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## From Nagaram to Chettinad: The Evolution and Heritage of the Nattukkottai Chettiars

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### Abstract

The Nattukkottai Chettiars, also known as the Nagarathars, are one of the most influential trading communities in South India. Their origins trace back to early Tamil merchant guilds such as the Aynurruvar, Nanadesi, and Manigramam. Over centuries, they built an extensive economic network linking Tamil Nadu with Sri Lanka, Burma, and Southeast Asia. Their commercial success was complemented by a strong sense of faith and social responsibility. The Chettinad region, where they later settled, reflects this heritage through its architecture, temples, and charitable institutions. This paper examines their progression from the early Nagaram settlements to the organised Chettinad society, with a focus on trade, migration, and cultural identity.

**Keywords:** Nattukkottai Chettiars, Chettinad Heritage, Tamil Merchant Guilds, Migration and Trade Networks, Cultural and Architectural Legacy, Indus to Vaigai Hypothesis

### 1. Introduction

The Nattukkottai Chettiars hold a special place in Tamil history. They were merchants, bankers, and builders of a distinctive culture rooted in enterprise and tradition. The word “Nattukkottai” means “country fort,” referring to their grand houses with thick walls, courtyards, and decorated pillars. These homes were symbols of wealth, but they also served as business centres and venues for social gatherings. Tamil society in the early period was organised into different types of settlements. The *Brahmadeya* was a village for Brahmins, the *Ur* was an agricultural settlement, and the *Nagaram* was the home of merchants. Each had its own assembly and system of administration. The *Nagaram* became the hub of trade and urban life. Its residents, known as *Nagaraththars*, acted together as corporate bodies that regulated commerce and upheld community discipline. Inscriptions from Mankulam near Madurai and Kidaripatti in Alagarmalai show the presence of these early trading groups. The records mention salt traders, textile merchants, and moneylenders who worked under organised guilds. The term *Nigama*, derived from Sanskrit, was used for such associations. Its Tamil forms—*Negamam* and *Nemam*—appear in many inscriptions. These guilds ensured fair trade, protected members, and maintained links with rulers and temples. The Chettiars inherited this system and carried it into the medieval and modern periods. Their settlements in the Chettinad region became the centre of an evolving merchant culture that combined economic skill, artistic sensibility, and spiritual life.

### 2. Historical Background: The Guild Tradition

Trade has always been central to Tamil civilisation. Long before the rise of the Nattukkottai Chettiars, ancient Tamil merchants were organised into guilds that linked villages, towns, and ports through a vast network of commerce. These guilds were known by names such as *Aynurruvar*, *Nanadesi*, *Manigramam*, *Valanciyar*, and *Anchuvannam*. Among them, the *Anchuvannam* referred to Muslim traders, while the others were predominantly Hindu merchant groups engaged in inland and overseas trade. Members of these organisations often settled together in trading towns known as *Nagaram*, and their residents were collectively referred to as *Nagaraththars*. The guilds functioned as powerful corporate bodies. They controlled production, standardised weights and measures, and ensured fair conduct in trade. The earliest reference to the *Aynurruvar* appears in the Munisanthai inscription of the Pudukkottai district, which records the activities of merchants who migrated from Kanchipuram and settled at Poompuhar. Texts like the *Silappathikaram* identify key figures such as Masathuvan and Manayakan, fathers of the epic’s hero and heroine, as belonging to

the merchant community. The poet-saint Pattinathar of Kaveripumpattinam was also part of this lineage, suggesting that mercantile activity was intertwined with cultural and literary life in early Tamil society. The term "*Nagaram*" carried both economic and civic meanings. Just as the *Brahmadeya* villages were administered by a *sabha* and the *Ur* settlements by an *ur panchayat*, the *Nagaram* was governed by an assembly of merchants. These bodies collected taxes, maintained trade routes, and supported local temples and water tanks. The merchants called themselves *Nigama*, a term derived from the Sanskrit *Nigam*, meaning "corporation." In Tamil inscriptions, this word appears as *Negamam* or *Nemam*. The earliest Tamil-Brahmi inscription at Mankulam, near Madurai, mentions the Vellarai Nigam, indicating that organised trade institutions existed even in the early centuries BCE. Language itself preserves the evolution of this tradition. The word *Chetti* originates from the Sanskrit *Sreshti*, meaning "merchant" or "leader of a guild." In ancient Tamil usage, the form *Etti* denoted a trader, as seen in the names *Etti Sayalan* of the Silappathikaram and *Etti Shaththan*, which are found in early Pandya inscriptions. The suffix *Saththu*, meaning goods or merchandise, survives in expressions like *Eru Saththu* (export) and *Erankusaththu* (import). These linguistic traces reveal how the mercantile identity of the Chettiyars was embedded in Tamil culture from early times. By the early medieval period, these guilds had extended their reach across South and Southeast Asia. The Nattukkottai Chettiyars, who inherited this tradition, established themselves as the custodians of trade ethics, record-keeping, and philanthropy. Their later settlements in the Chettinad region preserved the corporate spirit of the old *Nigamas*. Still, they expressed it in new forms—temple endowments, architectural patronage, and financial networks that linked the local economy with the wider world.

