agriculturalists who were relatively well-off. At the same time, one could argue that this arrangement maintained the ties between the household and the monk, on which Mills comments:

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[756] Personal communication with mKhan po chos dbyings lhun grub, Bir, July 2012.
[757] Personal communication with bSod nams chos rgyal, Rajpur, July 2012.
[758] This term *mchos phogs* (literally offering allowances) is most likely the same concept as the homonym *chos phogs* (Dharma-allowances), mentioned previously in this chapter. We see a similar interchangeability in the spelling of *chos gzhis*/ *mchod gzhis*, here translated as monastic estate.
[759] *Kun 'phel gling bca' yig*: 558: *dgon gyi 'char can mchod phogs sngon yod nyams med thog skya rtsa so so nas kyang 'tsho ba'i mthun rkyen ldeng nges sbyar dgos*/
[760] Elsewhere also called 'lama's field', e.g.: Diack, 1994 [1897] III: 88.
[761] Jahoda, 2007: 229, n. 26.
[762] A parallel can be found in Sri Lanka: according to the *katikāvata*s there seems to have been a custom of lay-people granting land to a *vihara* and then using the surplus for themselves. This type of 'tax-avoidance' was possible because people made sure that the monk-population consisted of relatives. Ratnapala, 1971: 227.
[763] Carrasco, 1959: 33.
[764] Personal communication with Blo bzang don grub, Spituk, August 2012.

> This dual economic relationship between monks and household estates reflects the ambiguous status of ordinary monks. Whilst, as ritual performers they are segregated from certain crucial household processes (inheritance, production, reproduction), they also remain members of, and live within, the household estate.[765]

The suggestion here too is that only those boys whose parents owned land could become monks at monasteries in which this system was upheld. However, the word *grwa zhing* may also refer to an arrangement of a rather different nature. dKon mchog chos nyid was made a monk at Phiyang monastery in Ladakh when he was eight years old. His father had died long before and his mother did farming work. When he entered the monastery he was given a *grwa zhing* by the monastery's authorities (*gzhung*). His relatives worked on it for him, something that he asserted was prohibited for monks. He got to keep the harvest on the basis of which he was able to sustain himself.[766] As far as is known, this system was not in place in Tibetan areas.[767] This may in part be due to the nature of the ownership of land: people never actually owned land, they merely used it as – at least nominally – everything belonged to the Dalai Lama.

Other information retrieved via oral history methods suggests that monks belonging to the larger Gelug monasteries in Central Tibet – during roughly the same timeframe: the 1930s to the 1950s – did not have to worry: 'Monks do not have material concerns about the future, about food or money, about taxes, about droughts or floods, for the monastery takes care of their basic needs. Monks get an allowance in kind and money, partly from the monastery and partly from the trust funds set up by laymen for the monks in a particular monastery.'[768]

It may have been the case that monks in the Three Great Seats were given higher allowances, also because of their close relationship to the government.[769] Furthermore, the system of handing out these allowances could also be seen as an attempt to gain greater control over the inhabitants of these massive monasteries. In the same way that, according to Carrasco, it was feared that Ladakhi monks would neglect to look after the welfare of the local population if they gained economic independence,[770] the government may have tried to prevent the masses of monks, of whom the majority were not native to Central Tibet, from securing financial freedom.

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[765] Mills, 2000: 27.

[766] Personal communication with dKon mchog chos nyid, Phiyang, August 2012. This system is very similar to that described as salary-fields (*phogs zhing*) in Tsarong, 1987: 59.

[767] There is, however, an interesting parallel with the Dunhuang of the 9th and 10th centuries, where monks and nuns possessed land that was farmed by hired lay people. This effectively provided the monastic owner with his livelihood. Gernet, 1995 [1956]: 132, 3.

[768] Goldstein, 1964: 137, 8. Dagyab similarly maintains that the Central Tibetan monasteries before 1959 were obliged to supply each monk with his livelihood, regardless of whether one was involved in studying or not. Dagyab, 2009: 22. Textual evidence suggests, however, that this cannot have been universally true. It is more likely that such an obligation was the exception rather than the rule.

[769] Michael suggests, however, that his informants maintained that 'Lhasa financially supported all monasteries of all sects and backed their disciplinary authority.' Michael, 1982: 111. In particular, when taking into account the status of the monasteries in Amdo and Kham, this assertion seems highly unlikely.

[770] Carrasco, 1959: 178.

On the Pay-roll

In connection to the allowances that monks received at certain monasteries, we come across an interesting phenomenon: the *phogs yig* or *phogs deb*. This 'allowance-ledger' appears to be a document in which the names of the monks who were entitled to an allowance were written down. It is likely that the amounts that were handed out were also recorded. One bca' yig from 1737 for the Amdo monastery dGon lung byams pa gling also contains a reference to a *phogs yig*.[771] Here the reform suggested by the monastic guidelines was that allowances were not to be handed out yearly but at the end of every Dharma-session (*chos thog*), i.e. four times a year, to prevent monks from just coming back to the monastery every year to collect what was due to them.

The earliest extant references to this type of records are from the 17th century. The Fifth Dalai Lama appears to use both terms *phogs yig* and *phogs deb* interchangeably. He stipulates who was entitled to this allowance and the order in which people were to receive it:

> When the allowances of the monastic main office are given out, then liaising with a government representative (*gzhung gi ngo tshab*), one gives, according to the seal-bearing document of allowances (*phogs yig*), first to the colleges and their studying monks (*chos grwa ba*), secondly to the residents who are not affiliated (*ldebs 'byar med pa'i gzhi ba*) and those from dGe 'phel[772] and dNgul chu chos rdzong,[773] thirdly, to the rest of the crowd who are in one way or the other affiliated, consisting of the riffraff (*'bags rengs*) such as the kitchen aids. Those who have not gone through three debate classes (*chos grwa*), those who now study medicine and astrology (*gso dpyad rtsis*), and the resident servants of the *dbon chos mdzad* are not taken up in the allowance-ledger (*phogs deb*) of the monastic main office.[774]

The above indicates who, according to the author, was and who was not deserving of financial aid. It perhaps comes as a surprise that the lower stratum of inhabitants, of whom the Fifth Dalai Lama was dismissive earlier on in the text, was included among the beneficiaries while the students of medicine were not. Here, the allowances probably functioned to support those who were the most disadvantaged, those who did not have the opportunity to do some business on the side. People who practiced astrology, medicine, or served an aristocratic monk already received an income and were thus excluded from receiving these allowances.

In 1876, Tashi Lhunpo too appears to have had one of these ledgers, called the Allowance-ledger of the Great Assembly (*Tshogs chen phogs yig*). This document is mentioned in the context of how monks who have served at other monasteries (here: *bla sa*) reintegrate back into the 'mother' monastery after their term has ended. The

[771] See Sullivan, 2013: 195.

[772] This is likely to be dGe'phel hermitage (*ri khrod*), which is situated in the mountains above Drepung monastery.

[773] This originally was an early Kadam monastery in Tsang.

[774] *'Bras spungs bca' yig*: 306, 7: *spyi so'i phogs rgyag dus gzhung gi ngo tshab dang sbrel nas phogs yig dam 'byar gyi nang bzhin ang ki dang por chos grwa ba sogs grwa tshang khag gnyis par gzhan gyi ldebs 'byar med pa'i gzhi ba dang dge 'phel dang dngul chu chos rdzong pa sogs/ gsum par thab g.yog sogs 'bags rengs skor bab 'brel gang yod rnams la rgyag chos grwa la gsum tsam yang ma 'grim pa'i phyogs mi gso dpyad rtsis sogs bslab mkhan dang dbon chos mdzad lta bu'i g.yog gzhi bar bsnyed pa'i phogs deb tu mi skyel zhing/* Also see Jansen, 2013a: 131, 2.

text notes that upon leaving they had been struck off this allowance-ledger, and explains what needed to be done in order to get back on it.[775]

In the guidelines the Thirteenth Dalai Lama wrote for Thobgyel rabgye ling (Thob rgyal rab rgyas gling, a monastery in Tsang) in 1913, it says that one was not to go against the main directives found in the allowance-ledger (*phogs yig*) and the rulebook (*rtsa tshig*) regarding the distributions (*gtong sgo*) and the like, without any reason.[776] The same author again refers to such a ledger in another bca' yig for Rongpo rabten monastery in 1930. The relevant passage, cited in the previous chapter, demonstrates that this allowance-ledger was used by the various *mchod gnyer*, the managers of the offerings, to make sure that all donations ended up where they were intended to be. The term employed for this ledger is *phogs deb*. It seems that the two terms *phogs yig* and *phogs deb* appear to be used practically interchangeably. What may be surmised from the above is that the presence of an allowance-ledger suggests government involvement of some kind. While references to these ledgers are not uncommon, it is worth noting that none of the monastic allowance-ledgers are currently accessible for research.[777] They would make invaluable additions to our knowledge of the economy, the political relations, and the internal hierarchy of the Tibetan monastery.

The likely scenario is that the monasteries mentioned above,[778] which are all Gelug, received state support, and were therefore obliged to keep a record of their income and expenses. This government involvement is also apparent in the monastic guidelines for Sera je written in the first half of the 18th century. This text suggests that when the monastic authorities (*spyi so*) handed out allowances to the debate monks, which was a process supervised by the *bla gnyer*[779] and the disciplinarians, there also was a government representative (*gzhung gi ngo tshab*) present.[780]

Monastic Sponsorship through Rituals

The strict rules regarding the monastery's economic policy meant that it was not only theoretically forbidden for individual monks to use what belonged to the Sangha but also that sub-units within, or branches of, a monastery could not help each other out: a donation, as already mentioned, needed to be spent according to the donor's wishes. The large-scale sponsorship of certain festivals may have been not only a way to generate merit, but also a way to distribute wealth more evenly. It is well known that the Ganden Phodrang paid for the performance of rituals that were seen to support the state (such as the Great Prayer Festival), but larger monasteries sometimes also paid their branches to undertake certain religious practices. An example of this is the nunnery of Rinchen gang, which was a subsidiary of Sakya monastery. Its monastic

[775] *bKra shis lhun po bca' yig*: 83: [..] *bla sar phebs ring tshogs chen phogs yig nas bud pa slar 'jug dgos su song gshis/*
[776] *Thob rgyal rab rgyas gling dgon bca' yig*: 454: *lo mas gtong sgo sogs phogs yig dang/ rtsa tshig rim pa'i 'bru don las mi 'gal bas* [..]
[777] There is a document called *phogs yig lag 'dzin* (Document no. 1709) that is accessible at http://www.dtab.uni-bonn.de. This text, however, appears to contain the allowances allotted to the master and servant (*ngo g.yog*) of the bKras ljongs (*bKra shis ljong) incarnation in 1817. This document merits further research.
[778] With the possible exception of Tashi Lhunpo, which functioned in many ways mostly independent from the Ganden Phodrang government.
[779] Possibly the manager of the *bla brang*.
[780] *Se ra byes bca' yig*: 569: *spyi sos phogs rgyag dus/ bla gnyer/ dge skos/ gzhung gi ngo tshab sogs sbrel bas chos grwa ba sogs la gtong lugs dang/*

guidelines suggest that this nunnery and its nuns were financially not well off. Not only did some of the nuns have to go out to collect alms, they are also depicted as having to go out to weave and to work in the fields. Interestingly, those who were involved in doing certain rituals were remunerated by the (presumably Sakya) monastic authorities (*phyag gzhung*) for their activities. [781] This may have been a way of legitimizing Sakya's sponsorship of the struggling nunnery.

