

## Economic Sustainability To Reverse Migration To Rural Areas: A Case Study Of Chettinad Region, India

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### Abstract:

*Unleashing rural potential of Chettinad region is essential to conserve Chettinad settlements. Chettinad region of Tamil Nadu, India, comprises of 73 surviving settlements which are celebrated for sustainable planning, heritage and culture. Migration and organic development pose a major threat to these settlements which are more than 150 years old. Extinction and endangered state of settlements is evident from the number of palatial homes being destroyed. In order to conserve these houses and the settlements as a whole, it is important to reverse migration. This is possible only if all levels of sustainability are addressed through concerted efforts directed towards conservation. Ensuring revenue generation and thus, quality of life is essential for reverse migration to happen. This paper addresses and proposes measures for economic sustainability in Chettinad settlements. Using auto-ethnography, field observation, interviews with a planner and a conservation architect and secondary sources of data to learn best practices, this paper discusses various strategies that can help to bring about reverse migration. The article presents insights to the Government bodies at all levels, family trusts, philanthropists, media and the general public about bringing about sustainable economic initiatives that would enhance livelihood in these settlements and thus encourage reverse migration.*

**Keywords:** reverse migration, chettinad, economic sustainability, rural livelihood, heritage conservation

### Introduction:

The reading delves into reimagining rural livelihoods in the Chettinad region of Tamil Nadu which was developed by the mercantile banking community of Chettiars. They have a long history of innovation and enterprise. The Chettiars were commended for their simple everyday life though they made a fortune through overseas trading. They were popular for their business acumen, financial management, trading, banking, philanthropy etc. They are widely acknowledged for their accounting practice in the form of ainthogai or balance sheet. Owing to a devastating tsunami, they were compelled to migrate from Kaveripoompattinam of Chola kingdom to the current region encompassing settlements with similar characteristics in Sivagangai and Pudukottai districts (Rudner, 1987). Loss of life and property in the tsunami forced them to migrate without any resources. The fear of calamity brought about conscious and futuristic decision-making which led to establishment of these sustainable, climate responsive and safe settlements which have stood the test of time for more than 150 years (Chidambaram, 2001). The Chettiars could create settlements for a prosperous and self-sufficient community in the midst of a harsh and unforgiving environment. Though they engaged in overseas trading, particularly in the south-east Asian countries, they left their women and children back in their native village

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and built palatial houses to carry out everyday life. This shows the affinity and belongingness the Chettiars shared with their ancestral villages. The houses were large enough to accommodate joint families and were designed such that each nuclear family within the joint family enjoyed autonomy as a conjugal unit. This type of dwelling also ensured safety and security for the family who were under the care of their kith and kin when the men were overseas for nearly ten months in a year. The houses had a gradual progression between public and private spaces of the house. The outermost zone of the house was meant for the men of the family and was used for carrying out business activities. Though they are a minority in the region, their everyday life and practices have created an impact which garnered respect for them amongst the other community members of these settlements. The Chettiars have settled in the Chettinad belt of Tamil Nadu, a cluster of 96 villages. Many of these villages were uninhabited and reduced the number to 73 villages owing to migration to other towns and cities in search of better livelihood after the fall of Burma during WWII which left the Chettiars impoverished (Muthiah, 2006). Out migration has left many villages without a workforce. As a result the Chettinad settlements are in danger of losing their unique heritage and way of life.

The study sheds light on best practices pertaining to how a community can thrive and prosper for centuries despite adversity and proposes contemporary ways to unleash rural potential for transformation of Chettinad villages. These changes must be made at the micro-level and macro-level of the settlements without altering the sustainable and indigenous character of the settlements.

The rationale of the study lies in the immediate need to conserve these settlements which are commended for environment conscious settlement planning, climate responsive architecture built using indigenous methods and materials. These settlements are endangered owing to migration and haphazard and organic developments. The solution for this lies in reverse migration to strengthen the affinity and promote a sense of belongingness to the ancestral village, a lesson to be adapted from the practices of Chettiars in the olden days. The study holds significance with respect to conserving one of the unique and largest cluster of settlements in the world which are identical and integrated in terms of sustainable planning, architecture, culture, social structure etc. The house planning and design is also based on everyday activities and socio-cultural norms. These century old houses are still in habitable condition that requires minimal maintenance which is cost-wise cheaper to maintain than building new houses. With each passing year, several ancestral homes are being demolished owing to kinship issues, maintenance issues and desertion of homes which are dilapidated. Hence, there is a pressing need to direct concerted efforts towards revitalising rural livelihood in rural Chettinad.

### **Review of Literature:**

India is witnessing reverse brain drain through the return of Indian origin skilled workers to its globalising high-tech cities like Hyderabad and Bangalore to capitalise on the new growth and employment opportunities and to 'strengthen their connection to their heritage' (Chacko, 2007). Chacko highlights that these expats are also actively participating in the improving the physical and social infrastructure of their source with capital and personal involvement.

