INTRODUCTION
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The permeability of the spheres of economy and culture has led to the development and transformation of societal structures and institutions. These two spheres cannot be viewed in isolation given the embeddedness of economy in culture and vice versa. This thesis looks at the relationship between the two with specific reference to the trading and banking community called the Nattukottai Chettiars.

The Tamil region has a long history of trade and commerce that has defined and redefined the contours of the region's social fabric. The synergy of mercantile groups and the state apparatus had fostered and nourished empire building (as in the Chola period) engendered the emergence of marketing centres, as well as assisted the birth and growth of urbanisation. Trading communities in this region, as elsewhere, have demonstrated a great deal of resilience as they underwent processes of transition. The adaptability of a group of people to changing political and economic circumstances while at the same time, maintaining cohesiveness within the group is what makes the Nattukottai Chettiars distinctive and remarkable. What is even more significant is that the Chettiars created and modified existing traditional institutions to suit them.

They cannot, however, be seen as an isolated grouping. They are part of the wider Tamil region and in the past, part of a larger financial network extending to the eastern reaches of India and part of the economy of the South and South East Asian countries during the colonial period. Their expansion and spread to farther geographical regions led to the development as well as modification of institutions that were critical to bolster and sustain the community in changing situations. Consequently changes in the notions of power, hierarchy and hegemony surfaced within the society thereby altering it.
This thesis engages in an analysis of a series of inter-linked issues beginning with question of identity—the manner in which the community defines itself using a wide range of myths and legends. The Nattukottai Chettiars articulated their self-image by mediating the field of history. Since historical studies of the medieval period have elucidated the presence and spread of Merchant guilds, a brief survey of historical information on the merchant guilds and their link with the community under study forms part of the first chapter. Accounts of history written by the community members themselves provide the starting point of the discussion on identity followed by an analysis of the construction of this self-image. Other related issues like the notion of a dominant caste, and the debates of Valangai-Idangai (Right hand-Left hand castes) also figure in this chapter to provide an extensive introduction of this caste group.

Against this backdrop, the thesis proceeds to examine the transition of Chettiars from traders to moneylenders during the colonial period. This is a crucial transition for, it set in motion a chain reaction. Their newly acquired role as moneylenders while bringing about an economic change also saw the emergence of new social relationships. Needless to say, it modified and brought in elements of material culture that would, in future, play a vital role in identifying them to the world at large.

The second chapter focuses on the movement of Chettiars to Burma, Ceylon, Malaysia and Singapore and their operations in these countries. Their functioning in Burma signaled a turning point in the history of the community by redefining economic success and affording visibility. This period also saw the community reproducing itself through time as it modified its own institutions to suit the changing conditions. Maintaining a 'sojourner' status, the Chettiars traversed the economies of these colonized countries while deepening their ties with the homeland through a structural set up that was fabulously created for the specific purpose.
Favorable political, economic and social conditions in these countries played a decisive role in supplementing the activities of the Chettiars. A general overview of the country's situation before the participation of the Chettiars in supplying credit to the local population, and the extent of their operations in these countries in the half-century between 1880 and 1930 is dealt with in the second chapter.

The third chapter addresses questions on the role of the Chettiars in the Bazaar economy and their meticulousness in the profession that they so well managed so as to occupy the center-stage in the economy of colonial Burma. An analysis of the kinds of deposits accepted, the interest rates, and the various types of account books maintained is attempted, to highlight the sources of capital as well as the handling of transactions. Productive arrangements within the community under gird the entire economic field within which the Chettiars operated, thus binding them into an intact group. As the thesis advances, one witnesses how the community that was closely-knit, disciplined and intact till about the dawn of the 20th Century, slowly succumbs to pressures from endogenous and exogenous sources to a less firm, loosely held group now, where individual success has replaced the collective.

