CHAPTER I

HISTORICAL OVERVIEW AND CONTEXTUALISATION
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History provides a fascinating milieu of the emergence and restructuring of institutions in the society. Medieval history of the Tamil region presents valuable insights into the evolution and development of trade and commerce, and its attendant impact on societal institutions. In a region that was predominantly agrarian, the emergence of trade had an impact on the nature and functioning of various institutions.

The mercantile community which is the focus of this study has its origins steeped in obscurity but a brief survey of secondary historical sources provides not just a starting point but also a necessary background for explaining certain core values that are critical to the Chettiar identity. Also the medieval period (900-1300 A.D.) is significant because it was during this period that trade and commerce evolved and altered the existing social structure in a variety of ways. Without delving into the depths of history, some of the important issues are dealt with in the following pages.

The presence and role of merchant guilds, the nature of Valangai-Idangai division of castes, the emergence of the temple as an institution of legitimacy and centre of redistribution, are the issues dealt with in the first section of this chapter. These aspects are extremely relevant for a thorough understanding of the Nattukottai Chettiers. Against this backdrop, the second section looks into the published histories of the Nattukottai Chettiers beginning with the end of the 19th century and analyses the legends and myths that are brought into play in the articulation of their self image.
Though the Tamil region has been exposed to maritime trade since the first century\(^1\) by virtue of its long coastal stretch, it was the 9th and the 10th centuries that saw heightened trading activity especially in the form of merchant guilds\(^2\) that operated and controlled a number of trade routes. It was around the same period (8th–9th centuries) that the *Vaisya* category of the *Varna* system emerged in this region. It comprised all the trading communities.\(^3\) This kind of a variation of the *Varna* system developed, according to historian Champakalakshmi, in response to the ‘diversification of occupation, with the expanding agrarian system’\(^4\) and also due to the need for an ideology to accommodate the newly emerging occupational groups.

### THE REGION

‘With Kothamangalam in the Tirupattur Taluk on the Northeast, the Bay of Bengal on the East, the river Vaigai in the Sivaganga Taluk on the South and the Piranmalai in the Tirupattur Taluk on the West, the whole range of country is known as Chettinad. The area consists of vast stretches of barren land overgrown with Babul. The country is studded with settlements of the Nagarathar community, otherwise known as Nattukottai Chettiars. A common feature in the region is the existence of a number of buildings built on high basements of laterite blocks known as ‘Sempurankal’. Virisull

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\(^1\) Archaeological evidence locates various points on the coast that had a flourishing trade. Even the early Tamil texts—the Sangam literature—speaks of maritime activities of the Tamils; Jeyaseela Stephen, *The Coramandel Coast and its Hinterland: Economy, Society and Political System* (A.D. 1500–1600) (Manohar, Delhi, 1997) p. 13.

\(^2\) These were corporate trading communities often described as guilds although indisputable evidence of their organisation into a well defined, structured, cohesive body is hard to find; R. Champakalakshmi, *Trade, Ideology and Urbanisation in South India 300 B.C. to A.D. 1300*, (OUP, New Delhi, 1996) p. 47.

\(^3\) In fact, the Tamil region was unique in the marked absence of both the *Kshatriya* and *Vaisya* categories. The indigenous ruling families claimed *Kshatriya* status using their political and economic dominance that was legitimised by the *Brahmans*; Champakalakshmi, op. cit. p. 42.

\(^4\) Champakalakshmi, op. cit. p. 43.
river, Manimutta Nadi and Pambar rivers run through the Chettinad area.\(^5\)

Chettinad refers to the 650 square mile area,\(^6\) comprising 96 villages where the Nattukottai Chettiars live. The number of villages is now reduced to 74 due to migration. This is not an independent principality and has never been so. Karaikudi, the unofficial capital of Chettinad region is well-connected by road and rail. It lies about 85 kilometres southeast of Tiruchchirappalli and about the same distance northeast of the temple town Madurai and is approximately at 10° 1'N Latitude and 78°50'02" E Longitude on the map.

It is a dynamic town that is home to the Central Electro-Chemical Research Institute and the famous Alagappa University. The region is dry and barren with scant rainfall and very long, scorching summers. Land is not conducive to agriculture due to these reasons.

The Koppudayyamman temple or Kallukatti forms the centre of Karaikudi, the Sekkalai (called Jayamkondapuram till the 1940s) is in the northeast and the Muthumariamman temple at Muthupattinam lies in the northwest.

Chettinad is home to a number of other castes while the Nagarattars themselves constitute just about eight to ten per cent of the population. The other prominent castes are the Kallars, Maravas, Agambadiyars (together called the Mukkulatthor) and Yadavas. The approximate population of the Nagarattars is estimated at 1,10,000 to 1,25,000 people.\(^7\)

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5 Dr. A. Ramaswami (ed.) *Govt. of India District Gazetteer – Ramanathapuram District*, Govt. of Tamil Nadu, 1972, p. 13.
7 Muthiah, op. cit. p. 4.
THE PEOPLE

There are about 50-100 castes in Tamil Nadu who take the name Chetti or Chettiar. Even though they fall under the umbrella term 'Chettiar', they are not homologous. In fact, there exist linguistic differences as well. There are Telugu-speaking Komati Chettis, Kannada-speaking Devanga Chettiars and the Nattukottai Chettis who are Tamil speaking. It is said that many of them share their origin myth—that of migration from Kaveripoompattinam though; the Nattukottai Chettiars claim an independent identity by virtue of their distinct ritual and commercial activities.\(^8\) They are also known by other names such as 'Dana Vanigar', 'Dana Vaisyar', 'Nattarasankottai Chettiar', 'Chetti Pillaigal', 'Nana Desigal', 'Ezhu Koil Nagarattar' and 'Thonnutru Aaru Oor Nagarattar'. Edgar Thurston in his long description of Nattukottai Chettiars mentions that the other castes consider them to be the 'descendent of the offspring of unions between a Shanam and a Muhammadan and Uppu Korava women. He says that certain practices of the Chettiars reflect a probability of this kind of union. 'Nattukottai men shave their heads like Muhammadans, and both men and women have the lobes of their ears dilated like older Shanans. Their girls wear necklaces of shell beads like Korava women, and the women delight in making baskets for recreation, as the Korava women do for sale.'\(^9\) However there are no other records to establish the veracity of this account.

'Settu' in Tamil means frugal or careful with money. Some say Chetty is derived from the basic quality of a group of people. The local explanation in Chettinad is that it relates to the frugal lifestyle of these people. The term Chetty is used as a suffix by many castes. Many explanations pertaining to the origin of this term are found both in books as well as in conversations with the Nagarattars.

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9 Edgar Thurston, Castes and Tribes of South India, Vol. 5, New Delhi, 1975, p. 262.
It is held by some scholars that the origin of the term Chetty can be traced to 'etti' which was an honour conferred on affluent and leading merchants by Tamil rulers during the Chola (A.D. 846-1279) and later the Pandyan period (A.D. 1190-1310). The *Silappadikaram* mentions 'etti sayalan' who was a rich merchant. Such titles were conferred on merchants because trade and commerce of the region were in their hands and the ruling chieftain needed their friendship and alliance.

Another view is that the term is derived from the Sanskrit word 'Shreshti'. Jawaharlal Nehru in his 'Discovery of India' writes that Shreshti refers to a leader of a merchant guild. He further adds that the term 'seth' used to denote North Indian traders is also from the same root word.

