



AN INTERVIEW WITH MUTHIAH CHETTIAR

IPOH'S LAST NATTUKKOTTAI CHETTIAR

Interview Record Sheet

Ref: ika/050803

Name	Muthiah Chettiar	Company:	Not Given
Date / Time	3 August 2005. 1400	Place	122 Belfield Street,
Interviewer	Commander. Ian Anderson RN (Rtd)		Ipoh, Perak

Presented By:



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CERTIFICATION


The original of the following certificate, signed by Daniel Prakash James (as a witness to the interview), is part of the bound master copy of the interview held in the ipohWorld library. Unfortunately due to the long time lapse between Muthiah Chettiar agreeing the final draft and the production of the fair copy for the library, Muthiah could not be contacted to sign his name.

To whom it may concern:

This is to confirm that the above is an accurate record of the interview of 3 August 2005 and the subsequent clarifications with Muthia Chettiar.


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DANIEL PRAKASH JAMES


.....
MUTHIA CHETTIAR


.....
DATE

Muthiah Chettiar

Ipoh's Last Nattukkottai Chettiar

I am indebted to Daniel Prakash James who located Muthiah Chettiar for me, made the appointment and attended the interview. Finally he typed up the interview transcript from which this story has been penned. Without his assistance there may never have been an interview and record of what is probably the last traditional Chettiar in Ipoh.

Muthiah was born in 1924 in Ratan Kuddi in the Ramanath District of Southern India. He first came to Malaya in 1934, with his father. He was 10 years old and his father's only son.



**Muthiah's Father,
Not Long After Arriving in Ipoh**

It seems that this was not only a new start for Muthiah, but also for his father who had previously been in partnership with his uncle, but had split up with him when they came to Malaya to set up new homes and businesses here. The family was totally Chettiar, all from the same caste, and they soon got their business going, some of which still continues in Ipoh today. At that time (1934) there were already many Chettiars in Ipoh and Muthiah remembers that just in Belfield Street there were nearly 150 Chettiars all involved in the same type of money lending and property business. He also recalls that there were more than 20 of them staying and working in his house alone. In addition, he said, "Some relations of mine also had shops here. My uncle, my mother's brothers they had different shops here and we all lived a simple life here lah, not a luxurious life."

But Muthiah's father was different to many of the others as he did not go into the money-lending business which was generally the main thrust of the Chettiars abroad. He had been a money lender previously but did not like the work and therefore concentrated his

Note 1. The Chettiars are Hindus predominantly originating in the Chettinad region of Tamil Nadu, Southern India. In the 19th Century many Chettiars migrated to countries throughout South East Asia and became successful businessmen. There are both Tamil speaking and Telugu speaking Chettiars. They are very famous for their artistic houses and tasty cuisine.

Among the Chettiars a sub-group that was of particular importance in 20th Century South East Asia were the Nattukkottai Chettiars. They were a mercantile class that at the time had spread to Ceylon (Sri Lanka), Burma (Myanmar), Malaya, Singapore, Java, Sumatra, and Saigon. Changed political and economic fortunes since then have caused many of these communities to disappear as their members returned to India or sought other, more hospitable homes as the politics of these countries changed. It is this caste to which Muthiah Chettiar belongs.

Chettiars were traditionally involved in occupations such as money-lending and property dealing. Three banks established by Chettiars include the now defunct Bank of Chettinad and Bank of Madurai (est. 1943), and the still thriving Indian Overseas Bank. (ICICI Bank absorbed Bank of Madurai in a rescue in 2001. (Bank of Madurai had acquired Chettinad Mercantile Bank (est. 1933) and Illanji Bank (est. 1904) in the 1960s.)