Women and the household economy form an indispensable part of the study of Chettiars because of their noteworthy contribution in the accumulation of capital as well as in nurturing and transmitting their culture and tradition to subsequent generations. Women are seen in the light of their role as catalysts strengthening the bond of the males to the homeland as well as the local population. The absence of male Chettiars (for periods of three years) in order to oversee their business in other countries made it mandatory for the women to provide anchorage by maintaining local ties in addition to nourishing kinship relations. Socialization of children, maintenance of the household and managing
property in the homeland on behalf of the men, were the forte of Chettiar women who handled it with perfect ease. They did not just dominate the household space. Instead they used this space to draw power. Property rights of the Chettiar women were protected by mechanisms developed by the community using the twin instruments of culture and tradition. Women held and controlled their share of the property with minimal interference from men. At a time when women were relegated to the domestic domain insulated from economic transactions, these women partook in managing, controlling and multiplying money. A case study presented in this chapter brings out the use and control of property by a Chettiar woman to manoeuver her way through her life after being separated from her husband.

The fifth chapter of the thesis is devoted to exploring the various facets of material culture in terms of consumption. Material culture of the Chettiars surfaced at the height of their banking operations in Burma around 1880-90, was manifested in many ways at the beginning of the twentieth century, took on mammoth proportions before the Great Depression after which there was a gradual decline.

Starting with the most conspicuous architectural creations—the palatial homes of the Chettiars, it delves into the practice of accumulation and hoarding of material objects—from mundane objects like the broom to exotic silverware. As Bourdieu says, these cultural practices take on a social meaning and have the ability to signify social difference and distance.

Gifts given to the bride at the time of marriage sets in motion a circulation of material goods that transcends its inherent quality and takes on cultural and symbolic significance. These goods change hands as they are passed on from mother to daughter and so on, thereby creating new meanings and spaces.
Another interesting area that is directly linked to the economy and material culture of the community relates to the gifting practices of the Chettiar. For analytical purposes, gifting is classified under two heads. One category subsumes gifts that are given at the time of marriage—not just to the bride and the groom but a range of relatives. The second category includes charitable gifts where the core of the contributions goes to the temple. Since a major portion of the accumulated wealth is spent on these two, it becomes imperative to look into the nature, forms and necessity of such gifting.

The concluding chapter looks at the challenges encountered by the community in maintaining its internal unity and identity in the face of sweeping changes at the political front that came with Indian independence, changes at various levels in the economy, impact of various legislations, and the gradual decline of community business.

Four important factors are identified and discussed as initiators of change, and this covers the period from the initial years after Independence to the present day. In addition to the changes within the community, a cursory glance is thrown on the changes that this caste group had brought about in the Chettinad region in terms of infrastructure and educational institutions since the 1930s.

The conclusion of the thesis weaves together the various themes handled beginning with a question of the identity of the Nattukottai Chettiar to their present position.

METHODOLOGY

Initially a thorough review of the literature pertaining to the history of the region existing literature on the Nattukottai Chettiar banking and credit was undertaken, while handling the six themes that form part of this study. Various sources were utilised. Historical works relating to the Tamil
region were read in order to understand legends about migration that is related to the community. Sociological works of the classical thinker Max Weber, Georg Simmel and Pierre Bourdieu were read in an attempt to use certain concepts of these thinkers to explain crucial aspects of the community. Max Weber’s formulation of the ‘spirit of capitalism’ proved an important entry point for the thesis.

Secondary sources in Tamil were also looked into. These secondary readings helped in finalising the issues to be dealt with, following which the area of study was chosen. Karaikudi—the unofficial capital of Chettinad was chosen as the area of study. The area was chosen after a preliminary round of about nine interviews conducted at Chennai to ascertain the feasibility of finding older Chettiars who were associated with banking during the early part of the century. Initially contact was established with one person in Karaikudi who had been in banking business during the years following Depression. Successively, snowballing technique was used where one person put me on to another and so on. By this method, about 40 Chettiars who had first-hand information about banking operations were interviewed—28 of them in Karaikudi and 12 in other Chettinad villages.

In all, Chettiars of three age groups were interviewed during the fieldwork. They fall in the following age groups—above 75 years, between 50 and 75 years and between 18 and 26 years. This clearly indicates three generations of Chettiars.

RESEARCH TECHNIQUES

Interview schedules and participant observation were the primary research techniques employed in this study. Interview schedules were open-ended and unstructured to ensure maximum transfer of information.
Interviews with the older Chettiars were usually in-depth interviews where the informants spoke about certain issues at great length.

