

The Indian Diaspora in Malaya: Links and Divides Between the Chettiar Business Class and Working Class Indians During the British Colonial Era

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Abstract

The historiography of Malaya that deals with Indian diaspora rarely differentiates Indians on the basis of their ethnic³ origins and their relationships during the British era. The ethnic Indian populations during the British era comprised the majority Tamils, and the other groups such as the Telugus, Malayalees, Gujeratis, Chettiars, Sikhs and Indian Muslims. The ethnic groupings among those of Indian origin could be divided into three main economic classes: labour, business and civil service. This article focuses on the Chettiars as the group that comprised the business class and looks at their interactions with the other ethnic groups of Indian origin belonging to the labour class and civil service. This article demonstrates that although the Chettiar provided credit to other Indian ethnic groups, the moneylending system was one-sided, favouring only the Chettiar, who did not play a positive role in ensuring the overall socio-economic interests and welfare of working class Indians.

Keywords

Chettiar, business class, working-class Indians, British Malaya, indebtedness, civil service

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³ The word 'ethnic' and the phrase 'ethnic group' are used to refer to a population subgroup (within a larger or dominant national or cultural group with a common national and cultural tradition).

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Introduction

Historically, it is evident that the first wave of early migrants from India to the Malay Peninsula were traders. Existing literature on Indian presence in Malaya during the era of *Kadaram* (the old kingdom of Kedah, fifth century), the Malacca Sultanate (fifteenth century), the Portuguese and Dutch reign in Malacca (sixteenth until eighteenth centuries) and the ensuing period until the end of the East India Company era (the middle of nineteenth century) portrays Indians as seafaring traders. This is evident in the works of Tun Sri Lanang, Tome Pires, Afonso de Albuquerque, Thomas (Pintado), Muhammad Yusoff Hashim and Sandhu.⁴ Nearly all the literature on Malacca history describe Indians as ‘Klings’ and mention the existence of various ethnic groups of Indian origin as traders in Malacca. For example, Albuquerque’s commentaries differentiate Indians in Malacca as Klings, Chetty, Malabar, Moor and Gujeratis. It was only in more recent times that the general terms ‘Indian’ and Hindu were used to refer to traders of Indian origin in the Straits of Malacca.⁵ There is a necessity to study the various ethnic groups of Indian origin in the Malay Peninsula because Indians still give importance to group identity and caste practices. As long as the tradition of caste and identity continued, there would always be a need to document the histories of the various ethnic groups comprising the Indian diaspora in Malaysia.

The second wave of Indian migration in the form of labour began during the British colonial period into the Straits Settlements and the Malay states from 1826 until Second World War. The most significant Indian in-migration was the ‘Tamils’, a major ethnic group of labourers to work on sugarcane, coffee and rubber plantations, and in public works departments. Most of the existing literature on Indians in Malaya, during the British colonial period, are stereotypical in the typically discussed topic of Indians labourers working on the rubber plantations. Works by Jain, Drabble, Parmer and Palanisamy address different themes revolving around Indian labourers in the rubber plantations.⁶ Ironically, these works have not discussed with any depth, the subject of various ethnic groups among Indian migrants, their interactions across ethnic borders and their economic roles during the British era. Among these researchers, Sandhu contributed vast research on Indian migrants to Malaya. Nevertheless, his work did not provide a detailed analysis of the various Indian ethnic groups and their respective economic roles. Generally, works

⁴ Lanang, *Sejarah Melayu (The Malay Annals)*; Pires, *The Suma Oriental of Tom Pires: An Account of the East, from the Red Sea to Japan* (written in Malacca and India in 1512–15) and the book of Rodrigues, *Rutter of a Voyage in the Red Sea, Nautical Rules, Almanack and Maps* (written and drawn in the East before 1515); *The Commentaries of the Great Afonso Dalboquerque, Second Viceroy of India*, translated from the Portuguese Edition of 1774 (with notes and introduction by Walter De Gray Birch, F.R.S.L.), Vol. III, London; Reis Thomas, *Early Portuguese Malacca; Nina Chatu & the Portugese Trade in Malacca*; ‘The Indian Merchant Communities in Malacca Under the Portuguese Rule’, in *Early Portuguese Malacca, Macau*, 2000; Hashim (translated by D. J. Muzaffar Tate), *The Malay Sultanate of Malacca: A Study of Various Aspects of Malacca in the 15th and 16th Centuries in Malaysian History*; Sandhu, *The Coming of the Indians to Malaysia*.

⁵ Arasaratnam, ‘Some Notes on the Dutch in Malacca and the Indo-Malayan Trade, 1641–1670’; ‘Indian Merchants and their Trading Methods (circa 1700)’.

⁶ Jain, *South Indians on the Plantation Frontier in Malaya*; Parmer, *Estate Workers’ Health in the Federated Malay States in the 1920s*; Drabble, *An Economic History of Malaysia, c. 1800–1990—The Transition to Modern Economic Growth*; Palanisamy, *Plantation Labour, Unions, Capital, and the State in Peninsular Malaysia*.

on Indians in Malaysia have not focused on the labour class in government departments, the civil service, finance and banking. Hence, this article begins to look at the relationship between Chettiar moneylenders and their Indian clients who comprise of labour class and civil servants in the colonial period.

Indian migrants during the colonial era were from a variety of ethnic backgrounds such as Tamils, Malayalees, Telugus, Sikhs, Sindhis, Gujeratis and Indian Muslims. The Chettiar was a sub-ethnic category of the Tamils. These ethnic groups comprised three economic classes: labour, business and civil servants. The historiography of Malaysia on the subject of Indian labour class during the British era focuses on the Tamils and their economic role in the rubber plantation but ignores their role as workers in government departments such as Public Works Department and Sanitary Boards. At the same time, the role of the Malayalee and Telugu as estate labourers was also ignored. Very little research has been conducted on the business class among different Indian groups.⁷ Some research has been conducted on the Chettiar, Indian Muslims and Sikhs but very little for the Gujeratis and Sindhis. There is literally no literature on interactions between the different ethnic groups and economic classes within the Indian diaspora in Malaya.

In general, the characteristic of Indian migrants was that members of each ethnic group tended to stick together based on common economic activities. For example, the Tamils were wage labourers in the rubber plantations, the Tamil-Ceylons were recruited to perform clerical services in the British administration, the Sikhs were policemen and Chettiars were moneylenders. But so far there has been no research on the relationship between two different economic classes among the Indian ethnic groups in Malaya.

