CHAPTER V

MATERIAL CULTURE AND GIFTING PRACTICES OF CHETTIARS
INTRODUCTION

The term material culture encompasses immobile properties such as buildings, manufactured artifacts, consumer goods, jewellery, etc. These material goods acquire a meaning when observed within a particular cultural and social context. This chapter looks at the material culture of Chettiars as a reflection of their financial success during the period between 1870 and 1930.

Material culture of Chettiars evolved as a response to their growing affluence. It was reflected in many ways ranging from artifacts to spectacular architectural creations. The things given to the bride at the time of marriage set in motion a circulation of material goods. These goods had a special place in the lives of women. They were carefully guarded, more goods added on to the collection and then passed on to the daughter(s). They acquired a special value merely by the act of passing on from one generation to another.

The Saaman or the gift of household articles, were initially given as gifts for starting a household. They comprised articles of everyday use like vessels, floor mats, and certain things for the bride’s personal use. With financial success in overseas countries, the late nineteenth century saw additions of newer articles in the Saaman that were imported from Southeast Asia. Newer articles occupied an important place in this traditional collection.

Though this addition added to the aesthetic value of the collection in terms of the variety of objects, it also became a vehicle for an essential
display of wealth and difference. The acquisition of these objects coincided with a major change in the system of marriage—the collapse of the institution of bride price and the growth of dowry. The act of giving a huge collection of articles for the daughter at the time of her wedding became an important facet of the man’s prestige and social position. So, new kinds of articles were bought from the Southeast Asian region to make the collection unique and different. There arose a silent competition among the members of the community to display varied and multiple items as part of Saaman given to the bride. It was during this time that Saaman came to be seen as something that can be passed on to the next generation. This is because the volume of articles far exceeded the utility of one’s lifetime. Women began hoarding things that they felt had a life beyond their generation. Soon the Saaman came to be acquired for their utility as well as transferability.

With increasing wealth came increasing purchasing power and so the Chettiars acquired a variety of British manufactured goods. The artifacts of the Chettiars speak of the ways in which the community negotiated and created their world through time.

The impressive buildings are reminiscent of a bygone era of affluence and power. They echo the institution that had existed during that period namely, the joint family. The house of the Chettiars was not just a physical creation. It provides an identity to the person and was his symbolic capital. Each of these palatial mansions was given a name within the locality for easy identification. Every house reflected the owner’s fetish and imagination while maintaining the basic structure of the house. Thus the house, in many senses, resonate the individuality and identity of the creator.
Homes as Identity

The palatial homes in Chettinad were built around early twentieth century as a reflection of the prosperity and success of this community in South and Southeast Asian countries. These homes were visual spectacles produced by a hybrid architectural style. This architecture of the Chettinad region is widely known and appreciated for its unique combination of various styles in one building. It is the home or *veedu*, which is the most visible manifestation of the material culture of Chettiars. The home envelops other artifacts and stands as a metaphor for the overseas financial success of this community. A metaphor in itself conveys a whole range of ideas and “the particular combination of economy and intensity with which visual images can express metaphors”\(^1\) only adds to the impact that it creates.

The palatial mansions of the Chettinad region are organised around a series of courtyards and this structure is remarkably suited to accommodate their unique family organisation. The outer portions feature painted carvings and statues of Hindu deities like Lakshmi. These are placed on rooftops and faces the public. The house itself is built on a raised level with six to seven large steps leading to the entrance. It is widely believed by the members of the community that this elevated construction has a link with their past. It was held that their ancestors migrated from the ancient port city of Kaveripoompattinam when floods inundated their homes and caused severe damage. This eventuality was kept in mind while constructing their new homes. They wanted to avert any such damage that nature could cause and hence built their mansions at a raised level.

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The Chettiars adorned the interiors of their homes with luxurious items that they had accumulated as a result of their overseas trade. Many homes had ‘inlaid parquet marble floors’, Italian chandeliers and various other chests and drawers made of fine Burmese teak. The main door was invariably made of fine teakwood from Burma with an intricately carved panel above it. This panel is called the suriya palagai. This intricate carving depicts Hindu Gods and Goddesses like for instance, the Goddess of wealth Mahalakshmi with two elephants. (It was noted in the course of visits to these palatial mansions that the suriya palagai alone costs about 12 lakhs of rupees in the antique market and that many homes have sold off this panel to sustain themselves.)

The houses of Chettiars had some similarities with temples. It was observed during visits to these houses that the intricate teak wood carvings at the main entrance and the panelling that was done resembled the ones seen at temples. When questioned about this, some of the Chettiars mentioned that the carvings were done by the same artisans who renovated temples. The artisans who were brought to renovate temples by the Chettiars worked in their free time at the homes that the Chettiars were building during that period. They willingly contributed their skills to the Chettiars in return for grain and small amounts of money. It is said that ‘the most skilled asaris (carpenters) earned 2 ½ annas (about 15 paise today) a day for some of the most exquisite wood-carving in India.’