The term Nagarattar has also been variously explained. One explanation is that they have always lived in towns and hence were called Nagarattars; and second, that they had migrated from the temple town, Kanchi which had been extolled by the famous Sanskrit poet Kalidasa as 'nagareshu Kanchi'. Though the history of 8th–9th centuries indicates that commerce was organised around Kanchipuram and Madurai cities, there is no substantial evidence to show that the Nagarattars had migrated from Kanchi.

The term 'nagar' in Tamil also refers to a temple. The Nagarattars' lives centre around the temple. They are connected to the temple right from their birth till their death. Since they are so dependent on the temple, they are called the Nagarattars in other words, urbanising through the temple.

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12 Champakalakshmi, op. cit. p. 44.
13 V. Thenappan, *Onbathu Nagarakkoyilgal*, (Thenvalliammai Pathippagam, Devakottai, 1990) p. 34.
The most logical and acceptable explanation for the use of the term Nagarattars seems to be the one that is historically valid. They were members of the 'Nagaram' which was a merchant guild or an organisation. The Nagaram also refers to a 'primary assembly of merchants, which was organised as one of the local assemblies in important trade centres and was the only assembly in places where the mercantile interest overshadowed the rest.\(^\text{14}\) In this sense, the Nagaram assembly still functions at the nine temples of the Nagarattars. As Meera Abraham states, 'membership of the Nagaram is now confined to the elders of the community and disputes in the group are settled by the Nagaram which still levies contributions for religious foundations.'\(^\text{15}\) The use of the term Nagarattars could thus mean either their membership in these assemblies, their spatial location within the Nagaram or, could denote membership in a kinship group.

How the term Nattukottai Chettiars (Nadu refers to country and Kottai means forts) came to use is another mystery. Some assert that they had first come and settled in Nattarasankottai (a Chettinad village) and so the name stuck. Others explain that they lived in fort like homes while they were at the Chola port of Kaveripoompattinam and hence this name.

There seems to be no clear-cut explanation for the origin of the term Nattukottai Chettiars\(^\text{16}\) though it is widely used to denote members of this caste group.

**THE NAGARAM**

An important institution of the Chola period is the Nagaram. The 'Nagaram' is a marketing or commercial centre\(^\text{17}\) that emerged during the 8th century


\(^{15}\) Meera Abraham op. cit. p. 84. She writes this on the basis of her interviews with two Nagarattars in 1977.

\(^{16}\) The terms 'Nattukottai Chettiars', 'Nagarattars' and 'Chettiars' are used alternatively in the text.

\(^{17}\) Champakalakshmi, op. cit. p. 44.
A.D.18 The Nagaram played an important role in the expansion of trade. Initially, the Nagaram catered to the 'commercial needs of the royal centres'19 though from the 10th century onwards they were linked to 'nadu'—the Chola agrarian territorial unit. Kenneth Hall defines Nagaram as a 'commercial district inhabited by merchants and others who earned their living from commercial activities'.20 He states that the Nagaram performed a crucial role of linking the urban and agrarian settlements by linking with other higher commercial centres namely the erirapattinam, managaram and coastal ports.21 He concludes that 'the Nagaram was an important marketing institution which not only established the rules and regulations for its market place but also dominated trade within a series of lesser and subordinate markets.'22

A further development that accrued while keeping with the expansion of its activities was specialization among merchants within the Nagaram as they traded in specific commodities. For instance, cloth merchants were saliya-nagarattar; the oil merchants were sankarappadi-Nagarattar etc. These specialised Nagarams operated in response to the needs and commercial importance of localities.

According to Champakalakshmi, 'the Nagarattar, i.e. members of the Nagaram, thus came to be a generic term for all Tamil merchants, a name by which the Cettiyar community of the Nattukottai region, i.e. Pudukkottai and Ramanathapuram districts, are known to this day.'23

18 Champakalakshmi, op. cit. p. 43.
19 Ibid, p. 44.
21 Ibid, p. 67.
22 Ibid, p. 91.
23 Champakalakshmi, op. cit. p. 45.
THE EMERGENCE OF MERCHANT GUILDS

The presence of various medieval merchant guilds\textsuperscript{24} attests to the spread of trade beyond a particular region. While the \textit{Nagaram} was a local marketing centre, the guilds operated at a supralocal level. The guild was a body of 'merchants who were involved in interregional and overseas trade.'\textsuperscript{25} The \textit{Ayyavole} or \textit{Ainnurruvar/Disai-Ayirattu-Ainnurruvar} (Five Hundred of a Thousand directions) and the \textit{Manigramam} are two of the well-known guilds while \textit{Anjuvannam} and \textit{Valanjiyar} guilds have also been in existence. The Nattukottai Chettiars' ancestry may be traced to the \textit{Ainnurruvar} guild of merchants. A brief discussion of the \textit{Ainnurruvar} guild thus helps to understand and establish a link with the present day Nattukottai Chettiars.

The \textit{Ayyavole} guild is believed to have originated near Manyakheda in Karnataka.\textsuperscript{26} It was initially founded by a group of \textit{Brahmans} from Aihole, 'to institutionalise control of existing commerce in that region.'\textsuperscript{27} Soon after this period, inscriptions at Munasandal (870 A.D.) in the Pudukottai district reveal the presence of the guild in the Tamil region. Though the immediate establishment of the guild in the southern region so far away from its place of inception has perplexed historians, many convincing explanations have been provided. The location of Pudukottai is itself considered very significant, as it has been a commercially important region and 'was the meeting point for overseas, internal and overland trade routes.'\textsuperscript{28} Historians justify the spread of the guild from Aihole to Pudukottai by stressing on the possibility of the existence of a main route from the

\begin{footnotesize}
\begin{enumerate}
\item The use of the term 'guild' has already been clarified.
\item The first inscription is dated 8th or 9th Century found at Aihole, Hungund taluk, Bijapur district. Meera Abraham, \textit{Two Medieval Merchant Guilds of South India}, op. cit. Appendix A, p. 183.
\item Ibid, p. 44.
\item Mukund, op. cit. p. 30.
\end{enumerate}
\end{footnotesize}
Raichur Doab to the Tamil areas thereby enabling movement from the North to the South.

The *Irukkvel* chieftains of Kodumbalur who were ruling Pudukottai supported this guild even before the Chola hegemony extended to this region. Subsequently the Cholas established a close link with the *Irukkvels* due to the commercial and political importance of the Pudukottai region. The Chola patronage of the guilds enabled their further expansion to new bases as they followed the Cholas expansion ‘towards South Karnataka into the strategic areas north of the former Coimbatore district, South of the Kaveri.’ Subsequently the Cholas established a close link with the *Irukkvels* due to the commercial and political importance of the Pudukottai region.

They moved along with the Cholas to as far as Sri Lanka, Vishakapattnam in Andhra region and Ganjam in Orissa. This guild appears to have interacted with the local trading groups like the Nagarattar some of whom, according to Champakalakshmi, ‘may well have become local representatives of the itinerant merchant organization.’ This is confirmed by the presence of eleven groups of *Nagarattars*, along with five groups of *Disai Ayirattainnurruvar*, in an inscription issued jointly with the *Citrameli—a powerful agricultural organisation at Piranmalai in Tirupattur taluk of former Ramanathapuram district. ‘The *Nagarattar* of Sundarapandiyapuram in Ayyapolil Valanadu’ is one of the eleven groups of Nagarattar mentioned in the inscription. Meera Abraham avers that the Sundarapandiyapuram mentioned in the inscription could refer to Pillamangalam in the Pudukottai region and Ayyapolil Valanadu “probably a term used by the merchants of the association to describe the central core of their territory.” She concludes that the Nagarattars mentioned above could be taken to mean members of the Nattukottai Chettiar group.