This article looks at the relationship between the Chettiar, a distinguished ethnic group comprising the business class among Malaysian Indian-Tamils, and the working class consisting of Tamils, Ceylon-Tamils, Malayalees and Telugus during the British era. The working class comprised Indian labourers in the estates and civil servants in government departments regardless of ethnic and socio-economic background. The aim of this article is to evaluate the extent to which the Chettiar business class was instrumental in the socio-economic development of the working class from the late nineteenth century until the Second World War.

Theoretical Framework

The relationship between the Chettiars (capitalist) and Indian labourers/workers (proletariat) needs to be tested for relevance to the Marxist theory of class struggle.⁸ In each stage of society, there had always been a struggle between classes, and between the rulers and the ruled for the control of the means of production. In the context of Malaya, the Chettiars were the capitalists who accumulated capital for further expansion of their activities at the expense of the Indian working class. There are a number of works

⁷ Work on Chettiar, Sikh and Indian-Muslim community in Malaya as follows: Das, *Nattukkottai Chettiars in Malaya*; Ampalavanar, 'The Chettyars and British Policy in Malaya 1920–1941'; Kratoska, *The Chettiar and Yeoman: British Cultural Categories and Rural Indebtedness in Malaya*; Dali, 'Cettiar di Tanah Melayu Pada Abad Ke-20' [*Cettiar in Malaya During the 20th Century*]; *Sejarah Masyarakat India di Malaysia [History of the Indian Society in Malaysia]*, Kuala Lumpur, 2012; Sidhu, *Sikhs in Malaysia*. Arasaratnam, *Islamic Merchant Communities of the Indian Subcontinent in Southeast Asia*.

⁸ Brewster, *Marxist Theories of Imperialism: A Critical Survey*.

on Malaysian history which deal with the relations between the rulers (colonial power) and the ruled (proletariat) and particularly between the capitalists and peasants within the framework of Marxist school of thought. These works are by Diana Wong, Shaharil Talib, Jomo Kame Sundaram, Donald M. Nonini, James Scott, Lim Teck Ghee, Michael Stenson and Zawawi Ibrahim.⁹ These works deal largely with the relation between the state represented by capitalists, who were in league with the colonial powers, and the proletariats who were mainly Malays. Very few works deal with the Indian working class particularly rubber plantation labourers. So far, no study had been done on the relationship between Indian business class and working class during the British era in Malaya. This work makes an attempt to study the links and divides between the Chettiar business class and working class Indians (estate workers, labourers at government departments and civil servants) during the British colonial era.

Literature on the Chettiars

The Chettiar is a Tamil-speaking *chetty* group from Cettinad, South India who migrated to the British colonies in Southeast Asia seeking economic opportunities. Most of the existing literature on Chettiar economic activities in Southeast Asia focuses on Burma along with other research attempts in Singapore and Vietnam.¹⁰ The prominent scholars of Chettiars in Burma are Furnivall, Turnell, Schrader and Cooper.¹¹ Their work revolves around Chettiar activities and rural indebtedness in Burma. Very limited work has been done on Chettiars in Malaya. Up to the present article, none of these studies have addressed the relationship between the Chettiar and other Indian ethnic groups who comprised labourers and civil servants in the British colonies. Therefore, this article is significant as a pioneering study on the relationship between the Chettiar business class and the working class comprised of other Indian migrants.

The Chettiars: Moneylenders and Capitalists among the Indian Diaspora in Malaya

The Chetty was a prominent mercantile class during the British colonial periods in India and Southeast Asian countries. Chetty¹² is a generic term referring to various

⁹ Wong, *Peasants in the Making Malaysia's Green Revolution*; Sundram, *A Question of Class: Capital, the State and Uneven Development in Malaya*; Ghee, *Peasants and their Agricultural Economy in Colonial Malaya 1874–1941*; Nonini, *British Colonial Rule and the Resistance of the Malay Peasantry, 1900–1957*; Scott, *Weapons of the Weak, Everyday Forms of Peasant Resistance*; Talib, 'Voices from the Kelantan Desa 1900–1940'; Stenson, *Class, Race and Colonialism in West Malaysia: Indian Case*; Ibrahim, *The Malay Labourer: By the Window of Capitalism*.

¹⁰ Pavadarayan, 'The Chettiars of Singapore: A Study of an Indian Minority Community in Southeast Asia'; Paireadeau, 'Indians as French Citizens in Colonial Indo China, 1858–1940'.

¹¹ Furnivall, *An Introduction to the Political Economy of Burma*; Chester, 'Moneylending and the Economic Development of Lower Burma—An Exploratory Historical Study of the Role of the Indian Chettyars'; Turnell, *The Chettiars in Burma*; Schrader, 'Chettiar Moneylenders: An Indian Minority in Burma'.

¹² Literally, the root word for Chetty as 'Cettu' which alludes to two nuances—'chikkanam' or in conventional words, thriftiness and economising; and second, the gains from trade (*Tamil Lexicon*, Madras, 1930). For a detailed explanation on the meaning of 'Chetty' with respect to Tamil linguistic and literature perspectives, refer Chandrasekhar, *The Nagarathars of South India*.

ethnic groups of Indians who are business people, primarily moneylenders and capitalists. The Chettiars also known as *Nattukottai Chettiars* or *Nagarathars* in Malaya are Tamil-speaking *Chetties* who originated from Cettinad, Tamil Nadu, India. This was the major Chettiar group that migrated to the British colonies in Southeast Asia including Malaya in the middle of the nineteenth century. They were involved in money transactions, lending and trade. Their centuries long tradition as an indigeneous banking caste in South India,¹³ stringent business regulations during British colonialism in the Madras Presidency¹⁴ and economic opportunities in the newly opened British colonies in Southeast Asia encouraged migration to Malaya. Lack of access to credit and bank facilities necessitated that local and foreign traders, particularly the Straits Settlements Chinese, utilise the services of Chettiar agents in order to conduct bank transactions in the opium trade¹⁵ starting in the middle of the nineteenth century. The role of Chettiars as credit providers through moneylending activities became more prominent in the Malay states from the late nineteenth century onwards because of the development of commercial economy in rubber and tin. Thus, local Chinese and Malays with only small and medium capital sources relied on loans from Chettiar agents to develop land, plant rubber and open mines. Numerous lending businesses in the major towns of Malaya along with liberal lending methods led Chettiar agents to be known as the leading moneylenders. Chettiars also owned rubber plantations and land in Malaya. As moneylenders and capitalists, Chettiar agents played significant role in the socio-economic upliftment of the Malays, Chinese and various other ethnic groups within the Indian diaspora. This study focuses only on the relationship between the Chettiars and other ethnic groups of the Indian diaspora.