Chettiars are known for their philanthropy in the form of building temples and schools and maintaining them. Like many other castes in India, Chettiars are also very proud of their castes and maintain that 'Division is the Order of the Day.' Consequently they have 9 different temples for their 9 different sub-groups.

efforts on property deals, developing houses, developing properties and “things like that” instead. Muthiah therefore followed in his father’s footsteps and never took up money-lending as his life’s work. This was very unusual for a Chettiar overseas and there were only “one or two” in Ipoh that did this. Consequently, although not actually working any more, today he remains in Ipoh, looking after his assets and responsibilities and also acting on behalf of his relations by looking after their responsibilities here. The way he actually describes it as “staying here for the family trust”.

Muthiah then explained that Chettiars have probably been in Malaya for some 150 to 200 years and in the early days business was based on honesty and trust, therefore being in the money lending trade was a pleasant role, helping people to meet their ambitions. At that time almost all the Chettiars were money lenders and only one or two, like his father were not. However over the years the attitudes towards the business have changed and with more people taking up the role of money lenders it is no longer a trade for peace-loving Chettiars who are not prepared to use force like so many other lenders or ‘loan sharks’ do today. It is for this reason that almost all the Chettiars have left Malaysia and either gone back to their homes or moved into other countries where money lending is still a business conducted among honest and trustworthy people. The first great exodus of Chettiars from Malaya came about because of the 1939/45 war when things were difficult and the money lenders suffered a lot from serious losses and so simply went back to India to live and work. Then, families like that of Annamalai Chettiar, a leading family of licensed money lenders in Ipoh, left Malaya for good in 1969, the race riots being the last straw as far as he and his family was concerned.



Muthiah as a Teenager
Studio Photographs in Western Dress were traditional among almost all immigrants who sent them back to the family left behind.

Educated in Ipoh’s Anglo Chinese School (ACS), Muthiah remarked that he used to see a lot of his old student contemporaries, but these days only keeps in touch with one or two. Regarding his attending the school centenary celebration, he put it this way. “Might be lah, but that is not definite. Now I avoid going out because without the help of somebody I don’t like to go and I usually go only around this place lah (around the Belfield Street area) everyday. I do see ACS though because there is one temple that I go to once in a month, or twice and whenever I pass I see the school on the way.”

But what does 81-year young Muthiah do today if he is not actively working? Well he described it like this “Actually I can’t say I am working or not working lah, I am just resting here they have some trust in me and they put some properties in my name, that I have to settle and go, that’s why I am staying here.”

Living alone in his house here, must be a strange life for a man who used to share his home with up to 20 other Chettiars and some of their families, but Muthiah seems quite content here in Ipoh although he does return home to India on a regular basis to see his wife and eight

Note 2. www.virtualmalaysia.com records that Annamalai Chettiar was the head of a leading family of licensed money lenders who stayed at Jaya Villas, 102 to 104 Belfield Street, Ipoh . Before the war, the Chettiar clan owned most of the property along the southern end of Belfield Street.

They sold them off after the 1969 race riots. Typical of many Chettiar halls, the facade is decorated with glazed embossed wall tiles.

children, all of whom are in the financial business in one way or another as Share Brokers, Investments Specialists and in Banking. Muthiah described their activities as “They are doing some business lah, to live on you see, when you keep the money itself like that, you cannot live, it will depreciate so it should be maintained in the certain level that we don’t go and we don’t suffer for living.”

At one time his mother came to stay in Ipoh, but she did not like it here and wanted to return home. Muthiah put it into perspective: Being the only son, I neither could leave her alone in India, nor leave my business in Ipoh, so I was left here, my mother went home to India and my wife took her back lah! They left here in 1952. So we are living as a family now and then. When I’m free I go to India, otherwise when they are free they will come here. I actually go back quite often because the children are all there. I usually go off when I find time.”

But why is it that this one special group from India are known world-wide as money lenders and exceptional businessmen? Muthiah explained it thus “I think, I cannot assure you but they came here and they developed things lah. They were all good businessmen. You know, when they came in, huh, they did not come here empty handed. They came here with gold and spices as traders. They sold their goods then they found the land good. Many were doing money lending and investing in land. Some were working on the land. These people working on the land found it good so they became planters, estate owners. That is where the money and the properties came from.”

