CHAPTER IV

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INTRODUCTION

Joint family, caste and village are considered the three fundamental institutions in Indian society. It is these three institutions that were utilised by the Chettiar for their phenomenal growth and success. But two of these institutions—the joint family and village have been pushed to the periphery while caste still survives because of the Chettiar's continued insistence in maintaining what they claim is their distinctiveness.

Joint family of the Chettiar is unique not in terms of structure or composition but the modifications effected in it in response to the cultural and social needs of the community. A.M. Shah points out that though modern Indian sociologists are aware of the distinction between family and household, they tend to use these terms as synonymous. The household is not only a kin group constituted by relations of consanguinity and marriage but also an economic group with a common hearth and pooling of resources. Income within the household is derived from a variety of sources. The household is thus a unit of both production and consumption.

The household is the basic unit from which the economy is built. It is from the household that the Chettiar women emerge as efficient managers of money and general administrators of household activities.

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1 A.M. Shah, "Basic terms and concepts in the study of family in India", *IESHR*, 1, 3 (1964) p. 1.
Weber calls the household an economic organisation where solidarity and household communism operate as the two governing principles. The principle of household communism is one ‘according to which everybody contributes what he can and takes what he needs (as far as the supply of goods suffices)....’ This is not entirely the case in the Chettiar household. For the Chettiar s, even within the physical space of a house, married sons had their separate hearths and accounts. If the son had not begun a business of his own, a certain amount of money was given for monthly expenses for which accounts were maintained. Property and a common identity served to maintain the joint household intact.

The Chettiar s have a unique joint family system called the Valavu (literally translated this means arch). Within this joint family are the Pullis or the individual units within the joint household. The Pulli (literally means a dot) is the smallest unit of the Chettiar kinship organisation.

The Chettiar joint household Valavu extends into a long corridor consisting of rooms on either side. When a son of the family was married, he was allotted a separate room and this conjugal unit was called the Pulli. The uniqueness of the Chettiar system was that the Pulli in spite of having its own living quarters and cooking hearth shared the common family house with other Pullis of the larger Valavu. Thus the individual identity or separateness of the Pullis in a Chettiar household was maintained consistently in their everyday living practices. This concept of individuality of the nuclear family is institutionalised in the ritual of ‘Veruvaittal’ (Veru means separate and Vaittal means setting up). The community socially recognised and accepted the setting up of a separate establishment for the newly-married couple. This reduced the stress and strain within the joint household. It is this fact of accepting the legitimacy of the individual and the nuclear unit as a basis of family organisation that

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has ‘continuously nurtured the spirit of individual initiative in economic
to enterprise’

4 even within the traditional framework. During the last century
when joint household was the norm, the son was married off at an early
age. He did not earn money because he would only be an apprentice in his
father’s firm. When he was married, the parents would induct him as a
Pulli and give him allowances and maintain separate accounts for his Pulli.
Separate accounts were maintained for each Pulli within the household
Valavu with debit and credit entries. At the time of partition these
accounts were tallied just like other accounts and the difference adjusted
from each Pulli’s share.

Every married couple in a Chettiar family is an independent Pulli and
is liable to pay Pulli Vari5 to his temple. Thus if a Chettiar has three
married sons living with him in the same house then the contribution from
his house to their kovil (temple) will be three plus one, four Pulli varis. The
married sons as well as the parent are counted as distinct separate Pullis
and are liable to pay the levies independently. The contribution is thus not
from the family of the father but from the nuclear units that make up the
household.

It is only when a person is married and the wedding is registered in
the temple to which the groom belongs that the newly-married couple
become a Pulli. A husband and wife with unmarried children will retain
their Pulli. The full Pulli of the parents represents the entire family. After
marriage the children become separate Pullis.

There are two classifications of Pullis—full Pulli and half-Pulli.
According to Chandrasekhar, the classification of full Pullis and half-Pullis
is based on the possibility of creating a new Pulli by an existing Pulli. A
Pulli is considered full Pulli if it has the capacity to create a new Pulli. And

4 Indira Narayanawamy “The Temples and the Social Organization of the Chettiars”,
5 It refers to the annually payable tax to the temple to which one belongs.
if it does not hold the possibility of creating new Pullis, then it is termed half-Pulli.

The following come under the classification of full Pulli:

1. Husband and wife with married children.
2. Husband and wife without children.
3. Widower with or without children.
4. Widow with children.
5. Children without parents.

Classification of half-Pulli

1. Widow without children.
2. Widow with married sons and daughters.6

The severe sanction against marriage of a Nagarattar to a non-Nagarattar is manifest in a denial of membership for the offspring. The legitimacy for a wedding is accorded by the temple which registers the marriage and sends the garland. Marriage is not complete without the temple garland which authorises an authentic Nagarattar union. In case a Nagarattar man marries a non-Nagarattar, he maintains his caste membership but his children cannot claim the caste of the father as is possible in other castes. They would be called Rendam Vidu Chettiars (second-house Chettiars).

THE VILASAM—SYMBOLIC CAPITAL

For the Chettiar, the idea of carrying forward the Vilasam of the household was considered extremely significant. The Vilasam refers to the use of long initials indicating lineage that is used as an address to identify the firms operating in various countries. It usually showed the preceding three generations of the ego. Generally, alternate generations carried the same

name. A new-born child was named after his grandfather, not merely to let the child know that he should keep up the tradition and live up to that name but also to ensure that the house address does not change. In the village, since people knew and recognised a particular house by the initials of the Chettiar, if names were repeated it kept the address and identity intact.

More than the recognition it accorded to people in Chettinad, the Vilasam was actually a cultural identity intended to be carried over from one generation to another. It was the trust, honour, legitimacy and social status earned by a person that was transferred through the cultural idea of a Vilasam. The bequeathing of a Vilasam invested the younger member of a clan with the social and cultural capital required to manoeuvre within the society. The Vilasam portrayed the trustworthiness and creditworthiness of a banker within the community. Firms of the Chettiars usually carried the initials of the proprietor and his partners (if any). Agents who were employed by the Chettiars at overseas stations always prefixed the initials of the firm before his own name in all his transactions on behalf of the firm. For instance, M.M.P.L would mean according to the Chettiar custom, 'Mayna Moona Pana Lana' and a promissory note signed M.M.P.L Muthiah Chetty would mean 'the firm of M.M.P.L by their attorney Muthiah Chetty'.

Weerasooria states that there were number of cases that came up before the courts in Ceylon regarding the use and judicial recognition for such use of initials. The Vilasam of the firms was eventually required to be registered under the Business Names Ordinance No.6 of 1918 in Ceylon.

The initials which seemed confusing to the British judiciary generated new meanings within a particular cultural context. It was a

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8 Ibid, p. 104.
9 Ibid, pp. 76-108 for the various cases against the use of Vilasam and the judgments delivered.
manifestation of values and a portrayal of self-image using the abstract medium of initials. The Vilasam was an embodiment of the 'symbolic capital' of the Chettiar for it ensconced a short history of the family. For the community, these initials served as a reminder of three generations and other memories that were associated with it.

Adoption – Maintaining the Continuity of the Vilasam

In case a woman was unable to bear children or if she had only female children, it was the general practice among the Chettiar to adopt a male child from among the Pangalis of the same temple group as the man. It is called ‘Pillai Kootarathu’ in local parlance. This has been practiced for very long and is done so as to have a male heir to inherit the property and also to carry forward the ‘Vilasam’ of the house. On most occasions adoption commonly occurred from among the man's brothers male children. If adoption materialized outside the close circle of relatives, then a sum is paid to the biological father in order to compensate him. Though this system seems to have functioned quite well till the middle of the 20th century, informants mentioned that there has been a significant decline in adoption in the past 20 years or so.