The Chettiar and the Socio-economic Advancement of Estate Workers

Socio-economic relations between the Chettiar and Indian estate workers developed through moneylending activities and investment in the rubber plantation sector. This dates back to the days when these migrants worked on rubber estates. The Chettiars influenced and directed the lives of Indian estate workers in many ways. They were recruiting agents, employers and owners of rubber plantations, holders of money deposits, toddy contractors and representatives of labour committees. This section provides the material for an evaluation of the Chettiar role in the socio-economic advancement of estate workers.

¹³ British referred to the Chettiar community as *Indigenous Bankers* or *Banking Caste* because their money-lending activities were similar to modern banking. However, the Chettiar community itself feels that they belonged to the banking caste as moneylending activity can be done by anyone (not necessarily a Chettiar), but banking activities could only be executed by the Vaishya from the descendant of Jain, Marwari or Ceti in India. The banking caste group who founded the Indigenous Bank was also called *shroff*. See, Lamb, 'The India Merchant'; Thomas, 'The Nattukottai Chettiars—A Community of Bankers'.

¹⁴ Mahadevan, 'Pattern of Enterprise of Immigrant Entrepreneur: A Study of Chettiars in Malaya, 1880–1930s', p. 146.

¹⁵ See, Mackenzie, *Realms of Silver—One Hundred Years of Banking in the East*.

The Chettiar as Custodians of Estate Workers' Savings

The Chettiar served as custodians of estate workers' savings¹⁶ according to customer needs. These workers who migrated to Malaya were primarily interested in earning and remitting money to their homeland. Estate workers were inclined to deposit money with the Chettiar because their deposits would earn interest when they withdrew money to be sent to Madras. This resulted in Chettiar moneylending firms serving as banks that offered an interest rate for estate workers' savings accounts.

Remittances to Madras through Chettiar agents were believed to be easier and safer as these agents were considered reliable and knowledgeable in *hundi* services and *bills of remittances* as compared to *kangany* services and post offices.¹⁷ Thus, the Chettiar role was very much appreciated by estate management and labourers as well as the British colonial administration. This appreciation is described in a statement issued by two representatives of the Immigration Commission of India, Federated Malay States, Carey and Tambusamy Pillai, as below:

It was agreed that no action was necessary in order to ensure any better system of banking the money and property of immigrant labourers or of remitting the same elsewhere than at present exists. All business of this description is now satisfactorily undertaken by chetty firms or by the personal friends of the coolies and no additional facilities seemed desired.¹⁸

It is clear that Chettiar as custodians of savings and remittance agents fostered thriftiness among Indian labourers. However, this did not guarantee improved standards of living for workers because their purpose for saving money was entirely for remittances to be made to Madras. At the same time, Chettiar custodians made profits by using labourers' savings as a source of capital for moneylending activities.

The Chettiar as Rubber Plantation Owners

Aside from owning moneylending firms, a large number of Chettiars also owned rubber plantations. Most of their rubber plantations were administered by managers, who were Chettiar agents as well as Europeans and other Asians, according to the rules set out under the labour laws.¹⁹ In evaluating the employer-employee relationship, there were a handful of Chettiar owners who mistreated Indian estate workers. This was evidenced in the following two case studies.

In the 1910s, Meyappa Chetty and Maruthamuthu of Nibong Tebal (Penang) were charged in a magistrate's court in Parit Buntar (Perak) for causing harm to

¹⁶ Wilson, *Annual Report of the Labour Department Malaya for the Year 1938*, p. 45.

¹⁷ Marjoribanks and Ahmad Tambi Marakkayar, *Report on Indian Labour Emigrating to Ceylon and Malaya*, Madras, Government Press, 1917, p. 35.

¹⁸ National Archive of Malaysia (hereafter NAM), *Resolutions and Recommendations*, Indian Immigration Commission, Federated Malay States (hereafter FMS), 1900, p. 13.

¹⁹ As an example, the Labour Ordinance No. 34, 1926 allowed managers of rubber estates to ask estate workers to work for 24 days a month and allowed labourers' wages to be deducted as deposit payments to estate cooperatives (*Annual Report of the Agent of the Government of India in British Malaya for the Year 1926*, Calcutta, 1927, p. 14).

Anggamah, a free labourer,²⁰ who refused to obey a directive to move to another estate on the grounds that she was paid wages as low as 10 cents per day. In this case, Meyappa and Maruthamuthu were proven guilty because the Magistrate's opinion stated that as a free labourer, Anggamah could not be transferred out of the estate. In another case that occurred in Mong Seng Estate (Parit Buntar), Meyappa Chetty and his clerk were reported to have physically abused their labourers and prevented them from leaving the estate. In both these cases, Meyappa the estate owner was found guilty of mistreating his labourers by paying them low wages, causing them harm and preventing them from leaving the estate of their own free will. These events clearly demonstrated that Meyappa deviated from his moral responsibility as owner and manager of the estate.

The Chettiar as Recruiting Agents

Before the British began recruitment and shipping services to bring in Indian labourers to the Straits Settlements, the Chettiar already played an important role as recruiting agents.²¹ Since the mid-nineteenth century, recruiting was carried out by European merchants as well as the Chettiers. Europeans and Chettiers had their own private merchant ships that could be used to transport passengers of different economic classes. Based on their experience, the British allowed the Chettiar to continue their recruiting activities until a proper recruitment system was established.