When asked whether Chettiars are or had been in other countries, Muthiah explained “We have been throughout the world and in Asia we have been to all countries. A few countries which I know of are South Vietnam, particularly Saigon (now Ho Chinh Minh City), Indonesia and there more in Burma (now Myanmar). Burma was a best place for them lah. You see, most of them had shops in Burma. Less people had shops in Malaysia and still less people had shops in Saigon and Java, Sumatra, but in all these places they had businesses.”



Muthiah Stands at his Wooden Box Safe, the Bottom Drawer of which holds the Accounts

Muthiah is quite clear how he views Malaysia. He said “You see it is a very fertile and flourishing country. It has got a lot of resources like tin, copra, oil palm and rubber and some of them, like tin, are coming back, but there might be some economic slide you know! Once in ten years there might be drawbacks, but after that it will be managed and the economy will recover again. You know lots of people come and go but the people who are living here Chinese, Malays, Indians you know they are all happy. Those expatriates like me are also happy being here. This is a good place to be.”

He continued “Here or wherever I am, I am happy lah. By the grace of God during wartime, when I took over the position, I had some difficulties, but after that I managed. I soon found out that without some difficulties, a man cannot live. There’ll always be something there, always there will be some need and if you think too greatly of it you cannot go on, you cannot be happy. But if you take it lightly and try to do things as best you can you can manage the difficulties, solve the problems and be much happier. So keep life simple lah.”



Daniel Prakash Takes on the Role of a Customer for this Photo-shot

Turning to working practices, Muthiah then described the scene. He said the Chettiars living in this house (around 20) were from eight different firms. One firm's space was made up of the Managing Chettiar, sitting cross legged on the floor at his low desk, while beside him sat his clerk. Beside the clerk was his firm's wooden safe box, imported from India, in which they kept all the documents and valuables. At the bottom of the safe box is a drawer where they kept the accounts. So in this one shop there would be up to 16 people working at one time. Later they bought metal safes, but still continued to use the traditional safe box as well. Business was conducted by the managing Chettiar with the customer also sitting cross legged on the floor. The clerk may or not have been present depending upon the business in hand. Only the managing Chettiar would discuss with the customer. Never the clerk!

Muthiah described the business as he sees it, "A man sitting and earning money in the way the Chettiar does, the people think it is an easy thing! But financing is a great thing for the world, if you do it in a proper way and with proper management. Choosing your clients is the important thing and there will be no problem if you have good clients, but when the clients go back (lose their investment), the Chettiars or other lenders go back as well. During the Chettiars time the business was not spoilt and everybody profited from the business, but then a lot of other people, community people, entered into the money lending trade and the business changed in a way the Chettiars did not like and so they left Malaya."



The Managing Chettiar at Work

“I think so many people tried to become lenders because they thought it was an easy job. Then they found out it is not easy, they didn’t realize just how difficult the business was with people not paying up, clients not managing their investment well or being overstretched and so on. Then, as more and more people entered the business the Chettiars gradually went home as with the increased competition from the newcomers, the banks and finance companies, it was no longer an environment that suited them, so they left it. You see, they were not strong enough to fight, bank and finance companies when they came.”

Looking back at the history of Ipoh and the important position that the Chettiar held as the main financier of most of those who arrived in Ipoh as penniless immigrants and turned their loans into successful businesses, one wonders what sort of collateral these people could put up in return for their loan and how were they judged to be trustworthy clients? Muthiah remembers, “When I was very young in 1934/35, they usually left some gold things or diamond jewellery or silver, but after the war they were mainly dealing in land. Land was safer and nobody can hide from the lender because both parties have to go to the lawyer’s office where they make the agreement. The lawyers charge it and that’s why nothing can be done falsely.”