First of all, the cultural importance of Vilasam had declined considerably since independence. More so with a decline in the collective occupation of the Chettiar that depended on notions of trust and legitimacy within the community. Secondly, huge sums of money are spent on dowry payments made to the daughters that there is not much wealth left to be transferred to a son. Thirdly, nowadays the families are small and so there is a lack of interest in giving away sons for adoption though extreme poverty has driven many people to do so. Fourthly, it is said that the adopted sons are not 'loyal enough' to his adopted family. According to informants there have been cases of some adopted men 'running away' from their adopted homes. It was also mentioned that they
do not share any emotional attachment with the sisters and always look for usurping the wealth.\(^{10}\) Fifthly, Chettiars have come to accept that wealth could be passed on to sons of their daughters (grandsons) rather than bring someone from outside the family. And finally, the population of males is lower than the females and so finding men for adoption is tougher.

The traditional practice of adoption however, seemed to empower the women of the community by drastically reducing the pressure on them to produce male children. At a time when the entire Tamil region or even the whole country was looking at women to produce male heirs to propagate the male lineage, this patrilineal community devised ways to handle situations without oppressing its women. And this is not without a reason. The reason was not empowerment. The main reason behind this practice may lie in the economics of bride price. Since it was customary in those days to pay bride price to marry a girl, a second marriage in order to beget a male child would prove expensive for the Chettiars. And also maintenance of kinship network without strain was essential to keep the flow of credit smooth. These would have acted as deterrents in attempts at second marriage.

However, another practice among the Chettiars that is closely related to adoption is the practice of marrying for the second time while the first wife is alive. This is called "Vaittuvittu Seidal". Some informants mentioned that this practice came into being much later than adoption some time during the early part of the 20\(^{th}\) century, while others did not know which came first. According to this practice, the man was entitled to marry again if he felt that there was no compatibility with the spouse. Women could

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\(^{10}\) For all these reasons and many more, writes the author of a book on Nagarattar reform, the practice of adoption should cease. He adds that daughters should be permitted to perform the last rites of parents rather than giving that right to an adopted son. M. Chinnavya Chettiar, Ilagnarkalukku Aalosanai, 1930s (exact year and place of publication not found) pp. 62-65.
not, however, do the same. This was the exclusive privilege of a man. Articles have been written in the first few decades describing the exploitative nature of this practice as women were left voiceless and defenceless.

POSITION OF WOMEN AND PROPERTY RIGHTS

Within the Chettiar community, property plays a central role in creating and re-organising hierarchies. Money and property form the foci of all transactions, marriage or otherwise. It would be superfluous to mention here that marriage thus, entails a transfer of property and a reorganization of existing hierarchies. Economic dominance provides authority and power over those members who are dependent. The Chettiar men were the only bread-winners of the household till about a few decades ago. Even then, the woman of the house wielded considerable authority in terms of managing not just the household but property as well. This was due to factors like the regular absence of men from the home for business abroad, and the hold over their personal property. They created their own power base within the existing patriarchal structure where man was still the head of the household, by creating and maintaining social networks and network of kin relations. Their hold over these networks made the men dependent on the women for penetrating and establishing contacts into these networks. The position of women in the community and their difference from women of other castes in the same region will now be discussed. It was out of practical considerations that the culture of the Chettiar accommodated women in a role more powerful than other women. In the early part of the century, Chettiar women did not share public space with men. But they did wield considerable amount of authority because of their peculiar conditions.
In the course of my fieldwork I interacted, interviewed and observed about 75 Chettiar women in their own household set up. The Aachis came across as strong personalities who managed the household, property and social relationships with great ease and sophistication.

**Women as Partners of Chettiar Men**

Their support in terms of contribution to capital formation by maintaining a frugal lifestyle and socialisation of children by inculcating the Chettiar world view were crucial for strengthening the financial success of men. They were collaborators who held financial, social and familial responsibilities. The Chettiar familial structure gave legitimacy to the women to make important decisions while the men were away.

Married Chettiar women are addressed deferentially as Aachis. (In Tamilnadu, Amma is the term commonly used to address women respectfully. It is widely and variedly used—to address a child as well its mother.) The term Amma is replaced by Aachi in the Chettinad region. Nishimura glorifies the use of this term and constructs a model of Aachihood. In her opinion, it was only when a woman was married, had given birth to children and successfully reared them into respectable members of the community that she attained Aachihood. ‘Aachihood exists in the pursuit of autonomy which is achieved by a well-planned lifestyle. Marrying properly, bringing up children and marrying them off are essential for Aachihood. In addition, in order to prepare for their life in old age, Aachis must save money.’11 She also adds ‘Aachihood may well be the ideal state for other South Indian women, although this remains as the ideal state for other Nagarattar women, too.’12

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Contrary to this, the term is used by the community members to address women who are married, widowed or even separated (with or without children). Aachi is thus designated to all women who are well above middle age. The other qualifications mentioned by Nishimura are immaterial as far as the use of the term is concerned. It would not be inappropriate to mention here that when the men of the community meet, they addressed others as Anne—a colloquial use of the Tamil term Annan signifying elder brother. Even when a person meets his father’s friend he addresses him as Anne and does not use any other kinship term.

Mobility of Chettiar Women

The Chettiar women enjoyed an autonomy and authority that was markedly different from their counterparts both within the Tamil region as well as that of the northern region. The issue of mobility is a significant pointer to the relative autonomy enjoyed by Chettiar women. Generally married women are not expected to go unescorted in the villages. Even while visiting the home of their mothers, husbands were expected to accompany them. Ursula Sharma in her study of two villages—one in Himachal and other in Punjab observes that when women had to visit their natal homes after marriage they had to do so with their husband and a visit to the local bazaar was not deemed appropriate for women. It was the man who did the everyday shopping too. This kind of dependency was common. However this was not the case with Chettiar women. Women of this community had the freedom of movement. Whether it is the weekly market in their locality where they go to buy vegetables and fruits at a cheaper rate, or regular visits to local shrines, they moved about without a

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13 This is when they do not share a specific kin relationship. Otherwise the relevant kinship term would be used.

male chaperone. (The Chettiar women were extremely particular about the money being spent. They preferred to go and purchase things directly rather than send servants. It was common to see wealthy Aachis traveling in their chauffeur driven cars to purchase vegetables or sundry items.)

They also visited other villages of the Chettinad region or the local towns where their daughters had been married off. The reason for this kind of independence can be traced back to the days when they had single-handedly managed the household, socialisation of children as well as overseeing the property and lands when the men of the family were away on business. Kanakalatha Mukund mentions that, “In the mayor’s court records series, there are also extant some account books in Tamil dating back to the 1790s, where the accounts of some Chettiar women are recorded…”15 This kind of experience differentiated them from the other women of the region.

Women as Source of Information

Chettiar men had to leave home and their families for business abroad. When their firms were operating in countries of Southeast Asia, it was common practice to stay abroad for a period of three years. The physical absence of men from home, village and their community necessitated a dependence on the women for information about the village, kith and kin.

Though information was passed on at regular intervals through the Kanakkupillai (accountants) and through letters, it was the women who knew the complexities of the relationships, gossip about relatives and fellow community members, and other local happenings. Information regarding the community members, and the kin network was crucial because of the interdependence among members in both professional as well as personal spheres. So there was a kind of dependence on women for

information regarding these. The inputs of women eventually helped the man ‘maintain his political position in the local community.’