The position of the Chettiar as merchants and moneylenders allowed them to take on the task of recruitment which ensured them of additional profits. It was the custom for recruiters to be paid a commission by the employer or by the workers themselves from their wages. However, the Chettiar placed more emphasis on recruiting free labourers (*free coolies*) because it was more profitable than *assisted coolies* for two main reasons. First, free labourers paid the cost of their passage directly to Chettiar recruiters without employer interference and second, if labourers sailed on credit, the Chettiar could exploit their services in exchange for the credit provided. Free labourers were always exploited by recruiting agents. One example can be read in the case of Varatharaja Chetty, a labour recruiting agent at the end of the nineteenth century. Varatharaja Chetty was found guilty of exploiting 16 free labourers recruited from Nagapatnam to work in Selangor.²² Nagapatnam Depot Operators reported that Varatharaja Chetty had exploited them by restricting their movements, a restriction not allowed under British colonial labour law such that the British acted decisively and revoked Chetty's recruitment licence.²³

²⁰ *The Perak Pioneer and Malay States Advertiser*, 8 January 1910.

²¹ The role of the Chettiar as recruiting agents began in the nineteenth century and became prominent after the implementation of the law, Passengers Act, 1859 and the Act of 1871. The increase in the cost of passenger freight charges from 1859 resulted in Indian labourer migration to the Straits Settlements being dealt with by magistrates stationed in Nagapatnam. This led to the plantation operators sending their own agents to recruit labourers through loan advances. These operators also used the services of merchants and ship owners to recruit labourers from Madras. It was because of this situation that the role of the Chettiar as recruiting agents became prominent.

²² *The Malay Mail*, 23 May 1898.

²³ *Ibid.*

These examples show that Chettiar recruiting agents failed to safeguard the welfare of Indian migrant labourers to Malaya. This failure prompted the British to implement a more controlled policy on the system of recruitment of Indian labourers as embodied in the Tamil Labour Fund Scheme of 1907.²⁴

The Role of the Chettiar in the Indian Immigration Committee (IIC) and South Indian Labour Fund (SILF)

The Chettiar played a role in the IIC established in 1907. The Committee brought together all the Departments of Indian Immigration in the Straits Settlements and the Federated Malay States for discussion on all matters pertaining to labour issues and the welfare of Indian labourers. The IIC consisted of British administration officials and unofficial members such as rubber plantation owners and community leaders. In 1907, the IIC established the Tamil Immigration Fund (TIF) sponsored by rubber plantation owners and the British government to finance the cost of bringing Indian labourers to work on the estates in Malaya. In 1938, the British appointed S.N.K. Nagappa Chettiar as an unofficial member of the IIC to represent the interests of a large number of Chettiar rubber planters.²⁵ Nagappa was also the President of the Indian Association of Kedah and a member of the Sanitary Board of Kota Setar, Kedah.²⁶ This unofficial membership was given to Chettiar estate owners and community leaders on the basis of their economic status and their social involvement in the community.

The active participation of Nagappa resulted in his appointment to a special committee to discuss budget expenditures and IIC tenders in 1940. On 28 November 1941, Nagappa Chettiar questioned the proposal to use TIF money to recruit Javanese labourers during an IIC meeting held in Penang.²⁷ He stressed that funds could only be used to help Indian labourers and not for any other purposes.²⁸ Although efforts by Nagappa did not produce any results due to the outbreak of the war and the Japanese occupation, his role in the affairs of Indian labour continued even after the Japanese occupation.

However, after the Japanese occupation, Nagappa's role became less important due to limited functionality of the fund as the British began to modify the funds to suit their own ends and in accordance with the current socio-political and economic situation.²⁹ The British began to put an administration into place that focused on a programme of economic recovery and the socio-economic development of the Malays. The British planned to use money from the fund to recruit Malays from

²⁴ In 1907, the Tamil Immigration Fund was established under section 3 of 'The Tamil Immigration Fund Ordinance, Straits Settlements Ordinance', No. XVII, 1907 (NAM, *Annual Report of the South Indian Labour Fund Board for the Year 1959*, Kuala Lumpur, pp. 9–10).

²⁵ Wilson, *Annual Report of the Labour Department, for Malaya for the Year 1938*, Kuala Lumpur, 1939, p. 10.

²⁶ Chettiar, *Malayaavin Thotram*, p. 291.

²⁷ NAM, Miscellaneous 73/41, Minutes of the IIC, 23 July 1941, pp. 2–3 in the Letter of the Deputy Chairman of the Immigration Committee Meeting to the Labour Department, Penang, 5 December 1941, Controller of Labour, 179/40, Penang.

²⁸ *Ibid.*, p. 3.

²⁹ The British Military Administration (September 1945 to April 1946) appointed a new Indian Immigration Committee (IIC) under the leadership of Major Nightingale, to manage and investigate deposits and balance in the fund.

the east coast to work in the rubber plantations. Ironically, the British ignored the plight of Indian labourers who were suffering from starvation and disease due to the Japanese Occupation. Most of the Indian labourers who settled in Malaya were victims of the war—former labourers of the death railway construction, the elderly and the sick. The funds could have been best used to help these distressed workers. Instead, the British used the funds for transporting labourers and infirm family members back to India and for contributions towards institutions managing Indian labourers and orphans, and for their own interests.

British policy was criticised for deviating from the original purpose of the fund by local newspapers as well as Indian leaders from the Malayan Indian Congress (MIC) and various other organisations.³⁰ This deviation and misuse of funds provoked the anger of the IIC representative, Padi A. Krishnan, who expressed regret over the change in British policy towards the Fund as unjust, uncaring and unconcerned in regard to the welfare of the Indian workers. Ironically, in these critical moments, the voice of Nagappa Chettiar as a representative on the IIC was not heard.

In the early 1950s, Nagappa's role could be traced in the ad hoc committee of TIF that often underwent changes according to the current policy of the British. Nagappa was appointed to a special committee to discuss the sale of the Avadi depot in Madras in 1952.³¹ He supported the sale of this depot because it no longer served as a meeting place for unskilled Indian labourers before they left for Malaya. On 22 July 1954, Nagappa's views were accepted in the IIC meeting on the proposal to divide TIF between the Federation of Malaya and Singapore by the enforcement of the Indian Immigration Funds (Winding Up) Ordinance 1955. Nagappa also agreed with the proposal to change the name of the fund to the Malayan Employers Labour Fund³² in 1955 as a large percentage of the money was contributed by the employers—plantation owners. His consent represented the interests of the Chettiar community which consisted of a large number of rubber plantation owners. However, Nagappa could not affect the proposed name change due to the cancellation of the ordinance but instead suggested the fund name be changed to the Federation of Malaya Employers Labour Fund. The proposed name change of TIF did not alter the current function of the fund to recruit Malay labourers from the East Coast of the peninsula. This led to Nagappa's proposal that money from the fund be channelled for other uses other than for Indian labourers on the condition that a levy be imposed. These recommendations made by Nagappa showed that he was insensitive to the views of the Indian leaders who protested against the use of the fund for purposes other than the welfare of plantation workers. Nagappa's actions on behalf of plantation owners showed that the Chettiar community leaders were opportunists and indifferent to the plight of plantation labourers.