The bca' yig names the amounts that had to be given to the nuns during or after events specified on the ritual calendar, such as the *maṇi* retreat (*maṇi 'tsham*), the monthly Tārā memorial service (*rje btsun sgrol ma'i dgongs rdzogs*), and the ritual fast (*snyung gnas*). The text specifies exactly what had to be provided by whom. In some cases, it was the monastic authorities and in others it was the headman (*mi dpon*).[782] It says for example that 'during the ritual fast on the fourteenth [of every month], the headman along with rivers and bridges (*mi dpon chu zam bcas*)[783] hands out what resulted from collecting donations from sponsors.'[784]

This bca' yig then not only contains guidelines for the nuns to abide by, but also serves as a kind of contract in which the economic survival of the nuns was safeguarded. Interestingly, it also involves the co-operation of a headman, who was burdened with soliciting donations from his constituents. Noteworthy is that – as indicated above – none of the contributions the nuns were to receive were given out without there being some kind of religious reciprocation. In many respects, this particular bca' yig resembles documents that contain endowments of funds (*sbyor 'jags*) for particular monasteries. One such text, written in 1728 (*sa spre*) by Rig 'dzin tshe dbang nor bu (1698-1755), details not only with what the donor (here the headman (*sde pa*) of Khyung rdzong dkar po) endowed Nam gling monastery, but also what kind of rituals he expected the monks to perform in return for the donation.[785] This indicates that occasionally bca' yig also functioned as 'contracts' between the donor (here a larger monastery) and the recipient, containing the exact stipulations of the terms and conditions of the endowment.

The *Bla brang*: the Lama's Residency and Estate

No discussion of monastic economy in Tibet would be complete without referring to the institution of the *bla brang*. In Chapter 4 I have pointed out that this word does not always refer to the autonomous units affiliated to a monastery but owned by an incarnation, it can also simply be a term to refer to the monastic office in charge of (economic) management. The *bla brang* that were headed by incarnate lamas usually maintained independent economies. However, most *bla brang* were neither very big

[781] Generally speaking, not much is known about this nunnery, which in 1947 housed 110 nuns. Even then they received 'special distributions.' This number may have simply been an ideal one, for elsewhere in the same source it is reported that there were only 50 nuns living there. Cassinelli and Ekvall, 1969: 397; 404.

[782] Here, when the monastic authorities make the contribution it is called *phogs*, when it is the headman's the word *'gyed* is used.

[783] This undoubtedly is an administrative term of some sort. *Chu zam* may specify the territory of this headman.

[784] *Rin chen sgang bca' yig*: 213: *snyung gnas skabs tshes bcu bzhi nyin mi dpon chu zam bcas nas yon bdag dge bskul las byung ba'i gtong gzhi gtong/*

[785] See *mNga' ris khyung rdzong dkar po'i nye 'dabs kyi nam gling dgon sde'i dkar chag*. In *Rig 'dzin tshe dbang nor bu'i gsung 'bum* vol. 5 (Dalhousie 1976-7): 653-59. This text is partially translated in Michael, 1982: 181, 2.

nor wealthy. The smaller *bla brang* did not hold any estates (*mchod gzhis*).[786] Those incarnated lamas who did manage to get a good reputation often won sponsors. These successful lamas then built their own residences and sometimes even entire monasteries or hermitages, 'all of which were under the direct control of the Lama,' not the affiliated monastery.[787]

A major source of income for Tibetan monasteries was – and is perhaps even more so today – the presence of one or more incarnations. Religious figures of a certain standing often were an object of veneration for the general populace, thereby generating donations on a large scale. After the death of a prominent incarnation, the monastery often not only lost a religious leader but also a significant source of revenue. This appears to have also been the case in Chinese monasteries during the Song dynasty, despite the obvious absence of the incarnation system: according to Walsh, monks who possessed religious authority, usually the abbots who were elected because of their spiritual charisma, attracted large sums of donations that they in turn would donate to the monastery.[788]

While the estates of the wealthier *bla brang* were occasionally the topic of certain political altercations, what can more generally be deduced from the – admittedly scarce – available information is that the presence of a lama and his *bla brang* that managed to attract wealth can be seen as a force of flexibility in a monastic economic system that was resolutely rigid. A lama's wealth could be spent where and when he deemed it most appropriate.[789] Stein also notes this but only connects this feature to more recent times (i.e. post 1950):

> In the modern period [..] the 'living buddhas' (incarnate lamas in Chinese parlance), as opposed to the monasteries, regularly made distributions of alms, once a year, amounting sometimes to half their capital, and contributed to the costs of the religious ceremonies of their monastery and the state.[790]

Thus while one branch was 'legally' not able to give financial aid to another belonging to the same monastery, a lama was at liberty to help out struggling sub-units, in order to help the monastery to which he felt an allegiance.

Monastic Landlordism

Se ra theg chen gling rtsa tshig was probably written in 1820 (*lcags po 'brug lo*).[791] It was meant for the whole of Sera monastery and authored by the second Tshe smon rgyal thog – the then-regent of Tibet. The work directs itself to the monastic officials rather than to the whole of the monk population.[792] It speaks of how the managers of the subjects on the religious estates have misbehaved:

> To let all the leading positions, such as that of estate-manager (*gzhis gnyer*), be filled by those who are close to oneself and law-abiding, would mean an

[786] Surkhang, 1986: 23.
[787] Goldstein, 1973: 448.
[788] Walsh, 2010: 185, n. 2.
[789] For an account of how a lama meticulously recorded and spent his wealth see Wood, 2013.
[790] Stein, 1972 [1962]: 148.
[791] In the *bCa' yig phyogs bsgrigs* this is erroneously dated as 1920. The author Tshe smon gling Ngag dbang 'jam dpal tshul khrims reigned Tibet between 1819 and 1844. See Zhabs-dkar, Wilkinson, and Ricard, 1994: 676.
[792] *Se ra theg chen gling rtsa tshig*: 182.

> instatement (*gtong thebs*) that is both wise and encouraging, [thereby avoiding] the oppression that has so far been a cause for the religious estate's subjects to become scattered.[793] One needs to encourage [them] to manage[794] the lands with a good motivation, making sure that the Sangha's income and provisions and so on do not deteriorate. There were a couple of general managers and treasurers with bad habits who were involved in private enterprises and many other things. Having caused many religious estate subject families to abscond, they took hold of their lands and made the few remaining scattered and destitute subjects act as their servants. When these people who just did as they pleased without any regard for the two systems[795] were found out,[796] the only appropriate option was to to banish them to a far away place.[797]

This passage demonstrates that the managerial strategies that Sera monastery maintained were much like those of the lay landlords. It appears that in particular in the 19th and 20th centuries, agricultural labourers were a scarce commodity in Central Tibet. Thus one had to treat them relatively well, if only to prevent them from running away. These monastic guidelines suggest that previous estate-managers had abused their position, ultimately leading to financial losses for the monastery. As punishment they were exiled (*phyogs mthar sa 'dzin la gtong ba*), rather than expelled, which may be an indication that the perpetrators were laymen. Be that as it may, the ultimate responsibility lay with the monks who appointed them, which can be gleaned from the advice given on how to select these estate-managers. The text continues, suggesting that this was not just a one-off incident, but an ongoing problem:

> Those who send out the provisions let the surplus of the harvest and the profits go towards [their] allowance and good tea, and do not send any to the Sangha: they hoard by expanding and collecting it. There seems to be rather a lot of people who do this. From now on, those who do things correctly will have better circumstances for themselves for that reason. But it would not be good if people who utter the 'postscript': [798] 'take however much grain that was secretly kept for oneself from this house' should be treated as exceptional cases. For, in the future – due to memories of the past – it will become a cause for those who behave properly and even for this community of ordinary monks to become useless, and for the harmonious members of the Sangha to maintain a discipline that is impure. Therefore, according to the advice given during earlier reigns, such as in the *dGa' ldan chos 'byung*[799] by Mi dbang 'jam dpal dbyangs sangs rgyas rgya mtsho, other than doing what has precedent, one is

[793] For *'ther skyen* I read *'thor rkyen*.
[794] For *'debs bskol* I read *'debs bskul*.
[795] *lugs gnyis*: the secular (*srid*) and religious (*chos*) systems.
[796] Literally 'occurred' (*byung*).
[797] *Se ra theg chen gling rtsa tshig*: 186, 7: *sha tsha tshul mthun gyi gzhis gnyer sogs 'go byed tshang ma go chod btang nas chos gzhis mi ser dang bcas ji srid bar 'ther skyen du mi 'gro ba'i brdags gsigs med pa'i bskul mkhas kyi gtong thebs sa zhing rnams lhag bsam dag pa'i 'debs bskol bgyis dge 'dun gyi 'du sgo gtong sgo sogs nyams chag med pa dgos rgyu la spyi gnyer phyag mdzod sogs ngan pa lang shor re gnyis nas phyag 'debs las sger zhing mang ba zhig byas/ mchod gzhis mi ser dud kha mang po rtsa 'thor la btang nas de dag gi sa zhing thams cad bzung nas 'thor 'phros ngan hrul mi ser re gnyis yod pa la g.yog bskul 'gel ba lugs gnyis khyad bsad kyi rang snang gang shar byed mi byung tshe gong ltar phyogs mthar sa 'dzin la gtong ba las 'os ma 'das/*
[798] *bsgyur byang*: this usually refers to the translator's colophon found in sūtras and the like. Here perhaps it carries the sense of 'the small print': ways to circumvent certain rules.
[799] Literally *bai ser*, an abbreviation of *Baiḍūrya ser po*, the other name of this work.