29 Abraham, op. cit. p. 53.
30 Champakalakshmi, op. cit. p. 318.
31 Ibid, p. 316.
32 Abraham, op. cit. p. 67.
The inscription at Pillayarpatti (one of the nine temples based on which the Nattukottai Chettiar are now divided) mentions that the Nagarattar lived in a street named after Ainnurruvar in Enkarikudi (Present day Karaikudi, the unofficial capital of Chettinadu). It also mentions the purchase of land at Marudangudi for the establishment of a colony called Rajanarayanapuram. Since the inscription belonged to the Pandya period, it could probably relate to the oral history of the Nattukottai Chettiar about their migration from Chola to Pandya territory.

Meera Abraham equates the Nagarattars mentioned in the Piranmalai inscription to the Nattukottai Chettiar and concludes that they could have well been 'itinerant traders and members of the Ayyavole association." Mattur village was one of the villages that ratified the decision of the Piranmalai assembly. This village is part of the Chettinad group of villages and is in fact one of the nine temples on the basis of which Nagarattars have been divided. The presiding deity of this temple is Ainnurrisvarar (the Lord of the Five Hundred). Since an Ayyavole inscription has been found at Pillayarpatti, which is also one of the nine temples of the Nagarattars, it can be taken to mean that the ancestors of the Nattukottai Chettiar were the Nagarattars mentioned in the epigraphs. Abraham also warns that the 'other inscriptions which mention the Nagarattar and the Ayyavole but do not relate to this area of the Pandyan kingdom do not necessarily refer to the Nattukottai Chettiar.'

An increase in the activity of the guild is seen in the later Chola period (12th and 13th centuries) and the Pandya period (13th and 14th centuries). Their activities slowly declined after the 14th century.

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33 Abraham, op. cit. p. 65.
34 Ibid, p. 85.
35 Abraham, op. cit, pp. 85-86.
RIGHT-HAND AND LEFT-HAND CASTES

Every geographical region has its own unique manifestation of differences and stratification in the society. The four-fold Varna scheme of classification, interestingly, crystallised only during the 9th century in the Tamil region. Till about that period the Vaisya category was absent. It was only in the 8th-9th centuries, with the growing importance of trade and commerce especially long-distance trade, that the trading class emerged as a distinct category.36

A vertical division of society into right and left divisions characterised the social organisation of the Tamil region during the Chola period. This presents an interesting entry point for understanding and putting the Nattukottai Chettiar caste in perspective. The Valangai-Idangai division has been in operation for about 800 years beginning with the eleventh century. Historical studies on the polarisation of society on these lines are unable to provide a complete picture though certain conjectures merit attention.

This division was not prevalent during the earlier periods, as it finds no mention in the corpus of Sangam literature. Inscriptional evidence dates the emergence of this division to the Chola period.37 There is consensus among historians that this vertical division into two groups had land­owning agriculture castes and several groups who were economically dependant on land38 in the right and artisan and trader groups in the

36 Champakalakshmi, op. cit, p. 42.
38 Beck, op. cit. p. 780.
This division transcended ‘caste, sect and territorial affiliations’ and encompassed a range of castes ranked differentially in the ritual hierarchy. *Brahmans* however were excluded from this classification. The *Idangai* group accommodated a large number of castes that were non-agricultural, tribal, non-Brahman and mobile.

New groups were added to the existing dual division and their ‘composition, purposes and the context’ kept changing over the course of eight centuries during which this division was functional. This division was, however, not absolute and were ‘relative’ and ‘potential’ groupings of established local groups. They transcended the local regional unit ‘*nadu*’ thereby attaining a supra-local character.

The use of right hand–left hand metaphor to signify the two divisions carries a cultural meaning in the Indian context. The ‘left hand in south India has connotations of impurity whereas the right has powerful and positive normative associations.’ Arjun Appadurai uses the right-left division as a ‘root paradigm’ to understand and explain social organisation, and the conflicts and unity that were an indispensable part of it. The right seems to have had a dominating influence in the predominantly agrarian set up of the Tamil region. This was until the

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39 Mukund, op. cit. She points out to the difference in the composition of the two groups, especially after the 16th Century, in rural and urban centres. In urban centres like Madras, merchant castes were present on both sides of the divide. “The right-hand merchant castes comprised *Komatis* and *Balijas* as well as *Vellalar* (*Mudaliar* or *Pillai*) who had turned to commerce. The left-hand merchant castes were predominantly the *Beri* Chetties. The Nattukottai Chetties or Nagarattar also belonged to the left hand.... p. 145.


41 Ibid, p. 178.


43 The simultaneous presence of a duality or contrast by virtue of its division into right and left and an underlying unity that both form parts of a single unified body ‘is the formal function of the notion of right and left hand castes’. Appadurai (1974) op. cit. p. 222.
temple urbanisation of the 12th century that modified the status of the left-hand castes as they rose to social and economic prominence. Stein points out numerous references of ‘regular local dues collected from the left-hand people as idangai-vari as well as subscriptions collected from and on behalf of, the division, the idangai-magamai.’ The idangai groups must have accepted the inferior position assigned to them in the classification even after attaining economic and political ascendancy mainly due to the fact that this title had become a ‘well-established symbol of identity’ and must have shed the stigma associated with it while retaining the basic classification.

The Nagarattars being a merchant caste would typically qualify as a left hand caste group. But Rudner expresses reservations about this categorisation of the Nagarattars. He opines that they exhibit right hand stylistic features too, thereby explicating an ambidexterity. He says that the Nagarattars shared just three of the seven core motifs of left hand varalaru (history) that Beck proposes. The three core motifs that Rudner accepts as being shared by the Nagarattars are:

(i) An angry king who tries to destroy the caste,
(ii) The caste’s escape from the King, and
(iii) Intermarriage with another caste and the start of a new descent line.

He further mentions five points of difference between the general features mentioned by Beck and the Nagarattar varalaru. Beck’s motifs need not be

47 Beck proposes seven core motifs of left-hand castes on the basis of her study of the Kongu region. She maintains that these motifs are shared by other mercantile castes too. Rudner refutes this. Ibid, pp. 226-28.
taken as a yardstick to delineate left and right hand groups because as Dirks says 'the components of this division were not as fixed as she insists.'

Rudner rejects a strict classification into right and left hand castes as a consistent occurrence in Tamil society. While agreeing with Rudner about the sporadic occurrence of the right-left paradigm in indigenous historical sources, this classification, however, cannot be easily overlooked. This social division is crucial for understanding Tamil society because of the 'importance attached to territorial forms of organization and identity.' As historians suggest, this grouping has been fluid permitting changes within its structure and composition. As Rudner mentions Nagarattars may show features of both divisions as they could have adopted right-hand features in the course of time. The absence of any mention of this division in all their accounts of migration and oral history may be a pointer towards a deliberate avoidance of their left-hand status. It is for the historians to come up with conclusive evidence for or against the case. This thesis proceeds on the assumption that the Nattukottai Chettiars are a left-hand caste based on the general characteristics of the left hand castes mentioned by various historians.