The palatial mansions could be seen in almost every village of the Chettinad region. Each village has its share of such huge houses and it lay scattered within the villages. It is believed by members of the community that they constructed first of such magnificent buildings, they could only say that it was probably in the town of Devakottai. They added that the

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Chettiar who had constructed a huge house was socially ostracised because he had violated the unwritten norm of frugality. It was only gradually that the idea, utility, status and the underlying notion of power that such palatial homes conveyed were understood and accepted by the community. (It was observed that the community members always followed the success formula of a pioneer. When one person starts something new and succeeds in it, soon others follow suit."

Homes as a Reflection of Overseas Success

With financial success in their overseas ventures, the Chettiars were open to the idea of big homes because they could also import luxurious items that they had seen in the other countries. So they started building homes according to their need and aesthetic sense. The general structure of the home was maintained though each person used his own creativity or fetish to make room for small innovations. For example, each home in Chettinad has a name given to it by the villagers. One home in Karaikudi, the largest town of Chettinad, is called the 'Aayiram jannal veedu' or 'the home with thousand windows' because it had a lot of windows. It did not have thousand windows but had much more than what other homes would otherwise have. Another in Palavangudi (a Chettinad village) was called the Kannadi veedu or the house of mirrors. A Chettiar who had a fetish for mirrors had built this house. His collection of wardrobes and bureaus were fixed with Belgian glass. In addition to these, he had fixed mirrors on both sides of the entrance to the valavu veedu. Thus each home had a local name for identification which is recognised till today. Each Chettiar house had an identity and character of its own despite the shared commonality in terms of structure.

On either side of the entrance are two huge raised platforms called the tinnai. The tinnai was usually made of marble and it was commonly
Plate 5.1: 'Aayiram Jannal Veedu' (House with a Thousand Windows, Karaikudi)

Plate 5.2: 'Ther Veedu' (The Chariot House, Karaikudi)
used by the men of the house to sit and chat. It was also the place where the Kanakkupillai or accountant used to sit. Most visitors were entertained at the tinnai where mats or tadukku were spread for sitting.

The main door opens into a massive pillared hall. The walls and pillars are plastered with the special ‘Chettinad plaster’ that gives it a marble sheen. (The Chettiar feel that it is suited for tropical countries as they reflect the light better. The Chettinad plaster was a mixture of egg white and lime stone, which was handground into a paste and then used on walls.) This plaster had such a lasting sheen and it did not require much maintenance. This hall is strictly the men’s quarters.

According to Anne Hardgrove, “Crossing through a heavy, elaborately carved doorway into the interior portion of the house, one enters an inner courtyard used by family members for household chores and rituals. This major open space around which the house is organised is called valavu. The four corners of the courtyard represented the directions of the universe, letting the sun be a witness to the ceremonies held within.” This is in consonance with ‘the Hindu concept of a house, that, it is a universe—an ordered division of space ranging from the vulnerable to sacred areas. There is a progression inward from the unstable to the stable, from the less pure to the pure. As a result of this the centre, the courtyard, is the most protected, sacred part. Such is the philosophy’, but Cooper and Dawson opine that ‘as with most communities, today’s Chettiar have drifted from it, rarely thinking in those terms yet following the tradition to which they gave rise. Their rituals unconsciously embrace the concept.’

Facing into this inner courtyard are a series of double rooms called the veedu which literally means house. These double rooms were allotted

Plate 5.3: A Palatial Chettiar Home – Interior View

Plate 5.4 Exterior View
to each married son and his family. They were also used for storage. One of these rooms was kept aside for religious purposes and was called the ‘saami veedu’ or the house of God. This room had pictures, and idols of Gods and Goddesses. It was the starting point of all auspicious events. These double rooms did not have windows for security purposes.

The rear-most courtyard is used for cooking. This is the innermost portion of the house and forms the territory of women. There was an exit door that was used by women when there were functions or a large gathering of men at the front portion.

The house may be said to perform three functions, the “Techno-function, Socio function and the Ideo function.”\(^5\) The techno function is the utilitarian function of a thing, the socio function involves the manifestation of social facts and the ideo function of a thing involves symbolising more abstract ideas, values or beliefs. If we use Schiffer’s concept of function to the Chettiar house, the utilitarian function (techno function) is that it provides shelter to members. The socio function manifests the economic status of the owner and the Ideo function manifests values of security and well-being that the home provides, while at the same time symbolising tradition and antiquity.

Homes as Symbolic Capital

The house for the Chettiar was part of his ‘economic capital’ in the sense used by Bourdieu. This visual medium was used as a base to convey much more than the mere physical construction of a home. The use of statues of mounted Englishmen on horses outside the house and other Western objects signify an acceptance of the hegemony of the British as the new rulers of the region. In fact, Rajah Sir Annamalai Chettiar used to fly a

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British flag atop his Chettinad palace in Kanadukathan (a village in Chettinad). He and his wife even adopted the sartorial style of the British, and wore suit and evening gowns. It was heard in gossip circles within the community that he used his ‘economic’, ‘social’, ‘cultural’ and ‘symbolic capital’ to negotiate with the British for knighthood which was eventually granted. This in turn facilitated easy loans from the European banks and strengthened his business.