> definitely not allowed to deviate[800] from the old to the new and be greedy and belligerent and so on, which will become causes for disharmony, rifts, and fights among members of the Sangha.[801]

Here, the suggestion is that good behaviour by the estate-managers should be encouraged and that accepting to 'take however much grain that was secretly kept for oneself from this house', would be either to comply with the occasional corrupt behaviour of these people, or to be the same as accepting bribes.

The emphasis on precedent is also striking here. While the author of this set of monastic guidelines in effect encourages change, it is change geared toward reestablishing the previously agreed rules. More generally, we learn from the above that the author's primary concern is not the direct welfare of the subjects, who were obviously mistreated by the estate-managers, but the long-term income of the monastic community of Sera.

Property and Inheritance

It is striking that the bca' yig that I have come across do not report on issues of inheritance. This may indicate that when an ordinary monk died there tended to be no noteworthy problems with regard to dividing his property.[802] This leaves us largely dependent on eyewitness accounts. In the *Mūlasarvāstivāda vinaya* specific rules were made to keep monastic property 'in the family, to prevent it from falling into lay hands or the state.'[803] Similarly, according to the *katikāvata*s, in Sri Lanka, a monk's property would become the Sangha's after death or giving up robes.[804] In more recent times, in Thailand, it is said that according to Thai state law, upon the death of a *bhikkhu* – unless he has set up a testament of sorts – all his possessions go to the monastery, as it is seen as his home.[805] The willing of one's property to lay-people does not seem to have been an option in the *Mūlasarvāstivāda vinaya*, but a monk's things could go to a layman when they were a 'fiduciary deposit' (*prativastu*),[806]

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[800] For *'go skor* I read *mgo skor*.

[801] *Se ra theg chen gling rtsa tshig*: 187: *gtong sgo gtong mi rnams nas lhag don lo chu lam rgyug gi phogs ja tshul bzang po 'dengs bzhin du dge 'dun la ma btang bar rgyas bsdus kyis nyar tshags sogs byed mi mang dag zhig yod tshod 'dra ba/ phyin chad tshul mthun bgyis na so sor 'di phyir legs tshogs che zhing/ 'di nas so sos lkog nyar gyi 'bru rigs ji yod khang pa 'di nas 'di thon gyis zhes bsgyur byang thog 'don mi ched mngags gtong dgos byung na mi legs pas rjes yong sngon dran gyis spang blang tshul bzhin rigs shing gra rgyun gyi skor 'di yang don med dge 'dun rnams thugs mthun khrims mi gtsang ba'i rgyu zhig yong gi 'dug pa/ des na sngar gyi thob khungs mi dbang 'jam dpal dbyangs sangs rgyas rgya mtsho'i bai ser sogs nas lam ston ltar thob sa thob khungs/ sngar sa sngar gnas gang yod byed pa las/ rnying pa nas gsar par 'go skor dang/ ham rtsod sogs byas pas dge 'dun phan tshun thugs mi mthun pa dang dbyen dang 'khrug slong gi rgyur 'gro ba'i rigs gtan nas byas chog rgyu min/*

[802] Naturally, here the issue is the inheritance of individual 'simple' monks. With regard to the inheritance of whole monasteries during the 12th century for example, the legality of the ownership was often challenged, as witnessed by the instances of a number of early Kadam monasteries. The solution was sought in securing inheritance of religious property from father to son and in the case of celibate masters, uncle to nephew. See Davidson, 2005: 290.

[803] Schopen, 2008: 640. The basic ruling found here is that the attendant of the dying monk received his six standard belongings and in case of there being more than one attendant, all had to get equal shares. The rest was to be divided up and shared with the other monks, see ibid.: 635. For more on Indian Buddhist 'property and inheritance laws' see Schopen, 1995a; Schopen, 2000a: 11, 2, and Schopen, 2001.

[804] Ratnapala, 1971: 170. For more on Sinhalese inheritance and property rights in later times see Evers, 1967.

[805] Bunnag, 1973: 120.

[806] Schopen, 2008: 640, n. 45.

which I take to mean a fund, owned by the monk, but managed by a lay-person. In the Chinese 12th century monastic rulebook, the *Chanyuan qinggui* 禪苑清規, it says that the dead monk's possessions were auctioned (presumably among the monks). The profits were then used for his funeral and religious practices for his benefit, such as sūtra readings. The text stipulates that a monk should not have too many things – which would make the auction tedious – nor too few, so that his funeral would have to be paid for by others.[807]

In the Tibetan case, again there does not appear to be one single ruling on what to do with the inheritance of a deceased monk.[808] In Sakya monastery, monks could will their property and in absence of a will their families could claim the monk's possessions.[809] Shes rab rgya mtsho, who used to live in that monastery further specifies this, indicating that the family was indeed involved but that they would usually not keep the things for themselves:

> If an old monk would die his relatives would sell his things and often spend the proceedings on the funeral costs and rituals, and so on. If he had no relatives the monastery would do this. There were very few monks who really owned something; most did not have a lot, much unlike monks these days.[810]

Similarly, a report on Spiti from 1897 informs us that when a lama (here: monk) would die, his property would not go to the monastery but back to his family. The first recipient would be another lama in that same household, but in the absence of someone like this, it would go to the head of the household.[811] In many cases a monk had to 'buy' the living quarters (*grwa shag*) at the monastery, and a younger monk – often his relative – would oftentimes join him there.[812] Regularly when the older monks died, these younger monks would inherit this 'household'.[813]

With regard to monasteries in Eastern Tibet, Ekvall states that a monk's possessions would become the community's after his death.[814] Khedrup, on the basis of his own experiences, recalls that in Sera je when a member of the society of rogue monks (**ldab ldob skyid sdug*) died, one share went to that society, some was used to pay for funerary costs and the rest was given to the college he belonged to.[815]

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[807] Yifa, 2002: 207, 8.
[808] This is also noted by Cassinelli and Ekvall who comment that 'each monastery had different regulations regarding possessions of deceased monks. In most monasteries the things went on to the monastery.' Cassinelli and Ekvall, 1969: 234.
[809] ibid.: 307.
[810] Personal communication with Shes rab rgya mtsho, Rajpur, August 2012. In contrast, Khedrup notes that 'quite a lot of monks' owned land and other property such as livestock. They could become quite rich, in part because they 'did not have to pay much by way of taxation.' However, when these rich monks died most of their property would go to their college and not to their family. Khedrup, Richardson and Skorupski, 1986: 66.
[811] Diack, 1994 [1897] III: 88.
[812] In contrast, in contemporary Ladakh these living quarters are owned and maintained by the 'natal household estates' of the monks. These households are able to sell them on to other estates, if deemed appropriate. Mills, 2000: 27. Nonetheless, the process of 'inheriting' the living quarters was no doubt similar. To complicate matters further, dKon mchog chos nyid reports that the Ladakh branches (*yan lag gi dgon*) of Yangri gar in Central Tibet used to own a hundred living quarters in this monastery, so that the monks sent out to study there would have a place to live. Personal communication, Phiyang, August 2012.
[813] Goldstein, 2009: 6.
[814] Ekvall, 1959/60: 209; Ekvall, 1964: 195.
[815] Khedrup, Richardson and Skorupski, 1986: 51.

Due to lack of primary (and secondary) sources, it cannot be conclusively demonstrated what happened to the property when ordinary monks died. It can be gathered from the above accounts that the average monk did not own much, at least not enough so as to anticipate serious complications with regard to his inheritance. From the textualist's viewpoint this is of course an *argumentum ex silentio*, whereas when one takes into account other sources it is an argument based on a hardly audible murmur. Furthermore, it needs to be noted that the primary use of what the monk left behind was – much like in today's Tibetan communities – for the performance of the necessary death rituals. Thus, regardless of whether it was the family or the monastery spending the money, eventually all flowed back to the monastic community, whether it be into the pockets of the monks or the coffers of the monastic government.

Naturally, inheritance also worked the other way around. That is to say, monks also inherited.[816] Or did they? Again this is not entirely straightforward. According to some, monks were not at all allowed to inherit land.[817] French states that monks and nuns could inherit land, but never the primary family land.[818] According to Cassinelli and Ekvall, monks had the same rights as laymen over 'movable possessions'– which is to say, anything but land.[819] In any case, living off one's parents' inheritance was not a common method of subsistence.

Business and Trade in and around the Monastery

Tibetan monks and monasteries have probably always been involved in trade. Monks and merchants made natural bedfellows: neither was inextricably tied to the land or a locality. They were not bound to stay in one place, as the farmers were. Moreover, monks and traders regularly travelled together for safety reasons,[820] and often pilgrimage and business went hand in hand. Due to their monastic affiliation, monks could have networks that were far-reaching, facilitating trade across the board. Chen, speaking on Kham, supposes that the economics of 'the lamasery' was 'not so much based on land as on trade and usury.'[821] Michael estimates that thirty per cent of the (Central Tibetan) monastery's income came from 'trade, business and banking activities, such as money lending and investment.'[822] This involvement in trade is

[816] For research on monks inheriting in the *Mūlasarvāstivāda vinaya* see Schopen, 1995b and Schopen, 2001 According to the latter work 'vinayadharas did not want to give up their right to inheritance.' ibid.: 112.

[817] e.g. Cassinelli and Ekvall, 1969: 239. Speaking of Ladakh, Mills notes that 'when monks enter the monastery they lose the right to inherit.' Mills, 2003: 313.

[818] French, 1995a: 174. Interestingly, on page 173 the author details the account of a person 'who did not inherit because he had taken religious vows,' i.e. had become a monk. On page 333, she gives the life story of the monk Thubten Sangye who states that 'monks cannot inherit.'

[819] Cassinelli and Ekvall, 1969: 234. Conversely, in Sri Lanka a monk could inherit family land, which would then become monastic property after his death. Kemper, 1984: 408.

[820] Here the most obvious parallel is the way merchants and monks travelled on the Silk route.

[821] Chen, 1949: 100. In contrast, Slobodnik, writing about Amdo, remarks that according to a Chinese (propagandist) source, the main income for the monastery was the taxes paid to them by the people, demonstrating the people's subordination to the monastery. Slobodnik, 2004: 8.

