CONCLUSION
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The colonial period significantly altered the society, polity and economy of the country. Communities were continually defining themselves and projecting their social identity in order to establish their presence in the changed environment. The Nattukottai Chettiars shot into prominence during the colonial rule. They were a small, close-knit, group of itinerant traders and moneylenders who resided in 96 villages in interior Tamil Nadu called the Chettinad. The thesis has traced the trajectories of the origin and development of this small band of people who emerged as bankers as a result of the colonial encounter.

Historical sources pointed to the possibility of this group’s linkage with a medieval trading guild, the Ainnurruvar. An analysis of the historical antecedents of this community in conjunction with the process of their self-definition yielded an important result in identifying the origin of one of the defining features of an ‘ideal Chettiar’—charity. Though epigraphical sources were not utilised, a consultation of seminal works on South Indian history pointed to the existence of idangai vari (toll) and maganmai or magamai (subscription) to the temples as early as the medieval period. On the basis of the fundamental features identified by historians in grouping castes into the right- or left-hand castes we placed the Chettiars in the idangai as they were a mobile, trading caste. This in turn enabled us to put in perspective the innate Chettiar interest in temple charities. The act of contributing to the temple provided legitimacy to the trading castes and was used as an important instrument to gain access into the local communities. The Palani Arapattayangal (six deeds of gift to Palani temple) of the Chettiars clearly shows such intent behind the establishment of endowments to the temple. Thus it became evident that temple charity arose to further business interests since their dealings were directly with the local people of any region. Charity gradually came to occupy great
importance amongst the Chettiar themselves by the second half of the 19th Century that it was considered a key to status, prestige and honour within the community. Individual members began using charity as a means of asserting their dominance within the community. Donours of temples receiving special honours and the linking of family names to the type of charity they rendered all became crucial since they were linked to their identity.

During the end of the 19th Century, there was a shift in the nature of charity. The British notions of progress and reason informed new forms of secular charity like the establishment of schools and hospitals. The Chettiars surged ahead in participating in these secular contributions as well, in order to draw legitimacy and support from the ruling establishment. The underlying idea was the possibility of acquiring recognition in the form of titles like knighthood, Dewan Bahadur, Rao Bahadur and so on. Such titles added to the financial credibility of the person concerned in addition to the social status and hence were deemed part of symbolic capital that could be converted to economic capital when needed.

The self-definition of the community began in the form of a small book on their history written during the end of the 19th Century. The three legends about migration, still alive in the collective imagination of the community, were analysed along with a series of books on the history of the community written by Chettiars themselves. This provided a comprehensive picture of the Nattukottai Chettiar community.

The movement of the Chettiars to Southeast Asian countries to don the role of bankers was a defining moment in the history of the community and is an important part of the thesis as well. They travelled to the newly colonised Southeast Asian countries whose economies were opening up as a result of the economic policies of the British. The demand for credit in
these countries saw the movement of Chettiar from Calcutta (where they were already involved in moneylending activities) to Burma. They had been associated with Ceylon since the Dutch occupation in the 16th Century—initially trading and subsequently lending small amounts to the local population. With British interests in developing the economy of the colonies, they emerged as bankers spreading their network far and wide well into the interiors of Ceylon, Burma, Malaya and Singapore and to a lesser extent in Vietnam. Being ‘sojourners’ in these countries, they mediated the space between the colonialists and the local population. They were responsible for accelerating the pace of commercialisation of agriculture, development of plantations, rubber and tin industries, in these regions. Insulated by their ‘outsider’ or ‘Fremder’ position, they benefited in terms of amassing wealth that changed their fortune.

Their tremendous financial acumen enabled them to develop and use complex accounting procedures, and financial instruments. Their ‘habitus’ provided them the scope to find ways and means to use the capital of the entire caste group. The availability of necessary capital and the opening up of the economies of colonised countries of South and Southeast Asia gave ample opportunity for the Chettiar to use their capabilities in generating more economic capital. In this endeavour, they were aided by the cohesiveness of the group. The caste group was strongly guided by profit motive for which some internal unity had to be maintained.

Various social control mechanisms were created and adopted to keep deviance at bay. Members strictly adhered to these unwritten rules because their social universe was built on the idea of financial success. The involvement of the entire community in the same occupation worked to eliminate competition from other sources while the intra-Chetty lending lessened competition within the group and promoted its unity. The temple and the kittingi formed the social universe of the Chettiar in their overseas transactions. These provided them the necessary insulation and social
distance in safeguarding their ethnic distinctness. The main argument of the thesis posits that the shift in terms of their occupation—from traders to bankers, had repercussions in the household, the position of women, the family setup and the general image of the community.