Chettiar historian S. Muthiah notes how the houses tell the story of the growth and progress of the community. He points out to three stages of house building. The first commenced with the initial wave of success in trading and small-time moneylending when houses were built mainly to fulfil the purpose of living. They were built out of necessity to accommodate large families. The second wave engendered the creation of palatial mansions with ornate decorations after the success of their banking in Southeast Asia. This was between 1870 and 1890. The last stage according to Muthiah began with the 1920s till the Depression when houses stood as symbols of a vulgar display of wealth. In his words, they were ‘tasteless’ given the fact that they were decorated with just about anything that the Chettiars could lay their hands on—from Japanese tiles to Italian marbles. ‘They lacked aesthetic appeal.’

Anne Hardgrove writes that, “by creating ancestral houses for ancestors who never lived in them, migrant merchants sought to acquire symbols of cultural power to correspond with their new economic success in British-controlled foreign lands.” Two points emerge from this statement. It is wrong to say that ancestors never lived in them. True, houses were built in the early 20th century for translating their new wealth to social status, to acquire visibility in the region that was their homeland.

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6 Interview with S. Muthiah, 15 February 2005 at Chennai.
7 Hardgrove, op. cit., p. 249.
But apart from these reasons the house basically served the needs of the family. Large extended families used to stay in these homes even when the man of the house was away for business. It was mentioned by community members that though these houses look large today, in those days it was just enough to accommodate about 100 members. There is no question of ancestors not living in these homes. When the homes were built, they were not meant for ancestors. They were symbols of the present, never the past or imagined past. Migration from Chettinad occurred only after independence. Till then, the houses were meant for living.

A more acceptable logic for the construction of such homes can be found in the logic of sedentarisation given by Irschik. He argues that a dialogic process between the British and the local population led to accepting 'sedentary agriculture as a form of culture'. Citizenship was defined “in terms of a society whose members were given places of residence, who were embedded, and who did not move about.” It was also presumed “that when agriculturists were forced by circumstances to temporarily move away from their villages, they nonetheless always returned to the same village, the same houses, the same lands, and once there engaged in the same exchanges and other ritual activities to maintain the status quo.”8 This could have been the reason behind the Chettiar rationality of constructing huge homes in their homeland. Not willing to give up ‘citizenship’, these homes acted as anchors while the family in Chettinad mediated the space between the migrant bankers and the local population. This kept the sense of ‘rootedness’ alive and when they came back, it was like they had never left.

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GIFTING PRACTICES OF CHETTIARS

The Concept

All communities and groups across the continents have had and still have some form of gift exchange in operation. The Oxford Dictionary of sociology defines gift as a relationship between the donor and the recipient. A relationship thus created is meant to enhance cohesion and solidarity in the society though this may not always be the case. The idea of gifting contains within it an undercurrent of the dialectic notions of honour and dishonour, self-interest and selflessness, reward and sanction, depending upon the manner of gifting, the timing of the gift or the gift itself.

Social anthropologists of the French tradition have initiated and contributed substantially to discourse on the gift and its ramifications. Marcel Mauss' treatise on gift is a critical phenomenological exposition, though dealing with gift exchange in archaic societies, many of the conclusions aid in understanding and analysing the issue in the present context. His discussion begins with an isolation of a set of "prestations which are in theory voluntary, disinterested and spontaneous, but are in fact obligatory and interested." A gift essentially needs to be reciprocated either immediately or later when an occasion arises because as Mauss says," the gift necessarily entails the notion of credit." In most cases, an immediate return is considered rude for it becomes an economic exchange. Hence, it is deferred till an apt situation emerges. Mary Douglas rightly says," there are no free gifts; gift cycles engage persons in permanent

10 Ibid, p. 35.
commitments that articulate the dominant institutions."\(^{11}\) "although the prestations and counter-prestations take place under a voluntary guise they are in essence strictly obligatory, and their sanction is private or open warfare."\(^ {12}\)

Mauss calls this the system of 'total prestations'. He makes two things clear at the outset—that he is concerned 'with words and their meanings' and that it is groups and not individuals that carry on exchange. Thereafter, using the data he had, he goes on to explain the triple obligation—the obligation to make a gift, the obligation to receive it and the obligation to repay it. An equally interesting notion is the hau or the spirit of the gift that he discusses in the Maori context. The gift that is given is not an inert object. It has within itself the spirit of the giver, which is the hau, and it has a hold on the receiver thereby making repayment an obligation. The recurrent theme that is noticeable is the merging of persons and things in the custom of gift exchange.

The basis of gift exchange, according to Bourdieu is 'the institutionally organised and guaranteed misrecognition.'\(^ {13}\) The gift exchange entails reciprocity but this idea is underplayed and is made to look like an act devoid of any 'calculation'. It is the 'lapse of time interposed' which 'enables the gift or counter-gift to be seen and experienced as an inaugural act of generosity'.

Though both the giver and the receiver know and understand the subtle idea of the gift exchange, it is undeclared and is portrayed as a non-economic transaction. The gift thus reproduces established relations that are vital to the existence of the group.