[822] Michael, 1982: 49, 50. In contrast, a source of income for Chinese monasteries during the Song dynasty was the organizing of religious festivals, which were accompanied by market fairs. See Walsh, 2010: 59. This (conscious) attempt to accrue wealth appears not to have been common practice in Tibetan monasteries. Similarly, there are indications that Chinese monasteries occasionally owned shops at the market. In the 9th century the monastery of Da Xiang Si (大像寺) in western Shanxi had such as shop, either as a branch of the monastic treasury or as an outlet to sell the monastery's estates' produce. See Twitchett, 1957: 539, 40. Tibetan monasteries' ownership of shops appears to be a more recent phenomenon, however. See Caple, 2011 and Dagyab, 2009: 127-9.

seen by many as a transgression of monastic vows, as all the different *prātimokṣa*s have a ruling against buying and selling.[823] But was commerce really forbidden? In the beginning of the 18th century Desideri remarks:

> According to their rule monks are absolutely forbidden to engage in trade or commerce. Nevertheless, this rule is commonly – or rather almost universally – disregarded. They are very active and interested in business dealings, and for that purpose they obtain leave from time to time to go on journeys and to absent themselves from the monastery for a certain period.[824]

While this missionary's observations are normally rather well informed, the perceived strict taboo on trade in (Tibetan) Buddhism rests on a misunderstanding or a misinterpretation. Nonetheless, this distorted view on monastic trade has pervaded the thoughts and minds of scholars and non-scholars alike to this day. This notion added to the – once pervasive – view that Tibetan (monastic) Buddhist practices are diluted or debased versions of what was once current in Buddhist India. However, that Tibetan monks obviously engaged in trade does not mean that Indian monks did not: the *Mūlasarvāstivāda vinaya*, for example, depicts monks storing rice and selling it when it became scarcer.[825] According to the same corpus – being arguably the most lenient of the Vinayas with regard to financial matters – buying and selling is fine, provided one does not seek gain.[826] The relevant passage from the *Vinayavibhaṅga* can be translated as follows: 'There is no transgression [regarding] a *bhikṣu* both selling without seeking gain as well as him buying without seeking gain.'[827]

The monastic guidelines demonstrate a diverse range of attitudes towards trade. Sometimes the Tibetan texts reiterate the Vinaya rules and at other times they diverge considerably. One of the earliest texts in this genre mentioning trade was written by Grags pa byung gnas (1175-1255, also known as sPyan snga rin po che). He was the fourth abbot of Drigung thil, for which this bca' yig was composed. The author held that post from 1235 to 1255, suggesting that this text is likely to have been composed within this timeframe. Concerning monks' business, he writes:

> Those monks who, under the false pretext of going to sKyi shod and g.Yor po and other places for business (*tshong*) or on an alms-round (*bsod snyoms*), are found to drink alcohol (*chang*), should be punished, for they are the enemies of the Teachings. [They] are not allowed back to Thil.[828]

This section is significant for a number of reasons. Going to do business (*tshong*) is mentioned together with collecting alms.[829] It is a casual reference: there is nothing wrong with being involved in trade. The problem here is drinking alcohol,

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[823] Schopen, 2001: 120.
[824] Desideri and de Filippi, 2011: 333.
[825] Schopen, 2004: 32.
[826] Schopen, 2000a: 14.
[827] *Vinayavibhaṅga* (D3 Cha): 156b: *dge slong gis rnyed pa mi 'dod pas nyo bar byed cing rnyed pa mi 'dod pas 'tshong bar byed pa gnyis ka ltung ba med do/*
[828] *'Bri gung mthil bca' yig*: 249b: *skyi shod dang g.yor po dang phyogs rnams su tshong dang bsod snyoms la snyad btags pa'i ban sde chang 'thung ba byung na bstan pa'i dgra bo yin pas chad pas chod/ phyis thil la ma gtong*
[829] This issue is further discussed in Chapter 7.

not doing business.[830] Generally speaking, the monastic organization in this earlier period was demonstrably looser and monks were more likely to be self-financed. Often they were also not necessarily attached to one single monastery.

Later bca' yig demonstrate a less casual attitude towards trade. The monastic guidelines for Sera je, written in the 1737, note that:

> While one's body is sound and one has intelligence, it is not permissible to live at ease (*sos dal du mi sdod*) and do business for profit (*tshong khe spogs*) or to give out loans of barley (*nas bun 'dzugs pa*).[831]

This statement simply suggests that the mind is a terrible thing to waste, in particular on something as frivolous as business. It also does not categorically forbid trade and providing loans – activities that perhaps would be more permissible for dull-witted monks. In a similar vein, it is reported that at the Sakya branch monastery of gDong dga' chos sde, ordinary monks were allowed to do business, whereas monks of 'the highest order' were forbidden to engage in these mundane affairs.[832] The detrimental effect of commerce on the mind is also noted by Patrul Rinpoche in the early 20th century who complains that:

> lamas and monks these days see no harm or wrong in doing business; indeed they spend their whole lives at it, and feel rather proud of their prowess. However, nothing debilitates a lama['s] or monk's mind more than business.[833]

Not only was trade seen as debilitating, but by being involved in commerce one also puts oneself on a par with lay-people. The Eighth Panchen Lama remarks:

> These days there are many who – under the impression that they are following in the footsteps of Śākyamuni Buddha – despite having been freed from the household, still have not been freed from householders' activities and thus do much trading for profit (*tshong khe byed pa*).[834]

Interestingly, during the first half of the 20th century, the polymath dGe 'dun Chos 'phel linked the recent rise in monastic commercial activities in Amdo with the inability to keep the vows of celibacy correctly.[835] The monastic guidelines for Drepung by the Fifth Dalai Lama – on which the above cited Sera je bca' yig is based and from which certain sections are taken nearly *verbatim* – give another ruling on trade. This text conveys similar sentiments, but from a slightly different angle:

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[830] It is sometimes argued that, while the other schools were lax in this regard, one of the major accomplishments of Tsongkhapa is that the movement he spearheaded was the only one without a laissez-faire attitude toward alcohol consumption by monks. See for example Norman, 2009:156. The above passage, however, clearly shows that strict regulations toward monastic alcohol consumption were in place some 200 years before Tsongkhapa's time.

[831] *Se ra byes bca' yig*: 550: *lus kyis rkyen theg cing shes rab yod bzhin du chos grwa mi 'grim par sos dal du mi sdod cing/ tshong khe spogs dang/ nas bun 'dzugs pa sogs mi byed/*

[832] Cassinelli and Ekvall, 1969: 401.

[833] Patrul Rinpoche and Padmakara Translation Group, 1998: 105.

[834] *bKra shis lhun po bca' yig*: 116: *deng skabs bdag cag gi ston pa'i rjes 'jug tu rloms pa phal cher khyim las thar kyang khyim gyi bya ba las ma thar par phel cher tshong khe byed pa mang bas/*

[835] Makley, 2007: 191.

> It is not allowed to pretend to be a debate monk (*chos grwa pa*), while being healthy and intelligent, to not study but [instead] to do business for profit (*tshong khe spogs*) and make loans of barley (*nas bun 'dzugs*).[836]

Here it is important to note that the reason why the Fifth Dalai Lama had a problem with debate monks doing business is not just because it would be a waste of their talent, but because earlier on in the text he ruled that registered debate monks were to receive an allowance from the monastic authorities. This means that if they would involve themselves in trade and not study they would be receiving that 'salary' illegally and in addition to the returns of their business enterprise.

A set of monastic guidelines from 1900 states that one needed to have permission to trade: 'Whether the trade is on a big or a small-scale, one is not to engage in trade without asking the monastic authorities (*bla brang*) or the disciplinarian. Do not use bad weights and measures.'[837] Again, what we see here it is not that trade – buying and selling – was forbidden outright: it simply needed to be regulated. Ideally, it served a purpose other than greed.

Commerce: the Individual versus the Wider Monastic Community

In the bca' yig, when restrictions with regard to business are imposed, they are always directed toward individual monks, never toward those who accumulate wealth on behalf of the monastery. As mentioned above, this distinction between the individual personal livelihood and the larger corporation of the monastery is generally very pronounced. This distinction has its roots in the Vinaya.[838] Gernet, who studied the *Mūlasarvāstivāda vinaya* in Chinese, remarks that 'commerce is [..] prohibited to the monks but recommended to the Sangha.'[839] In the monastic guidelines this separation of the corporate and the individual is pronounced when they treat the division of donations, but also when it comes to rules on trade and other 'work'. The bca' yig for Ramoche monastery, which was written in the 1740s, states: 'Except for the benefit of the monastery and the monastic official lamas' fields, the monks are not to conduct trade, work in the fields, or give out loans and so on.'[840] A similar sentiment is expressed in the set of monastic guidelines for Phabongkha hermitage:

> Regarding this, except for the officials who work for the general Sangha, no one else, whether high or low, may keep horses and cattle, do business and

[836] *'Bras spungs bca' yig*: 307: *chos grwa par khag btags nas lus thang zhing shes rab yod bzhin du slob gnyer mi byed par tshong khe spogs ngang nas bun 'dzugs pa sogs mi byed/*

[837] *bKra shis chos rdzong bca' yig*: 410: *tshong 'gangs che chung ci yin kyang bla brang dang dge skos la ma dris par tshong mi byed/ bre log dang srang log mi 'dzugs/*

[838] On various occasions, the *Mūlasarvāstivāda vinaya* paints a picture of 'a Buddhist monk who accepts, handles, and disperses what must have been considerable, or even very large sums of money [..].' Schopen, 2006: 236. However, the money that gets handled is always for the benefit of the larger community.

[839] Gernet, 1995 [1956]: 163.

[840] *Ra mo che bca' yig*: 137: *gwra tshang rang don dang spyi pa bla ma'i shas zhing sogs ma gtogs grwa rigs rnams nas tshong khe zhing las bu lon sogs gtong sa med/* A similar sentiment is expressed in a bca' yig from 1930 written by the Thirteenth Dalai Lama, see *Rong po rab brtan dgon bca' yig*: 538: *spyi bso dang mchod gnyer khag la ma gtogs zhing las/ phyugs skyong/ khe tshong sogs nye 'gyangs gang sar nam yang mi chog*.

> give out loans against interest, and interfere in the matters of lay-people that are inappropriate and carelessly wander about and so on.[841]

Similarly, the bca' yig for 'O chu dgon from 1918 states:

> Except for the managers, it is not allowed for the general monk-populace to do business and make loans against profit. It has been said by the Victor(s) that it is impossible for those who have gone forth to be lacking in sustenance. Therefore do not do things that go against the rules.[842]

This is reminiscent of a Bhutanese saying: *grwa pa sgrig gis 'tsho* – monks sustain themselves by means of rules.[843] This proverb reflects the very widespread (and still current) notion that as long as one lives a virtuous life, one need not worry about one's livelihood. A similar sentiment is reflected in the 16th century monastic guidelines for Tshurphu:

> In particular, one needs to give up on fearful thoughts that one will be overlooked,[844] thinking: 'what will happen when I run out of food and clothing?' According to many texts, thoughts that are excessively attached and craving need to be abandoned, because the books (*glegs bam*) state that when one relies on the continuity of the Dharma, shortage will be impossible.[845]

One could wonder, however, whether these statements provided any solace to the monks who truly had difficulty getting by.