**Arranging Marriages**

Women are the conspicuous agents of matrimonial dealings and in most cases they initiated the marriage process because as Bourdieu says, ‘their unofficial and recoverable contacts make it possible to start semi-official negotiations without the risk of a humiliating rebuff.’ As a result of their extensive social and community networking, the Chettiar women are informed not just about eligible boys and girls but an entire range of related factors. This background information was provided to the Chettiar who decided whether the proposal was to be carried forward or not. The *Aachi*, in fact, provided this kind of matrimonial services to relatives and friends and when she is a respected member of the community, she even negotiated the dowry rates.

It was common practice that the Chettiar women visit each other and even the wealthy women are accessible for friendly conversations. They sat with the other women and even gossip extracting information from visitors. Though the relationship thus forged might be hierarchical, the visiting women may sometimes use it for their own benefit. It is not uncommon to see men from the middle or lower class visit the *Aachis* of wealthy homes and ask them for favour through the linkages established by their wives. (This was not common among other castes. Men usually visit other men and rarely visit women and seek help.)

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FROM BRIDE PRICE TO DOWRY

The Nattukottai Chettiar community has effected several changes in the functioning of the institutions to suit their needs. The Nagarattars initially paid bride price to marry a girl. In the early decades of the 20th century, bride price was still in vogue. With a drastic reduction in the number of females in the community, the males faced a situation where they had to pay huge amounts of bride price to be able to marry. The parents of female children used this to their advantage and raised the bride price. Since the caste rules forbade men from marrying outside the caste, the men had to ensure that they paid whatever was demanded by the girl’s father in order to be married. Bride price went as high as Rs. 30,000 or more in the beginning of the 20th century. This resulted in a decline in the number of marriages. The educated section of the community raised its voice of protest against this practice which, it claimed, was against the ethos of the community. In a meeting of the 96 villages in Chettinad (Thonnutru Aaru Oor Koottam), a resolution was passed in the second half of 1921 where it was decided that the maximum amount that a man should pay for the wedding expenses must not exceed Rs. 500 in addition to another 300 rupees for the purchase of jewellery to the bride. And no deposits of money were to be made in the name of either the bride or the groom. If any person was found to have violated these terms, he was to be fined and the matter reported to the Nagar Kovil.18

The journal Dhana Vysia Ooliyan condemned the parents of the bride for taking money to give away the daughter. It used phrases like ‘sellers of women will ultimately go to hell’ and ‘they (parents of brides) cheat those who have sons by charging huge sums’. They also questioned if such an

18 Dhana Vysia Ooliyan, 20 January 1922.
'ignorant and uncivilized' practice would exist in any other part of the world.19

After initial resistance from the parents of girl children, a slow transformation occurred. Wealthy members of the community started giving money and gifts to the bride, bride groom and his family to escape condemnation.

Informants mentioned that weddings that took place during the initial years of the 20th century could be classified into three categories:

(i) Those who took bride price (Vaangi Senchavanga)
(ii) Those who neither took bride price nor gave dowry (Vibudi Poosi Senchavanga)
(iii) Those who gave Stridhanam (Seedanathodu Senchavanga)

The wealthy Chettiars set the trend of showering the daughters with lavish gifts of cash and kind, and gradually the concept of bride price was eliminated from the culture of the Chettiars. Bride price which was not new to the Tamil culture came to be seen as uncivilised behaviour. Bride price has been widely prevalent and is referred to as parissam in Tamil.

Vijaya Ramaswamy notes that the Sangam literature (3rd century B.C. to A.D. 4th century) is devoid of any reference to dowry or groom price. Instead there are numerous references to bride price. She says that 'despite the fact the bride price or parissam system functioned within the limits of a patriarchal society, the wide prevalence of bride price in contrast to dowry is a significant pointer to the possibility that the dowry system was a late entry into the Dravidian culture.'20

In the 15th Century during the reign of King Devaraya II of Vijayanagar (1422-49), the practice of paying for the bride was so rampant

19 Ibid, 21 April 1922.
among the South Indian Brahmins that he had to enact a law that forced a father to give his daughter to her bridegroom without receiving any fee from him.21

Bradford too, from his study of the Lingayats of North Karnataka, mentions that *varadaksina* or groom fee was non-existent till about 1920s and the only monetary transaction that took place at the time of marriage was in the form of *Teravu* or bridewealth. But after the 1950s there has been no recorded instance of transfer of bridewealth in the region that he had studied.22

Tambiah rightly states that 'by and large in India it is dowry that is publicly and ideologically and morally validated, and bride-price that is considered the 'degraded' and immoral form, and is therefore always under pressure to be converted back into dowry.'23

**Dowry and Inheritance**

Traditional property rights of women have been limited. The *Mitakshara* system acknowledged that the property women inherited or acquired as a share from the ancestral property was her *stridhan* though women did not inherit immovable property. During the British period, the Hindu Women's Right to Property Act (1937) provided women limited ownership over property.

After Independence, the Indian Constitution in Article 15(3) laid down that a special legislation could be enacted for ameliorating women's position following which some legislative measures have been taken. But


in reality women have had to fight even for what is their (has been) their legitimate right. The Hindu Succession Act of 1956 provided women absolute rights over her property both movable and immovable. Despite legal protection accorded to women in property issues, in reality, enforcement is made difficult by various factors—the prevalence of customs, reluctance of men to give women absolute control and other familial and circumstantial hurdles.

The Mitakshara system of traditional Hindu Law did not entitle women a share in the immovable property. The remedy seemed to lie in the idea of presenting the daughter with a handsome dowry. Leslie points out that men prefer to face all difficulties in raising dowry rather than give women equal share in the property. 24

Women's property rights in the Tamil region have been broad based than their counterparts in other regions. Of the two major traditional schools of thought on property—Dayabhaga and Mitakshara, the Chettiars followed the Mitakshara system whereby stridhan was passed in the female line—from mother to daughter and so on. The underlying logic that defined such transfer was the consideration of stridhan as entirely a woman's property. 25 Being a non-agricultural community, the Chettiars gave less importance to land gifts as part of the stridhan during the earlier days. This could have been in consonance with the earliest texts which excluded immovable property from stridhan. 26 While in the Tamil region, a gift of land to the daughter on marriage called the Manjal Kani (literally means turmeric land) was considered the most important part of the

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25 S.J. Tambiah, op. cit., p. 89.

26 Ibid, p. 85.
dowry because income from this land was supposed to meet the personal expenses of the daughter.27

Apart from the well-known division of property as moveable and immovable, Ursula Sharma distinguishes between different kinds of property in terms of the ability of the property to generate new wealth. In her opinion, land is capable of generating new wealth whereas other kinds of property like jewellery, domestic goods and so on are incapable of generating further wealth.28 But women have been traditionally kept away from immovable property as it was passed in the male line in accordance with the patrilineal principle.29

Dowry given at the marriage of a daughter is considered redistribution of property by Goody and Tambiah who consider it 'pre-mortem inheritance' 30 and 'diverging devolution'31 since it is transferred from common familial holdings to a daughter at the time of her marriage.32

Bina Agarwal identifies five reasons to establish the difference between dowry and inheritance. Often dowry may not be comparable to a brother’s share in the family property. The amount paid as dowry however depends on a number of factors like education and employment of the groom, the financial situation of the bride’s family and prevailing trends in the marriage market. Dowry cannot be demanded as a legal or even customary right because it is the discretion of the parents and the brother. Dowry in most cases is not in the woman’s control and is always given as

30 Ibid, p. 64.
31 Ibid, p. 17.
32 Ibid, p. 11.
movables and very rarely as land. Finally she says that dowry is not a universal practice.33

Dowry in the form of cash, jewellery, trousseau and other household goods are considered a women’s share in her parents’ property in India. Though this property handed down to the woman belongs to her exclusively and is meant to be used by her husband and in-laws only with her permission, in reality this is not the case. It is usually transferred to the groom’s family though it is intended for the bride and hence loses its basic purpose.