\(^ {12}\) Mauss, op. cit., p. 3.

Its Significance

The Nagarattar existence as a closely-knit group entails a continuous flow of gifts within the community. It bolsters existing kin network while at the same time lays a stable foundation for ensuing relationships. The Nagarattars have a range of well-defined occasions and donours who are to initiate the exchange process. The gift-exchange begins with the birth of a child and continues through various life-cycle rituals weaving together a network of institutions that provide support and metamorphises the self into an adult of the community. These ritual and symbolic exchanges entered into by donors and recipients bring a certain amount of dependence and cohesion within the society. There is a multitude of gift exchange that take place within the community and it is very difficult to group them under two or three heads. For clarity and convenience, we first take up gifting that takes place as part of wedding and secondly, religious and charitable gifting.

For the Nagarattars, marriage is a crucial link between two families and brings with it an enlarged network of relatives as well. Since the community is numerically small, any marriage within the community becomes, in fact, a redefinition of existing relationships in addition to introducing newer ones. This being the case, the Nagarattars attach enormous significance to social and ritual aspects of the wedding. The following are the different prestations that occur as part of the wedding.

Seedanam

The first and widely known gift is dowry or seedanam. The term Seer means two kinds of gifts to the Nagarattars. One is Seer, which refers to the money given on the occasion of the marriage, and the other is Seer Varisai, which are gifts to the couple. This Seer Varisai is an interesting and elaborate list of various articles given to the couple. It includes soaps,
clothes, perfumes, mattresses, bed sheets, blankets, table covers, brass utensils, silver articles and so on. The items are given in multiples so that the couple can divert all their attention towards settling in their new household (within the joint household called *valavu*) instead of worrying about the purchase of these essential items. A detailed list of the articles given is prepared. A representative each from both the bride and groom’s side signs the document in the presence of two witnesses. In case of separation, the items are given back to the bride. Usually non-perishable goods of *Seer Varisai* are handed down from mother to daughter, and then to her daughter till the time the article becomes unfit for use. One of the respondents proudly announced that he had not purchased soaps, talcum powder or clothes (even for their small children) for about seven years after their wedding. Another respondent showed old mattresses, which was given to her mother in dowry and which she had also received as part of her dowry but lamented that her daughter was asking her to discard it. This shows the present generations’ attitude towards the old Nagarattar values and tradition. Extreme frugality is not totally discarded but there seems to be an inherent desire to possess articles and clothes relevant to the day. Children and youngsters of the Chettinad region are part of the ongoing modernisation process that has reached even interior villages.

The prestations given to a daughter at the time of her wedding is deemed to be a window to the family status, honour and prestige. The dowry or the Nagarattar term of *Seer Varisai* is not just a private gift given to the bride and groom by her natal family. It is something more than that for the Nagarattars. All the gifts are displayed in a room of the house and women relatives swarm the house to see, assess and gossip about the kind of gifts that are given. This event is part of the wedding ritual and is called “*Saaman parapparadu*” in local parlance (literally means spreading of things). When women visit the house to ‘see’ the *Saaman* (things), they are offered coffee and snacks. This means that it is indeed an elaborate exercise
involving considerable time of both the women who visit as well as women of the house who are expected to welcome and entertain the guests. This may be considered an important ritual in so far as it incorporates the dowry as part of the collective memory of the community. A seemingly simple act of spreading out gifts is actually intended to convey a deeper statement of integration of the kin group and reinforcing the links of the next generation to the group as a whole. (This community was initially paying the bride price and it was only in the beginning of the twentieth century that this system of elaborate dowry had started gaining momentum. This could be linked with the fact that the sex ratio of the community was not favouring women during the early decades of the twentieth century. Financial success in Burma and other colonies had led to gradual accumulation of wealth. This also seems a valuable reason for increase in proportion of the dowry.)

Seer

This is a gift of a large sum of money given to the bride at the time of the marriage by the natal family. Seer is defined as an external prestation by Dumont which, he says, is presented between the two families who entered into a marriage alliance. He mentions a two-way movement of the Seer—both from the bride’s family and the groom’s family. But in the Nagarattar case, as noted by Rudner and substantiated by my own fieldwork, it was the bride’s family who gave away a large sum of money, which technically was the bride’s property. Though the groom’s family gave gifts to the bride and other close relatives of the bride, this was mostly in the form of articles and not money. This gift of money was an important one in that it brings up the issue of its control and use. It is interesting to note that the Nagarattars do not follow the kanyadaan form of