Sometimes, the line between the monastery's affairs and the individual monk's business got (intentionally?) blurred. The Drepung monastic guidelines report that on occasion there had been:

> some greedy teachers (*dge rgan ham pa can*), like those who would go to Lhasa on official business (*don gcod*), not hiding the fact that they are of the Gelug school (*dge ba pa*), who would pretend that what they received went solely to their college. They would put a seal on the goods and their own living quarters would be full of them. [Since then] those things have turned up and it is obvious that they should wholly go to the big colleges. These things are a total embarrassment, and should thus not be done.[846]

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[841] *Pha bong kha bca' yig*: 243: *de mtshungs dge 'dun spyi'i las byed ma gtogs/ gzhan ma drag zhan su thad nas rta phyugs gso ba/ tshong bun bskyed byed pa/ mi 'os pa'i khyim las su the tshogs bag med 'khyams nyul rigs mi byed/*

[842] *'O chu dgon bca' yig*: 177: *mchod gnyer khag rnams las grwa rigs byings nas tshong khe bun sogs mi chog rab tu byung ba rnams 'tsho bas phongs par mi 'gyur bar mi srid pa rgyal bas gsungs pa ltar na/ bcas khrims dang 'gal ba'i las mi byed/* In the *bCa' yig phyogs bsgrigs* this text is wrongly dated to 1798, in the *bCa' yig phyogs bsgrigs* 2 this error has been corrected.

[843] Phuntsho, 2004: 572.

[844] *ma phyed*: literally 'not get differentiated'.

[845] *mTshur phu bca' yig*: 708/5a: *lhag par zas gos 'di zad nas ji ltar 'ong snyam ste ma phyed dogs pa'i blo spong ba dang/ dpe cha mang po la ha cang chags sred kyi blo yang spong dgos te/ chos rgyud thog tu khel na glegs bam gyis lag thogs mi srid pa'i phyir dang/*

[846] *'Bras spungs bca' yig*: 313, 4: *dge ba par bkab mi byed par lha sar don gcod la yong ba lta bur dge rgan ham pa can la las khams tshan thob pa tsam rtags su bkod nas chas pa la rgya sdom byed cing/ gnas tshang du 'tshangs nas dngos po 'don pa sogs byung 'phros 'dug pa grwa sa chen po rnams rlabs kyis 'gro dgos gshis/ de rigs zhabs 'dren kho na yin 'dug pas byed sa med/*

Similarly, the monastic guidelines for Tashi Lhunpo first mention the monks who were trusted to do the monastery's business and then state:

> Also others who are astute will mingle with this crowd [of business monks] and involve themselves in making profits through trade and give out loans of money and grains against interest on a large scale. Also some creditors (*bun bdag*) in dealing with people who are shameless in [repaying] the loans and the interest (debt-defaulters), pretend that it is the 'mother-money' (investment-capital) of the monastic office (*spyi pa*). To pursue them aggressively and the like is to be on the verge of [committing] many wrongdoings.[847]

Again, the problem that the Eighth Panchen Lama, the author of these monastic guidelines written in 1876, articulates is that monks doing business for themselves may become indistinguishable from the monk-officials. When pursuing debt-defaulters then, one could profit from being perceived as a monk-official – only then could one apply pressure by making the debtors believe the money owed was actually the monastery's investment capital (*spyi pa'i ma dngul*). Obviously then, people were more inclined to pay back money that belonged to the Sangha than to an individual monk. The same author is also rather strict about business carried out by individual monks:

> While the elders and their assistants at the college may use the monastic office's mother-money to give out loans against interest, none of the ordinary monks, whether old or young, may ever be involved in such things as loaning out grains and money against interest or things that fall under doing business and making loans for profit, such as hoarding, horse-trade, donkey-trade, or things like managing acquired fields. Rather, they should prioritize the practice of the various stages of dharma: study, contemplation and meditation.[848]

Here the author is strongly against any business conducted on an individual level. Elsewhere in the same text he demonstrates his aversion to the 'worldly' behaviour of his monastery's monks: 'Managing fields, using cattle, hoarding (*'bol nyo dkon tshong*), giving out loans and so on – turning one's back (S. *vaimukhya*) on what a lama[849] is meant to do – should in no case be done.'[850] This is in many ways similar to the rules on trade in Menri monastery: 'Activities that lead one to the worldly life: trading in order to obtain profit, lending money for interest, deceit in making weights and measures and breaking sworn oaths. It is acceptable to make an honest living by petty trade, following the rules of the state.'[851]

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[847] *bKra shis lhun po bca' yig*: 117: *gzhan yang lag ldan yod rigs rnams nas 'di la rigs bsgres te tshong khe bed/ 'bru dngul gyi bun gtong rgya cher byed pa dang/ gzhan yang bun bdag khag gis bun ngo skyed khrel min byung rigs la spyi pa'i ma dngul yin tshul khar 'khur nas 'ded gtser byed pa sogs nyes pa du ma'i sgor 'dug cing*

[848] *bKra shis lhun po bca' yig*: 118: *de ltar grwa tshang rgan po rgan g.yog rnams nas spyi pa'i ma dngul yin nges bun bskyed gtong byed pa las de byings grwa rigs bgres gzhon su thad nas kyang 'bru dngul gyi bun bskyed gtong dpyad dngos kyi rigs 'bol nyo dkon tshong/ rta khe/ bong khe sogs khe bun tshong las kyi rigs dang bsgrub zhing 'debs skyong sogs gtan nas mi byed par/ thos bsam sgom bsgrub chos spyod kyi rim pa la nan tan du mdzad dgos/*

[849] Here lama carries the sense of ordinary 'monk'.

[850] *bKra shis lhun po bca' yig*: 83: *sa zhing 'debs skyong dang/ nor lug gi bed spyod/ 'bol nyo dkon tshong/ bun gtong sogs bla ma'i bya ba las rgyab kyis phyogs pa de rigs gtan nas mi byed/*

[851] Cech, 1988: 77.

We thus find that the bca' yig stipulate rules on *who* could do business as well as on *how* it was to be conducted. As some texts cited above suggest, commercial activities could also give rise to dishonesty, in particular with regard to the measures and weights used. Again the guidelines for Tashi Lhunpo state:

> Considering that the Dharmarāja Srong btsan sgam po has prohibited fraud to do with weights and measures for lay-people, does it need mention that we, who have gone forth, should also not be doing this? Previously, from within the ranks of the monks enrolled here there have been cases of people swindling others by means of incorrect weights. Obviously this brings about very heavy negative karma! Taking into consideration that this is a disgrace to both the general and the specific Teachings, as well as to the community of the Sangha, no one – be they young or old – may do this from now on. If there are people who have done this, they need to be punished severely when the faults that have been established on the basis of investigation by the 'Religious rules office' (*chos khrims khang*). It is said in the collected works of the Kadam masters that: 'Even in the ocean-like community of those who have been instructed, if the rules are relaxed only slightly, hooved and fanged beasts with faulty discipline will appear.'[852]

It is telling that here the author refers to what can be translated as 'secular laws' (*rgyal khrims* or *srid khrims*), namely those that are purported to have been established by Srong btsan sgam po in the 8th century. These thirteen pronouncements (*zhal lce bcu gsum*) were thus seen as applicable to the whole of the population in Tibet, and not just the lay-people. Some texts also comment on *where* commercial activities should take place:

> A lot of unnecessary trading should not be done. When it is done, the price should be according to what is current; one should not go higher or lower than the current rate. One should not be obsessively attached[853] toward business that has not yet been finalized.[854] Trading should be done outside the gate (*gzhung sgo*) and nowhere else.[855]

Schram also notes that when business deals were made by monks, they were not to be made too ostentatiously.[856] Similar rules can be found in Dōgen's (1200-1253) *Eihei*

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[852] *bKra shis lhun po bca' yig*: 118: *chos kyi rgyal po srong btsan sgam pos bre dang srang la g.yo sgyu byed pa 'jig rten khyim pa rnams la'ang bkag na rang cag rab tu byung ba rnams kyis byar mi rung ba smos ma dgos kyang/ de snga rang re'i sgrigs grwa'i khongs nas kyang tshul bzhin ma yin pa'i bre srang gis gzhan rmongs par byas pa byung yod 'dug pa rang rgyud la sdig las tshabs po cher 'gyur ba smos ci dgos/ bstan pa spyi bye brag dge 'dun gyi sde dang bcas pa'i zhabs 'dren du 'gyur bar bsam/ phyin chad de rigs bgres gzhon sus kyang mi mdzad/ gal srid byas rigs byung ba la chos khrims khang nas rtsad gcod dang 'brel ba'i 'di khar rgyu mtshan byung bstun slad la 'doms nges kyi nyes pa theg par dka' ba gcod rgyu/ bka' gdams glegs bam las/ bshad tshogs rgya mtsho lta bu na'ang/ khrims ni cung zad lhod par gyur / rmig gcig pa dang mche ba can/ khrims 'chal byol song skyong* [*bCa' yig phyogs bsgrigs*: 302: *skye*] *bar byed/* Here I read, in accordance with the version given in the *bCa' yig phyogs bsgrigs*, *skye bar* instead of *skyong bar*, although the latter reading is not entirely implausible.

[853] For *hab shur* read *hab bshur*.

[854] i.e. do not pursue people.

[855] *sMin sgrol gling bca' yig*: 282: *dgos med kyi nyo tshong mang po byed sa med cing/ gang byed kyang rin thang tshong pa so so'i lugs mthun las 'phar chag mi byed pa dang/ snga ma'i tshong thag ma chod bar hab shur mi bya/ tshong sa yang gzhung sgo'i phyi rol ma gtogs gzhan du mi byed/*

[856] Schram, 2006 [1954]: 374.