TEMPLES AND LEGITIMACY

Temples in the Tamil region assumed great significance because they became 'instruments of authority' expressing the ideology of devotion, through which 'institutional permanence and socio-political dominance' could be established. Both the Ksatriyas and the Vaisyas sought to draw legitimacy from the temples. The act of giving land to the Brahmanas, the

49 Ibid, p. 78.
50 General features of the caste as discussed in the section. Mukund, op. cit. p. 145. mentions that Nattukottai Chettiars belong to the left hand caste.
51 Champakalakshmi, op. cit. p. 58.
Brahmadeyas, and the building of temples was considered 'an act of validation by some form of divine authority for the Ksatriyas to give permanence to their power.' The members of the Nagaram too sought to validate their position through the temple by participating in 'gift-giving and temple management functions.' History is replete with information regarding donations and endowments made to the temple by various ruling powers as well as merchants. During the 13th and 14th centuries, maganmai or tolls were paid to the temples by merchant organisations. The left-hand castes contributed to the temple through vari and magamai (tolls and subscription) in an attempt to participate in temple worship and also to gain temple honours.

This brief discussion is intended to elucidate the importance of the temple as an institution that provides legitimacy and validation for various social groups. The main purpose of the discussion is to highlight the importance of this institution to merchant groups in particular, as this kind of contribution to temples is consistently projected by the Nattukottai Chettiars as the core of their identity.

Dominant Caste

In the traditional village set-up in pre-Independence India, caste panchayats or village panchayats have acted as dispute settlement institutions. They interpreted caste customs as well as traditions while dispensing justice. According to M.N. Srinivas, this kind of dispute settlement brings out 'the importance of one caste which is locally dominant, and the dependence of other castes on it.' His notion of a dominant caste is when a caste

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52 Champakalakshmi, op. cit, p. 60.
53 Ibid, p. 45.
54 Stein, op. cit. p. 205.
'preponderates numerically over the other castes, and when it also wields 
preponderant economic and political power.'

He further adds that the 
caste group can more easily be dominant if 'its position in the local caste 
hierarchy is not too low.'

As far as the Chettiar are concerned, despite being numerically 
small, their economic affluence and participation in temples had given 
them a dominant position in the Chettinad region. Their moneylending 
profession created relations of dependence which further added to 
strengthen their position in the local hierarchy. Informants mentioned that 
atleast one Nagarattar (usually more than one) used to be part of the 
panchayat till about the first half of the 20th Century.

Srinivas adds another criteria to the dominant caste concept—that of 
Sanskritization. He says that in addition to the actual occupation, 
numerical and economic strength, the caste group must have also adopted 
Brahmanical ways. The Chettiar do not exhibit markedly significant 
features of Sanskritization. However, their religious world-view and their 
close association with temples had granted them legitimacy and wide 
acceptance in the Chettinad region.

THE NATTUKOTTAI CHETTIARS AND PROJECTION OF 
SELF-IMAGE

Myths and Legends Employed by the Community

Myths and legends handed down through generations using the medium 
of oral history form an indispensable part of the self-identification process 
of communities. Though these could be viewed as distorted versions of 
reality, not corroborated with historical facts, they signify a collective

56 Srinivas, op. cit. p. 77.
57 Ibid, p. 77.
endeavour at projecting the community's self-image. Certain characteristics of the group as a whole are deliberately highlighted by employing interesting stories. These myths and legends, while proclaiming to the world about themselves and their place in history, also infuses the younger generation with a sense of history and pride. This, in turn, acts as a navigation aid for directing their future as members of the community.

The Nattukottai Chettiar community has successfully blended origin myths into the imagination of its members. It is not surprising to find that most members of the community mention one of the three legendary accounts of migration popular with the community while beginning a conversation with outsiders. What are these legends and how do they enjoy this kind of popularity?

The Nagarattars or the Nattukottai Chettiars attempt to define their social identity mainly by drawing from history and literary sources like the *Silappadikaram*, and also through their contributions to temples. Nagarattars' effort in history writing was initiated towards the end of the 19th century. One of the earliest publications pertaining to the history of the Nagarattars can be traced to the year 1894. It is a small book written by VR. L. Chinnayya Chettiar and published by Thanjavur Subramaniya Aiyar. This book, in many ways, initiated a series of books on Nagarattar history in the next eight decades or so. The title page mentions that the history is based on the inscriptions found at Poonkunrai Velangudi. Interestingly, this book was written on the basis of a manuscript interpreting the inscriptions and not a direct inspection or interpretation of

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59 Following Babb, social identity is viewed here as a cultural complex. According to him "it consists of a cluster of ideas, values, symbolisms, and modes of behaviour that mould and are moulded by a group's shared conception of who they are." Lawrence Babb, *Alchemies of Violence: Myths of Identity and the life of Trade in Western India*, (SAGE, New Delhi, 2004), p. 23.

60 Nattukottai Chettiars use two letters instead of one as initials. This to avoid any confusion that could occur if the same letter is used to convey different names. For instance, AL. AR refers to Alagappan Arunachalam.
the inscriptions. In addition to the history of the Nagarattars, the book contains caste rules that are to be followed, the details of the nine temples and their sub-divisions, and a format for writing the 'Isaikudimanam' or the marriage contract.

The first section of the book deals with the three migrations of Nagarattars. A detailed account of these three migrations as described in the book is given here because they form the basis of many other accounts and in fact, capture the collective imagination of Nagarattars. Chinnayya Chettiar claims that all the information provided in the book is based on the Velangudi inscriptions.

The Nagarattars are believed to have lived at Santhiyapuri in Nagagadu since ancient times till kaliyuga 204. (2898 B.C.). They worshipped emerald Vinayaga (the elephant God) and traded in precious stones. They are referred to as the Vaisyas of the lunar race who worshipped Shiva and lived in accordance with religious and caste principles. However, the atrocities committed by the ruler forced them to migrate to Kanchipuram in the Tondaimandalam region in Kaliyuga 204.61

Edgar Thurston recounts the same story probably after having read this book. He writes,

"As concerning the origin of the Nattukottai Chettis, the following story is told. In ancient days, the Vaisyas of the lunar race were living in the town of Santhypuri in the Naganadu of the jambudvipa (India). They paid daily visits to the shrine of Vinayaka god made of emerald, and were traders in precious stones. They were much respected and led the life of orthodox Saivaites, wore rudraksha beads and smeared themselves with sacred ashes. They were, severely oppressed by a certain ruler, and emigrated enmas to Conjeevaram in the Tondaimandalam country in Kaliyuga 204."62

61 Chinnayya Chettiar, Nattukottai Nagarathar Sarithiram, (Desabimani Press, Tanjore, 1894), pp. 4-5.

62 Thurston, op. cit. pp. 258-59. To this day, ethnographic description of castes by colonialists is considered authentic and most academic writings liberally draw from these.