14 Refer to Chapter IV for a discussion on the transformation from bride price to dowry.
sanskritised marriage. The daughter is not given away as a gift. The marriage is held according to community customs and practices where the role of the Brahman is limited. There seems to be no Vedic ritual, which emphasises that the bride is given as a gift. Instead she is showered with gifts. Though this gift of money to the bride is, in practice, settled with the groom’s father it stays under the effective control of the bride to a large extent. It is called ‘aachimar panam’ which means money belonging to acchi—a term used to denote a respectable female member of the community. Before independence and till about three decades ago, this aachimar panam was kept in the custody of a respectable man with considerable social standing within the community. He used the money to expand his business and in turn paid a decent interest. One informant in Singapore had mentioned that his wife’s money was left under the custody of a gentleman of his village who had paid an interest rate of 24% p.a. for the sum in the 1950s. This was corroborated by similar experiences of many informants. It was sometimes invested in the business of the groom’s family or as Rudner says, “was used up to open up a long-term, interest paying deposit account in another Nakarattar family business.”15 This goes against the notion that such gifts are not income generating.16 He also adds “the groom’s valavu or joint family exercised considerable control over the use of aachimar panam. However, if the bride died without giving birth to any children, the sum was returned to her family.”17 An elaborate discussion of women’s property and control over it has been dealt with in the previous chapter.

16 Carol Boyack, Upadhya ‘Dowry and Women’s Property in Coastal Andhra Pradesh, Contributions to Indian Sociology (n.s) 24, 1, (1990); Here she says that, a part of the dowry (that is usually handed over to the groom’s father) is earmarked for the couple in case of partition from the joint household’ but this property is not income-generating’. p. 31.
17 Rudner, op. cit., p. 176.
The Seer (includes Seer Varisai as well) is a much-resented form of gift now within the Chettiar community itself. Local journals abound with pleas from prominent persons asking the members of the group to shun this customary gift. During the peak of their economic activity, the Chettiars added new dimensions to the existing gift-giving practices. It was affordable then, but now times have changed. While in the field, there was a much-talked about wedding in which the Seer was deliberately avoided. There was no Seer Varisai as well. The person in whose family the wedding took place seemed to be a man of considerable standing within the community. But most of the informants felt that this was a publicity stunt and that lot of money must have changed hands discreetly. This brings out the complexity of this social phenomenon. On the one hand, it is condemned and on the other, its perpetuation leads to an increase in social prestige. “Even in cases where dowry is denied and is yet given or taken, everyone knows about it. This is perhaps the most striking of its features; that it is both stigmatised as a ‘social evil’ by public opinion, and is yet a source of prestige.”

The Chettiars themselves are finding it difficult to cope with an increase in dowry demands. A conference of the community was held in November 2001 at Kovilur, about 6 kms from Karaikudi (where fieldwork was conducted) and dowry problem was one of the important issues addressed. (This Kovilur Madam was established 200 years back and is a religious institution. The head of this Madam is himself a Nagarattar. Through this Madam, prominent Nagarattars are attempting to remedy the ills tormenting the community. Raising funds from among the wealthy Nagarattars, they invite applications from poor families to sponsor a simple wedding apart from providing scholarships and support to abandoned senior citizens.)

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Idupon

The family of the groom gifts a small amount of gold to the bride and this is called *idupon* (literally means equalising gold). This is stated as a contribution of the groom’s family to the *Seedanam*.\(^{19}\) For instance, a token amount of gold like 8 grams of gold are given to the bride’s side to add it to the *Kazhutthuru* which is a huge gold ornament symbolising the marriage in much the same way as other Tamil communities adorn ‘*Tali*’. This might seem like a two-way flow of gifts but it is not proportionate, for, the groom’s side seems to be receiving more than giving.

*Moi*

*Moi* is generally taken to mean gifts of money that constitute a separate category of gifting amongst the Nagarattars. Dumont calls *Moi* internal prestations. According to Dumont, *Moi* refers to the money collected by both the bride and the groom’s relatives and that, the aim of making such monetary contributions is to bear the expenses of the family. Rudner however states that the term was applied to gifts given by any person attending a wedding and also that it is “not confined to internal prestations, within the bride’s and groom’s respective *Pankalis*” and adds that “....*Moi* generally took the form of symbolic tokens: a single rupee or the gift of a small amount of copper”\(^{20}\) But it was noted in the course of interviews that *Moi* was indeed symbolic and is an exclusively internal prestation as against what Rudner states. It does not correspond to what Dumont notes in the case of other castes in the region. It is a monetary contribution. *Moi*, according to informants, is a purely symbolic act of gifting where the *Pankalis* (coparcenaries belonging to the same temple—

\(^{19}\) Gopalakrishna Gandhi, (ed) *Gazetteer of India Tamil Nadu State Pudukottai District*, Govt. of Tamil Nadu, 1963.

\(^{20}\) Rudner, op. cit, p. 176.
usually between 100 and 200 pullis) on the occasion of the wedding come and record their attendance by making gifts of 25 paise or one rupee. These gifts are noted down meticulously in an account book called the 'Moippana edu' and the act is called panam ezhutharadu which means writing down money. In fact, the Moi list is prepared on the eve before the wedding and the Pankalis come only in the morning and write the amount against their names. (There are five categories of Moi givers in the Moippana edu depending upon the degree of their closeness.) There is no actual gift exchange between Pankalis except the symbolic one stated above. They do not receive return gifts too. They constitute, what Bordieu calls, the "symbolic capital" of the person who conducts the wedding. They serve 'both to strengthen their hand in the negotiations and to guarantee the deal once it has been concluded.'