Shingi, in the section entitled 'Regulations for the Study Hall'. Here it is said that monks were not to talk to tradesmen in the study hall, but to do this elsewhere.[857] This suggests that trade by monks was both conducted and tolerated, albeit outside of a place reserved for the study of the Dharma.[858]

Because the bca' yig indicate that trade by individuals was sometimes seen as a problem and sometimes as being in need of regulation, one may conclude that business was conducted by many monks throughout the Tibetan Buddhist world (and beyond). However, Miller, who did fieldwork in the 1950s in the Himalayas, reports that the Bhutanese saw trade by monks and monasteries as something typical of Tibet. The Bhutanese themselves deny that their monasteries were ever involved in trade.[859]

While, as noted above, some monks managed to exchange butter for grains and made a small profit with that, for extensive trade one needed startup capital.[860] According to Shes rab rgya mtsho, for this reason most monks did not really do business. He adds that to be successful one needed to be savvy (*'jon po*) in making money, which most were not. Monks who had both the capital and the financial know-how were – in his experience – rare indeed.[861]

Overall, when reading these monastic guidelines through a wide lens (both diachronically and synchronically), we can see a shift from being reasonably tolerant with regard to trade to a less understanding attitude. This decreasing tolerance toward commercial activities is, I believe, strongly related to the gradual change in the economic policies of many monasteries (though by no means all). The Ganden Phodrang government greatly increased the state-sponsorship of certain monasteries.[862] Therefore, from the late 17th century onward there appears to have been a greater push, incentivized by the government, toward providing individual monks with their upkeep, at least partially.[863] In particular in the 20th century there were multiple attempts to provide monks with an income, but only in exchange for an interest in education, good behaviour, and allegiance to the Dalai Lama.

At the same time, when we view the rulings on trade in their particular contexts, it appears that the choice of individual monasteries to either restrict or to (tacitly) allow trade also had to do with the specific circumstances they found themselves in. In the case of Tashi Lhunpo in the late 19th century, we learn by reading the monastic guidelines that it was an institution that held great prestige and had no problem with its monk-enrollments. This text contains policies geared towards curbing monastic growth by being selective as to whom to allow in.[864] To

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[857] Dōgen, Leighton, and Okumura, 1996: 110.

[858] Here we see that the problem was the mixing of the sacred and the profane but not the business itself. Similarly, Jesus once chased men buying and selling and exchanging money out of the temple (John 2:14), but he did not pursue them once they were outside of the temple. Sedlacek, 2011: 139.

[859] Miller, 1958: 187, 8.

[860] In the previous chapter the need for the financial managers to possess capital of their own is mentioned. In a similar way it seems that business monks most likely came from the wealthier strata of society.

[861] Personal communication with Shes rab rgya mtsho, Rajpur, August 2012.

[862] For example, the contemporary work *mTshur phu dgon gyi dkar chag* claims that at the time of the Thirteenth Dalai Lama (*rgyal mchog bcu gsum pa*) each monk received about four hundred silver coins (*dngul ḍam rdo*) from him. See *mTshur phu dgon gyi dkar chag*: 269. It is likely that this was a yearly amount. While it is difficult to calculate the value of money, as the value of silver fluctuated greatly, this still appears to have been a substantial amount.

[863] Spencer Chapman, travelling through Central Tibet in the 1920s, claims that: 'Practically half the revenue of the State is devoted to the upkeep of the monasteries, either in the form of grants of land or in gifts of barley, butter and tea.'Spencer Chapman, 1984 [1938]: 178.

[864] As demonstrated in Chapter 4.

categorically forbid commercial activities can also be seen as one of those policies, as one would only attract those monks who were not dependent on trade to begin with. For smaller monasteries, it was simply not feasible to prohibit trade: the only thing that they could do was to regulate it.

Servicing Loans and Loansharking

As has been shown above, trade and giving out loans against interest are often mentioned in the same breath in the monastic guidelines. It has often been remarked upon that in old Tibet the monasteries were the biggest 'money'-lenders.[865] From a financial perspective, this is a logical process as (the monastic) trade provided a surplus that could subsequently be invested.[866] Very similar rules applied to those on trade: individual monks were often discouraged from giving out loans, whereas monasteries often functioned almost as modern-day banks, making investments and giving credit, without monastic authors ever expressing their dismay over these 'usurious' practices. It can even be argued that, when one considers the financial relationships between the donor and the recipient as portrayed (among others) in the Vinaya, giving out credit is a more reasonable and a more widely acceptable method of sustaining the monastery's financial health than trade. Before turning to the above outlined issue, first the role of the individual monks as creditors should be briefly discussed.

One of the reasons why monks are discouraged or even forbidden from being involved in giving out loans[867] is that at a certain point in time one will need to retrieve these loans along with their interest. There is then a danger of monks exercising force in the process.[868] In the earliest sets of monastic guidelines, the issue of monks (aggressively) pursuing their dues is already noted as a problem. The bca' yig for the community at gDan sa mthil was written by 'Jig rten gsum mgon (1143-1217) during or directly after a period of famine.[869] The relative poverty of both the lay population and the monks is pronounced. He therefore warns the monks not:

> to pursue traders for old debts (*tshong pa la rnying phrin snyog pa*); to ally oneself with 'strongmen' (*btsan po*) amid the destitute country-folk (*yul mi kha nyen rnams kyis thog tu btsan po*) and then to chase people who have long-standing debts (*bu lon rnying 'phrin mi*); to pursue them one by one come what may: all that exists ages and dies – do not create many outstanding debts (*dom ring mang po*).[870]

[865] *Bod kyi dgon sde*: 174. Naturally, in the context of Tibet, for most transactions actual currency was hardly ever used – to facilitate the discussion the word 'money' is therefore used in a rather broad way.
[866] Chen also notes this logic: the 'lamaseries' in Kham loaned out more cash than the wealthy families, 'due to their involvement in trade.' See Chen, 1949: 138.
[867] Similarly, the Sri Lankan *katikāvata*s show that *bhikkhu*s were not to mortgage or lend on interest, see Ratnapala, 1971: 181.
[868] It is perhaps needless to say that monks not only loaned goods and money out to lay-people, but they also gave credit to their fellow-monks. A number of loan-contracts between mostly higher placed monks can be found at www.dtab.uni-bonn.de.
[869] The text itself states that both the previous year and the year before that famines had taken place. *gDan sa bca' yig*: 127: *na ning gzhe ning gnyis su mu ge byung*/ For some of the historical context, see Martin, 2010.
[870] *gDan sa bca' yig*: 127, 8: *tshong pa la rnying phrin snyog pa dang/ yul mi kha nyen rnams kyis thog tu btsan po 'jing 'gril byas nas/ bu lon rnying phrin mi 'ded pa dang/ ji ltar 'ong ba bags kyis snyogs pa dang/ yod pa kun yang rgas shi dom ring mang po ma 'dzug*.

Due to the abstruse language, the above translation is tentative, but there can be no doubt that this author felt that monks were attempting to retrieve their outstanding loans at a time of great scarcity and chastised them for this.

A somewhat later bca' yig by the Eighth Karmapa Mi bskyod rdo rje (1507-1554) connects debt, whether on the part of the creditor or the debtor, along with being deceitful, to stealing:

> Furthermore, tying [someone else] up in a loan, not repaying one's debts, and being deceitful when it comes to selling foodstuffs must be abandoned in every way. Then one can prevent the causes that lead to the downfall (*pārājika*) of stealing.[871]

The individual enterprise of both lending and borrowing was, according to Cassinelli and Ekvall, not restricted by Sakya monastery in the first half of the 20th century. Rather, when engaging in these types of practices the monks operated under 'royal law'.[872] This certainly was not universally the case, for in Mindröl ling monastery during the late 17th century, for example, a monk caught privately lending against interest would risk losing that which he had loaned out:

> The giving out of loans by individuals should not be done, because it is a distraction and it is unstable (*'phar bug che*),[873] and because it is a cause for becoming evil minded, without ever being satisfied (*chog shes med pa'i blo ngan*). If you do do this, then the thing that one has loaned out will become communal property (*spyi thog tu song*). However, this is not forbidden if one loans out something to those in need, without getting a profit out of it and as long as it is not an excessive amount.[874]

In contrast with the restrictions individual monks experienced with regard to giving out loans, for the monastery to lend out property on behalf of the Sangha was mostly unproblematic. The *Vinayavibhaṅga*, which the Tibetans had access to, appears to not just tolerate monastic communities collecting interest, it seems to encourage it:

> The Bhagavan decreed that the goods in perpetuity (*mi zad pa*, S. **akṣaya*) [given] to the Buddha, Dharma and Saṅgha should be given out on loan.[875] The interest resulting from that needs to be offered to the Buddha, Dharma and the Saṅgha.[876]

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[871] *mTshur phu bca' yig*: 708/5a: *khag par g.yar po bsdams pa dang skyin mi gsob pa dang/ lto tshong la g.yo sgyu sogs rnam pa thams cad du spang dgos/ de dag gis ni ma byin len gyi ltung ba'i rgyu rnams bkag zin la/*

[872] Cassinelli and Ekvall, 1969: 235. For more on cases in which monks were punished under secular law see Chapter 8.

[873] The phrase *'phar bug che* is unknown to me. The translation is based on reading *bug* as *bugs*: fall. 'Great rising and falling' then becomes 'unstable'.

[874] *sMin sgrol gling bca' yig*: 281, 2: *gang zag re res bu lon gtong ba 'di yang rnam g.yeng dang 'phar bug che zhing chos shes med pa'i blo ngan gyi rgyur 'dug pas gtan mi byed/ gal te byas pa byung na dngos po gang btang de spyi thog tu song/ 'on kyang bskyed 'phel med pa'i snga 'phrul tsam skye bo so sor yang mkho bar snang bas rgya che mu med du ma song phyin bkag cha med/*

[875] *rab tu sbyor ba*, S. *pra√yuj/ *prayojayati*. For a discussion of this term see Schopen, 2004b: 56, 7.

[876] *Vinayavibhaṅga* (D3 Cha): 155a: *bcom ldan 'das kyis bka' stsal ba/ sangs rgyas dang/ chos dang/ dge 'dun gyi phyir mi zad pa rab tu sbyor bar bya zhing de las skyed gang grub pa des sangs rgyas dang/ chos dang/ dge 'dun la mchod par bya'o/* The narrative reasoning given for this ruling by the

As is to be expected, here a proviso to lending against interest is given, namely that the profit needed to be offered to, or 're-invested' in, the Three Jewels. We see this 'rule' on giving out loans adhered to in the Tibetan context. In essence it means that all profits from monastic enterprise (be it interest from loans or investment) would flow straight back to the monasteries, but in what form is not entirely clear. In other words, we do not know exactly what the revenue was eventually spent on. Was it to be spent on the monks, to go toward the monastery's upkeep, did it go straight into the monastic coffers, or was it used to make extensive offerings?

