CHAPTER II

CHETTINAD AND THE NATTUKOTTAI CHETTIARS

The Nattukottai Chettiars is a small but remarkable business community belonging to the Vaisya caste of Tamil Nadu. They are Saivites, and are confined to Chettinad which comprises the 58 villages in the eastern half of Ramanathapuram district and the twenty villages of the tip of the former Pudukottah State, now forming the Tiruchirapalli district. They are also known as

\* Chettinad/Chettinadu literally means 'The land of the Chettis'. It is not a geographically defined area, but in the regulations that bind the community it is mentioned as the area enclosed by the River Vellar in the north, the Piranmalais in the west, the Bay of Bengal in the east and the River Vaigai in the south. This area covers the three talukas in Ramanathapuram district, viz., Tiruppattur, Sivaganga and Tiruvadanai and the Tirumayam taluka of Tiruchirapalli district. Traditionally they are said to belong to 96 villages in this area and so the name 'Thonooriaroorar', 'people of the ninety-six villages'. The area of this territory is 1700 sq. miles. When the richest and most well-known of the Chettiars, the late Rajah Sir Annamalai Chettiar was conferred by the British Government the hereditary title of the Rajah in 1929, he was called the Rajah of Chettinad. This was only a personal title with no authority of any kind over the community. A railway station was built near Kanadukathan, the native village of Rajah Sir Annamalai Chettiar and it was called the Chettinad station. The present Rajah is Rajah Sir Muthiah Chettiar.
the Nagarathars. Their total number is not more than a lakh. The community census report published by the Nagarathar Sangam, Madras, in 1966 September, mentions the total number of persons to be 71,736. This is the only community in India known to have attempted a census of their community. An earlier census was taken in 1949 but this gave only the total number of 'pullies' or married couples. The total number of married couples in 1949 was 15,176 and in 1966 it had risen to 19,724. In 1896 there were reported to be numbering 10,000 and in 1921 their total population as published in their community weekly 'Oolian', published from Karaikudi, based on the information from the 1921 Census was 40,508. Of these 12,000 lived in the Pudukottai State and the rest in the villages situated in British India.

There are several trader castes in South India which are called Chettis. There are, for example, the Nagarathar: Literally in Tamil means those who live in towns, from the word 'nagaram' which means 'town'. It is possible that they got this name in common with other trading and merchant groups from 'Nagarams' -- the merchant guilds that were very powerful during the Chola administration.

Pulli' in Chettiar parlance means a married couple.
The name Chetti denoting a commercial community of South India seems to have been known in the Sangam age also. We come across a merchant called Arattan Chetti in the Silappadikaram; the Manimekalai speaks 'Chandirattan' a merchant as a Chetti and mentions nine other Chettis in continued/
Komutti Chettiars in the area bordering the Madras city, who are Vaishnavites, wear the sacred thread, are mostly vegetarian and are mostly aggressive traders. The late Sami Venkatachala Chetti of the Congress Party (once the Mayor of Madras city) and the veteran trade union leader, Chakkarai Chettiar, belong to this sub-caste. They speak a kind of Telugu at home. Then there is the community of Chettiars of which the late R.K. Shanmugam Chettiar was a leading member. This is a Tamil speaking community engaged in miscellaneous trades as well as in the learned professions. These are called the Devanga Chettiars, in Salem, Coimbatore and Madras districts. They are mostly manufacturers and sellers of cloth. Those engaged in oil pressing are also called Chettiars or Chettis. The Shettys of Karnataka must have had some connection with such a community in Tamil Nadu and Andhra. Their traditional business is money lending.

The Chettiars of whom this study is about are called by a special name—the Nagarathars or the Nattukottai Chettiars. They have been recognized as the most important traditional business community of South India. The Madras Census Report of 1901 describes them thus: "Of all the Chettis, the most distinctive and interesting are the Nattukottai Chettis who are wealthy moneylenders with another contest. These Chettis were merchants. They were the richest community in the land."
head quarters at Tirupathur, and Sivaganga division of Sivaganga and Ramnad Zamindaries in the Madras district. They are the most go ahead of all the trading castes in South India, travelling freely to Burma, Ceylon and the Straits of Malaya. J.N. Bhattacharya lists them as one of the leading trading castes of the Madras Presidency.