The first question asked at the start of marriage negotiations is 'who are his Pankalis?' This facilitates an assessment of credibility and social standing. It gives a sense of security to the person giving his daughter in marriage to know that the Pankalis of the family (of the groom) will stand together in moments of crisis. He also finds out from people in the village whether the Pankalis are able to hold sway over the decisions of the family. According to informants, this is important because if the groom tries to violate the marital contract or any of the social norms, it is the core group of Pankalis who collect together, discuss the issue and come to a decision which is binding on both the parties. It is a kind of caste panchayat. In order to ensure the participation of all Pankalis in every wedding in their lineage, there are no two simultaneous marriages on the same date.

Moi takes an altogether different meaning with the other castes of the Tamil region. This kind of monetary gift is even given by closest relatives

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21 Bordieu, (1977) op. cit. p. 52.
(as noted by Dumont) in order to contribute towards expenses incurred as also to give the recipient a freedom to spend the money in any manner that the person may deem fit. This Moi did not exude ‘impersonality’ as the western notion suggests. There is a radical separation between the spheres of gifting and economic exchange in the western notion where monetary gifts are not viewed as gifts. As Bloch and Parry say, ‘the problem seems to be that for us money signifies a sphere of ‘economic’ relationships, which are inherently impersonal, transitory, amoral and calculating. There is therefore something profoundly awkward about offering it as a gift expressive of relationships which are supposed to be personal, enduring, moral and altruistic.”^{22}

Maamiyar Saaman

This is a unique Nagarattar prestation which is actually a set of gifts for the groom’s mother. It consists of groceries and sundry items. This prestation in its present form is a modification from the days when marriage took place for nine days at a stretch. During those days, it is said that the family of the groom used to come to the village of the bride for the wedding. An accommodation, usually a home that was rented right across the bride’s home, was arranged for their stay. They were provided with all the things necessary for a temporary stay, which included small everyday cleaning equipments like the brooms groceries and utensils. This was used by the groom’s family. As times changed, the length of marriage festivities also shortened. This gradual decrease meant that this kind of arrangement was superfluous. But a certain amount of money is now given keeping in mind the expenses that would have been incurred had it been a nine-day event. Money is usually given along a small quantity of seven essential items.

This is presented to the mother of the groom at the time of the marriage in order to please her and keep her happy. Many of the women informants told me that such gifts are given to avoid any ill-feeling that she might harbour towards the new bride who enters her house loaded with gifts. The relationship of the two women is considered to be fragile and gifting the groom’s mother is a show of deference to ease out anxiety.

Vevu

“Prestations of special ceremonial Murai given by all Pankalis (coparcenaries) on important life-cycle ceremonies for family members including the initial wedding, the birth of a first child, the first menses of the first daughter and the 60th birthday of the father.”

Five kinds of Vevu was mentioned by informants:

- **Kalyana Vevu**: This denotes all the gifts sent from the bride’s family at the time of wedding. More specifically it denotes the gifts of rice, coconuts and eggplant, carried in 16 silver baskets (called Kadagam) by men relatives of the bride and unloaded by the women relatives of the groom’s side. Usually this used to be carried to the groom’s home but now it is a symbolic act and is performed at the marriage hall itself.

- **Maman Vevu**: This consists of gifts sent by the mother’s brother for the first born child of his sister. This prestation is given special importance in view of the special role of the mother’s brother.

- **Mudal Varusha Vevu**: This refers to the set of gifts sent to the daughter for three years after her wedding in the Tamil month of Marghazhi. Nowadays it is given on the same night of the wedding.

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23 Rudner, op. cit., p. 179.
• **Vilayattu petti Vevu:** This gift is usually given at a later date (usually in the Tamil month of ‘Marghazhi’ roughly Dec-Jan) after the wedding when the bride’s family sends a box full of toys and playthings for the first child. The bride’s brothers and Pankalis carry it on their heads and is unloaded by the son-in-law. Nowadays this ritual prestation is given at the time of the wedding along with other gifts in order to evade further expense.

• **Pudumai Vevu:** This kind of Vevu is no longer in use. It was given in those days for the first son and daughter.

**Murai**

"Murai constituted customary and continuing external gifts from the wife’s family to the husband’s family."{24} Murai literally translated means custom.

Marriage establishes a new home for the daughter but her natal ties are not severed. Gifts from the uterine-valavu (joint household) keep flowing to the affinal pulli (daughter’s household). Even after the death of the father or both the parents these gifts do not end. It is continued by the brother who belongs to the next generation thereby reinforcing ties of blood and assuming the role of the mother’s brother in the life of his sister’s children. There is, thus, a continuation of prestations and consequently kinship ties.