Three Generations of an Ipoh Chettiar Family



Muthiah’s Father Amidst the Deities

Around the walls there are several pictures of Chettiars who have lived and worked in this house. One particularly interesting group is of three generations, father, son and grandson. These are one of the families who spent many years in Ipoh conducting their firm’s business from this house.

Above Muthiah’s own work-area there are also pictures of some of his favourite Hindu Deities and between them the man he looks up to with great admiration, his father. The latter was taken in Ipoh in a local studio not long after his arrival here and it was an occasion to get dressed up. Similarly Muthiah himself was depicted as a teenager in Western clothing, in the same studio a few years later.



The Cooking Stove - Basic but Efficient



The Simple Worktop and Spice Grinding Stones

Compared to many of the houses in Belfield Street, where the bulk of the Chettiars lived, Muthiah's house is larger than most and behind the main room, where the business was done, is a large kitchen area. For many years this was not only a kitchen for the household, but also a canteen for other Chettiars in the area. Simple, but extremely good Indian food is how Daniel James remembers it, for he actually ate here once some years before. "Served on banana leaves on narrow tables, this was a very popular place." Daniel remembers.

As the interview drew to a close, Muthiah told us that Chettiars always work to a set of principles laid down by their elders. These include requirements like, "The Chettiars are people of the world, they should keep up the rules of the country they are in and be obedient citizens; The Chettiar's work shouldn't be a hindrance to others; the Chettiars are businessmen but they should also be charitable."



The Chettiar Tree Temple

On the charitable point Muthiah then said that wherever the Chettiars are they build temples and schools. In Ipoh for example there is a Chettiar School and two temples alongside it. The school was founded by Chetti Yappa Chettiar in 1910 and as the government had insisted that the school could only start if it was in a permanent building he donated his bungalow as the school premises. The school was handed over to the Chettiar Temple Committee when Chetti Yappa Chettiar returned to India. An interesting and wealthy man, Chetti Yappa Chettiar even had stables and he gave Indian/Tamil names to his horses. The Chettiar School of Ipoh, now in a new building continues to thrive, as do the two Chettiar Temples close by.

The first temple established to service the school and local Chettiars was nothing more than a rough structure for offerings placed under a large tree on a piece of waste ground behind the school. However as the congregation grew the site was made more formal with a tiled platform and surrounds and a shelter for the worshippers.

Despite there now being an adjacent more formal temple the tree remains a popular place for offering prayers.



The Nattukottai Chettiar Murugan Temple, Lahat Road, Ipoh

The second Chettiar Temple on Lahat Road, also paid for by contributions from the Chettiar community, as pictured above, is very well kept by the temple committee and remains in regular use. It is immediately adjacent to the old tree temple and many worshippers will visit both to cement their relationship with the deities.

The Chettiar school is also adjacent to the temple and when in the wooden bungalow was solely for Chettiar children, But in 1927, with a head-count of 27 pupils it was agreed to take in poor Tamil children who were in dire need of education.

This totally overcrowded the bungalow and after an appeal to the Temple committee a piece of land within the temple compound was allocated for a new school and “Chettiar Kalasalai School was born.



Inside the Lahat Road Temple

In the 1930's with a desperate shortage of teachers, the government agreed to provide support and this eventually led to a new school being built, again on temple grounds at a cost of \$400,000 of which the government paid 25%, the remainder being put up by the Chettiar community and other members of the public. The school was completed on 31st December 1981 and officially opened on 5th April 1983.



The School Today

Noting that Muthiah is already aged 81, one wonders what will happen when he is no longer able to continue to manage the affairs of his family and colleagues in Malaysia. He sees it like this. “I am not doing much business, so I shall leave it here and ask people to attend to it for us. That is the only way. Some people here to help me to read the letters is all that's needed. That's all.

They are not helping me to work, for, as an old man, I am not doing much business, just looking after things in trust. We have some trust properties for one thing and secondly I am having some shares on a permanent basis and when the dividend comes, the bank takes it in, that's all there is to manage.”

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