A woman’s possessions are ‘merged with the joint assets of her husband’s family.’34 Among Kashmiri Pandits, Madan states that Stridhanam normatively embodies a concept of female property, but it does not imply inheritance rights, and the bride in fact has little control over her Stridhanam.35

Srinivas distinguishes between ‘traditional’ and ‘modern’ dowry. He says that in both North and South India a modern dowry or ‘groom price’ system has emerged. The transfer of large sums of cash, jewellery and other goods from the bride’s family to the groom’s family characterises this ‘modern dowry’. The cash payment which makes up a large part of the dowry has been referred to as the ‘groom price’ by Srinivas as it is paid to the bride’s mother-in-law in consideration for the marriage and never reaches the bride or groom as part of their conjugal fund. He attributes the escalation of ‘modern dowry’ to the monetisation of economy, agricultural

34 Ursula Sharma, op. cit., p. 48.
development and the growth of the organised sector. Its spread is attributed to the emulation of higher castes by the lower.\textsuperscript{36}

**Dowry among the Chettiar**

During the earlier part of the 20th century, when their moneylending activities in Southeast Asia attained great heights, dowry was a pivotal issue. It was through dowry (charity and temple endowments were the other side of this coin) that they flaunted their wealth and fulfilled their social responsibility. Dowry was inextricably associated with family honour and women were public faces of that honour. Dowry consisted of money, gold jewellery, silver articles, brass utensils, domestic goods and so on. It is interesting to note that there was a subtle competition among the Nagarattar women to give new articles to their daughters which others had not given. But when one person starts something new, other members of the community follow suit and it is tacitly accepted by the community members thereby establishing it as a custom. In fact it is said that the practice of giving large amount of cash as part of the dowry accelerated when one bride was given a huge sum and others followed it, ultimately making it a custom. When the Chettiar were frequenting Burma and Malaya, they had brought with them lot of articles made of lacquer called Mangu in Tamil. Even today such articles can be seen at Nagarattar homes. This is just one instance of the various articles (like wooden wardrobes, cots, and dressers) that were imported from the countries where they had conducted business. All these formed part of the dowry of the daughter. Thus a huge sum of money was spent on the wedding of the daughter.

The Nattukottai Chettiar follow a unique system whereby marriage is seen as a contract. The financial transactions that transpire as part of the wedding make it imperative that some kind of control over it is

\textsuperscript{36} M.N. Srinivas, *Some reflection on Dowry,* (OUP, New Delhi, 1984), pp. 10–11.
established. So, detailed documents were prepared including every minute expense incurred. Even during the 19th century when weddings took place in the community, there was a meticulous preparation of documents to protect the bride’s property. The *Saaman* given at the time of marriage is the woman’s property. All details of the *Saaman* were engraved in palmyra leaf which was signed by both parties. This was unheard of in other communities at that time. In fact, it would generally be considered an insult if both the parties were asked to sign because, as one informant mentioned, ‘for other communities these kind of familial relationships are based on trust.’ This is similar to what Bourdieu says, ‘It would be insulting to authenticate a transaction based on trust between trustworthy people, and still more so between relatives, before a lawyer, a *cadi* or even witness.’

The most important is the first document called the *Murai chittai*, which is exchanged during the engagement. This contains the list of the mutual promises made by both parties.

A similar practice has been recorded by Bradford in his study of the Lingayats of North Karnataka. He notes that a meeting of elders takes place at the groom’s family house for *matukathe* (literally, the binding of words). At this meeting the ‘parents of the bride and groom-to-be through their respective spokesmen come to an agreement about who should give what and how much, both at the engagement and wedding ceremonies.’

The agreement was verbal as the term implies but Bradford says that lately they had started drawing up a document which is signed by elders.

The *Murai Chittai* comprises the following details:

- **Seedanam**: This specifies the amount of money to be given to the bride and to the mother-in-law. After Independence cash became an

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38 Bradford, op. cit., p. 284.
indispensable part of dowry but there were many instances when this cash that was meant for the bride did not reach her. It was held that the mother-in-law appropriated the money. The Chettiar family is known for their ability to install system of checks and balances wherever money is involved. In order to resolve the issue, they concluded that it would be wise to decide, at the start of marriage negotiations, how the dowry money would be divided among the bride and her mother-in-law. Thus started this practice of Seedanam and Maamiyar Seedanam. Informants lamented that the Maamiyar Seedanam is assuming herculean proportions these days as they even give as less as 25% of the entire Seedanam to the bride. In fact informants mentioned that the sarees and jewels that the groom’s party gifts to the bride were also bought from this money. In proportion to the expenses incurred by the bride’s party, the groom’s side spends only a small fraction of that amount. As one informant put it

‘These days dowry is becoming a menace. My daughter is educated but they still demand rendu Nagai and exorbitant Seedanam. Everyone is speaking about the ills of dowry but when it comes to their own home, nobody wants to follow it.’

View from the other side was provided by parents of sons.

‘We will accept dowry for our son. We had taken dowry for our first and second sons. If we don’t take dowry then people would wonder if something were wrong with him. It is perfectly right to give and take dowry. It is after all a security for the bride’s future. We are not going to keep it.’

- The quantity of jewellery and gold. This would include details such as the weight of Kazhutthuru, and the number of Nagai that would be given. Nagai means jewel in Tamil, though for this community it

\[39\] Interview with Dr. Na. Valli, December 2002, Karaikudi.
\[40\] Interview with S.R.M.S. Subbaiyya Chettiar and Mrs. Subbaiyya, September 2002, Karaikudi.
means diamond jewellery. During negotiations, it is asked ‘etthanai Nagai poduveenga?’ (How many Nagai(s) will be given?) Oru Nagai refers to one diamond necklace; irendu Nagai refers two pieces of jewellery—one diamond necklace plus diamond bangles and moonu Nagai means three pieces—one necklace, bangles and one diamond taali. It must be mentioned here that diamond nose pin, rings and earrings are not included in this categorisation for the community feels they are too small to be counted as Nagai.) In addition to these, details of other gold jewellery would be mentioned too.

Other details that find mention in the Murai chittai are:

- What the bride’s party should do for the groom
- What the groom’s party should do in return
- How much money is to be paid to the groom’s party by the bride’s party
- How much is to be paid to the bride’s party by the groom’s party
- What the bride’s party should do on the mudal varusha vevu (prestations for the first Pongal and Deepawali) and in the fifth month of the first pregnancy and during the birth of the first child
- The list of samaan carried by the bride. This list is carefully prepared where every small item is counted and checked off on the list before being carried to the groom’s house. Several people from the groom’s and the bride’s party come to check the items in this list. Two copies of this list are kept—one with the bride’s parents and another with the groom’s.\(^{41}\)

According to Nishimura, the kinship system of the Nagarattar generates wealth in two ways. ‘First, it encourages motivation among the individual nuclear families to increase their wealth so that it can be passed

\(^{41}\) Appendix III for a sample samaan list.
on to their children. Second, the nuclear family is supported and continually given gifts by the affines in the hope of their alliance, i.e., cross-cousin marriage. It is recorded by Nishimura that even the Komati Chettiar (Another caste that takes the title of Chettiar but is a Telugu speaking group. This group is also one of the successful trading communities of the region.) follow a custom of recording all the property given to the bride but the main difference between the two communities is that while the property of the Komati bride is 'merged into the asset pool of the groom’s joint family property until the time of partition of the joint family property,' that of the Nattukottai Chettiar is not.