³⁰ Some of the Indian leaders who protested this move was Budh Singh, MIC president (1947–50), G.V. Thaver, Chairman of the Malayan Indian Association, Selangor Branch and V.M.N. Menon, Indian representative in the Federal Legislative Council (1949); *The Straits Times* issued an objection to the use of fund money to recruit labour from the East coast (*The Straits Times*, 10 March 1948).

³¹ NAM, Ministry of Labour and Manpower, Kuala Lumpur, 1948–62, 1235/A/47, Letter of the Colonial Secretary of Singapore to the Deputy Assistant Secretary Federated Malay States, 29 September 1952.

³² NAM, Ministry of Labour and Manpower, Kuala Lumpur, 1948–62, 1235/47, Letter of the Commissioner of Labour FMS, Kuala Lumpur to the Attorney General FMS, 11 January 1954.

The Chettiar as Toddy³³ Contractors

The production and distribution of toddy was another practice that linked the Chettiar with estate labourers. The British permitted rubber plantation owners to open toddy shops so that the labourers could obtain a constant supply of the intoxicant. This provided an opportunity for owners of rubber plantations including the Chettiar to become toddy contractors. In addition to profits gained from moneylending activities and rubber plantations, toddy contracting activities further contributed to generate additional revenue for the Chettiar.³⁴ Chettiar toddy contractors consisted of planters like M.R.M.N. Nagappa Chetty in Klang, Selangor; Supramaniam Chetty in Rantau, Negeri Sembilan; Veerappa Chetty in Alor Setar, Kedah; Ratnam Chetty in Tanah Merah, Kelantan and Annamalai Chetty in Alor Setar, Kedah.³⁵

Toddy contracting activities brought economic benefits to the Chettiar, the British and Indian labourers. The Chettiar made huge profits from the sale of toddy to estate labourers while the British gained income from fees imposed on the tenders and licences for the sales and the rental of toddy farms and shops. For example, Veerappa Chetty who had a toddy shop in his estate was required to pay \$60 per month rent to the government.³⁶ In Negeri Sembilan, the British Resident refused to entertain a claim from Supramaniam Chetty to reduce the rental for a toddy farm.³⁷ Apart from the Chettiar and the British, estate labourers also benefited by obtaining jobs created through toddy contracting activities. The Chettiar employed labourers to work in jobs with skills requiring tapping and collecting of coconut juice followed by fermentation, preparation and transporting of toddy to the estates. However, toddy contracting activities by the Chettiar did not ensure the socio-economic development of estate labourers as the consumption of toddy gave rise to various social ills and squandering of money.

From this discussion on the relationship between the Chettiar and the estate community what can be concluded is that the Chettiar were discriminative and opportunistic businessmen. Chettiar capitalists easily exploited estate labourers solely for the benefit of Chettiar investment interests. The Chettiar were more concerned with investment and supplementary businesses such as toddy contracting that generated additional returns within the rubber plantation sector than with the effects of toddy upon estate labourers. Chettiar also assigned non-Indian foreigners as managers of rubber plantations. This

³³ Toddy is a milky-white sour alcoholic drink made from fermented coconut milk.

³⁴ Toddy contracting activities included the collection of coconut juice, preparation and sale of toddy to Indian labourers.

³⁵ For information on their activities, see the following NAM files: Superintendent of Monopolies, Selangor State Files (hereafter SSF) 6455/19, Toddy Farm 1903-Klang, recommends acceptance of M.R.M.N. Nagappa Chetty's tender; Superintendent of Monopolies, Alor Star-96/1338, Minutes of the Meeting of the State Council, 20 October 1919; Indians 478/1913, Letter of the Resident of Negeri Sembilan to Supramaniam Chetty, 20 February 1913; Secretary of Kedah, 3612, Petitions re tenders for toddy for 1359; Assistant Adviser of British, Kelantan 676/1922, Petition addressed to the magistrate Pasir Mas in the matter of the arrest and detention of his servant who was selling toddy at the premises rented out by him for the purposes of selling toddy.

³⁶ NAM, Superintendent of Monopolies, Alor Star, 96/1338, Minutes of the Meeting of the State Council, 20 October 1919.

³⁷ NAM, Indians 478/1913, Letter of the Resident of Negeri Sembilan to Supramaniam Chetty, 20 February 1913.

attitude not only widened the gap between Chettiar and Indian estate labourers but also hindered the socio-economic advancement of estate labourers.

The Relationship between the Chettiar and Urban Indian Dwellers

The relationship between urban Indian dwellers and the Chettiar was established through moneylending activities. The Indians, regardless of class (including wage-earners, low-ranking employees in the public sector as well as contractors, small-scale businessmen and professionals) borrowed money from the Chettiar.

The Chettiar, Urban Indians and British Policy

Most urban Indian dwellers faced financial difficulties because of British policy in regard to payment of low wages to labourers and civil servants in government departments. Indian labourers in urban areas were paid wages at the standard rates as the estate labourers of 50 cents for adult male and 40 cents for female labourers.³⁸ Salaries for General Clerical Service at Federated Malay States were divided into four main grades: Special Class (\$210–60), First Class (\$170–210), Second Class (\$100–60) and Third Class (\$55–100).³⁹ The Ceylon Tamils recruited under the General Clerical Services fell into all four grades and outnumbered the other nationalities (Malays, Chinese, Eurasians and Indians).⁴⁰ The British did not provide any credit or loan assistance schemes for labourers, civil servants (including the clerks) and contractors who needed additional capital to manage their economic activities. As a result, these Indians had to rely on loans from the Chettiar to supplement their personal financial resources to meet daily needs and business expenses.