On the other hand, Indian villages are subsistence economies facing an agrarian crisis and are not prepared to face the growing trend of reverse migration compelled by the COVID-19 pandemic lockdown and hence, there is a dire need for economic and administrative processes, practices, and policies (Dandekar & Ghai, 2020). Adoption of villages by the Government could be a significant step towards rehabilitation of ghost towns. Uttarakhand Government announced a new scheme in 2018 to adopt 700 villages that were rendered uninhabited owing to migration and lack of basic amenities and infrastructure. This endeavour is an initiative to reverse migration (Joshi, D., 2018). Community participation is identified as an essential factor for the rehabilitation as well as for preservation efforts that are being made in the villages of Chettinad (Rajivkumar et al,

2018). Kaufman, N. (2009) argues that ‘the social value of stability in place remains underestimated’ and that people of these places need to gain control over their place to promote stability and change. Loss of place and culture are pressing issues which the national media do not cover. Measures must be adopted to preserve a culture’s relationship to its land. While he highlights that global attention is given to linkages between intangible heritage and place, Kaufman’s study intends to raise the consciousness towards preserving the rural character and the intangible heritage of the place in the planning process.

Chettiars are also an indigenous community who are widely researched upon by scholars globally. Several studies have been carried out in various disciplines addressing the affluence, philanthropy, housing, material culture and other achievements of Chettiars as evident from studies done in Anthropology, Sociology, Architecture, Business and Management and Communication. Ito (1966) serves into business combines in India with special reference to Chettiars. In business, studies have investigated Chettiar’s role in the development of South-East Asia (Nadarajan, 1966), economic development of countries like Ceylon (Weerasooriya, 1973), the Chettiars as immigrant bankers in Burma and their characteristics as a capitalist class in South India (Mahadevan, 1978). Chandrasekhar (1980) presents into the traditional life of Chettiars with special reference to socio-cultural aspects. Evers, H.D., & Pavadarayan, J., (1985) studied the Chettiars as an Indian minority community in South-East Asia. Rudner (1989) has discussed the commercial organisation, their commercially oriented social activities and the economic aspects of the Chettiars. Punitha (2016) investigates the business practices and perspectives of Chettiars which is based on their clan and kinship structures. Sridevi (2005) analyses Chettiar identity, transition of Chettiars from traders to money-lenders, Chettiar’s overseas travel and trading in South-East Asia, their role in the Bazaar economy in Burma, Chettiar women and the household economy, various facets of material culture and consumption, their conspicuous architectural creations, practice of gifting and the challenges in identity negotiations in changing times. Turnell (2005) disputes the moneylender stereotype often used against the Chettiars and critically evaluates their contribution towards the growth of the agrarian economy in Burma. Schrader, H., (1992) has analysed the organisational structure of the Chettiar financial network in Colonial Asia were unsuitable for industries and modern business as the approach is hindered by specific cultural factors though their family business and partnership firms could be adapted to small-scale commerce and finance. Tan and Tan (2011) emphasises the growth of Chettiars in Ceylon and reasons the community’s downfall in Ceylon. The factors that led to their growth included the monopolistic power in the money lending industry, a lack of sources of credit for Ceylonese, the distance between British banks and Ceylonese, caste and kinship networks within their community, laxer government controls, and the natural entrepreneurial skills of Chettiars. The founding of Bank of Ceylon and other financial institutions, a deterioration in relations between British banks and the Chettiars, as well as the emergence of national movements, all contributed to the decline of the Chettiar industry in Sri Lanka.

Nishimura (1993) explores the caste and culture of Chettiars with reference to kinship-oriented entrepreneurship, kinship structures, economic transactions in marriage, the relative status of Chettiar women, Bilineal property transfer, marriage rituals, gift exchanges during lifecycle events and economic morality of Chettiars. Shreen (2010) explored material objects of chettiars as products of their action and its socio-cultural importance especially during rituals and how these objects bring about cohesion amongst the kith and kin. Krishnamachari (2019) has studied the communication, spatial and ritual practices of Chettiars with specific reference to how rituals transform the chettiar homes and how space contextualizes these rituals. Ramalakshmi (2020) has investigated the intersection of gender, space and communication with reference to the spatial and communication practices of Chettiar women in their ancestral homes and also in another study (2023) analysed contemporary social actions as design agents that can mediate gender inclusivity in these spaces. Hardgrove, A., (2002) draws comparisons between the merchant houses of Marwaris in the Shekawat region of Rajasthan and the Chettiars on the

Chettinad region in Tamil Nadu and points to how these empty houses are appropriated as visual spectacles for heritage tourism, thereby bringing the private space into public domain. Myneni (2013) studies the courtyard of Chettinad houses as a key element that facilitates social interaction in the built environment. In a study conducted by Rajivkumar et al (2018) to understand preservation of palatial homes in Chettinad, 68.6% of the respondents expressed lack of interest in commercialisation of the property though economic condition of house owners pose threat to maintenance of these houses. A new trend of commercial lease of Chettinad houses leads to modification of spaces that suits the new commercial function and thus, to diminishing of socio-cultural value of the house. In addition to existing initiatives by UNESCO and ArcHe-S, Rajivkumar (2018) recommends that the Government develop an integrated economic plan focussing on heritage preservation to address the pressing need of slowing the deterioration. Further recommendations are made in view of promoting cultural education to set-up small scale industries. This research concentrates specifically on how to bring about economic sustainability in rural Chettinad which would facilitate reverse migration to aid in preservation of the settlements.