The new bride who enters her affinal home with an enormous amount of jewellery and things does not however enjoy an independent space immediately. The domestic space is still under the control of the matriarch of the Valavu Veedu. It is the mother-in-law who literally controls every activity of the household. However, a sense of autonomy is maintained and the mother-in-law does not use the Saaman of the bride. Neither does the bride encroach upon the territory of the mother-in-law. For a long period, the bride stays under the effective supervision of the mother-in-law and gets trained in various activities of the household.

Fission of the household occurs sometimes after the birth of the first child or after the marriage of the brothers. When the couple set up their own household, the Saaman that were given to the wife is utilised. Nishimura mentions that mothers provided most of the provisions such as rice and grain to the daughters till she dies after which the girl’s brother continues this practice. Many of the women informants told me that rice and other items were sent to them as part of ceremonial prestations for the many festivals and occasions. Other than that, they did not get a regular

43 Ibid, p. 199.
supply of provisions as Nishimura states. They added that in case the family had coffee estates or agricultural lands, they did get a portion of the produce on a yearly basis.

HOARDING

Hoarding of wealth is typical of the merchant class. This hoarding is considered essential because of the fluctuations in the economy and the high risk involved in their business. For moneylenders, it was imperative to keep a reserve of capital so that it can be utilised in times of crisis. This reserve capital would prevent the collapse of business but the family needs its own reserve to withstand losses and maintain its dignity and honour. Thus hoarding penetrated the domestic sphere as well. Children are socialised into this habit and when girl children grow up to be autonomous managers of their respective households they begin a methodical and meticulous process of hoarding. This may be considered one of the constituents of what Tambs-Lyche terms the ‘merchant ideology’.44

‘Hoarding was’, as Bayly puts it, ‘not one form of behaviour but many, and was opted for to discharge certain needs within the family and firm, rather than being a dump for unusable capital.’45

He classifies hoarding into the following types:

1. ‘Distress hoarding: This was common in the late 18th century in the old imperial cities. It was a technique for survival and should not be confused with hoarding that occurred as part of the regular running of businesses.

2. The deposit of 'family' jewellery: This had ritual and social significance; it was an aspect of the family's 'honour' and closely guarded from outside eyes. At the same time, it was one of the few forms of property which according to custom devolved on the wife after the death of the husband, and could therefore, act as a kind of insurance for the wife under the Hindu inheritance Acts.

3. The purchase of jewellery and pearls as a form of moveable capital superior to money because it was universally negotiable and not subject to moneychangers' discount (batta) when moved from region to region.

4. Gold pieces and jewellery as collateral. This was particularly important to the merchant community before they held easily transferable land rights and when urban property remained of low value.

5. The family firm's basic reserve held usually in the form of silver. This was the equivalent of the peasant's 'iron chest' and grain store combined.46

6. To these he adds that silver and gold were valuable commodities that could be hoarded because they could be transformed into any other form in times of crisis.

In the Chettiar culture, hoarding is considered an essential virtue. It is believed that the market prices of commodities fluctuate and could affect the finances. Different varieties of goods are hoarded so that if the price of one goes down, the price of another might go up. The various levels of hoarding can be classified as follows:

- Hoarding begins with the birth of a child in the family. Whether it is a boy or girl, a systematic process is initiated. If it is a girl child, then

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46 Bayly, op. cit., pp. 402-03.
the mother starts accumulating *Saaman* to be given as *Seedanam*.
She keeps all her dowry articles, adding to it, and is locked up in a room of the house. A portion of capital is also set aside for dowry which is multiplied and money added to it at periodic intervals.

- Hoarding in this community does not limit itself to durable goods that can be passed on to the next generation. It extends to consumable goods as well. Items like biscuits and other eatables too were hoarded. Any item that came into the house was rarely consumed immediately. It was stored for 'tomorrow'. The logic of hoarding is all pervasive within the culture of Chettiars which explains the reason behind the deferment.

- Dowry articles included mattresses, pillows, mats, carpets, rugs, woven baskets, trays, glass jars, stainless steel boxes of various sizes etc., These were locked up in a room and was only taken once a year or so to be dusted and then re-arranged. All these items lost their sheen and were tarnished because of not being in use. But still they were kept unused and safely guarded. (While in the field I was given a bucket and mug from the *Saaman* of one Aachi which was atleast 50 years old.)

- Jewels were hoarded because of a fetish for them. Apart from the jewellery of women, the Chettiars have designed a concept of ancestor worship that involves an offering of jewel at periodic intervals. Ancestor worship plays a significant role in the lives of Chettiars. Ancestors are deified and each family keeps the jewels of the grandmother or great grandmother just for purposes of worship. That jewel is not used for any other purpose. Informants mentioned that when they have the *padaippu* or offering ceremony (this takes place every year on the death day of the ancestor) they offer a token amount of gold or jewellery depending upon the prevalent financial situation. This jewellery is locked up in the ancestral home after the
'puja' and is never sold except in times of dire need because it is like giving away the ancestor. The richer a person became, more important it was to find new ways of transforming economic capital into social capital. Ancestor worship and the jewellery associated with it provided an opportunity to make a visible investment that was culturally accepted and socially recognised. Since it was associated with the tradition of ancestor worship, it had a positive sanction attached to it.

All these kinds of hoarding exist in the Chettinad region to this day. One of the most important factor to be kept in mind is that, all these vary with class position. There is a considerable section of middle and lower class Chettiars who may not be in a position to hoard anything because of their financial situation. But each person hoarded items according to their capacity and need.

The idea of hoarding goes against the basic Chettiar logic of perukkaradu (multiplying). Though the jewel that is dedicated to the dead ancestor does not earn economic gains, it brings social and cultural benefits because the person who upholds the tradition rises in the eyes of the community. This explains the coexistence of two inconsistent ideas as part of one culture.

With changing times, many of the items that formed part of the Saaman have become obsolete. But these are still given and hoarded for future generations. For instance, huge brass vessels used for cooking at weddings were given because marriages and ceremonies used to take place at home. These vessels had to be owned because it was not possible to borrow it frequently. But nowadays, marriages are not held at homes but at marriage halls. Even those few weddings that take place at homes employ cooks who bring their own vessels. To add to this, the younger
generation has started moving away from the traditional homes in villages to other towns and cities in search of education or employment. Those who are living in big cities cannot carry all the Saaman because most of them are not meant for everyday use. There is also the problem of space. So these things are left back at their ancestral home. (Those who did not have huge homes rented rooms for this purpose.)

It was mentioned by community members that people who owned huge homes rented out rooms for the Saaman to be kept. Since the cost of maintenance is escalating and most of the homes are in a dilapidated state, any use of the place that would fetch money is welcomed.) However, these articles still form part of the Saaman. Nishimura rationalises this attitude and says that this is done to enhance their prestige. She says that they try to create a hierarchy of differentiation by demonstrating such wealth. 'Aristocratic Nagarattars provide more traditional but expensive Saaman and include 'foreign' items which are not easily available in the market; the Nagarattar nouveau riche, on the other hand, attempt to imitate aristocratic taste; the middle class try to obtain Saaman which replaces silver goods with stainless steel goods or foreign made electrical goods with local ones. The nouveau riche sometimes become trendsetters by introducing new items...the collection of Saaman can be regarded as a powerful vehicle for displaying 'class' differentiation within the caste.'