The *Kṣudrakavastu* offers a narrative in which a merchant gives the monks capital, which he himself then uses as venture capital and subsequently distributes the profits among the monks.[877] In this instance, then, it is the individual monks, albeit as the Sangha, who profit. From the sources under consideration here it can be gleaned that in the context of Tibetan monasticism, the monks usually did not directly profit from the monastery's entrepreneurship. However, there were certain ways to circumvent this, in other ways than by spending it on specific rituals.[878] The bca' yig for Chab mdo dga' ldan theg chen byams pa gling, written in 1933 by the Thirteenth Dalai Lama, gives us a glimpse of this process:

> The monastic authorities, represented by the managers of the private and collective offerings[879] need to give out loans and make business investments and the like using the older offerings for investment (*mchod thebs*) or newly received wealth, in a careful and considered manner.[880] One is to increase and not to let decline [this money] with any changes in the procedures. The distributions (*gtong sgo*), whatever they are, need to be given out, when the recipients of the offerings (*mchod yul*) are thought to be the largest number. One should not let the continuity of offerings decline and be neglected, while the gifts deteriorate and become reduced.[881]

Here the managers are encouraged to invest the wealth and to distribute the profits from these investments among the monks at a time most would be able to benefit. The alternative was to let the offerings go to waste. That the Thirteenth Dalai Lama felt the need to point this out, however, in fact suggests that the reality was otherwise: that, indeed as several other accounts suggest, many monasteries tended to hoard goods, rather than to invest them wisely. The above process is confirmed by an account – based on oral history – suggesting that in the first half of the 20th century the profit from investments was regularly used to buy perishable goods, such as grain and butter. These products were, due to their perishability, thought of as unsuitable to further

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redactors of the *Mūlasarvāstivāda vinaya* can be found in Schopen, 2004a: 29, 30 and Schopen, 2004b: 48-50.

[877] Schopen, 2000a: 7.

[878] As in the example of Rinchen gang nunnery given above.

[879] Whether these managers were monks is not confirmed, although it is likely that they were. In the *Mūlasarvāstivāda vinaya* conflicting narratives exist. In the *Uttaragrantha* the *ārāmika* (often a lay-person) provided the loans, whereas in the *Vinayavibhaṅga* monks themselves are depicted as handing them out. See Schopen, 2001: 102.

[880] The phrase here is *bgri tshag gces thog*, the translation is largely contextual.

[881] *Chab mdo dga' ldan theg chen byams pa gling bca' yig*: 549: *spyi bso mtshon spyi sger mchod gnyer rnams nas mchod thebs sngar yod dang gsar sbyor byung ba rnams la bgri tshag gces spras thog bun gtong dang/ tshong spel sogs thabs 'pho gang yod kyi mi nyams gong 'phel las/ mchod rgyun chad phum zom 'jog bsnyen bkur je zhan je phrar ma song ba'i gtong sgo gang ci chag nar med par mchod yul gang cher bsam pa'i dus gtong dgos rgyu/*

invest.[882] Presumably, this was a way to be able to actually use the profit. Overall, however, this was not the norm: Tibetan monasteries had a tendency to hoard goods – I suspect exactly because of the Vinayic restrictions given above – while not irregularly the monks present at the same monastery experienced relative economic hardship.

The interest rate on monastic loans is reported to have been rather high – the highest interest rate was about twenty-five per cent per year.[883] Chen states that, much the same as in contemporary finance, larger loans carried lower interest rates whereas smaller loans had higher interest rates. The rates on grain loans were higher than those on cash loans. The interest paid per annum on cash loans was around fifteen per cent.[884] In fact, it is claimed that the monasteries tended to charge interest that was higher than that of the government (*srid gzhung*). In Ganden, for example, one would borrow four measures of grain and eventually pay back five measures. But to borrow with the government was to borrow ten measures and to pay back eleven.[885] It is not that the prospective monk-lenders would get lower rates than lay-people, however. A loan contract from an earth dog (*sa khyi*) year,[886] suggests that the Phu khang kham tshan (a house of Drepung Loseling (Blo gsal gling) loaned five hundred silver coins (*dngul ṭam rdo*) against a yearly interest of eighteen per cent (*dgu bskyed*).[887] As with most aspects of pre-modern Tibetan society, loans were not accessible to all. Monasteries often would not deal directly with the poorer households, possibly because this was seen as too risky: for losing out on the monastery's investment made with the offerings of the faithful would amount to squandering the Sangha's possessions. Often the debtors of the monastery were the well-to-do families who occasionally passed on smaller segments of the loans to the less affluent.[888]

That monasteries gave out loans and that they became de facto debt-collectors must have added to tensions between the monastic and the lay-population – particularly the higher strata of society. Above we saw that collecting the interest or the debt posed a threat of violence. The debt-collectors of Ganden in the first half of the 20th century were not permitted to use physical violence. They would visit the families of those in debt to ask them to help with repaying the money. Here then the method was social pressure rather than threatening with punitive action.[889] In Chinese monasteries during the same period, the last resort when dealing with people defaulting on their debts was to hire a couple of ruffians to dismantle the door and take away the furniture. Another option was to take them to court, but this was less common.[890] Similar practices were also employed in the Tibetan monasteries – with the ruffians often being monks.[891] That this occurred did not mean that it was acceptable behaviour. In Tibet in the 1930s, monks from Sera monastery had cashed in debts by seizing goods. The Thirteenth Dalai Lama ended up fining Sera's abbot

[882] Dagyab, 2009: 108: 'Da es sich nicht um dauerhaft haltbare Güter handelt, waren sie als Anlageform denkbar ungeeignet.'
[883] Dagyab, 2009: 179.
[884] Chen, 1949: 139.
[885] *Bod kyi dgon sde*: 174.
[886] Probably written in either 1899 or 1959.
[887] Manuscript 110: 0614_AA_1_1_66_9 at http://www.dtab.uni-bonn.de/tibdoc/termdoc/term2.htm
[888] Chen, 1949: 138.
[889] Dagyab, 2009: 61.
[890] Welch, 1967: 27.
[891] Exercising (any type of) force was not always an option for monasteries that were less powerful. Bunnag, for example, reports of there having been several cases in which tenants refused to pay rent, because they knew the monastery was unlikely to pursue the matter. Bunnag, 1973:124.

for this. This implies that the abbot was held legally responsible for the conduct of his monks.[892]

In contemporary Tibetan monasteries loans and business investments are still made by the monastic management. Until recently the larger monasteries in exile in South India provided Tibetan sweater-sellers with cash so that they could buy their goods. When things one year went awry and the sellers defaulted on their loans, the monks could take no action. The monasteries ended up losing much money.[893] Some monasteries in the PRC still loan grain out to those families who need it, without any interest or deposit. Again, no measures, legal or otherwise, can be taken when it is not paid back.[894] Contrasted with the manner in which the monastic authorities dealt with debt-collecting prior to the 1950s, this is clearly indicative of the changed power-relations between the lay-populations and the monastery.

Usurers or Banks: Monasticism as an Economic Model?

Perhaps Buddhist monasteries [..] *acted as agents of economic development in much the same way as the monastic foundations of medieval Europe*.[895]

I now return to the issue alluded to above, namely that providing loans and making investments were methods of wealth-accumulation that were less problematic for the monastic agents than, for example, trade or owning fields. When reading theoretical works on the ethics of commerce and finance that have a strong focus on Western religious and philosophical discourses, we are informed that, generally speaking, trade is inevitably good, for it is a simple exchange, whereas moneylending is morally reprehensible. This is regularly presented as some sort of universal. The practice of lending money and charging interest is equivalent to the more archaic usage of the word usury.[896] In Christianity, usury has traditionally been seen as constituting a grave sin. It gets described as either theft from people or from God. Thomas Aquinas saw it to be a sin against justice, a notion probably inspired by ancient Greek thought, according to which usury was seen as something despicable.[897] Aristotle contends the following:

> The most hated sort, and with the greatest reason, is usury, which makes a gain out of money itself. For money was intended to be used in exchange, but not to increase at interest... That is why of all modes of getting wealth this is the most unnatural.[898]

In the case of Tibetan Buddhism, when considering the sources at hand, on the whole commerce is never described as preferable to moneylending: they are seen as equally bad (or good). Moreover, when the Sangha is the moneylender, it is even encouraged. As has been demonstrated above, according to the *Mūlasarvāstivāda vinaya*, the

[892] Bell, 1998 [1946]: 200.
[893] This (purposely anonymized) account is based on what I have heard during my stay in India between 2000 and 2005 and from later conversations with monks. This incident would most definitely merit further research, for it may prove to be very informative on the contemporary nature of monk-lay relations in exile.
[894] Dagyab, 2009: 183.
[895] Strenski, 1983: 474.
[896] Nowadays, this term is used to denote interest rates that are exorbitant. This – much more recent – gloss of the word 'usury' has no place in this discussion.
[897] See Kaye, 2000: 86, 7.
[898] Aristotle, *Politics*, 1258a39-1258b7, as quoted in Sedlacek, 2011: 85.

Sangha is to use money (or otherwise) in a manner that is *exactly contrary* to Aristotle's views: the Sangha preferred *not* to use the offerings of the faithful in exchange, and instead tried to increase the offerings through interest. The Buddhist rationale behind this is that as the interest accrues so does the merit of the original donor.

Even though they are part of a slightly different argument, Walsh's remarks on Chinese monastic matters of economy during the Song Dynasty ring true with regard to the issues at hand, namely that 'monks and nuns [..] did not engage in socioeconomic practices *in spite* of their salvational or devotional dispositions; they engaged in such practices *because* of them.'[899] As far as I am aware, there was no linkage of usury with 'sinfulness' among Tibetan Buddhists, or Indian Buddhists for that matter. This disproves the widespread notion that moneylenders were *universally* despised. In fact, Graeber, in his work that considers the morality of debt in time and place, points out that Buddhism 'is one of the few of the great world religions that has never formally condemned usury.'[900] The proviso here is that this is only with respect to the Sangha as the creditor: the individual monk does get criticized for extracting interest on loans.