### 3. Migration and Expansion of the Nattukkottai Chettiyars

The history of the Nattukkottai Chettiyars is inextricably linked to their extensive migration process. Movement shaped their identity as traders and community builders. Their settlements trace a continuous line from early Tamil coastal towns to the inland heart of Chettinad. Historical and literary sources suggest that the Chettiyars first lived in *Naganadu*, a region that has not yet been clearly identified. Some scholars locate it in northern India, while others associate it with ancient Sri Lanka, ruled by Naga chieftains. From this region, the merchants appear to have moved to Kanchipuram, one of the great urban centres of early Tamilakam. Kanchipuram's temples and markets provided fertile ground for trade, religious life, and intellectual exchange. From Kanchipuram, they migrated further to *Kaviripoompattinam*, also known as Poompuhar, the flourishing Chola port located at the mouth of the Kaveri. The *Silappathikaram* offers glimpses of this maritime city, where merchants dealt in pearls, textiles, and spices. Archaeological evidence from the site—terracotta figurines, amphorae, and wharf remains—confirms the existence of a vibrant trading culture. The Chettiyars, who played a vital role in urban life, were involved in both coastal and international commerce. Between the 3rd century BCE and the 2nd century CE, Poompuhar began to decline. Sea erosion and natural disasters forced large communities to

move inland. Underwater explorations by the Tamil Nadu State Archaeology Department have revealed traces of submerged streets and structures, supporting the theory that a significant portion of the port was lost to the sea. This environmental change appears to have been one of the main reasons for the Chettiyars' migration towards the interior. Tradition also speaks of political causes. Folklore preserves stories of conflict between the merchants and local rulers. One such account, known as the "Crooked Bead Story," describes how the Chettiyars left Poompuhar after a dispute with a Chola king. Although this tale belongs to legend, it reflects a historical reality—the merchants' constant search for secure and autonomous spaces where trade could flourish.

By the 13th century CE, the community had permanently settled in the Pandya country, particularly in the region that came to be known as Chettinad. Inscriptions from this period mention villages such as *Ilayyathangudi* (Kulasekarapuram), *Nemam* (Kulasekarapuram), and *Marrur* (Vira Pandyaapuram). The repeated use of royal names as suffixes suggests close connections between the Chettiyars and the Pandya rulers. The new homeland of the Chettiyars was not near the sea but within the interior plains between Pudukkottai and Sivaganga. Here, they built large houses, temples, and water tanks, transforming a dry land into a prosperous cultural landscape. Their settlements—ninety-six villages grouped around nine temple towns—became the foundation of Chettinad society. Migration, therefore, was not only a physical movement but also a civilising process. The Chettiyars carried with them their trading skills, religious traditions, and systems of communal governance. In every new place, they recreated the moral and institutional order of the *Nagaram*, turning commerce into culture and settlement into identity.

### 4. The Four Historical Phases of Chettiyar Development

The evolution of the Nattukkottai Chettiyars can be divided into four broad historical phases. Each period reveals a distinctive aspect of their economic activity, social organisation, and cultural adaptation. From the early Sangam period to the colonial era, the Chettiyars transitioned from being local traders to international financiers.