Indian Civil Servants

A large number of civil servants borrowed money from the Chettiar to meet the increasing cost of household expenses for contingencies and remittances to Madras or Ceylon.⁴¹ For example, in 1910, Govinda Pillay, a Class III clerk of the Public Works Department, Negeri Sembilan, borrowed money from Narayana Chetty to cover family medical and death expenses.⁴² In addition to Govinda Pillay, nine other cases⁴³ involving Chettiar loans to civil servants were recorded in the Malay states in the early twentieth

³⁸ NAM, *Annual Report of the Government of India in British Malaya for the Year 1928*, Calcutta, 1929, p. 10.

³⁹ Aiyer, *Indians Problem in Malaya*, p. 65.

⁴⁰ *Ibid.*

⁴¹ There were two categories of employees in the civil service. The first category consisted of workers who were paid as and when they worked (consisted of contract labourers and daily paid workers) and the second category, civil servants who were paid monthly salaries.

⁴² NAM, Public Works Department (hereafter PWD) 3037/1910, Application from Mr S. Govinda Pillay, Clerk, Class III for a loan of \$160 for the purpose of meeting certain liabilities-forward recommends.

⁴³ Data for the nine examples were taken from the following NAM files:

NAM, Negeri Sembilan 2425-1926, Refusal of S. Ramanathan, Booking Clerk, FMS Rlys, C.W Shops, to accept service of summons in Seremban Civil Suit No: 169/29; Kelantan, 125/1925, Attachment of 30 *straits*

century. These cases included Ramanathan, a booking clerk in the Railway Department in Seremban, Negeri Sembilan, who borrowed from T.S.L.P. Palaniappa Chettiar (1926); S. Kandiah, a clerk in the Railway Department, Tanah Merah, Kelantan who borrowed from A.R.A. Kelavan Chetty (1925); Muthucalley Servai, a Public Works Department clerk in Seremban, Negeri Sembilan who borrowed from A.R.S.C.T. Somasundaram Chettiar (1909); V. Ponniah from the Railway Department, Seremban, Negeri Sembilan who borrowed from M.V.R.M. Ramanathan Chetty (1929); J. Sathasivam, a machine operator, Railway Department, Negeri Sembilan who borrowed from K.M.P.L. Arunasalam Chetty (1919); Naidu, a Tamil language interpreter, District Office, Bandar Bahru, Kedah borrowed from S.R.M.S.P. Suppamaniam Chettiar (1921); P. Vaitilingam and Coomasamy, *Overseers* in the Public Works Department, Seremban, Negeri Sembilan borrowed from P.L.S.M. Meyappa Chettiar (1906) and A. Krishnan, a clerk Class III, Post Office Port Dickson, Negeri Sembilan who borrowed from an unknown Chettiar in 1925.

Ceylon Tamils recruited to fill clerical and other posts in the public sector also borrowed money for remittance to family members in Ceylon.⁴⁴ In addition to borrowing money, Ceylon Tamils also had the habit of depositing their wages and *gratuity* with the Chettiar.⁴⁵ This attitude of saving helped the Ceylon Tamils support themselves in emergency cases, to remit money to Ceylon and invest in landed properties in Malaya. This attitude helped raise the socio-economic position of the ethnic Ceylon Tamils whose socio-economic position was far more stable and progressive than that of the Indian groups after independence.

Government Department Contractors

Government department contractors also borrowed money from the Chettiar to supplement their lack of capital to finance costs of construction, maintenance and wage payments to labourers. For example, in 1914, Chellappa, a contractor in the Public Works Department in Seremban, used credit assistance from a Chettiar (name not recorded) to build roads, pay labourers' wages and purchase vehicles for transport.⁴⁶

dollar per month against the salary of K. Kandiah who was employed in the FMS Railway, Tanah Merah on account of debt due to A.R.A. Kelavan Chetty; Indians 2727/1909, Letter of the State Engineer, PWD, Seremban to a magistrates' court, Seremban, 4 May 1909; Negeri Sembilan Secretariat Files, General 597/1929, Permission to attach money due to V. Ponniah now in the hands of the Executive Engineer, Seremban; Indians 1127/1919, Applies for permission to attach the salary of J. Sathasivam, Engine Driver, F.M.S. Railways in satisfaction of a decree for 147.44 *straits dollar* and costs; Departmental Papers 917/1352, Applies for permission to attach \$83.80 from salary due to one P. Vaitilingam, Overseer, PWD; Indians 2924/1906, Debt of Naidu, Tamil Interpreter, District Office, Bandar Bahru; Negeri Sembilan 3012/1924, Asks for permission to attach the salary of Mr S.V. Coomasamy, Overseer, PWD; Negeri Sembilan 2948-1925, Letter of a Chetty to the Treasury Office Negeri Sembilan, 4 July 1925.

⁴⁴ Interview with Kulaveerasingam Ayyanpillai on 12 October 2012. (Kulaveerasingam was a former technician at the Institute for Medical Research, Kuala Lumpur from 1945 until 1990.)

⁴⁵ Interview with Veloo Saminathan on 28 September 2012. (Veloo Saminathan joined the *Malayan Civil Service* on 8 June 1958 as *Cadet Administrative Officer* (now known as Diplomatic Administrative Officer) and retired from the Ministry of Housing and Local Government in 1988.)

⁴⁶ NAM, Miscellaneous 2036/1914, Letter of A.A. Pereira, Georgia Estate to the Secretary of the Resident of Negeri Sembilan, 24 July 1914.

Canagasabai, a contractor in the Seremban Railway Department, also borrowed money from a Chettiar named Doraisamy Chetty to build railroads and pay labourers' wages.⁴⁷ Similarly, a contractor and planter from Sentul named Sithambaram Nadar borrowed 17,100 *straits dollar* from A.N. Annamalay Chettiar and 13,800 *straits dollar* from S.P.S.R.M. Muthuraman Chetty.⁴⁸ Another contractor who borrowed from the Chettiar was A.C. Ratnam who held a contract for hospital supplies in Seremban. Ratnam borrowed money from N.S.R.K.L. Palaniappa Chetty.⁴⁹ S. Sangara Pillay of the Railway Department, Seremban, Negeri Sembilan borrowed from Annamalay Chetty.⁵⁰ Thambimuttoo, a Public Works Department contractor in Seremban also borrowed money from K.R.P.L.V. Arunasalam Chetty to pay construction labourers.⁵¹ R. Appapillai, a building contractor in Kuala Lumpur borrowed from S.P.S.R. Muthuraman Chetty and Raman Chetty for investment in rubber plantations and other businesses.⁵²

Government Department Labourers

There were four cases where labourers in government departments took loans from the Chettiar. The cases involved wage labourers and contract workers with the Public Works Department, the Railway Department and the Sanitary Board:⁵³ Sinniah, a labourer in the Sanitary Board in Seremban who borrowed from Meyappa Chetty in 1922; Thampiah and Muthukarpen (Public Works Department labourers) incurred debts with S.P.K.N. Vellayan Chetty and N.H. Vyravan Chetty in 1906 and Ramasamy, a fireman in the Railway Department, Taiping borrowed money from Sithambaram Chetty in 1928. In these cases, money was borrowed from the Chettiar in order to pay for daily expenses that low wages could not cover.

