

RELATIVES AND FRIENDS

Most free and bounteous

SHAKESPEARE, Hamlet

We saw how Kalaithanthai entered the textile industry when the odds were very much against him, what with his being new to the field and his having to compete with the Britishers who were not very happy with an Indian challenging their supremacy. But with characteristic tenacity, he struggled and established himself in the industry. He had to struggle for more than fifteen years but at the end he had his reward.

1

There is a verse in *Tirukkural* that says that there is no pleasure in this world or the next equal to the joy of being helpful to those around you. Kalaithanthai exemplified it in his life. He helped his friends and relatives generously. He took his relatives into the mills and gave them valuable training and good positions. He encouraged some of them to take up the business of selling yarn. He appointed many of his relatives to various positions in his mills, bank and insurance company. Countless were the *nagarathars* who benefited from Kalaithanthai, got jobs, received higher education, or started industry with his help.

2

Nagarathars needed help just at the time that Kalaithanthai had become successful. There was demand for rice in East European countries throughout the nineteenth and early twentieth centuries and the supply was mostly from India and Burma. But the ships had to take the long route round the Cape of Good Hope and the freight charges were high. But with the opening of the Suez Canal in 1885, the distance

was reduced by 5000 km. Rice export became lucrative business and the *nagarathars* who were in business in Burma, a part of British India then, took to it in a big way. They became very prosperous. However, it all came to an end dramatically during the Second World War. On Dec 7, 1941 Japan bombed Pearl Harbour and America entered the War, which now spread to South East Asia. All traffic between India and the South East Asian countries - Burma, Thailand, Indo-China, Malaya, and Indonesia - stopped. The communications, were also disrupted. This was a blow to the *nagarathars*, who were ill prepared for the development. Millionaires became paupers overnight. Those who had donated liberally to charities had now to look for charity. Those who had given jobs to others now wanted jobs for their children. The womenfolk who had remained in Chettinad suffered. The reason was that *nagarathars* had almost all the cash and other property in foreign countries only. They had only built huge houses in Chettinad. They used to send money for household expenses once in three months through Pay Orders. For this there were *hawala* shops in 40 of the Chettinad villages. *Nagarathars* did not keep much money in India, as they did not want to lose on interest. The idea that they should go abroad to make money was ingrained in them. So too, the tendency to engage in risk-free business. M.P. Sivagnanam used to say that because of this cautious attitude of the Chettiars most of the big business houses in Madras belong to non-Tamils.

Kalaithanthai was the one exception to this general outlook of Chettiars. He had taken up the textile business full of risk and built it up successfully. Early in his life he had gone to Ceylon to take part in the family business but once he came back to India he never went abroad. Even when the Reserve Bank of India gave clearance to the Bank of Madura to open branches overseas, Kalaithanthai did not do it.

The spread of the Second World War to South East Asia threw the life of *nagarathars* out of gear. Their activities literally came to a standstill. They could not conduct marriages on the large scale they used to. They had to leave the magnificent buildings they had started, unfinished. Those who had undertaken the renovation of the temple at Rameswaram could not complete it. Many were reduced to the level of

demolishing their houses and selling the windows and doors, which were made of teakwood. Most knew only money-lending business and had no money left now. These came to Kalaithanthai with their tales of woe, and appealed to him for help. Kalaithanthai helped them in many ways.

3

The Bank of Madura had just been started. It extended re-pledging facility for the suffering *nagarathars* whereby they could re-pledge with the Bank the jewels pledged with them and get money. It also allowed them to pledge other things besides gold. To save the bank from being broken, Kalaithanthai had the loans insured with the Madura Insurance Company on a reasonable premium. He helped the Chettiars who wanted to take to yarn business. Some of these became successful mill owners themselves. He helped some of the *nagarathars* by making them selling agents of the yarn produced by his mills. He was convinced of their capabilities. When rich *nagarathars* approached him for favour, Kalaithanthai would invariably advise them to start their own mills. Many followed his advice.

There was a sea change in the mode of life of *nagarathars* after 1943. They sought jobs for their children most of whom were not very educated. Kalaithanthai took many of them into his mills and the bank. He gave places in his educational institutions to those of them who wanted to study. What was striking about Kalaithanthai was the promptness with which he gave his help. He would never keep anyone coming for favours waiting. There was no need for them to meet him even. A letter would do.

4

Raja Sir Annamalai Chettiar started the Meenakshi College in Chidambaram and later made it into a university. Dr Alagappa Chettiar too started colleges in Karaikkudi. Between 1920 and 1947, many more of the *nagarathars* could have started even 200 colleges if they had set their mind to it. But after Raja Sir Annamalai Chettiar and Dr Alagappa Chettiar, it was only Kalaithanthai who started a college and that too in Madurai, which was the original choice of Annamalai Chettiar. Raja Sir Muthiah

Chettiar once referred to this in a conversation with Kalaithanthai: “My father bought land at Madurai for a college. He did not go any further. But you have started a college in Madurai”. Noting the tinge of regret in his voice, Kalaithanthai said, “Raja, Annamalai Chettiar wanted Madurai. He got Chidambaram. In Madurai Lord Nataraja danced on a silver dais (*velliambalam*), but in Chidambaram the dais is of gold (*ponnambalam*).”

Nagarathars traditionally devoted themselves to the construction and renovation of temples, putting up of choultries and running *Veda Patasalas*. Because of the example set by Kalaithanthai, many of them, notably Kalaithanthai’s relatives and his associates, founded educational institutions.

Kalaithanthai helped many of the *nagarathars* to study in his colleges and become lecturers, professors, and principals in the institutions. He helped many of them with scholarships. Hundreds of *nagarathars* got positions in the mills, in other industries, in the bank, in the newspaper and in the colleges.

Some of the *nagarathars* who had taken loans from the Bank of Madura had paid interest for 2 or 3 years and were unable to pay any further. Kalaithanthai got only the principal from them and wrote off the interest. The interest already paid was adjusted against the principal. When the Reserve Bank took strong exception to it, Kalaithanthai had a suitable explanation sent.

Devakottai P.Somasundaram Chettiar was the first South Indian to start a textile mill. He started it in Calicut in 1893. Between 1893 and 1923, *nagarathars* had been very prosperous and could have started hundreds of mills all over India and effected an economic revolution. It was only Kalaithanthai who promoted industry. Following him and his advice, at least 30 *nagarathars* started mills. When his close associates and other business friends founded mills, it was generally Kalaithanthai who inaugurated them.