"The original home of the Nattukottai Chettis who form one of the most important class in the caste, is Madura. They do not care for English education or for service under Government. The majority of the Chettis practise trade. They have all a knowledge of the three R's, and some of their class stand next only to the Brahmins and the Vellalars in respect of literary culture."

"Of all the Chetties, the Nattukottai Chettis are the most important as bankers", write L.C. Jain.

The Nattukottai Chettiars are known for their proverbial wealth, their aggressive business pursuit, for their deep religious fervour, as well as for their ascetic consumption habits. In fact, there is an opinion that the word 'Chetti' is derived from the Tamil word 'Chettu' meaning frugality. Popular idiomatic use of the Tamil word 'Chetti' to mean a stingy person indicates their very frugal living habits. Their traditional caste dharma or duty is that of the traditional Vaisya dharma of seeking wealth by trade. But these Chettis have a special motto that exhorts them to seek massive wealth.
even if it involves their crossing the seas; 'Thirai Kadal odi Tiraviyam Tedu' - 'Seek Wealth even crossing the seas'. Their titles such as 'Dhana Vaisyars', 'Pradhaana Vaisyars', 'Makuta Vaisyars' are pointers to their vigorous pursuit of wealth from ancient times.

The origin of this community, like that of most communities in South India is shrouded in heresy and legend. It is reported that there were inscriptions in the temples of 'Velankudi' (Ramnad district) and in the Matam of Tulavoor, containing the early origins of the Chettiar. Unfortunately, these inscriptions are not there now. The earliest account of the inscriptions is given in a book published by Sadavanam Subramanian Iyer in 1904 at Thanjavoor, called 'The History of the Nagarathars.' The author says that his account is based on the notings of on V.L. Chinnaiyya Chettiar of Devakottah, who had copied these inscriptions. In the magnum opus, 'Castes and Tribes of Southern India' accounts of Chettiar origin are briefly given and in line with the general plan of this volume, there is a description of Chettiar customs and modes of living. In 1919 one Chockalinga Chettiar of Devakottah published a book on the community's ethics called the 'Nagarthar Marabu Vilakkam'. In 1952, R.M. Ramanathan Chettiar, of the family of the Rajah of Chettinad, gathered the various hand-written notes from various Chettiar families.
and handed them over to the great Chettiar scholar 'Panditamani' M. Kadiresa Chettiar who wrote a book on the history of Nattukottai Nagarathar in 1953 called 'Nattukottai Nagarathar Varalaru' in Tamil. Recently, a literary work in Tamil, belonging to the period after the 'Kuravanji' form, i.e. roughly 17th-18th century A.D. has been discovered in the Mahamahopadhyaya Dr. U.V. Swaminatha Iyer's Library in Madras, called the 'Ezhu Nagarathar Kuzhuvai Natakam Pallu Natakammum, which is said to contain details of the Chettiars, their history, their social organization (Kovils) and their glory, their wealth and religious activities.16

From our conversation with many important Chettiar scholars like Sa. Ganesan of Kambar Kazhagam of Karai-kudi, K.A. Karuppan Chettiar of Madras, T. Manickavasaga Chettiar of Madurai, S.M. Lakshmanan Chettiar, a Chettiar historian and journalist of eminence well-known as 'Somalay', and Kavignar Kannadasan, the poet-laureate of Tamil Nadu and many more educated Chettiars, we gathered that they generally believe in the account given by these sources. They trace their origin to the days of the Sangam and claim Kovalan, the Vaisya hero of the Tamil epic, 'Silappadikaram' as their tribesman.