Recent weddings observed in the field had contemporary articles in stainless steel, dinner sets, electrical equipments like microwave oven and electronic gadgets like VCD player. Even clothes relate to contemporary lifestyle with lesser number of Chettinad sarees and more of 'Salwar Kameez'.

47 Nishimura, op. cit., p. 264.
CASE STUDY

This case study shows the importance of property given as Seedanam and jewels, for women. It brings out issues of control of property and the position of a woman in a close-knit, patrilineal and patriarchal caste group. The decision making power of the woman and the choices she made within constraining conditions is what the case study is about.

The Story of Meenakshi Aachi

Meenakshi Aachi was born in 1935 as the youngest in a family of four. She had two elder brothers and one elder sister. Her grand-father had a moneylending firm in Burma during the heydays of Chettiar activity. Her father had been to Burma and worked in his father’s firm but after the ‘fall of Burma’ (the Chettiiars always use the phrase ‘Burma kettadukku appuram’ which means ‘Burma went bad’) he had to resume business at their hometown of Karaikudi. Their family could be called an upper middle class one. Both the daughters were married off well and Aachi herself was married in 1954 to a Science graduate from Devakottai, a nearby town. (It must be mentioned here that there is a widespread belief in Chettinad that men from the Devakottai region cannot be trusted. They are well-known for their infidelity and concubines. A mere mention of Devakottai groom arouses doubt and mistrust. A system of territorial endogamy called the Vattakai sub-divisions was maintained. The entire Chettinad region was divided into seven territories—the Pathinarur Vattakai (Karaikudi comes under this region), Melapattur, Mela Vattakai, Kizha Vattakai, Therku Vattakai and Kizha Pattur and Nindakarai Pirivu. Till about the 1930s, according to the famous Chettiar author Somalay, there were no proper roads connecting the villages. Hence marriage used to be based on territorial endogamy. In fact, marriage used to be conducted within a ten-mile radius so that the groom and his family could be thoroughly scrutinised before
the marriage is finalised. After the 1930s, this territorial endogamy started declining gradually for two main reasons. The first and foremost reason was that people who had firms in countries of Southeast Asia developed close ties and desired to turn their friendship into a marriage alliance. They overlooked territorial endogamy because both families were familiar with each other. Secondly roads were laid which facilitated easy movement to all the villages and this made it easier to know and inquire about grooms from distant villages. Devakottai comes under the Kizha Vattakai division. According to informants in Karaikudi, Kizha Vattakai people are ‘rough and unrefined’. Aachi’s husband was a bright student. He stood first in Alagappa University in his graduation in the year 1958. He desired to pursue his doctoral research in the United States and sought Aachi’s support. The entire family was against the idea of his leaving the country for higher studies. But he somehow coaxed and cajoled Aachi and she decided to support him against both their families’ wishes. She pledged her jewellery, took a loan and went with him to the United States to enable him to pursue his doctoral research by the end of 1963. Since they had limited funds, Aachi had to baby-sit and earn some additional money to run the family. Aachi got pregnant in the third month of her marriage while in India but her husband had asked her to abort the foetus on the pretext that he was still studying and that things would get tougher for him. The Aachi acceded to his request and decided to postpone childbirth. (A progressive thought as, in those days, it was considered scandalous to think of postponing pregnancy.) The Aachi was happy with her husband since he seemed to be madly in love with her and wrote loving letters whenever they were away from each other. While in the US, she got pregnant yet again and this time, he said his thesis might suffer and so she had to get an abortion for the second time. By this time the Chettiar had a

Through the case study Meenakshi aachi would be referred to as aachi.

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liaison with an American woman. This was the beginning of a series of affairs that he had till he got separated from Aachi. She mentioned that there was some problem with a woman in America though she was not clear if he had sexually harassed someone or got involved in an affair. However, the liaison created such a big problem that they had to return in a hurry.

'It was only with the help of Gayathri and her mother (Aachis friends who were also Tamils and who resided in the same apartment in the US) that we could get out of the country because the American lady with whom he had a relationship threatened to initiate legal action. I had to be escorted to the airport incognito, in man's clothes. I've always suffered because of my Chettiar and his ways.'

Aachi and Chettiar had to leave the country, though by this time, he had received his doctorate. They came to Bombay from US because he received a job at a prestigious research centre. They had set up a home at Bombay and lived for about four years or so. Even there, the Chettiar apparently had some relationship with women including one with a colleague. He also got into the habit of drinking. But Aachi had to put up with all these because amongst the Chettiars, marriage is considered indissoluble. In 1972, the Chettiar got her ticket booked to her natal home in Karaikudi and told her that he would call her once he found a new residence for them. She believed him and returned her to mother’s home. By this time her father had passed away and her mother was living with her elder brothers. Her elder sister too had died during childbirth and her infant girl was taken care of, by Aachi.

In the meanwhile, at Devakottai, the hometown of Aachi’s husband, preparations were being made for the second marriage of the Chettiar. A girl from the same village was to be the bride and marriage finalised on the pretext that Aachi was ‘barren’—incapable of producing an heir to the family and was going insane too. When Aachi got to know of it, she and

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49 Interview with Meenakshi Aachi, September 2002, Karaikudi.
her brothers had discussions with her in-laws trying to convince them how caring and devoted she had been. But nothing worked and marriage was fixed for February 4th, 1976. But Aachi was a strong woman who would not take it lying down. She registered a complaint with the local police that she had not been divorced and so legally, the second marriage cannot be allowed. Immediately action was taken and police along with Aachi's lawyer reached the home of Chettiar. He fled fearing arrest though the marriage had by then taken place. Simultaneously, the Aachi had sent telegrams to the then Prime minister of India, Indira Gandhi and also to the head of the research centre asking them to suspend the scientist as he had violated the law and was guilty of bigamy. The Chettiar was temporarily suspended and there was utter chaos in his life. Since he was now entangled in legal hassles that could cost him his prestigious job, he decided to resort to the safest recourse available to him. He sought the intervention of caste elders and called a caste panchayat so that he could pressurise the Aachi to withdraw her complaints against him. A meeting of respectable men who knew both the families was convened at Karaikudi. The allegations were the same—the Aachi was incapable of producing children and that she was getting hysterical and staying with her was next to impossible. So they needed to be separated and he should be allowed to remarry. The elders admitted the allegations against Aachi and the following points were decided upon:

1. The Aachi should get all her Saaman back.
2. Her husband should pay back the Seedanam amount of Rs.40,000 and take a receipt from her.

50 There is a slight confusion whether he actually fled before or after the wedding. A local newspaper reported that the wedding had not taken place though Aachi's own letter to the director of the research centre mentioned that she witnessed the wedding.
3. Her husband should pay Rs.2000 towards expenses incurred from the day he sent her back to the day of separation i.e for a period of two years.

4. Her husband should pay her a maintenance sum of Rs 200 per month and the money has to be paid every 6 months in advance.