The financial success of this community altered all these spheres and established a strong identity and visibility for them within the region. Contrary to the Weberian theory that the Calvinistic ethic paved the way for the economic success of the Protestant entrepreneurs, this thesis notes that financial success of the Chettiars brought about changes in the functioning of the community and its practices which in turn served to strengthen the pursuance of their occupation. A very brief summary of the modifications that were effected in the traditional institutions follows.

Though joint family has been the norm in Indian villages during the colonial period, the Chettiars developed a variant of the joint household. The logic underlying joint family relates to ‘household communism’ where every member of the family contributes what he can and takes what he wants. But this is totally negated in the Chettiar household ‘valavu’ where the household encompassed nuclear units who had independent hearths and accounts. This joint household emerged in response to the needs of the time and business of the Chettiars. The Chettiars were moving back and forth to Southeast Asian countries in three year cycles to conduct their business operations. They could not take their wives and family along with them. There were purely economic reasons behind this in addition to the traditional Hindu custom. If the Chettiars had their families along with them then they had to spend much of their profits in maintaining the family. On the other hand, as single men they lived in common residences and spent less on food and lodging. Moreover they travelled a lot in these countries and hence the safety of their families in alien soil would pose a constant threat. It was to counter these that the Chettiars established the joint household in Chettinad where their families could safely live together
in their absence. Safety and utility prompted them to build huge homes to keep the family together.

When the Permanent Settlement Act was implemented in the Tamil region in the beginning of the 19th century, land became a commodity. The Chettiars began acquiring land either by foreclosing on mortgages or by receiving large chunks of land from the rulers of the Ramanathapuram Samastanam in return for monetary favours. Once they began acquiring land what necessarily had to follow was its translation into social status by visual displays of wealth. It was at this stage coupled with the enormous success abroad that Chettiars resorted to building huge mansions, in a region where they felt a need to assert their supremacy in terms of visible acts of consumption of material culture. This could have been triggered by the ‘sedentarisation’ logic, according to which, merchants and other trading groups were considered ‘cultural interlopers’. The need to assert themselves as citizens was crucial to their survival in the region and also to maintain status quo. But most importantly, the house had become a necessity to maintain their sojourner status. They created these homes that would keep the family under one roof both for the security of the family and to maintain their continuing ties with the homeland.

Women belonging to the Chettiar community were relatively empowered in matters of property, control over it as well as decision-making. They managed the property be it lands or houses that were let out on rent, the kadai if there was one in the region and the household. They made many decisions on behalf of the family in the absence of the man. They had exclusive control over their Seedanam. Their marriages were usually indissoluble (till about the first half of the 20th century) and was seen as a contract. The practice of meticulously preparing documents of the Seedanam and the marriage itself being recorded in the form of Isaikudimanam were safeguards for women. But this kind of space was
given to women only in lieu of the fact that men had to stay away for significant periods of time. The coexistence of empowerment as well as patriarchal practices within the same culture may be explained by the fact that women's strong position was carved only out of sheer necessity. What seemed like an enhanced status for women at the surface level was actually an additional role created for women to substitute men in order to maintain stability as well as retain kinship ties. This in turn reinforced the business of Chettiar men in alien territories.

The Chettiar who had initially been paying bride price totally reversed this notion by the end of the first few decades of the 20th Century. Their financial success resulted in this transformation to dowry. Two factors led to this transformation. Firstly, despite the fact that the Tamil region has been paying 'parisamam' to the bride since the Sangam age, Chettiar came to despise the system of 'bride price'. There was a growing opinion within the community whereby paying for a bride came to be viewed as a degrading act. A fall in the sex ratio towards the second half of the 19th Century led to greater demands from parents of daughters. The enormous amount that was needed for a young man to marry whipped up anti-bride price sentiments. Secondly, wealthy parents of daughters wanted to shower their daughter with gifts rather than taking money for her which they came to see as equivalent to selling. The opportune moment to transform this custom coincided with their growth of wealth when rich Chettiar set the trend of giving dowry for their daughters. A gradual transformation led to a complete elimination of this traditional practice.

The establishment of the new custom of dowry suited Chettiar well during that point of time. This practice of giving dowry led to the evolution of the material culture of the Nattukottai Chettiar. They began to accumulate interesting objects that they had noticed in other Southeast
Asian countries and brought them back to add to the collection of materials for the daughter. In many ways, material culture echoed the prosperity of the Nagarattars. The practice of dowry came to be linked to the man's prestige and honour within the community. The act of displaying the things or *saaman* as it is called created a silent competition within the kin group. With the fall of Burma, dowry became a menace. Recently, it has acquired such mammoth proportions that even a meeting of all the members of the community was called to address this specific issue. All the customs and practices of Chettiar^s that were created in response to the growing needs of their business and prosperity worked to sustain their success. The social setup of Chettiar^s was not given, they were worked upon to suit their needs. This is what is unique about Chettiar^s. They reworked the traditional institutions, renegotiated their identity and redefined the community to the world.