The relationship between the Chettiar and their borrowers among civil servants, labourers and contractors was strained due to difficulties in repaying loans because of compound interest calculations. Difficulties in loan repayment stemmed from very low wages and insufficient salaries. The situation was further complicated when the Chettiar acted decisively by applying for pay cuts through court decrees or through the employer. The debts incurred also included court expenses for debtors. This debt situation is illustrated in the case of Tambimuttu, a Public Works Department contractor in

⁴⁷ NAM, Indians 5715/1905, Letters of Govindasamy and Ramasamy to the Resident of Negeri Sembilan, 15 November 1905.

⁴⁸ NAM, SSF 1831/1921, Petition of Sithambaram Nadar; SSF 5182/1908 to the Secretary of the Resident of Selangor, 18 April 1921.

⁴⁹ Negeri Sembilan 298-1925, Letter of a Chetty to the Treasury Office Negeri Sembilan, 4 July 1925.

⁵⁰ NAM, Indians 6200-1904, Letter from Annamalay Chetty to the Secretary of the Resident of Negeri Sembilan, 15 October 1904.

⁵¹ NAM, SSF 5182/1908, Letter of Thambimuttoo to the Resident of Selangor, 12 October 1908.

⁵² NAM, 6477/1906, Letter of the State Engineer, Kuala Lumpur to Letchumanan Chetty, 3 April 1906, the Department of Engineering, Kuala Lumpur.

⁵³ NAM, Seremban 1922, Applies for permission to attach the sum of 52.10 *straits dollar* from the wages of M. Sinniah of the Sanitary Board; Negeri Sembilan 1905 & 1906, Permission to attach a sum of 1,076.41 *straits dollar* out of the money due to Muttukarupen by the PWD Tampin & Permission to attach 30 *straits dollar* (cost of due) in the hands of Chief Resident-Engineer due to Thampiah; *The Malayan Law Journal*, 1937, p. 64.

Seremban. In 1908, Arunasalam Chettiar claimed his loan from Tambimuttu amounting to 647 *straits dollar*.⁵⁴ When his claim for deduction of wages by decree was unsuccessful, Arunasalam submitted his claim again to Tambimuttu's employer. In response, Tambimuttu applied to the British Resident of Selangor to prevent Arunasalam from doing so because the money held by the Department of Public Works was the wage for his labour. The Resident then directed Arunasalam to claim the mortgaged land.⁵⁵ In this case, it is clear that British administration only benefited the Chettiar while the debtor incurred losses without relief.

The difficulties experienced by Tambimuttu was also evidenced by other Indian civil servants and labourers. For example, in 1909 the failure of Muthucalley Servai to repay his debt to the Chettiar resulted in the Seremban court ordering the State Engineer to settle Muthucalley's debts totaling \$477.88 including court costs.⁵⁶ As a result, his salary was withheld in order to enable his employer to settle his debt to the Chettiar. A similar case occurred, involving a Public Works Department labourer in Port Dickson named Thampiah.⁵⁷ In 1905, Vellayan Chetty made an application to Thampiah's employer to ensure that he settled his debt as provided for in the court decree. Based on these examples described, it is clear that British policy and administration of this policy favoured the Chettiar and left borrowers without any relief or recourse. The Chettiar's firm insistence in demanding repayment was the cause of many Indians remaining in a constant state of indebtedness. This prompted the British to implement several measures to help Indian workers in the urban areas.

The British provided emergency loans to borrowers who were desperate to settle their debts with the Chettiar. For example, in 1910, the British approved a loan of \$160 to Govinda Pillay to settle his debts, with a repayment arrangement of monthly installments of \$12.50.⁵⁸ The government implemented an emergency loan scheme for fear that Indian labourers and civil servants would have to bear persistent debts if they were not given financial aid. Furthermore, the British policy of refusing to raise the salaries of Indian civil servants and labourers added to the burden of debtors. As a result, labourers and civil servants continued to borrow money from the Chettiar.

The British also encouraged civil servants and wage earners in the public sector to save in urban cooperative societies such as the Thrift and Loan Society. Between 1933 and 1937, there was an increase in the number of Indians joining cooperatives in the Federated Malay States. For example, in 1933, the total membership in 126 cooperatives was 15,971 for the whole of the Federated Malay States; this number increased in 1937 to 51,394 members in 243 cooperatives.⁵⁹ Although these developments reflected an increase in the amount of savings deposits, Indians were known

⁵⁴ Details of debts of Thambimuttu, as follows: Loans using Promissory notes (\$250.00), Interest (\$12.50), Loans by I.O.U. (\$90.00), Decrees and court costs (\$294.00) (NAM, SSF 5182/1908, Letter of Thambimuttu to the Resident of Selangor, 12 October 1908).

⁵⁵ *Ibid.*

⁵⁶ NAM, Indians 2727/1909, Applies for attachment of certain sum of money due to Muthucalley Servai by the State Engineer Seremban.

⁵⁷ NAM, Indians 330/1906, Letter of Vellayan Chetty to a Magistrate, 29 January 1906.

⁵⁸ NAM, PWD 3037/1910, Letter of S. Govinda Pillay to the Negeri Sembilan Government, 10 November 1910.

⁵⁹ *Federal Press*, 6 August 1938.

for borrowing to repay debts to the Chettiar and for sending money to Madras. For example, in 1931, a large number of Indians and Ceylon Tamils who had savings in the Selangor Government Servants Co-operative Thrift & Loan Society Limited had to borrow from their cooperative just to pay off debts and send money home by using deposits as security for their loans.⁶⁰ This case was part of a pattern that clearly showed the dependence of Indian workers on the Chettiar.