#### 4.1 The Early Tamil Period (1st Century BCE – 3rd Century CE)

The earliest records of Tamil merchants date back to the Sangam age. Literature such as the *Pattinappalai* and *Silappathikaram* describes bustling coastal towns filled with warehouses, coins, and ships ready for long voyages. Traders known as *Saththan*, *Etti*, and *Vanikan* conducted business across regions. The Chettiyars of later centuries inherited this tradition of mercantile activity. Inscriptions referring to *Etti Shaththan* at Erukkankudi and *Etti Sayalan* in *Silappathikaram* demonstrate how the merchant's social identity was already well-defined. Trade during this period was both inland and maritime, connecting Tamilakam with Sri Lanka, Rome, and Southeast Asia.

#### 4.2 The Pandya Period (13th Century CE)

By the 13th century, the Chettiyars had firmly established themselves in the Pandya realm. The inscriptions of this period mention several of their villages, including Ilayyathangudi, Nemam, Marrur, and Elakapperumtheru,

each associated with the names of Pandya rulers such as Kulasekara and Virapandya. The suffix *puram*, found in names like *Viranarayana Puram*, indicates their function as mercantile centres.

The Chettiyars' prosperity during this phase arose from their role as moneylenders and financiers. They supported temple construction, irrigation works, and community festivals. Temples served as both spiritual and financial institutions, where the community deposited wealth, recorded endowments, and maintained accounts. This period laid the foundation of the Chettinad settlement pattern that later became their hallmark.

#### 4.3 The Vijayanagar Period (14th–16th Centuries CE)

Under the Vijayanagar Empire, the Chettiyars continued to thrive as traders and bankers. The political stability of southern India under Vijayanagar rule encouraged large-scale commerce in textiles, salt, and precious stones. The community codified social customs during this period, including marriage alliances, inheritance systems, and rules of mutual aid. Distinctive practices such as the division into *kovils* (temple-based clans) and the maintenance of *nagarams* as corporate units were formalised.

The Chettiyars also expanded their influence into the Kannada and Telugu regions, where they financed trade and temple restoration. Their combination of economic enterprise and religious philanthropy strengthened their collective identity as a disciplined and moral trading community.

#### 4.4 The British and Colonial Period (18th–20th Centuries CE)

The advent of British rule opened a new chapter in Chettiyar history. The expansion of colonial trade and banking networks created unprecedented opportunities for growth and development. The Chettiyars became renowned as financiers across Burma, Ceylon, Malaya, and Singapore. They provided capital for plantations, mining, and trade while maintaining a strict code of accountability and transparency.

Wealth generated abroad flowed back into Tamil Nadu. The Chettinad region witnessed a remarkable transformation: mansions with teak from Burma and marble from Italy rose beside ancient temples. The Chettiyars also revived old shrines, built schools, hospitals, and public halls, and dug water tanks known as *urunis*. Their philanthropy turned Chettinad into a model of civic planning.

By the early twentieth century, the Nattukkottai Chettiyars had become a global community. They preserved traditional customs while mastering modern finance. Their ability to combine commerce with culture ensured the survival of their identity through political and economic change.

### 5. Myths and Cultural Memory of Migration

History often survives not only in inscriptions and records but also in stories that communities tell about their own past. The Nattukkottai Chettiyars preserve several such myths that explain their migration from the coast to the interior. Though these tales cannot be treated as literal history, they reveal how collective memory encodes loss, resilience, and renewal.

#### 5.1 The Crooked Bead Story

One of the most well-known legends among the Chettiyars

is the “Crooked Bead Story.” It tells of a Chola king, Puventhiya Cholan, who ruled at Poompuhar. The king asked the head of the Chettiyar community to make a garland from a set of precious but crooked beads. Unable to thread them, the merchant's young daughter devised an ingenious plan: she placed the beads near a sweet pumpkin and used a thread soaked in its juice. Ants, attracted by the sweetness, carried the thread through the beads, completing the garland overnight. When the king learned of the daughter's cleverness, he demanded her hand in marriage. To avoid dishonour, the Chettiyar families decided to leave Poompuhar secretly and settle elsewhere, tying a dog to a post as a sign of their departure. This story has long been seen as symbolic rather than factual. The crooked beads represent impossible tasks imposed by rulers, while the migration symbolises moral integrity and collective action. The story transforms displacement into a moral triumph, showing how intelligence and unity allowed the community to preserve its dignity and identity.