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After having migrated to Kanchipuram, they lived for about 2107 years in this region as traders of precious stones worshipping emerald Vinayaga. The ruler of Kanchi Prataparasan imposed unjust fines and punishment due to which they migrated to the Chola kingdom in Kaliyuga 2312 (789 B.C.). When they were crossing the Chola Kingdom with the intention of going further South, Manuneedi Cholan who was the ruler of the territory at that time invited them to stay on in their kingdom. He assured them that they would be treated with respect and that, they would be the chief merchants \((Pradana Vaisyas)\) of his kingdom. He further added that they would be given the honour of crowning the kings of his lineage. He asked them to reside at Kaveripoompattinam in the East, West, and South streets. They were accorded certain special privileges like flying a flag with a tiger emblem and placing golden pots \((Kalasam)\) atop their palatial homes. They were called ‘Ratna Dana Makuta Vaisyas’ and the 8000 families lived a strictly religious life worshipping Shiva, respecting the caste principles and accepting the sovereignty of the ruler.

In Kaliyuga 3775 (674 A.D.) Poovandhi Cholan was ruling the Chola territory. He wickedly imprisoned the women of the community. Unable to bear the humiliation and indignation, all the men committed suicide. They however left their 1502 male progeny under the tutelage of Atmanada Sastry and also entrusted him their property. He ensured the continuance of worship of the emerald Vinayaga deity and upheld the honour of their community. In Kaliyuga 3784 (683 A.D.), an aged Poovandhi Cholan wished to enthrone his son Rajabhooshana Cholan. Since it was customary that the \(Vaisyas\) perform the consecration, he ordered the males living with Atmananda Sastry to do so. They however pointed out that it was not possible for them to perform the ceremony since they were unmarried and there were no women in their community for them to marry. The king consulted the guru of \(Vaisyas\) Isaniya

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63 Chinnayya Chettiar, op. cit. p. 6.
Sivachariar and others. They resolved the issue by citing the Dharmasastras that permitted Vaisya men to marry Vellala women. So the King called the Vellalars and asked them if they were willing to enter into a matrimonial alliance with the Vaisyas. They agreed to accept the offer on the condition that there would be permanent exchange of women between the two castes. The Vaisyas rejected this saying they would enter into matrimonial alliance only once. This was accepted with the provision that the Vellala women be permitted to undertake initiation rites from their own Gurus and not the Guru of the Vaisyas. So the 600 males who belonged to the six lineages of West Street married women from the Karkattha Vellalar caste, 502 males of the seven lineages of east married Soliya Vellalars and 400 males of the four lineages of the south street married Kaniya Vellalars. It is said that after this alliance with the Vellalars, they came to be called 'Upayakula Bhoopala Vaisyar', 'Ratna Dana Makuta Bhoopala Vaisyar' and 'Chandra Gangakula Vaisyar'.

During this period, the Pandya king Soundarapandiyar is said to have requested Rajabhooshana Cholan to send some good citizens and merchants to his kingdom. So the Chola king immediately called the 'Ratna Dana Makuta Vaisyar' and asked some of them to go and live in the Pandya land. They responded that it would not be possible for some to leave and others to stay. They preferred to go together as a community rather than disturbing the unity of the group. They requested that they be treated with respect at the Pandya kingdom too, and also be ensured certain privileges that they had been enjoying in the Chola kingdom. The Pandyan king accepted these conditions and he allotted them the region that was West of the sea, North of the Vaigai River, East of Piranmalai mountain and South of the Vellaru river. The King granted them the town of Ariyur and Piranmalai temple, Sundarapattinam and its temple, and Ilayathangudi village and its temple; since the Vaisyas had married women from three

64 This region is called the Chettinadu region, which comprises of the 74 villages inhabited by Nattukottai Chettiar now.
different groups of Vellalars they perceived a threat to their unity. So, they
divided the temples and villages granted by the king, amongst themselves.
The six lineages of the West street took the town of Ariyur and Piranmalai
temple; the seven lineages of the East settled in Ilayathangudi village while
the four lineages of the South street moved to Sundarapattinam. The
members of the seven lineages who settled in Ilayathangudi came to be
called Ilayathangudi Nagarattars and since this region formed the central
region of the nadu, they came to be called the Nattukottai Nagarattar. They
lived united for a while, adhering to caste principles. But soon differences
emerged within the group and they got divided into eight groups and
requested the king to grant them separate temples to which he agreed. The
one group that did not approach the King stayed with the Ilayathangudi
temple thereby making the number of divisions nine.

Another difficult circumstance hit the group when the King Karunya
Pandiya Rajan on his way from a hunting expedition, happened to see aive-year girl, Muttumeenal and took her to the city in his chariot. The
Nagarattars came to know of this and immediately called for a meeting of
all the nine temple clans. They decided to kill the girl, as was their custom,
after bringing her back from the palace. They approached the King and he
was profusely apologetic for bringing a child from the Nagarattar
community as he realised she would be killed once he sent her back. He
warned the Nagarattars that they should not kill the girl failing which he
would impose a penalty of 8000 gold coins and demand 8 heads. But the
Nagarattars did not heed the royal warning and killed the girl even before
she reached the village. Once in their village, they again convened a
meeting to decide the eight people who would present themselves before
the King to accept capital punishment. Since they were a group of seven
lineages, one person from each lineage came forward to sacrifice his life for
caste honour. The eighth person came from one of the subdivisions of the
Ilathangudi temple, the Okkurudaiyar, on the condition that this
subdivision would receive the first temple honours, which was immediately accepted. The King, on his part, was deeply saddened at the turn of events and sent them back saying he did not wish to incur the sin of killing eight more lives. To atone for their sin, the Nagarattars performed service at Rudrapathiswarar temple, dug tanks, instituted festivals and endowed lands for its maintenance. Thereafter, they abandoned the Velangudi village of Poonkunrai Nadu.

The town of Ariyur was completely destroyed due to some disturbance in the year 1288 A.D. and the 64 Vaisyas of the West street who lived there, fled to the Malayalam country and settled in Kottarankarai. They built a emerald Vinayaga temple for offering daily prayers.

The Nagarattars of the seven lineages were living at Nattarasankottai in the year 1543 A.D. Some of their women were raped by dacoits. They approached their spiritual teacher and asked him to permit them to kill those women in accordance with the caste rules. Their Guru, however, tried to persuade them not to take the extreme step as the women were hapless victims and that even the Sastric texts pardoned the victims in such exceptional cases. But the Nagarattar men would not listen to their Gurus’ advice and so, killed those women. In order to atone for their sins, the guru undertook a pilgrimage to the Ganga.

This completes Chinnayya Chettiar’s narration of the history of the Nagarattars. He follows it up with a list of rules traditionally followed by caste members. This again is based on the Velangudi inscription. Before analysing Chinnayya Chettiar’s immeasurable contribution to the Nagarattar community, a cursory glance at few other books on Chettiar history that have drawn largely from his writings, is merited.