Naturally, there is no way of knowing how the debtors felt about their monastic creditors, but we do know that often money-lending was not seen as morally reprehensible by ordinary Tibetans. Caple writes that, when researching the monastic economy in contemporary Rebkong in Amdo, she was told that local people who were relatively poor saw borrowing from the monastery and giving back interest as a form of giving to the monastery.[901] Dagyab reports a not dissimilar instance in which Tibetans complied or even agreed with the economic policy of the monasteries: Ganden monastery, before 1959, both bought and sold grain. The monks in charge of this business had two sets of scales: one for buying (*bsdu rgya*) and one for selling (*gtong rgya*) the wares. The local population was well aware that the scales had been tampered with so that the scales always tipped in the favour of the monastery, but – at least according to oral history – people still preferred to do business with the monastery for the sake of the merit involved. It was even perceived by some as a donation.[902]

It has been argued that the relatively good economic position of the monasteries before 1959 made it possible to help out the local population in difficult times with credit, and that in particular in areas where the infrastructure was poor the monastery was an important giver of credit.[903] However, as has been noted above, often only the wealthier people were eligible to do business with the monastery: the monastic corporation did not give out small loans to 'the little people'. The wealthier families could hand down their loaned money to the poorer families, but the 'ordinary' people may also have been served with loans by the individual monks, filling a niche in the market, albeit one that was not always legal, 'Vinayically' speaking.

The alternative to seeing the monastery's commercial enterprises as usurious practices is to view them as a service. Not the service a charitable institution would provide, but that of, for example, a bank. Gernet, taking various Vinayas as a basis,

[899] Walsh, 2010: 14. Emphasis added.
[900] Graeber, 2011: 496. Similar attitudes to usury can be found in non-Buddhist Indian texts such as the *Manusmṛti*. It is said there that to lend on business is not permitted unless it is for a 'religious purpose' (S. *dharmārtha*). See Schopen, 2004b: 57, 8. In this article it is suggested that Vinaya and Dharmaśāstra materials contain significant parallels in this regard.
[901] Caple, 2010: 210.
[902] Dagyab, 2009: 118.
[903] ibid.: 174.

remarks that prior to the spread of Buddhism there were no lending banks, and that thus 'Buddhist communities must be credited with their creation.'[904] Banks, in turn, are often recognized as the catalysts of wider economic growth. The same parallel is drawn by Ekvall:

> It is the Grwa tshang, or college, however, which, in the office and operations of the Spyi ba, or manager, corresponds most closely to the organization and function of the investment banking in other parts of the world. The analogy, though close, does not hold good in every respect. Although it operates like an investment banker, the monastery bank derives its capital from gifts and not from deposits on which it would have to pay interest or other financial outlay. The self-sacrifice of those who give, in terms of satisfaction derived, has not been ruinously or appallingly great. Nor have the sPyi Ba and others imposed altogether unreasonable interest rates or altogether stifled economic development. The sacrifice expressed in offering and the management of wealth together represent an economic contribution to the culture of Tibet.[905]

The real impact of the monasteries on the economy of pre-modern Tibet is often either ignored by scholars more concerned with issues of political or religious history or is described as a burden on the ordinary people, a mode of exploitation of serfs, and as an obstacle to economic development. The surplus of the Tibetan people is often portrayed as being solely used up by religion. This view is countered when one views Tibetan monastic economic practices from a different perspective, namely as an economic 'model' that was seen by Tibetans as a stable and maybe even a more *just* alternative to the hegemony of feuding aristocratic families[906] and the decentralized government, which actively stimulated local level governance. When put in the historical context of Tibetan political history, the monastic economic model may have been the most viable option. Needless to say, this model has developed organically and gradually from the introduction of monastic Buddhism in Tibet onwards and should not be seen as a model that has been consciously created or adopted at a certain point in time.

To assert that the monastery performed the functions of a bank and that this institution as a main centre of trade was seen as a better alternative is not the same as claiming that the economic practices in pre-modern Tibet were morally sound or just (in particular from the point of view of the Western discourse on morality). However, it does contradict the notion that the reason a large part of the economic power was placed in the hands of the monasteries was due to the blind faith of the uneducated Tibetans, as certain apologists of the PRC's policies toward Tibet would have it.[907]

Tibetans, like many peoples across the world, were – and are – pragmatists at heart. However, as has been demonstrated again and again, pragmatism and religiosity are not mutually exclusive. This is not to say that the opposite is true either. While there are obvious parallels, a distinct difference between Buddhist (monastic) agents in financial issues and their medieval Christian counterparts is that among the latter:

[904] Gernet, 1995 [1956]: 359, n. 73. This remark pertains not just to China but also to India.
[905] Ekvall, 1964: 198.
[906] As some of the examples I have given throughout this study suggest, the aristocracy and the monastic institutions cannot comfortably be seen as separate agents, although the exact nature of this relationship remains opaque. This lacuna in scholarship is in need of further research.
[907] e.g. Parenti, 2003. For an overview of these types of sources see Powers, 2004.

> The price of money, like its analogue, the price of goods, was persistently treated by medieval writers as an ethical issue – they perceived justice rather than efficiency as an appropriate goal of economic policy.[908]

It has been argued that this Christian ideology concerning finance (which includes usury) halted or delayed the development of 'a new economic system'.[909]

The fact that Buddhist monks were committed to certain shared rules as well as to the rule of law, coupled with the fact that monasteries were perceived to be, as well as *devised* to be, stable institutions in what was often a largely unstable political setting, meant that the monastery's management of the local economy was, in the mind's eye of the Tibetans, not undesirable.[910] The question whether 'the openness of the religious economic enterprises [..] demonstrates that this type of Buddhist religious system might have been quite capable of serving a modern economy'[911] is a mere thought exercise and not relevant to the current discussion.

Challenging the Paradox of Monastic Property

While it has been argued that 'profit taking was perfectly compatible with Buddhist philosophy,'[912] the combination of wealth accumulation and religious practice is more often than not seen as a paradox. Weber, for example, notes that:

> The paradox of all rational asceticism, which in an identical manner has made monks in all ages stumble, is that rational asceticism itself has created the very wealth it rejected. Temples and monasteries have everywhere become the very loci of all rational economies.[913]

In reflection on the contemporary economic practices of monasteries in Amdo, Caple comments: 'Yet, the idea that monasteries must improve material conditions and even compete with the economic standards of secular life is in tension with the ideal of the "simple monk".' This increasing material well-being of monks and their engagement with modern life is then seen in contemporary narratives as an element of moral decline.[914] Here it is important to realize that, even though some monks maintain the attitude that hardship is good practice,[915] historically, monks' living standards were on average higher than those of ordinary lay-people.

Whereas hardship among monks was occasionally espoused, large-scale destitution was never encouraged. Dung dkar blo bzang 'phrin las makes the link between poverty and discipline. He describes that in the time between the passing of the Fifth Dalai Lama up until 1958, certain monasteries that had autonomy (*bdag dbang*), religious estates, workers and high (government) wages (*phogs*) were successful in keeping up the monk-numbers and even in increasing them manifold, whereas the monasteries that relied on just wages and alms-begging (*phogs dang bsod*

[908] Ekelund (et al.), 1996: 116.
[909] Le Goff, 1988: 69.
[910] This is of course not dissimilar to the role of the Christian and the Church monasteries in medieval Europe. See for example Ekelund (et al.), 1996: 175: 'The Church played a critical role in economic development by providing vital human and financial capital.'
[911] Michael, 1982: 50.
[912] Wiley, 1986: 9
[913] Weber, 1978 [1922]: 586.
[914] Caple, 2011: 261.
[915] Dreyfus, 2003: 74.

snyoms tsam) saw their numbers drop no matter what they did. This, Dung dkar blo bzang 'phrin las asserts, resulted in the monks who were housed there not being able to keep the religious discipline properly.[916]

Despite perceived dichotomies, both in terms of ideology and practice, neither Tibetan monasteries nor Tibetan monks ever rejected wealth *an sich*. This is entirely in line with the Vinaya they adopted. The common overall principle is the nonattachment to wealth, which can be found in most Buddhist traditions.[917] Although there might seem to be some possibility of a conflict between rules on not having property beyond the stipulated items (on which, even in the *Mūlasarvāstivāda vinaya* itself, the rules seem quite flexible) and the prohibition to refuse donations given to the Sangha (which would mean to deny the layman the accumulation of merit),[918] it can be gleaned from the examples of the bca' yig cited above that concerns about not wasting the offerings given by the faithful and ensuring that they are used in the right way may have taken precedence over an insistence on individual monks living a simple and sober life.

In many ways, the pivotal role of the Tibetan monastery in commercial enterprise was justified in terms of the Vinaya. Additionally, there are also various indications that ordinary people preferred doing business with monks and monasteries on account of the merit involved and the (financial) stability of the monastic institution. Walsh argues that, in medieval China, merit was the most powerful material religio-economic commodity monks produced and disseminated.[919] In the context of pre-modern Tibet, it seems, stability vies with merit for being the most formidable monastic 'product'.

This chapter on monastic economy has attempted to demonstrate the attitudes of monasteries and monks toward business, debts, donations, and expenditures. A recurrent leitmotif is the separation between the individual and the communal. The Sangha, as a corporation, knows hardly any restrictions when it comes to accruing wealth, whereas the spending of that very wealth is deemed more problematic. One could argue that Tibetan monasteries' economic policies were thus motivated by the freedoms *and* limitations that were originally informed by the Indian Vinaya, while they were also heavily coloured by the political situations, the Zeitgeist, and geographical limitations. It needs to be noted here that for practical purposes economic policy has been – at least nominally – separated from social policy.

Ultimately speaking, however, economic policy and social policy amount to the same thing.[920] This may even be extended to religious policy: Gernet notes that there were two types of relationships between the lay-people and the monastery in medieval Buddhist China: one was religious and the other economic. He argues that people did not see these relationships to differ radically from each other.[921] Bearing

[916] *Dung dkar gsung rtsom*: 78: *chos khrims gtsang ma srung mkhan zhig yong thub kyi med pa de red/*
[917] On this issue, see Ornatowski, 1996.
[918] This is what Tambiah called the double negation of reciprocity. Tambiah, 1970: 213. For its occurrence in the Vinaya see Schopen, 1995b: 107. According to the Vinaya, monks are not only to accept whatever they are given, they are also to *use* what they are given (meaning that they cannot trade or sell it). This latter stipulation is apparently disregarded by the authors of certain bca' yig. According to the earlier cited instance from the monastic guidelines for Drepung monastery, for example, monks were required to sell on the gift horses that they were not meant to own; see *'Bras spungs bca' yig*: 314.
[919] Walsh, 2010: 14.
[920] This argument is compellingly made in Graeber, 2011: 56 et seq.
[921] Gernet, 1995 [1956]: 247.

this in mind, it is the social and religious policies executed by the monasteries – in particular those that concerned lay-people – to which I now turn.