#### 5.2 Other Migration Tales

Another version mentions Raja Bhushana Chola, the son of Puventhiya Cholan, who sought to be crowned with the participation of the Chettiyars. When they refused, he ordered that all bachelor merchants should marry women from another caste. The Chettiyars, unwilling to violate their custom, fled to the Pandya country. A third story describes how a Pandya ruler requested the Chola king to send Vaishya families to his realm. The Chettiyars thus came southward, bringing their wealth and expertise in trade. Though these tales differ in detail, they share common motifs—migration, royal conflict, and the search for a new homeland. Each story turns adversity into an act of renewal. By linking their migration to divine or royal causes, the Chettiyars gave their historical movement a sense of destiny and moral purpose.

#### 5.3 Myth and Historical Consciousness

These myths, when read alongside archaeological and inscriptional evidence, help us understand the moral imagination of the Chettiyars. Legends like the “Crooked Bead” suggest that the community viewed migration not as exile but as an act of preservation. The stories transformed a possible trauma—the loss of a coastal city—into a tale of endurance. They also served to instruct younger generations about the importance of obedience to communal values, respect for women's wisdom, and the need for solidarity in the face of power. The coexistence of historical fact and mythic memory reveals how the Chettiyars perceived their place in history. The physical migration from the coast to the inland plains of Chettinad was also a moral journey—from danger to safety, from dependence to autonomy. Through these stories, the community recorded not only what happened but what it meant to remain steadfast in spirit while the world around them changed.

### 6. Theories of Origin and Modern Scholarship

Modern scholarship has expanded the study of Chettiyar migration beyond traditional Tamil sources. Recent historical research combines archaeology, linguistics, and cultural geography to reconstruct a much older and wider pattern of movement.

#### 6.1 R. Balakrishnan's “Indus to Vaigai” Hypothesis

R. Balakrishnan proposed a significant reinterpretation of the Chettiyar origin in his book *Journey of a Civilisation: Indus to Vaigai* (2019). Balakrishnan argues that the ancestors of the Nattukkottai Chettiyars migrated southward from the Indus Valley through Gujarat, Andhra Pradesh, and Karnataka before settling in Tamil Nadu. According to him, this migration represents a continuity of civilisation rather than a single historical event. The Chettiyars, in this view, were inheritors of an ancient mercantile and cultural stream that linked the north western and southern regions of the subcontinent.

## 6.2 Traditional Legends and Chronologies

Older community legends present a more symbolic chronology. They claim that the Chettiyars once lived in a town called *Cantiya* in *Nakanadu*, their ancestral homeland. According to these accounts, the community left Nakanadu in the year 204 of the Kali Yuga era and moved to Kanchipuram in Tondaimandalam, where they remained for over two thousand years. Around the year 2312 of the *Kali Yuga*, they migrated again to *Kaviripoompattinam*, where they lived for another fourteen centuries before moving to the Pandya region. This story blends myth and memory, showing how the Chettiyars saw their history as a sacred journey guided by divine and moral forces.

## 6.3 Linguistic and Toponymic Clues

Balakrishnan and other researchers use toponymy—the study of place names—to support the long-range migration theory. Words such as *Naga*, *Sandhiya*, *Nagaraththar*, *Nattukkottai*, and *Chetti* appear as linguistic markers connecting sites in Gujarat, Pakistan, and Tamil Nadu. For instance, both *Sandhi* in Pakistan and *Sandhya* in Gujarat share phonetic roots with *Nakanadu*, suggesting cultural or migratory continuity. Karaikudi, the present heart of Chettinad, may also preserve traces of ancient nomenclature, once known as *Ongaratande* in early records.

## 6.4 Scholarly Implications

This new framework expands the horizon of Chettiyar studies. It situates the community within the larger pattern of Indian Ocean and subcontinental migrations. The Chettiyars were not merely regional traders but heirs to a transregional civilisation that carried shared symbols, deities, and linguistic roots. Professor Pitchappan's observation that the worship of Murugan or Skanda—central to the Chettiyars' faith—originated in the Swat Valley strengthens this argument. It implies that the religious and mercantile traditions of the community may have deep prehistoric foundations.

Modern scholars thus interpret the Chettiyars' movement from Indus to Vaigai as both a geographical and cultural migration. It connects the evolution of Tamil mercantile society to one of the world's earliest urban traditions, showing that the Chettiyars' story is not only local but civilizational in scope.