5. Aachi's bank passbook has to be returned to her.

6. The Saaman list has to be sent back from Bombay.

7. All her Saaman has to be sent back from Bombay.

8. Aachi should give her consent in writing (as per the lawyer's advice) permitting her husband's second marriage.

9. She should write a befitting letter to his office refuting her earlier telegram.

10. The mediators should see that the jewels are in Aachi's possession.51

Because of her brothers' insistence and pressure from the community that the Chettiar should not be maligned and that the honour of both families be saved, Aachi agreed to everything and so they were separated and the cases withdrawn. Following this, the Chettiar remarried and now has children who are married too.

This is the story of Meenakshi Aachi. For the past thirty years, she had survived with the meager financial support of her husband. It is definitely not possible to lead a decent life with such a paltry sum and one can only expect the kind of respect the Aachi would receive from the community where money, wealth and property are accorded prime importance. It is exactly these questions that would be addressed as we try to analyse the property she had received as dowry and how she managed it over the years.

51 From the original document of separation prepared by the elders of the caste and signed by witnesses.
Law, Customs and Practices

Traditional Hindu law did not provide for the maintenance of women be it daughter, daughter-in-law, wife or a widow. This was due to the fact that Hindu institution of marriage was considered a continuing bond between husband and wife 'not only till death, but even after death, in the other world.' It however gave importance to the maintenance of parents as it was considered the religious duty of a son.

The enactment of the Hindu Women's Right of Separate Residence and Maintenance Act, 1946 was a significant move towards giving women the right to live separately even without a judicial separation while at the same time enabling them to claim maintenance from the husband.

However a comprehensive law relating to maintenance of wife, daughter-in-law, widow, daughter, son, father, mother etc is the Hindu Adoption and Maintenance Act, 1956. Section 18 of the Act lays down that a Hindu wife is entitled to maintenance by her husband during her entire lifetime and this does not cease on the grounds that she decides to live separately on certain grounds.

The Hindu Marriage Act (1955) Section 25 is applicable to Hindus seeking permanent alimony. It treats men and women on par and each is entitled to get maintenance from the other.

By providing scope to claim maintenance, the law attempts to redress the grievances of women in cases of separation, desertion, divorce etc. In Cok Reddy v. CPV Laxmana, the Andhra Pradesh High Court held that a woman whose marriage is not solemnised according to Hindu traditions is entitled to maintenance. A woman who is married to a man when his first

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wife was alive at the time of marriage is also entitled to claim maintenance despite the fact that her marriage was void according to law.

These are the basic laws related to maintenance. But in the case discussed above, the law had no role because customs and practices of caste were overpowering and biding on woman.

**Nattukottai Chettiars and Property Rights**

Among the Nagarattars *Seedanam* is considered women’s property but that over which she has limited ownership and was passed on to daughters and her daughters and so on in the female line (with the exception of a small piece of *Kazhuthuru* which went to son/sons). Women informants mentioned that though the *Seedanam* belonged to women, it is usually controlled by men. As far as the right of alienating it is concerned, many women felt that they could do so in consultation with their husbands though they would prefer multiplying and not selling it. Gifts from her family were also considered part of her *Seedanam*. On the death of a woman without children, the *Seedanam* went back to her natal family.

In the case of a separated woman, the community followed the practice of returning all the *Seedanam* to the woman. In fact the things that were returned by the man were meticulously checked by at least two witnesses against the original document of the list of articles. In the above case, all of aachi’s *saaman*, her share in the joint account and shares bought from her money were returned to her.

The relative advantage of the Chettiar women has been the practice of recording every detail of expenses incurred and gifts given at the time of

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54 In *Pratibha Rani v. Suraj Kumar* (AIR 1985 SC 628), Justice Fazal Ali held that women held absolute right over stridhana and that gifts of jewellery and household items cannot be recognized as joint property of the husband and wife as it would reduce the already meagre holding of assets by women. B. Sivaramayya, *“Matrimonial Property Law in India”* (OUP, Delhi, 1999) pp. 75-76.
marriage. This enabled them to get back at least the saaman that was given to her while many women are even denied this. They have to take recourse to law to get back what actually belonged to them. For instance, Mukhopadhyay states in her case study that the woman had to file a suit under Section 27 of the Hindu Marriage Act to regain possession of her valuable and properties that were gifted to her at the time of marriage. But she could not get her property back even after a protracted legal battle.55

*Aachi* was given a lot of *Saaman* as part of her dowry.56 She got her share of pillows, mattresses, rugs, mats, *Mangu* articles, plastic boxes, buckets, brass, stainless steel and silver articles apart from the gold and diamond that she received. Her *Kazhutthuru*, the most important piece of jewellery for a Chettiar woman weighed about 101 sovereigns (around 800 grams of gold) this was the single largest piece of investment that was made. (The *Kazhutthuru* or *Kazhutthiru* is made up of 34 pieces of gold strung together in the form of a necklace. The *Kazhutthuru* defies the basic character of jewellery because it is not flaunted much and is basically an investment. The Chettiar reason and logic enriched by a rich tradition, financial acumen and experience in handling monetary issues, sees the enormous investment in one piece of jewellery as a major financial security for a daughter’s life. It is the pride of possession, worn only on rare occasions. At the time of marriage, this jewel is more important than the ‘*taali*’, which is the symbolic sacred thread tied around the neck by the groom and is never removed except on the death of the groom. This jewel is worn by Chettiar women on very few occasions like one’s own wedding, *Santi Kalyanam* or the sixtieth birthday of the husband and on death if the

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56 Appendix III contains the list of Saaman given to Meenakshi aachi on her wedding in 1954.
Plate 4.1: Kazhuthuru

Plate 4.2: Nagarattar Bride wearing the Kazhuthuru
wife dies a *Sumangali* before the death of the husband. If she dies before her husband, her body is adorned with it one final time before her funeral.

This wise investment is followed up with tradition and custom-bound restrictions on its usage thereby making it a secure untouched investment. Once the lady dies, the *Kazhutthuru* mainly goes to the daughter though sons get small portions of this 34-piece jewellery. It is only at this point that the *Kazhutthuru* changes its original form and is melted, and made into other pieces of jewellery. It was told that in the 18th century, the Chettiar women used to have *Kazhutthuru* weighing up to 2400 grams of gold and that it was impossible to even think of wearing it more often than for the ceremonial reasons mentioned above.)

Meenakshi *Aachi* had lived with her brothers in their home. But her sisters-in-law did not treat her well. She had to do all the chores of the house and she was not even given fresh food to eat. All her *Saaman* was locked up in a room and jewellery was in her brother’s custody. Since she had no family of her own, her services were used by many relatives including her sister’s daughter. (She was brought up by *Aachi* since her mother had died at childbirth.) She decided to move out of the home and live alone rather than suffer at her brother’s home like a maid. So she found a small room in the newer area of Karaikudi. She sold some of her silver articles to raise money to pay the rent. This was very close to her brother’s residence. Soon she had problems and so she decided to buy her own house instead of spending money on rent. She then bought a small home in old Karaikudi for Rs. 82,000 in 1990. Most of her jewellery and all her dowry articles were still at her brother’s residence. It was at this point of time that *Aachi’s* sister’s daughter Sivakami (who was married and living in Karaikudi) was planning to buy an apartment that was being constructed in new Karaikudi area. *Aachi* went to Sivakami and told her that she needed a home to live in and that she would dispose off her jewels.
and invest in a home provided, she could help her in the process. The flat was costing around Rs. 5,50,000.