Participant observation for a case study was done by living with an old Chettiar woman spread over three long phases of fieldwork. Close interaction and observation helped in understanding her life history. Informal interviews with her and an analysis of her personal documents proved useful in reconstructing her past as a case study. This case study attempts to bring out the position of women in the Chettiar society, their property rights and the relationship between law, practices and customs. Information gathered from interviews with 75 Chettiar women in the region was also used to bolster the case study. In interviews with women (most of their husbands were also interviewed), their position within the household, role in decision-making, access to property and power equations within the household were touched upon.

Living in a contemporary Chettiar household in an 80-year-old traditional home for one phase of the fieldwork enabled observations about its functioning. This participant observation demonstrated the coexistence of tradition and modernity within the household with each of the three generations exhibiting modifications in values. The preservation of Chettiar culture in a slightly altered form to suit the needs of the time was enlightening. The percolation of Chettiar culture to the last generation in the household was minimal and this seemed to be the case with almost all the informants of the younger age group. Change in socialisation process was also observed. Lesser emphasis was laid on Chettiar culture and more on universal values of individual achievement. To achieve this, education was looked upon as a major instrument.

A visit to Singapore was also undertaken in February 2002 as part of fieldwork. About ten Chettiars were interviewed at the Chetty temple premises on Tank Road in Singapore. The trustee of the Chetty temple
provided information about the changing role of the temple in Singapore. Of the ten informants, two of them had come to Singapore for work after the 1990s while eight of them had settled in Singapore since their fathers had decided to settle down there. The forefathers of these eight Chettiars had been involved in banking business either in Singapore or Malaysia. All the informants were married to Chettiar women according to traditional customs of their ancestral villages.

The Kovilur Madam acts as a religious, social and cultural institution of the Chettiars now and works with an agenda of rejuvenating the Chettiar culture. By infusing their history and culture to the younger generation of Chettiars living abroad, measures were taken to strengthen the cohesiveness of the group. Interviews were conducted with the head of the Madam and important functionaries. As part of their service to the community, the madam provides scholarship to Chettiar children pursuing professional courses, a small sum of monthly maintenance to old people and a lump sum amount to poor Chettiars in order to meet the expenses of their daughters’ marriage. About 600 forms requesting such financial help had arrived in the year 2002. This brought out the stratification within the community though few of the rich informants refused to acknowledge that there were very poor Chettiars who were struggling for their existence.

One interesting issue that came up in the course of interviews and interaction with Chettiars was the issue of identity. This was not one of the initial problems identified for research. The Chettiars defined themselves in a particular way and attempted to portray a specific image which was visible at every level of conversation. On the basis of interviews and observations, three essential features of what I term ‘Chettiarhood’, came to the fore. The three features are a staunch belief in Saivism (worshippers of Lord Shiva), charity and frugality. These were reiterated by men and
women across all class and age groups. They considered these three as the cornerstone of their identity.

In addition to interviewing and observing Chettiars, 14 non-Chettiars living within the Chettinad region were also interviewed in order to obtain their views about the Chettiars. These non-Chettiars belonged to various other caste groups like the Kallar, Yadava, Brahman and Agambadiya. The sample was chosen from among those who interacted most with the Chettiars (by virtue of living in the region for generations along with the Chettiars) and this included a former panchayat board president, an orator, a trustee of a temple in Tirupattur, and a librarian. They expressed their views about Chettiar history and also displeasure at the way they have come to be dominant in the region.

Library research was also undertaken as part of fieldwork. The library at Alagappa University, Karaikudi, provided access to various old journals published from the region in the second and third decades of the 20th century by Chettiars like the Dhana Vysia Ooliyan, Kumari Malar, Kumaran, Sivanesan and Ooliyan. The Gnanalaya library at Pudukottai was used to refer to certain commemorative volumes, Pudukottai Legislative Council Proceedings, etc.

Apart from these, biographies, pamphlets, brochures of the Burma Nagarattar Association, and old account books preserved by individuals were also scrutinized.

A thorough reading of the Madras Provincial Banking Enquiry Committee Reports (3 Volumes) was conducted at Madras Archives in addition to government Gazettes and old books pertaining to the history of the region.
METHODOLOGICAL DEBATES

Methodological debates addressing issues of economy, society and culture are wide ranging. This thesis attempts to study the Nattukottai Chettiar community as an example of a caste that changed and evolved in response to changes in history. The starting point of the study is the classical Weberian theory.