## 7. Cultural Legacy and Contemporary Relevance

The legacy of the Nattukkottai Chettiyars extends far beyond the sphere of commerce. Their settlements, houses, temples, and institutions stand as cultural monuments that reflect a refined aesthetic sense, disciplined social order, and deep religious devotion. Chettinad evolved not merely as a geographic space but as a cultural landscape shaped by

memory, architecture, and philanthropy.

## 7.1 Architecture and Spatial Culture

The most visible expression of Chettiyar heritage lies in the grand mansions of Chettinad. These houses reveal an architectural philosophy rooted in dignity, hospitality, and privacy. High compound walls, long verandas, and expansive courtyards form the core of these buildings. Imported materials — including Burmese teak, Italian marble, Belgian mirrors, and English tiles — blend with local craftsmanship in stone, wood, and stucco.

Each house followed a carefully planned layout. The front hall served as a ceremonial space for guests and business associates. The inner courtyard was the site of family rituals and festivals. Rooms were arranged in linear symmetry, expressing the values of order and continuity. The house became a world in itself — a secure environment where commerce, culture, and domestic life blended harmoniously.

## 7.2 Temples and Religious Identity

Religion has always remained central to Chettiyar identity. The nine *kovils* of Chettinad mark the spiritual boundaries of the community. Each family is affiliated with a specific temple, and ties of marriage, ritual, and kinship are governed by this affiliation.

Temple architecture in Chettinad reflects devotion and generosity. Towers, pillared halls, and sacred tanks were financed by merchant families. Rituals, festivals, and the feeding of pilgrims formed part of a shared ethical life. By endowing temples, the Chettiyars intertwined economic prosperity with religious duty, viewing wealth not as a possession but as a responsibility.

## 7.3 Philanthropy and Public Institutions

The philanthropic spirit of the Chettiyars shaped the civic life of southern Tamil Nadu and Southeast Asia. They established schools, hospitals, *choultries*, and water tanks. Educational institutions founded by Chettiyars created opportunities for learning in finance, law, and liberal arts. *Choultries* offered shelter for travellers and pilgrims. Water bodies, such as *urunis*, ensured agricultural stability in dry regions. In every context, giving remained a sacred act. The community viewed charity not as a display but as a continuation of ancestral duty.

## 7.4 Global Influence and Modern Adaptation

The modern era witnessed the expansion of the Chettiyar enterprise across Asia. Their banking networks had a significant influence on financial practices in Burma, Ceylon, and Malaya. Even after the nationalisation of assets and political changes in the mid-twentieth century, the community adapted with resilience. Today, Chettiyar descendants excel in various fields, including business, education, law, and public service. Chettinad cuisine, textiles, and architecture attract global interest. Heritage tourism has begun to safeguard many mansions, while others await restoration. Although the world has changed, core values — thrift, discipline, hospitality, and devotion — continue to guide Chettiyar families. Their journey from ancient guilds to global networks remains a story of continuity, adaptation, and cultural pride.

## 8. Conclusion

The story of the Nattukkottai Chettiyars is more than a

record of trade and migration; it is a narrative of continuity that binds economy, culture, and faith into one enduring tradition. From the ancient guilds of *Nagaram* to the modern networks of Chettinad, the community transformed mobility into stability and wealth into collective welfare. The Chettiyars exemplify the synthesis of material success and moral discipline. Their settlements display an aesthetic born of function and faith — a pattern where business, art, and devotion coexist. Their history, shaped by migration and adaptation, demonstrates how communities can survive change while retaining their identity. Even when commerce expanded beyond India, their cultural codes — honesty in trade, reverence for temples, and commitment to charity — remained intact. Modern scholarship, especially the work of R. Balakrishnan and others, extends this legacy into a civilizational frame. By tracing linguistic and cultural links from the Indus Valley to the Vaigai plains, researchers reveal that the Chettiyars' story is part of the long history of Indian urban and mercantile civilisation. Their journey represents a bridge between prehistory and modernity, between local practice and global engagement. Today, Chettinad stands as both a memory and a living heritage. The mansions, temples, and water bodies testify to a worldview that valued endurance, community, and refinement. The Nattukkottai Chettiyars remind us that trade can serve not only profit but also civilisation itself — creating connections that outlast empires and embody the enduring spirit of human enterprise.

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