Sivakami herself being a shrewd investor thought of all possibilities before coming to a decision. Sivakami asked Aachi how much money she could raise. Both of them brought all the jewels and assessed their value along with silver and huge brass vessels. It was decided that Aachi could contribute about Rs. 3,50,000 without selling the Kazhutthuru, few other jewels like two simple long gold chains, one pair of bangles, one ring and a pair of earrings. She also kept two silver lamps and some other silver article for use on auspicious occasions. Thus the house was bought jointly by Meenakshi Aachi and Sivakami Aachi. All through these negotiations after the decision was made that Aachi would indeed buy a home for herself, her brothers were unhappy and did not approve of the joint ownership of the property. They lamented that the property would go to Sivakami on Meenakshi Aachi’s death. But Aachi stood by her decision and was firm about the joint ownership. This antagonised her brothers who were annoyed with the developments. They threatened to sever ties with her. In the midst of all the confusion, the apartment was bought in 1999 and the house-warming ceremony was held. Aachi invited her relatives for the ceremony and also fed over 150 guests on that day. She had spent Rs. 20,000 for the function. Her husband and her father-in-law were also invited.

'The main reason for buying this house was to show that man that I can live well on my own. I wanted him to know that I can manage my life decently. I know he was thinking that I am a single woman and what could I do. I had to invite him because Sivakami and other relatives insisted that I should do so. He came along with my father-in-law for the house-warming ceremony. They came so late that most of the guests were leaving. He never spoke to me. He did not even ask me how I managed on my own. He never offered any help. He gave 101 rupees as a gift. Can you believe this? But I gave him a stainless

57 Aachi was given 200 sovereigns of gold (nearly 1600 grams) in addition to diamond necklace, bangles and ring.
steel box full of biscuits and chocolates and a token money. He never spoke a word to me.'

Now that Aachi had a roof over her head she decided to bring all her Saaman from her brother's home. This irritated her brothers and they refused to speak to her. Aachi brought all her Saaman and dumped it in the bedroom of her new home single-handedly.

'I vividly remember that night. It was raining heavily. I had hired a three-wheeler pick up truck. When I went to my brother's house none of them invited me in. They just turned their faces away. I asked for the key and my brother gave it to me. No one offered to help me load the stuff onto the truck. I picked up all the articles myself and with the help of the driver managed to arrange it in pouring rain. I sat in the same vehicle and got back. Those were really painful moments. How can I describe the sadness in my life? Everyone wants money. Nobody wants to help. Here they respect only people with money.'

Now, Aachi lives in the same apartment. Sivakami had locked up one bedroom with an attached bath and rents it out along with the kitchen to 'gain something for the dead investment she had made.' Meenakshi Aachi manages her everyday expenses including medical expenses from the interest that she earns from some fixed deposits that she had made and the paltry maintenance provided by her husband.

The case described above shows that though the Chettiar woman had little more space than other Tamil women, she could not challenge the inherently patriarchal Chettiar culture which stifled her attempts that were otherwise proceeding in the right direction. She could stall his second marriage for a while and threaten to ruin his career. She could manoeuvre a bit more than her counterparts in initiating legal action against him. Her attempts were however thwarted by the panchayat of men who were intent on protecting the decision and career of a fellow Nagarattar. They brought in the notion of family honour to thwart Aachi's strong protest in the form of sending a telegram to the Prime Minister and filing a case for

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58 Interview with Meenakshi Aachi, December 2002, Karaikudi.
maintenance before the Chief Judicial Magistrate Court of Ramanathapuram. The twin elements of culture and tradition that protected the property of women also acted to fetter them. The main reason that the Chettiar gave for separation was the absence of children. Chettiar culture that had provided for a mechanism of adoption (Pillai Kootarathu) in such cases was clearly sidelined. The tradition of vaittvittu seidal (marrying or living with another woman even when the wife was alive without dissolving the first marriage) came to his rescue. This traditional practice of the Chettiars is the essence of patriarchy because it neither provides the woman a right to do the same if she is not happy with her husband nor does it enable a dialogue. The decision is solely by the man and the woman has no choice but to accept it. But Aachi made a choice of not staying silent and registered a protest against her husband’s arbitrary decision of leaving her. She mentioned that if she had not raised her voice in such a way she would not have got her maintenance from him.

In spite of all these constraints, the success of the case lies in the choices that Aachi made after the separation. Leela Dube says ‘choices curtail or reinforce one another.’ In her case she initially had the support of her brothers who were with her till the caste panchayat assembled. They then had to acquiesce to the decision made by men of considerable social standing.

Investment in the form of jewellery has rendered effective control over it viable despite the enormous factors working against Aachi. Right over jewellery, in this case has been exclusive and inalienable. Women were generally expected to part with her jewellery in times of the family’s

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59 This is similar to a Muslim man’s right to divorce without his wife’s agreement. The difference however is that in the Chettiar case a woman does not relinquish the status of a wife.

financial distress and this was mostly taken for granted. Women’s personal jewellery was considered ‘a common resource to be drawn on for the sake of the family.’\textsuperscript{61} Despite the fact that her brothers had daughters, Aachi could not be persuaded to give her jewels away in return for a life of security with her brothers’ families. She chose her area of investment and ultimately her independence.

K. Mukund states that the ‘traditional property rights of the Chettiar women seem to be particularly weak.’\textsuperscript{62} The reason for this, according to her, is that the money that was given as part of the dowry was more often than not ‘absorbed into the business capital of the in-laws’ family enterprise’ thereby denying the woman individual property rights. This argument may be partly true. The Chettiars do subsume the money of the women into their business capital. The reason for the use of dowry money in business is, however, not always due to compulsion by in-laws. The community on the whole does not believe in capital lying idle. It is the dominant logic of the community that money should beget more money and that principal should earn interest. Women themselves ask their husbands to multiply their money. Hence, it is pooled into the business capital. In the course of interviews and conversations with Aachis, it was noted that the concept of ‘perukkaradu’ or multiplying of money was all pervasive. This term means multiplication. This is an all-pervasive logic within the Chettiar community. The idea of multiplication defines most of the activities of the Chettiars since it leads to capital accumulation. Even small amounts of money are not disregarded and come under the logic of multiplication.

In fact, it was mentioned that most Aachis including the wealthy Aachis, sold surplus milk, jasmine flowers from the garden and lent out

\textsuperscript{61} Sharma, (1980) op. cit., p. 52.
\textsuperscript{62} Mukund, op. cit., WS 6.
small amounts of money from their *siruvattuppanam* (Refers to women’s personal savings that they acquired by such small earnings and also saving from the amount that was given for household expenditure for the month. It was mentioned that sometimes these ‘small savings’ were large enough that the Chettiar himself did not hesitate to borrow in times of financial crunch). And also, the question of individual property rights is purely a class-based one. In the wealthy families, women do hold a major chunk of the property and have total control and decision-making authority over issues of mortgage, sale or new purchases. Though it is true that women are made legal owners of property for evading tax problems, it does provide for the expansion of power base among women. If the woman is from a middleclass background, she might be forced to use her property for the expansion of business or for the education of children. The community supports such property alienation and patriarchal hold by emphasising on familial and collective values. In the case discussed above, *Aachi* sold her jewels to support her husband’s education on her own volition because she did not want him to take a loan and pay interest on it. On the other hand, when she was separated she did not give it away to her brother’s children even under pressure. She kept her property intact even at the cost of severing ties with her only support system—her brothers’ family because she knew that her community only respected money.

Whatever power the Chettiar women had was inextricably linked to the regular absence of men from the scene because of their profession. They were not consciously given this space. It emerged out of necessity because men had to rely on the women for various needs during their frequent absence. And the women drew power from whatever little space was offered to them and this empowered them to emerge stronger than women in other communities.