Manickam are the three popular accounts of the origin of the community.\footnote{Chandrasekhar, op. cit. p. 31. He mentions two other books based on Chinnayya Chettiar’s book. They are Chockalinga Ayyah, *Nattukottai nagarattar ennum Magudatana Vaisyarin Marabu Vilakkam* (1919) and CT. Natarajan *Nattukottai Nagarathar Varalaru* both published from the Chettinad region (1973).} All three of them have regarded Chinnayya Chettiar as a source for their writings. While Ramanathan Chettiar has almost reproduced what Chinnayya Chettiar had written, Seshadri Sharma goes a step further and makes every effort to corroborate what Chinnayya Chettiar had written. He made wide ranging assumptions about who the Nagas (of the Naganadu) were and concluded that the Naganadu mentioned in the inscription could be a region north of Tondaimandalam (Kanchipuram).\footnote{Seshadri Sharma, *Nattukottai Nagarathar Varalaru*, (Vanathi Pathippakam, Chennai, 1970), p. 79.}

V. SP. Manickam has literally translated C. Chettiar’s book to English\footnote{This is one of the chapters in V. SP. Manickam, *‘Collected Papers’*, (Karaikudi, 1978).} with very few changes. His own contribution is limited to a classification of the years that are mentioned by C. Chettiar into four periods. They are:

1. **‘Prehistoric age:** upto B.C. 2898; Santhiyapuri of Naganadu in campudivu—the original home.
2. **Ancient period:** B.C. 2897 to B.C. 790 (2107 years); emigration from Santhiyapuri to Kancheepuram in Tondaimandalam.
3. **Early Period:** B.C. 789 to 706 A.D. (1495 years); emigration from Tondaimandalam to Kavirippoompattinam, Cholanadu.
4. **Middle period:** A.D. 707 to A.D. 1565 (858 years); Emigration from Cholanadu to Pandyanadu.'\footnote{V. SP. Manickam, op. cit. p. 100.}
In addition to this classification, he goes on to provide further explanations for the three migrations, sprinkling it with quotes from literary texts like *Manimekalai* and *Silappadikaram*.

The interesting aspect is that all of these talk of the Poonkunrai Velangudi inscription without having seen or read it. Chinnayya Chettiar himself had never seen it. He mainly depended on the manuscript kept at Tulavur *Madam* and then set himself the task of popularising it to the community.

It was in 1980 that S. Chandrasekhar demystified the truth about the Velangudi inscription.69 He reproduced the 12th century inscription along with an English translation. The inscription contained a mere mention of gifts made to the temple by the *Vaniya Nagarattars* of Velangudi.70 It had no mention of the history and evolution of Chettiars as described by Chinnayya Chettiar.

Legendary accounts about migration, nevertheless, remain somewhat closer to what Chinnayya Chettiar and others have written.71 Later books written by the Chettiars themselves have denounced Chinnayya Chettiar’s use of non-existent Velangudi inscriptions and historical dates while accepting them as legends.

69 Recently Dr. Na. Valli, *Nagaratharin Arappanigal*, (Krishna Publishers, Karaikudi, 2001), has also written about the non-existence of such an inscription at Velangudi temple. This was confirmed in a personal interview with the author on 15 November 2002 at Karaikudi. She however writes that some palm leaf manuscripts were kept at Tulavur madam, which contains the details written by Chinnayya Chettiar.

70 Chandrasekhar, op. cit, pp. 30-32.

71 This could probably be due to the fact that all the informants interviewed were born in the twentieth century and it is difficult to determine whether legends were handed down to them as part of their socialisation or they got to know of it from their contemporaries who were influenced by the history of Chinnayya Chettiar. The authenticity of the information did not matter as long as the community successfully portrayed certain values as the core of its basic image and identity.
The collective image of the community received a boost with Chinnayya Chettiar’s book on Chettiar history and since then different versions of the legend have been in circulation within the community. Chinnayya Chettiar’s book was part of the late 19th and early 20th Century publication, which was a period when caste identities were being redefined and crystallised. This period, as Babb says, ‘has an important bearing on both their content and format because this was a period in which caste was rapidly changing and the collection of origin mythology was itself an aspect of the process of change.’72

Various caste groups’ attempts at defining themselves have been triggered by colonialism. Nicholas Dirks73 describes in an eloquent manner how defining and classifying were part of the coloniser’s attempt at understanding Indian society and subsequently controlling its subjects. Caste came to be used for political ends at the start of the 20th century. In fact the use of caste as a category for census enumeration in 1891 raised several questions. Further, Dirks points out that the idea of officially hierarchising castes in the 1901 census by Risley, the Census Commissioner of India, led to serious repercussions with the caste groups contesting ‘their assigned position in the official hierarchy, holding meetings, writing petitions, and organising protests.’74

The Census also initiated deliberations and discussions within castes about their portrayal in the ethnographic description of colonialists. Dirks says ‘by 1931 some caste groups were distributing handbills to their fellow caste members to tell them how to answer questions about their religious and sectarian affiliations, as also their race, language and caste status.’75 Ultimately, the use of caste in the census had to be abandoned after 1931.

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73 Dirks, op. cit.
74 Ibid, p. 49.
75 Ibid.
Chinnayya Chettiar's attempt to provide the caste group with a documented history has to be seen in this light.

In addition to this, the Nagarattar caste as such had its own reasons to protect its identity. This book was written during the successful overseas ventures of the Nagarattars. The caste group was facing changes at the economic, cultural, social, and political levels towards the end of the 19th century. At the economic level, they were beginning to taste enormous success in their overseas ventures. Their contact with other cultures of South and Southeast Asia was viewed as a potential threat to the closely-knit caste. At the social level, power equations were changing as they acquired a dominant position in their region by virtue of their economic superiority. The political situation was also dynamic with the British being challenged by the freedom movement. To face the onslaught of changes and to protect the identity of the caste, an overarching ideology was required. The projection of stringent caste rules as a historical truth marked the beginning of the mediation of historical space for the articulation of their self-image.

Chinnayya Chettiar's history was also instrumental in the writing of temple mythologies. Koil Puranams\textsuperscript{76} are also sources of information. They explain the origin of the temple and mythological stories associated with it. Of the nine temples based on which Nagarattars are divided, four have Koil Puranam. Nemam Koil Puranam was written in the 20th century while Iluppaikkudi, Ilayathangudi and Vairavan Koil Puranam belong to the 19th century. All the three 19th century writings have been written within a span of twenty years. According to Chockalingam who has analysed Tamil literary sources to reconstruct the Nagarattar past, all the three authors

\textsuperscript{76} The term Puranam refers to an ancient tale, ancient legend or traditional history, \textit{Tamil Lexicon}, Vol. 5, Part I, (University of Madras Reprint, 1982), p. 2772.
were known to Chinnayya Chettiar. All the three mythologies are punctuated with accounts of Nagarattar migration. Chockalingam opines that they echo Chinnayya Chettiar’s history.

In the construction of their identity, the Nagarattars also refer to an early literary source, the ‘Silappadikaram’—an epic belonging to the post-Sangam phase to show that the merchant protagonist of the novel must have been a Nagarattar. The Silappadikaram throws light on the trade during that period and the central character of the novel is the son of ‘a great caravan leader Masattuvan’. The story is set in the port town Kaveripoompattinam where the protagonist Kovalan is married to Kannagi. Both are from affluent merchant families. Kovalan happens to see the court dancer Madhavi and is captivated by her beauty. He immediately falls in love with her and starts living with her by giving her gold and other valuable gifts. In the course of time, he loses all his wealth and comes back to his wife. She offers her anklet (filled with precious stones) to her husband so that he can sell them and start a new business. When he goes to Madurai—the capital city to sell it, he is charged with stealing the Queen’s anklet. Without a proper trial he is executed by the King. A distraught Kannagi reaches the palace and challenges the King’s ruling. She asks the Queen if her anklet contained precious stones. The Queen replies that it contained pearls. Immediately she asks the Queen to break open the anklet recovered from her dead husband and the King and Queen realise their mistake. But it is too late and legend has it that Kannagi’s anger razed the city to dust.