Max Weber is one of the earliest thinkers to write a treatise on the theory of social and economic organisation. Taking a clear departure from the earlier thinkers, Weber engaged in a methodological reorientation. His study of the Protestant Ethic in analysing the emergence of capitalism was the beginning of his explorations in the relations between the religious and economic orders. 'The Protestant Ethic and Spirit of Capitalism' was an exposition of one of the cornerstones of his methodology — the ideal type construction.

He analyses the emergence of capitalism in the West under the influence of religious forces and also sets out to investigate why a similar process had not taken place anywhere else in the world. Weber did not overlook the presence of counterparts to Protestantism and rationality in Asian religions but he did not give them much weight either in his ideal-type construction or in his assessment of their influence on everyday conduct. In Weber's opinion though economic conditions were favourable for the development of capitalism, in India social ideas and religion proved to be impediments. The caste system and the joint family

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all worked against the development of capitalistic enterprise. Weber’s argument has been contested by various empirical studies in India.  

Milton Singer has been the foremost among those refuting the Weberian thesis. In his study of Madras industrialists, he sought to show ‘how Indians are changing their cultural traditions as they incorporate modern industry and how they are changing modern industry in order to maintain their cultural traditions.’ He believed that functionally equivalent belief and value systems already exist in Hinduism and Islam that provide adequate scope for modernisation of occupational cultures. He also added that they are sufficiently flexible and open to reinterpretation. In a recent study, John Harriss looks at the Madras industrialists, 35 years after Milton Singer, to offer a ‘further progress report on the process of modernity in South India’. He concludes, that with few exceptions, ‘the present day business leaders of Chennai might well be described as ‘this-worldly ascetics’. Such this-worldly asceticism is sanctioned and reinforced by popular readings of the Bhagavad-Gita …’

The above discussion is mainly intended to show that the Chettiar present the opposite case of what Weber had said. Contrary to Weberian proposition that religious doctrines either promote or impede economic growth and success, the Chettiar case proves that in the event of impending success, a caste group has the resilience to change its institutions, customs and practices to bolster and sustain its success. Such a change is designed to strengthen the economic world view. As against the conclusion made by Weber that joint family acts as an impediment to the

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development of capitalism, the thesis will show how the Chettiars moulded the kinship ties in furthering their business. Evers and Pavadarayan\(^7\) have attempted to analyse the Chettiar notions of charity and the polarities of thrift, and ostentatious display of wealth in their lives by equating them to the ideal type of a Calvinistic entrepreneur. As Rudner says, “the relationship between mercantile trustworthiness and economic power was reciprocal and functional. Religious gifting and secular philanthropy—far from constituting irrational expenditures for other-worldly ends were investments in the conditions that made worldly commerce possible.”\(^8\)

Religious spending and charitable acts of the Chettiars have to be contextualised in a historical framework to understand its necessity. Bourdieu’s concept of capital, however, helps in understanding the need for such expenditure.

An understanding of Weber’s discussion on the concept of household and its essential economic function is used for differentiating the use of the term ‘household’ in the specific context of Chettiars. In ‘Economy and society,’ Weber introduces the concept of household as an economic organisation. Despite variations in its size and inclusiveness, Weber avers that it the most ‘widespread economic group and involves continuous and intensive social action’.\(^9\) The household, in Weber’s opinion, becomes the basis of many other groups because of being the seat of loyalty and authority. He advances two governing principles of the household—solidarity and household communism. The solidarity principle (in facing the outside world) is crucial because it is through this solidarity that


\(^9\) Max Weber, Economy and Society (University of California, California, 1978).

\(^10\) Ibid, p. 358.
household ties are strengthened and reinforced time and again. Household communism is that principle 'according to which everybody contributes what he can and takes what he needs (as far as the supply of goods suffices)....'\textsuperscript{11}

He also differentiates this principle of household communism from the older type by stating that the 'old household communism' did not involve a law of inheritance and was based on the simple idea that the household is 'immortal'.

