CONTENTS

Acknowledgements iii
Contents v
List of Tables x
Abbreviations xi

INTRODUCTION
Methodology 6
Research Techniques 7
Methodological Debates 11

CHAPTER I: HISTORICAL OVERVIEW AND CONTEXTUALISATION 18
The Region 20
The People 22
The Nagaram 24
The Emergence of Merchant Guilds 26
Right-Hand and Left-Hand Castes 29
Temples and Legitimacy 32
Dominant Caste 33
The Nattukottai Chettiar and Projection of Self-Image 34
Myths and Legends Employed by the Community 34
Historical Basis 46
Belief in Core Values 47
Notion of honour 48
Mobility and rootedness 48
Relationship with rulers 49
Wealth 49
Caste rules governing the group 50
Charity: Importance and Belief 51
Temple Contributions 52
Mangai contribution 53
Intercaste Dynamics and Responses 54
CHAPTER II: THE TRANSITION- FROM TRADERS TO MONEYLENDERS AND BANKERS

Historical Background
The Trajectory of Transition
Seventeenth Century Salt Trading
Poligar Wars and Permanent Settlement
Ramanathapuram Samasthanam and ‘Nagarattar Zamindari’
Mortgages and Foreclosures
Decline of Setupati and the Rise of Nagarattars
Mortgages and Zamindari

Burma
Burma’s Political and Economic Situation
Before the British
Conditions Conducive to Chettiar Entry, Establishment and Expansion
Colonisation by the British
System of Land Tenure
The Opening of the Suez Canal
Demand for Agricultural Credit
Inability of the indigenous moneylenders to meet the rising need for credit
Creating spaces in the economic landscape of the new colony
Extent of Nattukottai Chettiar Moneylending Operations
Depression and its Impact
The question of land ownership
Cooperative credit as an alternative to Chettiar financing
Legislative Measures to Combat Land Alienation
Separation of Burma from British India
Other Investment Ventures in Burma
Summary

Malaya
Rubber Plantation: Success and Consequences
Chettiar Entry into Malaya
International Crisis and its Effect on Chettiar Firms

Singapore
<table>
<thead>
<tr>
<th>Chapter III: The Banking Practices of the Nattukottai Chettiar</th>
<th>152</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regional Variations</td>
<td>154</td>
</tr>
<tr>
<td>British and the Indigenous Credit Structure</td>
<td>156</td>
</tr>
<tr>
<td>The Hundi or Bill of Exchange</td>
<td>158</td>
</tr>
<tr>
<td>Tamil Region and the Nattukottai Chettiar Banking</td>
<td>163</td>
</tr>
<tr>
<td>Kinds of Lending</td>
<td>166</td>
</tr>
<tr>
<td>Source of Capital—Kinds of Deposits</td>
<td>167</td>
</tr>
<tr>
<td>Classification of Capital</td>
<td>173</td>
</tr>
<tr>
<td>Accounting Procedures</td>
<td>177</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Chapter IV: Chettiar Women, Property Rights and the Household Economy</th>
<th>183</th>
</tr>
</thead>
<tbody>
<tr>
<td>Introduction</td>
<td>184</td>
</tr>
<tr>
<td>The Vilasam – Symbolic Capital</td>
<td>187</td>
</tr>
<tr>
<td>Adoption—Maintaining the Continuity of the Vilasam</td>
<td>189</td>
</tr>
<tr>
<td>Position of women and Property rights</td>
<td>191</td>
</tr>
<tr>
<td>Women as Partners of Chettiar Men</td>
<td>192</td>
</tr>
<tr>
<td>Mobility of Chettiar Women</td>
<td>193</td>
</tr>
<tr>
<td>Women as Source of Information</td>
<td>194</td>
</tr>
<tr>
<td>Arranging Marriages</td>
<td>195</td>
</tr>
<tr>
<td>From Bride Price to Dowry</td>
<td>196</td>
</tr>
<tr>
<td>Dowry and Inheritance</td>
<td>198</td>
</tr>
</tbody>
</table>
Dowry among the Chettiars 202
Hoarding 207
Case Study 212
The Story of Meenakshi Aachi 212
Law, Customs and Practices 217
Nattukottai Chettiars and Property Rights 218

CHAPTER V: MATERIAL CULTURE AND GIFTING PRACTICES OF CHETTIARS 226
Introduction 227
Homes as Identity 229
Homes as a Reflection of Overseas Success 231
Homes as Symbolic Capital 233
Gifting Practices of Chettiars 236
The Concept 236
Its Significance 238
Seedanam 238
Seer 240
Idupon 243
Moi 243
Maamiyar Saaman 245
Vevu 246
Murai 247
Santi Kalyanam 248
Temples and Religious Gifting 249
Magamai 251
Changing notions of Charity 253

CHAPTER VI: ENCOUNTERING CHANGES: THE COMMUNITY IN TRANSITION 256
Introduction 257
Chettiar Investments: Textile Industry 261
Chettiar Investments: Sugar Industry 265
Chettiar Investments: Banks 266
Nattukottai Chettiars: The Changing Character 267