Interestingly, the British enforced the Public Servants (Liabilities) Enactment 1902 (1930 Amendment) to protect lower grade clerks who earned less than \$150.⁶¹ This legislation was intended to prevent moneylenders from dragging borrowers, who were clerks from the lower grades, to court. In cases involving debts with the Chettiar, the British feared that the lower grade clerks would have to bear legal and court expenses. The desire to help lower grade clerks was not achieved because the British had no authority to prevent clerks from borrowing money from the Chettiar for their daily expenses.⁶² The British were also not able to curb the activities of the Chettiar who observed legal procedures set by the British for the process of debt claims. For example, civil court procedures allowed creditors to reclaim debts inclusive of court expenses from the debtor after obtaining written decrees. In the case of Indian clerks, the Chettiar preferred to claim debts by decree rather than from the borrowers themselves or by requesting the employer to be responsible for paying off the debts of their employees. This development resulted in a large number of lower grade clerical servants continuing to borrow money from the Chettiar.

British efforts to protect urban Indian dwellers from the moneylending grasp of the Chettiar reached a dead end because the British could not control the Chettiar who followed legal procedures in their money-lending activities. The failure of the British in the lending sector was due to their own policy and the dependency of urban Indian dwellers on continuous credit facilities from the Chettiar. British policy towards Indian migrants in the urban areas was suppressive and one-sided as demonstrated in the following: no implementation of any new salary scheme even though British administrators were aware of the problem of indebtedness among Indian labourers and civil servants in the urban areas; replacing ethnic Indians with Malays in clerical positions; not providing credit facilities to Indian traders and contractors on a large scale as was provided in credit schemes offered in the rubber and rice sectors and not providing facilities for government loans. Instead, the British encouraged Indian public servants and labourers to save through urban cooperatives.

The lack of interest in the welfare of ethnic Indian labourers showed that British protection policies favoured Malays because the Indians were considered migrants who would eventually return to Madras when their period of stay or contract expired. This caused urban Indian dwellers to continuously rely on Chettiar credit even though

⁶⁰ NAM, *Annual Report of the Selangor Governments Servants Co-operative Thrift & Loan Society Limited*, 1931, p. 4.

⁶¹ Initially, this legislation was known as Public Servants Liabilities Regulations, 1893 and was only implemented in Perak and Selangor. Strict implementation of this legislation began after 1896 in Perak, Negeri Sembilan and Pahang in 1907 (*Report of the Malayan Law Journal*, 1937, p. 64; NAM, *Proceedings of the Federal Council of the Federated Malay States*, Vol. (1), 1930, p. B 79).

⁶² *Ibid.*

borrowers exercised good saving habits. Low salaries and wages, and lack of sufficient capital could not meet the needs of urban dwelling labourers who were also trying to save money to send to India.

Therefore, Chettiar credit did not raise the standard of living of urban Indian dwellers but only helped in overcoming immediate financial difficulties at crucial moments. The Chettiar were shrewd businessmen who strictly focused on profits and were unconcerned about the upliftment of other Indian ethnic groups. As capitalists, the Chettiar could not improve the socio-economic status of urban Indian dwellers because the focus of their business ventures was the accumulation of wealth and not the overall socio-economic development of Indians in Malaya. This was evidenced in the ways Chettiar creditors aggressively pursued debtors, with no relief for debtors. The Chettiar also showed no inclination to invest capital with Indian contractors for the development of any construction project compared to Chettiar capitalisation of businesses and projects with Chinese entrepreneurs. These Chettiar acted as capitalists functioning in the role of providers of loans and credit facilities with no interest in improving the lives of urban Indian dwellers.

Conclusion

This article clearly shows that during the British era, Chettiar and other Indian ethnic groups established creditor-debtor and employer-employee relationships based on an Indian tradition of distinguishing economic activities according to group ethnicity. The Chettiar ethnic group occupied the business class and therefore acted as employers of Tamil labour. Case studies in this article clearly show that the Chettiar functioned as capitalists whose primary aim was to loan money with high interest rate and to institute any legal means to recover the debts. Beyond this, Chettiar capitalists had no obligations towards others comprising the Indian diaspora in Malaya especially those Indian ethnic groups in the working class. A researcher who wishes to conduct an economic study on the Chettiar community might bring an expectation that the Chettiar operated in a way that created opportunities for other Indians to progress economically. However, this expectation would go unfulfilled as this article suggests. The Chettiar pursued debtors from the working class. This study also suggests that Chettiar creditors developed business-only, capitalist attitudes under a *laissez faire* system of profit-seeking regardless of consequences with no space for Indian communal input and development. The consequences of Chettiar attitudes and actions meant that working class Indians suffered from perpetual indebtedness and poverty while business class Chettiars grew economic strength through loan schemes and British administrative practices. Characteristic of groups that comprise the Indian diaspora, the business class exercised a higher class consciousness above and aloof from other Indian ethnic groups. In comparison, the Chinese community in Malaya although divided into clans, operated in integrative ways towards economic development as a Chinese community beyond clanish traditions and beliefs making the Chinese an economically successful community. The migrant attitude of temporary residency in Malaya just for work without any future plans to reside in Malaya influenced the Indian diaspora to operate conservatively with little or no investment in long-run economic projects nor motivation to improve their socio-economic status. Contrastingly, the Chettiar concentrated on

profit-making during their peak years under British colonial administration without thought of assisting in the socio-economic advancement of other ethnic groups within the Indian diaspora in Malaya.

This article also addresses the question on whether or not Indian caste consciousness influenced the Chettiar to isolate themselves from other ethnic groups of the Indian diaspora. If that was indeed the case, Chettiar capitalists would have kept a far distance from other Indians and would not have entered into any transactions with working class Indians. Consequently, the status of the Chettiar as the business class linked to working class Indians through moneylending practices created a bourgeois-proletariat (employer-employee) relationship, with the Chettiar acting as moneylenders and capitalists with no interest in improving the socio-economic condition of working class Indians. However, all said and done, any attempt to portray Chettiars as major players in a class struggle theory would not make much sense. The Chettiar moneylenders were 'lackeys' in an economic structure that pitted them against their own people for the overarching interest of a colonial power.

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