Though common residence is an essential attribute of household, he says individual households become a necessity when there is an increase in size. Due to various factors, a decline in household and household authority is witnessed. But the principle of household communism is preserved intact by large international business houses 'for the sake of mutual economic support which guarantees a balancing of capital requirements and capital surplus between the business establishments and spares them from having to solicit credit from outsiders.'\textsuperscript{12}

The disintegration of the household occurs in the course of cultural development due to a combination of internal and external factors like the 'differentiation of wants and abilities' of the individual, the ecological separation of household and occupation thereby reducing the household to merely a unit of consumption, and a growing sense of calculation (Rechenhaftigkeit).

In the Chettiar case, the household is a grouping of ego, ego's spouse, their male children and their spouses, and grandchildren. Occasionally, widowed daughter (without children) is also accommodated. The household as a consumption unit and the principle of household communism where each member takes what he wants is one of the two

\textsuperscript{11} Weber, op. cit., p. 359.
\textsuperscript{12} Ibid, p. 360.
governing principles put forth by Weber. But the Chettiars have a different structure altogether. 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, by means of property and common identity. Joint household was maintained intact.

Habitus is a vital concept developed by Bourdieu. He defines it as “The conditionings associated with a particular class of conditions of existence produce habitus, systems of durable, transposable dispositions, structured structures predisposed to function as structuring structures, that is, as principles which generate and organize practices and representations that can be objectively adapted to their outcomes without presupposing a conscious aiming at ends or an express mastery of the operations necessary in order to attain them.” 13 Habitus is a product of history and it mediates between past influences and present stimuli. It is structured as well as structuring. Lasting exposure to particular social condition and conditionings leads to the internalising of external constraints and possibilities. Those individuals or group of individuals who are part of identical conditions of existence are considered to have the same habitus. The ‘habitus’ is internalised as ‘second nature’ because of the long process of its inculcation. It is “continuously defined and redefined in the dialectic between the objectifying intention and the objectified intention....”14 The habitus itself alters and modifies when confronted with a problem and “produces an infinite number of practices that are relatively unpredictable...”15

14 Ibid, p. 110.
15 Ibid, p. 110.
The involvement of Chettiars in trade and trading practices for a very long period enabled them to develop 'realistic and cognitive orientations and strategies of action'. In turn, this enabled them to internalise the conditions of life and practically possible ways of meeting them. 'Habitus' contributed to their internal stability when they moved to other countries motivated by the spirit of enterprise and profit motive. The habitus also enabled the Chettiars as a group to modify, alter, transform and adapt to the changing situations while maintaining the cohesiveness of the group.

Capital according to Bourdieu refers to those resources based on which social agents act in a given field and those that can be used to appropriate profits by participating or contesting in that specific field. Bourdieu makes a distinction between various types of capital—economic capital that refers to material assets, social capital in terms of influential relations, and symbolic capacities as cultural capital. Symbolic capacities could take different forms—an objectified form (books, paradigms, methods), a personified form (like a habitus or a collection of dispositions), or an institutionalised form (titles, diplomas, or identification papers). A person who possesses a considerable amount of economic, social and cultural capital can, if the need arises, mobilise a significant level of symbolic capital.

Bourdieu uses the term credit, in a wide sense of the word, to signify symbolic capital because it is, "a sort of advance which the group alone can grant those who give it the best material and symbolic guarantees, it can be seen that the exhibition of symbolic capital (which is always very expensive in economic terms) is one of the mechanisms which (no doubt universally) make capital go capital." Economic and symbolic capital are inter-convertible. Bourdieu says,

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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...."17

The concept of capital and the inter-convertibility of its different kinds provide a paradigm for a clear understanding of why the Chettiar spend a major portion of their wealth in charity and weddings.

A related and crucial concept is that of field. Field refers to distinctive spaces, within the social space, that operate with subject matter and a logic of its own. It is a structured space of positions, a force field that imposes its specific determinations upon all those who enter it. In the field, there is an endless dispute over the bases of identity and hierarchy. Habitus and field act together to generate practice.

SUMMARY

The success of the Nattukottai Chettiar as bankers reflected in their social institutions and cultural practices. The unique position of Chettiar women is mainly due to the access and control of property. Their empowerment was a direct consequence of the economic success of Chettiar men. The absence of men from their homeland for three year periods made women managers of the household as well as property. Material culture in terms of architecture, paintings, jewellery and various other articles also evolved as an immediate response to their financial success. The interconnection between these three themes reveal a comprehensive picture of the Chettiar.

17 Bourdieu, (1977) op. cit. p. 179.