Murai begins with the day when the marriage is finalised. The very first Murai is called the mudichukira Murai when the groom, groom’s parents, siblings and all accompanying relatives are given gifts. (These days it is a stainless steel bucket with chocolates, biscuits, fruits and a token amount of money.) The various other occasions when Murai is sent include seasonal festivals like Pongal, Deepawali, and Karthigai. For Pongal, the most important festival of Nagarattars, Murai is sent for the first three years without fail. Continuation of the Murai later on depends on the

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financial status and the willingness of the bride's parents or brothers. Instances of mothers taking Pongal Murai for the daughter's marital home even when the daughter and the son-in-law live far away were also noticed. Another occasion when Murai has to be sent is when there is a wedding in the husband's family. The husband also sends Murai when it the 60th birthday of the wife's father (called Santi Kalyanam).

**Santi Kalyanam**

The 60th birthday of a married man is an occasion, that is celebrated with great pomp. On this occasion, the marriage rituals are performed yet again with some additions. The woman's uterine-valavu sends Seer to her once again though not of the same magnitude. This time, the lady and the man of the house give away gifts of clothes and money to their sons, daughters, grand children and other relatives as they come to seek their blessings. On this occasion gifts are given by the couple to almost all relatives who visit them—the quality of gifts depending upon the degree of closeness.

An analysis of the gifts given at the time of marriage denotes the singular importance attached to woman as the recipient of the gifts. According to Nishimura,” women, as auspicious agents, are the central figures in the Nagarattars' scheme of gift-exchange.” There is more to it than Nishimura suggests. Women are major consumers of gifts (goods) because they are the public faces of the identity of man and his status. The respectability of a man grows in consonance with his wife's. They play an important role, as far as the Nagarattars are concerned, in keeping the ties of kinship intact. As one informant notes, 'total pangali connection is very much a women's connection.'

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26 Interview with S. Muthiah, 15 February 2005.
It is through the women that the network of kinship and lineage is consolidated and extended. Their everyday interaction, gossip, small exchanges of food items, exchange of offerings, sweets and flowers on festive occasions, all these contribute in keeping them close knit. It is not just the apparently visible gift exchanges on important occasions that promote group solidarity. It is these small, latent, unnoticed acts of women, which go a long way in reinforcing lineage ties. The aachi with whom I had stayed as part of field work was very successful in introducing me to many prominent men of the community, who were otherwise inaccessible, because of her rapport with their wives. Men do not directly participate in subtle, everyday activities that go into building lasting ties of kinship. Women decide what should be given to whom and when. The Chettiar (the man of the house) is usually not involved in the purchase or even in the decision making. Unless and until the gift to be made involves a lot of money, which the aachi cannot manage on her own, the Chettiar is usually not included. Men are involved in a great way in religious gifting and other charitable gifting which happens in the public sphere. Women who are recipients of gifts at the time of the marriage slowly transform into givers of gifts. Though there seems to be a demarcation of spheres of gifting, they are not watertight compartments. The spheres are porous and in most households (as the interviews showed) the decision is usually collective.

This takes us to the other major category of gifting that the Chettiar so passionately involved with— that of religious gifting

TEMPLES AND RELIGIOUS GIFTING

Temples are institutions of crucial importance to an understanding of Tamil society. The temple has not remained just an exclusively religious institution. Various inscriptions reveal the close interconnection of temples
with the society, economy and politics of the time. "Empirically and conceptually, South Indian temples were linked to other institutions in south Indian society by multiplex strands... the temple is the complex and transitory outcome of an extraordinary range of relationships (interactions and transactions); a temple is a statement about its constituent social groupings."\(^{27}\)

"South Indian temples are not simply architectural structures but institutions that carried out two important social functions in the South Indian society.

1. A group formation function, as the focus for collective acts of capital accumulation and redistribution, and
2. An integrative function, as political arena for corporate groups formed by collective redistributive action."\(^{28}\)

According to Spencer\(^{29}\), temples, though dedicated to religious ends, performed various non-religious tasks as well which earned them wide public support. Various other scholars have called attention to the economic, social and political function of temples.

In the first chapter an attempt was made to show the historical beginning of the notion of charity. Chettiar being members of the left-hand caste could have contributed magamai and vari (subscription and tolls) to the temple. Beginning with this act aimed towards securing legitimacy, the Chettiar have maintained a continuous bond with the temple. They have organised their lives around this institution. Their division into nine groups, on the basis of the temples to which they belong, attests to this fact. Right from birth, temple occupies a centre stage and is

\(^{28}\) Rudner, op. cit., p. 138.
considered inseparable in the life of a Nagarattar. Religious gifting is one of the most important spheres which is inextricably linked to the identity of Nagarattars.

The earliest records of Nagarattar involvement in religious gifting is contained in the palm leaf manuscripts at Palani temple called the six deeds of gift or the *Arapattayankal*. The manuscripts, according to Rudner, “tell a story, beginning in 1600, of the initiation and growth of Nakarattar trade in the pilgrimage-market town of palani and of the concomitant growth of Nakarattar ritual involvement and religious gifting to Palani temple.”30 He analyses the case of one Nagarattar called Kumarappan who had come to Palani in search for better prospects for his salt-trading activities. It is an example of how the Nagarattars moved from their area of geographical residence to widen their business activities. In this process of penetrating newer markets, religious gifting to local temples “functioned and were thought of, in part, as license fees and financial investments.”31 After Kumarappan established his business at the market centre of Palani, he invited few more Nagarattars to join the community. “From the beginning he marked up his profit by one-eighth and gave the mark up as an offering and *tithe* (*makimai*) to the deity of Palani temple, Lord Velayuda (a manifestation of Murugan).”32 This helped the Nagarattars gain entry into local communities and markets.