The focus of the text is on the prosperity and affluent lifestyle of the merchants and the continuation of certain rituals mentioned in the text by

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78 Interview with Dr. Chockalingam in October 2004, Karaikudi.
79 Champakalakshmi, op. cit, p. 193.
the Nagarattars now lead them to claim that the epic must have been based on the ancestors of the present day Nagarattars.

Some Nagarattars interviewed during the course of field work mentioned that Kovalan the central character of *Silappadikaram*, is a Jain. They were of the view that Nagarattars could have thus been a Jain or been influenced by Jainism. One informant had an entire theory built on this premise. According to him, the Nagarattars were affluent tradesmen (in the 6th or 7th century A.D.) with enormous wealth. This led to a clash with the locally dominant *Vellalas* who were not so affluent. The *Vellalas* were Hindus with staunch belief in Saivism and hence a clash occurred. The clash was an ideological one between Saivism and Jainism. With the onset of the Bhakti movement, Jainism was literally wiped out in Tamil Nadu. The Nagarattars abided by the ideology of the ruling powers because of their extremely opportunistic nature and converted to Saivism. The informant pointed out the old practice of men tonsuring their heads and women having long, dilated earlobes as remnants of Jain influence.

**HISTORICAL BASIS**

Some of the historically true events form the basis of legends of Nagarattars. They have been enmeshed with subjective interpretations and modifications over a period of time. Sociologists of the modern period say, ‘local versions of history are always a complex blend of autobiography and the general history of the community.’

Meera Abraham states that the personal link between the rulers and the merchant guild led the rulers to take an active interest in the nature and functioning of the guilds. She cites the traditional account of the Pandya King inviting the Nattukottai Chettiars to settle in his territory as

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80 Worshippers of Lord Siva.
81 Interview with PALA. Karupiah, January, 2004, Madurai.
an indication of this link. She further avers that the Pandyas must have been aware of the commercial services rendered by this community to the Chola monarchy in order to invite them to move into Pandyan kingdom.82

A combined 13th Century inscription of the Citrameli—the agricultural organization and the Ainnurruvar is found at Piranmalai. It shows the pre-eminence of traders in the locality and also a close relationship with the agricultural body Citrameli with which the Vellalas were closely associated.83 The myth of marriage with Vellala women may not be totally untrue given the close relationship of Citrameli with Ainnurruvar.

Belief in Core Values

The legends and myths employed by Nagarattars reflect the attempt of a caste group at cultivating a certain self image. Wide-ranging values and virtues are highlighted using the medium of these legends. Legends may not form a historical narrative and the veracity of these legends may be contested but they remain significant as far as they relate to a group’s collective attempt in defining itself. These legends, when handed down from generation to generation, are polished and/or more information added to the original, which might reflect the collective virtues of the respective periods.

There is a marked ambivalence in the identity of the trader that stems from his preoccupation with the economic field. The oral history of the Nagarattars and their legends provide numerous insights into the attempts at addressing this ambivalence and a possible construction of their social identity. In the following pages, an analysis of the core values as projected by the group is attempted. Interviews with Nagarattars and their accounts

82 Abraham, op. cit. p. 75.
of legends form basis of the analysis. The creation of the Chettiar culture on the basis of myths, legends, historical information and virtues relevant to the period and society can be viewed as a product of the dialogic process between the coloniser and the colonised.

**Notion of honour**

Certain virtues are projected using the medium of oral history to convey a distinct picture of the caste group as against the general population. One of the most important of such virtues relate to the notion of honour or *mariyatai*. In all the narratives of migration discussed in the preceding section, when the honour of the group as a whole or one of its members was at stake, a collective decision to retort was made. When the ruler showed disrespect or wronged them by kidnapping their women, the usually passive group showed their displeasure by either migrating from that region to another or by killing themselves. Many Nagarattars mention how crucial this notion of honour is for them, by pointing to the fact that they could go to any lengths, even defy the ruler, to defend their *mariyatai*.

**Mobility and rootedness**

Migration from one region to another marks legendary accounts of the Nagarattars. As against the ‘rootedness’ of the landowning local population, the Nagarattars were a mobile group. They seem to have derived a sense of power from being a mobile group. All the legends highlight the importance of their presence in a particular region. Wherever they went, the region is said to have flourished. Kings are supposed to have requested them to come and settle in their territories. This highlights the indispensability of Nagarattars who had the ability to transform the economic landscape of a region.
Coexisting with this readiness to move is the idea of rootedness lending a unique complexity to their identity. Despite their social position as outsiders, the Nagarattars portray themselves as trustworthy, God-fearing people with a commitment to society in which they live in. Endowments to temples since the medieval period were mainly part of the attempt to gain entry and acceptance within the society.

**Relationship with rulers**

In legendary accounts or myths, there is no mention of their position in the caste hierarchy. On most occasions just the *Varna* position is mentioned. Though according to the *Varna* classification the *Vaisyas* are ranked below the *Ksatriyas*, the Nagarattars claim an almost equal status with the *Ksatriyas*. In fact in all their legends they portray a dependence of rulers on them. When they were holders of the hereditary traditional rights of coronation, the King committed atrocity on the entire group, because of which the whole group was forced to commit suicide leaving just the male children behind. The same King was forced to atone for his sins by apologising and requesting the male children to crown his son. The Pandyan king invited the Nagarattars, as he needed good citizens and traders. Their importance can be judged by the fact that it was the King who requested them to come and live in his territory.

**Wealth**

Oral history and legendary accounts reveal their economic superiority and royal lifestyle while stressing less on the ritual position. Some of the literary texts also attest to their luxurious living. They are described as living in 'fine mansions' and sporting 'silk raiments and gold jewellery.'

The Nagarattars' lullabies and eulogies abound with reference to their

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84 Champakalakshmi, op. cit. She quotes from the literary texts *Perumpanarruppatai* and *Maduraikkanci*, p. 194, n. 122.
extravagant lifestyle. The construction of palatial homes in the Chettinad region during the late 19th and early 20th century seems to be in consonance with their legendary wealth. They are said to have lived in huge fort-like homes on par with the rulers when they were at the Chola port of Kaveripoompattinam. That they have always been wealthy is a common image maintained by Nagarattars.

_Caste rules governing the group_

Whether it is the legends or the present day Nagarattar, the importance attached to the caste as a tightly knit group and adherence to unwritten caste rules forms an important part of the identity. The caste rules are meant to ensure control or _Kattupadu_ among members.

Despite the fact that the Velangudi inscription contained no caste rules, the Nagarattars seem to believe in many of the caste rules mentioned by Chinnayya Chettiar. In the course of interviews, it was observed that many Nagarattar men and women recounted the list as given by Chinnayya Chettiar without knowing (or mentioning) about the book. The existence of caste rules within merchant groups is however corroborated by history. Champakalakshmi states that merchants followed a self-imposed code of behaviour which is evident from the general attributes which the _Pattinappalai_ (a literary text that speaks extensively about Poompuhar or Kaveripoompattinam) speaks of:

> They speak the truth and deem it a shame to lie  
> For others' goods they have the same regard as for their own  
> Nor do they try to get too much in selling their own goods  
> Nor give too little when they buy  
> They set a fair price on all things  
> Their ancient wealth was thus acquired.\(^\text{85}\)

\(^{85}\) Champakalakshmi, op. cit. p. 194.