* The period upto 300 A.D. in South Indian history is called the Sangam Age.
Literary evidence regarding peculiarly Chettiar customs from the epic itself, like 'Veru Vaithal'—establishing a separate home by the newly weds after the wedding—is quoted in support. Many Chettiers including poet Kannadasan believe that the Chettiers must have had close connection with Jainism and Buddhism before they espoused Saivism. According to Kannadasan, common Chettiar names like 'Masattuvan', 'Sathappan', 'Sathammai' are indicative of their one time association with Jainism and Buddhism. This also concurs with the theory that the word 'Chetti' is derived from the Pali word 'Setthi' which is itself derived from the Sanskrit word Sreshtin. They naturally deny the authenticity of some unflattering references to their origin. The ones mentioned by Thurston makes them the descendents of a union between a 'Shanan' and a 'Uppukorava' woman, and a Mohammedan and a kalla woman. Some of the peculiar practices of the Chettiar community are cited in support viz., the custom of Chettiar men shaving their head completely like the Mohammedans do, the custom of the Chettiar women dilating their ear lobes as the Shanan women do. The Chettiers naturally resent these references and say the custom of complete tonsure by Chettiar men has a religious significance, in that, it shows the Chettiar practice of taking Saiva diksha.

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Shanan: Toddy-tapper community of Tamil Nadu.

Uppukorava is a Scheduled Tribe in Tamil Nadu.
and their allegiance to Murugan of Palani, where the Lord is in an ascetic form with a shaved head wearing a crown of rudraksha beads. However, it is generally accepted that the Chettiars belong to the group of merchants who emigrated from Puhar in Thanjavoor to their present abode.

Their traditional history takes the ancestral home of the Chettiars to 'Santhyapuri' in Naga Nadu as mentioned in Chinnaiya Chettiar's history. Naga Nadu may have been in the vicinity of Tondaimandalam, the land to which the Chettiars immigrated first.

Chinnaiyya Chettiar's history states that in the year 204 Kaliyuga i.e. about 5000 years ago, the Vaisyas 'of the lunar race' living in Santhyapuri, trading in precious stones and worshipping the Emerald Vinayagar (Karpaga Vinayagar) emigrated to the neighbouring Tondaimandalam because of the unjust persecution of them by the king. They settled in Kanchipuram, the capital of Tondainadu, and the king of Thondainadu welcomed them and bestowed on them great privileges and honours. He gave them generous grants of lands. They lived there in peace for over 2000 years. During the rule of king Pratapan of Tondai, the Chettiars, then known as Dhanavaisyas faced persecution once again and so they migrated further south to the Chola Nadu in the year 2312 Kaliyuga. The Chola Nadu then was not so prosperous and the Chola
king seeing the Dhanavaisyas as a sign of economic progress treated them with great honours. Puhnar, the famous port city of the Cholas was where the king settled the traders. They occupied the East, West, and South streets of the city, as the North street already housed other merchants. The Chola king bestowed on these traders many honorific titles like 'Pradhana Vaisyas', 'Makuta Vaisyas', the exclusive right to coronate the king, and also the right to have a flag with the lion emblem. They stayed here for over 1400 years quite prospering in peace, when the ruling Chola king Poovandi coveted some of the Dhanavaisya women. The entire community wanted to avenge this dishonour to them and it is said that all the adults and girls of the 8000 families of the Vaisyas committed mass suicide, after having entrusted their male children to the custody of a Brahmin, Atmanada Sastry. These children numbering 1502 are said to be from the following family lineages or family clans, 600 boys of six ways from the West street, 502 from

* There is a picturesque description of the city of Puhar in 'Silappadikaram' by poet Illango. Historical evidence of brisk trade with Rome in the form of numerous finds of coins in gold and silver belonging to the first century, Roman Empire, in different sites in South India like the ruins of a first century Roman 'factory' at Arikamedu near Pondicherry also coincides strikingly with the description in the Tamil Epic.  