**Magamai**

This is a unique aspect of Nagarattar religious gifting. Just as Kumarappan, who had kept a portion of the profit for the Lord, many Nagarattars did the same in the 18th and 19th centuries as they migrated to various parts of South and South East Asia. According to informants,

31 Ibid.
32 Ibid.
this Magamai is usually one-sixteenth of the profit. It was maintained as a separate account in the name of God. They also kept adding interest to the amount according to the prevailing interest rate. This amount kept increasing and was in turn used up for construction of temples or maintenance of temples. Most of the temples that have been constructed in Singapore, Malaysia, Ceylon and Burma are from the Magamai account of the earliest Nagarattars. In fact, according to my principal informant, there is a hierarchy on the basis of whether they had given Magamai or not. Those who had given Magamai and their descendants are claiming greater stake and control over temple honours. This whole idea of maintaining a part of profit for the God only reiterates the belief that the deity is a person and that he/she is also sovereign.33 The Nagarattars seemed to be vying with one another for the attention of God, in terms of temple honour, when they contributed for the construction, maintenance and everyday rituals of various temples.

There are inscriptional evidences, which highlight the contribution of the Nagarattars to various temples not just in the Chettinad region, but wherever they went. The Nagarattars went to Calcutta around 1800 and established trade. They exported rice and cereals by sea to Burma and Ceylon. The shipping companies returned back about 5% of the charges that were paid by the Nagarattars for export, at the end of every year. This amount was kept collectively as common fund from which religious gifting was made.34 They involved themselves in contributions to the Vishwanathar temple at Kasi (Benares) since 1812.

Through participation and contribution to local deities and by building their own temples, the Nagarattars established themselves well in


any new region. Temple became an agency through which symbolic and ritual acts were performed. Douglas Haynes rightly points out that, "philanthropic activities were but part of a large "portfolio" of symbolic investments that merchants developed in building stable relationships with members of their community and with their rulers, and which they adjusted as the sociopolitical world around them changed."35

CHANGING NOTIONS OF CHARITY

Beginning of the 20th century saw a shift in the gifting practices of the Nagarattars. The influence of British values of reason and progress tilted the Nagarattars towards contribution and establishment of schools, colleges and hospitals. This can be seen as an act to gain legitimacy and support from rulers. The dominant trend of the period was reflected in the Chettiar attitude towards charity. The British in their attempt to modernise India introduced the idea of women’s education. From 1866, they started opening schools for girls in Madras. Following this, the Chettiars too initiated separate schools for girls. The first of these was opened at Karaikudi called the “Meenakshi Girl’s High School”. It is said that the British Government desired to provide financial assistance to this school but the offer was declined by the founder M.S.M.M. Meyappa Chettiar and used his own money to run the school. This was followed by the institution of various schools in other regions of Chettinad by individuals.

The Chettiars have made organised efforts since early times to channelise charity. The Arapattayangal is the first documented proof of such planned charity. Kumarappan not only initiated the process but instilled it in the other members who had joined him for business that this practice has to be continued. In recent times, at the peak of their success in

Burma, the Chettiars had a compulsory contribution of *magamai* to the temple fund. This was in turn used for funding educational societies and for lending to members in times of distress. It was a collective effort at raising a common fund which can be availed by members in times of financial crisis. 36

When Rajah Sir Annamalai Chettiar established an educational institution like the Meenakshi College in Chidambaram in 1920 and Alagappa Chettiar established a University at Karaikudi, they heralded a kind of educational revolution in a territory which till then had laid emphasis on informal education in the form of socialisation. These should be seen in the light of legitimacy afforded by rulers for such acts contributing to the common good. The British conferred titles like ‘Rao Bahadur’, ‘Dewan Bahadur’, ‘Knighthood’, etc., on those who served the public. 37 This could be one of the reasons for Chettiars to turn to secular forms of charity like the establishment of schools and colleges. When they looked up the European banks for loans and advances, these titles served as social and symbolic capital which was eventually converted to economic capital.

In return for this contribution to public good, the community showered the contributors with honour, prestige and an elevated social status. As Bourdieu says, “symbolic capital which in the form of prestige and renown attached to a family and a name is readily convertible back into economic capital, is perhaps the most valuable form of accumulation in a society...” 38

This chapter thus throws light on one aspect of the material culture of Chettiars and also elucidated the gifting practices. Changing notions of

36 Memorandum of Rangoon Nattukottai Chettiar Temples Management Committee (n.d.).
38 Bourdieu, op. cit. p. 179.
charity has corroborated the argument of adaptability of this community to changing political, economic and social conditions.

The final chapter that follows this analyses the broad changes within the community since independence and the factors responsible for reducing cohesiveness within the group.