Charity: Importance and belief

The most crucial value that is projected as the core of their identity is their contribution to temples. All the informants interviewed spoke highly of the contributions of their forefathers to temples despite a deliberate absence of this question in the interview schedule. They chose to highlight their temple endowments as against all other values. Why does this caste group dealing mainly with money accord such importance to temple contribution? Most of the informants maintained that it was because of their deep religious faith which they deemed as an inseparable part of their very existence. Some others held that it was to evade the curse that was supposedly attached with the idea of receiving interest. When pointed out that contributions to temples had a longer tradition, they did not have an explanation other than that they were a pious lot. Even the books written by the Nagarattars themselves do not provide logical explanations for the methodical temple contributions made by them. A book dedicated to the charity of Nagarattars lists contribution to temples as the 'mother of all charities' because it aids the society in many ways. The author writes that temples were as much a part of the social life of people as their religious life. Temples contributed to the development of art forms like sculpture, painting, dance, music, etc. Educational institutions, medical facilities, and libraries are said to have functioned within the temple complex. Hence the Nagarattar community thought it fit to contribute to such a multi-purpose institution. Another book on the history of the Nagarattars is mostly a compilation of the amount of money spent by Nagarattars on repairing temples, maintenance, and establishment of cow shelters, gardens, tanks and rest houses for pilgrims.


87 Na. Valli, op. cit, p. 58.

88 Champakalakshmi, op. cit. p. 58.

89 Ramanathan Chettiar (1953) op. cit. pp. 44-214 contains the list of temples, the kind of contributions and details of Nagarattars who had contributed.

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Temple Contributions

The origin of the Nagarattar's contribution to temples that is considered the core of their identity has to be traced back to the medieval period. By locating the origin of this notion in history, a logical and rational explanation can be provided.

The Nagarattars were members of Nagaram, which was an important institution and were also members of the left hand caste. Both entailed a link with the vital institution of that period—the temple, in terms of participation in the activities of temples or institution of endowments, in order to seek legitimacy.

The importance of the temple as an institution began with the Bhakti Movement, from the 7th to 9th centuries A.D. Gradually, it gained significance as a socio-economic institution. The Cholas are credited with investing the temple with enormous socio-economic and political significance. The rulers built temples in order to legitimise their sovereignty as well as to mobilise the various socio-economic groups 'within the orbit of Bhakti centres.' The temple started receiving land grants from the ruling elite and the local landowners, and gold and money endowments from merchants and merchant guilds.

The 8th century saw the emergence of trading communities as a distinct class and the Nagaram as a significant institution. The Nagaram was, according to Champakalakshmi, the first secular element in society because membership was based on a common profession and not caste. The members of the Nagaram belonging to various castes considered gift giving and managing temple activities to be an important act of validation. The Nagarattars being members of Nagarams themselves were part of this

90 Champakalakshmi, op. cit. p. 207.
91 Ibid.
92 Ibid, p. 45.
process. There are inscriptive evidences that show various Nagarattars making endowments to temples. For instance, the Vaniya Nagarattars (organization of oil-mongers) are said to have granted maganmai (tolls) to temples in the 14th and 15th centuries. Burton Stein also points out to the fact that left-hand castes had contributed vari and magamai (subscription and toll) in order to participate in temple worship and gain temple honours.

Magamai contribution

The term magamai is still used by Nagarattars in their everyday conversation. During the colonial period, when their financial success had reached a new high, the Nagarattars set aside a portion of their profits for contribution to temples. This was called magamai (or maganmai). It seems very logical that what began as an act of validation is followed as a tradition to attest to their extremely religious worldview. Slowly, this contribution to temples came to be seen as a matter of honour and prestige both within the community the society at large. When temples lost their all-important position as an institution of legitimacy, other forms of secular charity took the place of the religious. A majority of the informants still make an annual contribution to the temple and the temple continues to play a crucial role in the lives of Nagarattars though a little less than before. Nevertheless, temple contributions and charity serve as a cornerstone of their identity.

In all the legends mentioned in the preceding section, the identification of Nagarattars has always been in opposition to Ksatriyas or rulers. In their wealth, lifestyle and indispensability to the region, the Nagarattars have portrayed a superiority that, in their opinion, is

93 Champakalakshmi, op. cit. p. 217.
94 Stein, op. cit. p. 205.
comparable only to Kings and rulers. There is a marked absence of Sanskritisation as far as this construction of social identity is concerned. It can be viewed as more of _ksatriyisation_. The affluent lifestyle and their role as gift-givers all point to this. The importance of these legends and myths for the members of the caste lay in the manner in which they are employed.

**Intercaste Dynamics and Responses**

During the early part of the 20th century, _Nagarattars_ had to grapple with the problem of a falling sex ratio within the group. This affected the young men of the caste in a strange way. It was customary to pay bride-price to wed the girl. Since there was a shortage of women in proportion to the number of young men, there was an unreasonable increase in the bride-price. One of the weekly journals published from Karaikudi—'Dhana Vysia Ooliyan' discussed the issue of high bride-price in its editorials and the inability of men to pay such unreasonable amounts, and came up with a novel solution.95 Legend about the marital alliance of Nagarattar men with _Vellala_ women was drawn to validate future marriages outside the caste. They denounced the parents of young women who demanded bride-price and prodded the young men to cross caste boundaries as their forefathers had already done it before. In order to widen the group within which these young men might find brides the editor had made far-fetched derivations using the myth of intermarriage with _Vellalas._

The editor96 evoked Manu _Dharmasastra_ to clarify the stand that _Vaisya_ men can marry from any caste falling under the Shudra category. Since _Vellala_ was just one of the many castes comprising the Shudra Varna, it would be logical to marry from any of the other castes within the same

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95 This debate started in the year 1922 and continued till 1923.
category. He decried those who cited tradition and claimed that they can only marry Vellalas following their forefathers. He surmised that there could have been surplus women in the Vellala caste then, thereby leading the Nagarattars to marry women of that caste. He further proclaimed that marrying women of other castes in the Shudra category would be no different from their forefathers’ marriage with Vellala women.

Even after a year of aggressive campaigning through the weekly, only four marriages had taken place outside the caste. Nevertheless this debate must have contributed a lot towards refreshing the group’s collective memory about marriage with Vellalas.

Though the legends have brought out a number of virtues that the caste members are said to possess, one idea dominates all the narratives and that is the unity of the caste group even in the face of adversity. The unity of the group is a pertinent notion and forms the basic identity of the Nagarattars. Even rituals and symbolisms can be seen as attempts to bolster and promote this. It is this unity that has protected them from the vulnerabilities of their profession at all times. Another recurrent theme relates to their wealth. A negative connotation that is usually attached with the accumulation of wealth by the trader is transformed by this caste by investing it with a positive, socially approved value in the form of temple endowments and later, in the form of secular charity. By making huge contributions to temples, the Nagarattars received recognition and acknowledgement, which in turn endorsed their social position. These two are important facets of the Nagarattar identity till date.

The social identity of the Chettiar thus constructed is further promoted by continued writing either in the form of booklets distributed during marriages or during the 60th birthday celebrations. It is kept alive in the imagination by constant reference to it in annual conferences. Thus
percolated, these myths and legends enter the realm of conversation and are hence conveyed to a larger audience.

The following chapter looks at the transition of the Nattukottai Chettiar traders to moneylenders. It traces the growth of their business as well as their engagement with the colonial power. Their careful manipulation of the politics of Ramanathapuram Samasthanam earned them Zamindari in the region and established their presence.