** Ways: is a literal translation of the Tamil word 'Vazhi' which means a Path and also descent.
Seven ways from the East Street and 400 from Four Ways from the South Street. Only now do we hear of lineages or clans. Some years after this terrible event, king Poovandi fell ill and his son Rajabhushana was to be crowned king. The coronation required the assistance of these Nagarathar boys. But they could not take part in the ritual because they were bachelors and there were no Chettiar girls whom they could marry. Hence after due consultation with their Guru Sivacarya, they decided to marry Vellala (Vellala is the name for the Tamil agricultural castes and is distinct from the Vaisya or Chetti caste), girls so as to be able to perform the coronation of the king. With the permissions from the Vaisya Guru and the Vellala guru, they married Vellala girls on the condition that the Chettiar women thenceforth will have allegiance only to the Vellala Guru at the Tulavoor Matam. The Vaisya boys from the West Street married the Vellala girls from the Karkatha Vellala group. Those from the South Street married the girls from the Kaniyala Vellala group and those from the East Street married the girls from the Sozhia Vellala group. The coronation of Rajabhushana Chola was performed by the Dhanavaisya boys after their marriage. The Chettiar women till today have their diksha only from the Thulavoor Matam from a Saiva Vellala guru. Peace once more reigned for the merchants for about a hundred years.23
Some time during the reign of the Pandya king Arikeśarī Maravarman, also known as Saundara Pandyan and kun Pandyan, the king who was reconverted back to Saivism by Tirugnana Sambandar, the Dhanavaisyas were made to migrate for the last time from the Chola Nadu to their present land of domicile in Pandya Nadu. The Pandya king requested the Chola king to send some of the Dhanavaisyas of Puhar to his country. The Dhanavaisyas agreed only on condition that the entire lot would be ensured royal patronage and protection in the Pandya country. The Pandya King then settled the Vaisyas from the three streets in Onkarakudi in a tract of land limited in the North by River Vellar, a small river flowing through Pudukottah, in the south by River Vaigai, in the West by the Piran Hills and on the east by the Bay of Bengal. The king also endowed them with three temples. Those from the East Street belonging to the Seven Ways settled at Ilayathankudi in Tirupattur taluka in Ramnad district, those from the West at Ariyoor and those from the South at Sundara Pattinam. These three settlements of the Dhanavaisyas gave birth to three distinct endogamous Nagarathar units called Ilayathankudiar, Ariyoorar and Sundarar. The three groups had a separate

Onkarakudi: it is conjectured; it is the same as the present Karaikudi.

The Emerald Vinayagar was with one section of the
temple for themselves at each of these places. Of these only the Ilayathankudi group is called the Nattukottai Nagarathars. The Ilayathankudi group consisted of the Seven Ways or seven exogamous groups. The seven exogamous lineage groups were as follows. The 1st Way exogamous group consisted of the following sub-groups:

1. Okkoorudaiyar
2. Arumbaroorkizhar
3. Perumarundoorudaiyar
4. Kazhani vasal kudiyar
5. Kinkini koorudaiyar
6. Pera sendoorudaiyar
7. Siru Serrudaiyar
8. Tiruvetpoorudaiyar brothers, numbering two.

The second exogamous unit had 7 sub-groups:

1. Uraiyoorudaiyar
2. Arumbakoorudaiyar
3. Manaloorudaiyar
4. Mannoorudaiyar
5. Kannoorudaiyar
6. Kulathoorudaiyar
7. Karuppoorudaiyar

Ariyooras in Nagarkovil. In the year Salivahana Saka 1210 owing to a communal disturbance Ariyoor was destroyed and Ariyooras just had to escape to Kottattrankarai in Malayala Nadu. The Emerald Vinayagar is said to be in their possession, Sharma, p. 46.
The Third group called Sirukulathoorudaiyar had three sub-groups:

1. (a) Periya Vaguppinar
   (b) Deiva nayakar
   (c) Pillaiyar vaguppu
2. Kazhani vasaludaiyar
3. Marudendira Puram udaiyar

The Fourth group was that of Ilanalamudaiyar.
The Fifth was called Chudamani Puramudaiyar.
The Sixth was called Kazhani Nallurudaiyar.
The Seventh was called Pugazh Vendiya Pakkamudaiyar.

All these seven exogamous groups or clans consisting of twenty-three sub-groups had originally only one temple, viz. the Ilayathankudi temple where Siva as Kailasanathar is the main deity with his consort Nityakalyani. The king had also bestowed on them complete rights to manage the temple. This is called the first Nagarathar temple.  

Soon these seven lineage groups also came to adopt a separate Kovil for themselves in different places within the specified area and came to be known as Kovil (temple) groups.

The Kovil (temple) groups thus formed were:

I. Ilayathankudi Kovil, group consisting of the Okkoorudaiyar and six others another consisting of the two Tiruvetpurudaiyars and brothers at
the Ilayathankudi village.

II. Mathoor Kovil at Mathoor having seven groups of the Second lineage group starting with Uraiyoorudaiyar.

III. Vairavan Kovil at the village called by the same name having the three sub-groups.

IV. Nemam Kovil at Nemam was adopted by the lineage of Ilanalamudaiyar.

V. Iluppaikudi Kovil at the village of the same name with the members of Chudamani Puramudaiyar.

VI. Sooraikudi Kovil with members from the lineage of Pugazhvendiya Pakkamudaiyar.

VII. Velankudi Kovil belonging to the lineage of Kazhani Nallurudaiyar.

Thus from the seven lineage groups known as 'EZHU VAZHI' Nagarathar, they became a group of seven exogamous Kovil groups or 'Ezhu Kovilar'. The Ilayathankudi Kovil group also split when the two Tiruvetpudaiyar brothers set up different Kovils at Iraniyoor and Pilliyar Patti respectively. These two Kovil groups of Iraniyoor and Pillaiyar Patti are not exogamous. Marriage between members of these two is prohibited as their lineage is from two brothers.

The Nattukottai Nagarathars spread to these nine places where the respective groups' temples were and continued to stay there until the Muslim invasion in 1300 A.D.
When internal strifes and wars threatened the Chettiars and caused great insecurity, they left their villages after burying their valuables and dispersed among the ninety-six villages in Chettinad. This is when they gained the name 'Thonooriaroorar' or people from ninety-six villages. They retained their community identity even while mixing freely with and living among the other non-Chettiar people. They built many temples for Pillaiyar (Ganapathi) and dug wells and tanks in all the villages they lived in. They also adopted the worship of the non-Chettiar people's gods like Kali, Pidari, Mari, Aiyyanar, Karuppar, etc.  

From traders in precious stones they became traders in yarn, cotton and salt. In time they took to money-lending also and developed a system of indigenous banking, as remarkable as those of the European merchants in all ways including training of apprentices system of accounting and business methods. They have been compared to the Jews often because of their moneylending profession, but as Thurston remarks, "The Chettiar image carries more of benevolence than the hard-hearted extractor image of the Jew".  

The Chettiars have been compared to the Marwaris, the business community of Rajasthan. The term 'Marwari' as pointed out by Timberg is a regional name for "a group of castes or Jati cluster." Marwar, properly speaking
is the name of the old State of Jodhpur. But the trading and business communities of neighbouring areas who settled in other parts of India, particularly Calcutta, are all known by the general name 'Marwari'. The Marwaris do not belong to one caste or even to one religion since many of them are Jains.\textsuperscript{34}

But the Nattukottai Chettiaras or Nagarathars as we shall call the people covered by this study form one exclusive, strictly endogamous sub-caste of the Vaisya caste. They are all Hindu Saivites. They are very particular about their caste exclusiveness. Even in the present day when what Weber calls 'commensalism' is more prevalent, Chettiars do not marry outside their caste. They however, are not averse to taking girls from non-Chettiar Hindu communities. They all profess Saivism, a variety of Hinduism, and their Ishta Devata is 'Murugan', the second son of Lord Siva and Parvati. Legend has it that one of the many names of Lord Murugan is 'Chetti' and the term 'Chettiar' means followers of 'Chetti Murugan'. Wherever there are congregations of Nagarathars, there is a temple of Murugan whether it is Singapore, Ippo, Penang, Colombo or Calcutta. They are much attached to their religion, and the same cannot be said of the Marwaris.

Secondly, numerically also the Chettiaras are a small community numbering a mere one hundred thousand at the
most, while the Marwaris form a much larger group. Economically too, the Marwaris grew from traders to industrialists. From the total number of firms under the purview of the Monopolies Commission, the Marwaris control 10 out of the 37 North Indian owned industrial houses with assets worth Rs. 750 crores, while there only three firms belonging to the Chettiars.

<table>
<thead>
<tr>
<th>No. of companies</th>
<th>Paid up capital in lakhs</th>
<th>Assets in lakhs of Rs.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Muthiah</td>
<td>10</td>
<td>243</td>
</tr>
<tr>
<td>2. Karumuthu</td>
<td>30</td>
<td>377</td>
</tr>
<tr>
<td>3. Tube Investments</td>
<td>4</td>
<td>315</td>
</tr>
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The Chettiars confined their business mostly to money-lending. Since moneylending is an individual business, there was less concentration of the wealth in the hands of a few families as it is in the case of the Marwaris. The Chettiars became land owners in Burma, Malaya, Ceylon, but that was largely as a by-product of their moneylending business. It is only after the creation of a favourable climate for Indian industry, i.e., from 1920 that the Chettiars have taken to other business in a big way, but they do not control industrial houses as the Marwaris do.
Chettiar and Parsis

A more realistic comparison will be with the Parsis of the western coast who also constitute only a small community.\footnote{Many Chettiar Industrialists and leaders were themselves aware of this similarity. The Chettiar textile industrialist of Madurai, L. Narayanan Chettiar, has made an appeal to the community through their journal 'Nagarathar', October 1979 to emulate the Parsis in the matter of helping the weaker sections of the community.} They form only 0.1% of the total population of India.\footnote{Of course, this is an outsider view. As we shall see later, the 'insider view' from the Chettiar themselves is different. There is greater awareness of the great inequalities in the wealth among the community and the feeling that the Chettiar community should be included in the Backward Community list is growing.} Next to the Marwaris and the Gujaratis the Parsis form the most important business community in India. Out of 37 North Indian owned business houses or group mentioned by Timberg, there are only two Parsi business houses with total assets of Rs. 47 crores.\footnote{Next to the Marwaris and the Gujaratis the Parsis form the most important business community in India. Out of 37 North Indian owned business houses or group mentioned by Timberg, there are only two Parsi business houses with total assets of Rs. 47 crores.} Like the Chettiars, the Parsis also have a land in a geographical area and like the Chettiars there is a more evenspread of wealth in the Parsi community.\footnote{The support of the community for individual members is strong in both the communities and an indigent Parsi or Nagarathar Chettiar is a rare phenomenon.}

The support of the community for individual members is strong in both the communities and an indigent Parsi or Nagarathar Chettiar is a rare phenomenon.
There is, of course, the difference between the Parsis and the Chettiars in their educational attainments. The Parsis took to English education and adopted the western mode of living. The Chettiars till the present day did not take to English education and were not sophisticated in their living. The Chettiars till recent times did not send their daughters to schools and had their sons educated at home or village schools, mostly in Tamil language. Their achievement is, however, the greater, that without modern education the Chettiars accumulated wealth by perfecting the art of moneylending, and they came to occupy a pivotal position in the economy of Burma, Malaya, and Ceylon by their contribution to the supply of capital to finance agricultural production in these countries. It must be remembered that before the Second World War, the economy of these countries was built on rice, timber, tea, tin and rubber and the part played by the Chettiars was a crucial one.

In the next chapter we shall see how their social organisation and their social customs are interconnected with their economic activity.
REFERENCES


(2) Ibid., p. 1170.


(6) Pillai, op.cit., p. 1174.

(7) Ibid., p. 1171.


(14) Ibid., p. 13.
(20) Sharma, op.cit., p. 50.
(21) Ibid., p. 18.
(22) Sastri, op.cit., pp. 11-12.
(23) Sharma, op.cit., pp. 20-29.
(24) Ibid., p.35; see also Sastri, op.cit., pp. 19-20.
(25) Sharma, op.cit., p. 33.
(26) Ibid., pp. 32-39.
(27) Ibid., p. 39.
(30) Ibid., p. 18.
Ibid., pp. 23-24.

Thurston, op. cit., p. 252.


Timberg, op. cit., p. 11.

Ibid., p. 10.


Timberg, op. cit., p. 10.