### **Research Methodology:**

This qualitative study adopts auto-ethnography, field observation, interviews with a planner and a conservation architect who work in the Chettinad region and belong to the Chettiar community. The study also uses secondary sources of data to explore what are the possible ways to encourage reverse migration. In-depth interviews facilitate interaction through which respondents can openly express their opinions, thoughts and feelings in reference to the cultural phenomena (Reissman, 2002; Jensen, 2012). Auto ethnographic accounts of the first author helped to establish social accounts that helped to evoke empathy in the reader (Mendez, 2013). Field observation allows for in-depth examination of social behaviour in a specific context. Between July 2016 and September 2022, a total of 40 field visits lasting 1-7 days each were conducted. The ontological, epistemological, and axiological dimension of the study is established through these methods. The study offers the scope to interview women and men who are users of the ancestral homes to understand factors that would encourage them to return to their ancestral village. Data gathered was analysed for pattern and emerging themes through coding and categorising. Accordingly, various strategies are proposed that can help to bring about reverse migration.

### **Major Findings:**

The findings reveal that there are several opportunities and advantages that favour reverse migration. The settlements offer a great escapade from the concrete jungles of urban areas. Some of the favourable conditions are enlisted as follows: Cost of living is less compared to cities; clean air to breathe and good water to drink; less work stress; Population is less and so are the challenges - less commuting and traffic, less pollution, less crime etc; cheap or reasonable labour; more leisure time for socialising and to pursue hobbies, living in peace; internet, smart phones and satellite channels still keeps one connected to the recent global developments; people get quality time with family; people stay back to stick their clan and traditional practices and a possibility to upkeep of deep rooted cultural values. Chettinad ancestral homes are the mascots of the Chettinad region. Demolition of these houses affects the settlement and leads to gradual loss of heritage and culture. Another reason for the demolition of Chettinad ancestral homes is the lack of awareness of their importance. Many people do not understand the significance of these homes, and they see them as old and outdated. As a result, they are more likely to demolish them and build new homes in their place. The demolition of Chettinad ancestral homes is a serious problem, and it needs to be addressed. There are a number of things that can be done to revitalize rural livelihood in Chettinad and prevent the demolition of these homes.

Field observation shows that there are existing activities that are economically sustainable. These activities encompass entrepreneurship, innovation, adaptive re-use, promotion of indigenous arts, crafts and textile, research and generation of secondary

income. These initiatives are voluntary activities of individuals which are carried out in a fragmented manner. Spreading awareness about these initiatives is necessary to motivate others to believe that rural sustenance in the Chettinad region is feasible ensuring maximum quality of life. Some of the existing economic activities are as follows:

- Adaptive re-use: P.K.A.CT House in Kadai Veedhi, Kottaiyur layout of Karaikudi has been leased out to ZOHO, an Indian MNC (Figure 1). The house has been renovated and furnished to accommodate 40 employees of ZOHO.



Figure 1: Adaptive reuse of Traditional House into an office (Image Courtesy: @svembu, x)

- Heritage Tourism: Inhabitants of C.V.RM. house in Kanadukathan have facilitated heritage tourism and have engaged a tour guide who could bring foreigners (Figure 2). The income generated out of the heritage trail is used to cover the expenses incurred for maintaining the house. Chettinad Vilasam and MSM Bangala are other examples that have completely converted the houses into revenue generating businesses in the form of home-stays. Hilton Chain of Hotels is leasing properties in Kanadukathan village to convert it into home-stays (Figure 3). AR.AR. house in Devakottai rent out their ancestral home for film shooting. Scholars, photographers and students of Architecture visit these settlements for research and rural documentation. The Chettinad Heritage and Cultural Festival is an endeavour that aims to revive Chettinad's lost charm and protect the heritage through tourism (Figure 4). The second edition is due in September 2023 and includes a splendid itinerary of Chettinad culture through heritage walks, tours, live demonstrations, workshops, performances and exhibitions and sale of local products. The festival's vision is to put Chettinad on the global map as a tourist destination.



Figure 2: CVRM Heritage House (Image Courtesy: Gulf Times, 3<sup>rd</sup> February 2022)



Figure 3: Adaptive re-use of Chidambara Vilas into Hotel by Sangam Group  
(Image Courtesy: Doshi & Sudha, 2023)



Figure 4: Chettinad Heritage and Cultural Festival  
(Photograph by corresponding author)

- Health care: Setting up hospitals has already begun in these settlements. For example, Apollo Hospitals has been set up in Karaikudi. Frontline eye hospitals are venturing into Kottaiyur.
- Micro enterprises: Businesses that are local to the region have mushroomed across these settlements. The most common type of businesses is sale of Chettinad snacks, making of Aathangudi tiles (Figure 5), basket weaving and handlooms. Chettinad handloom is a successful business enterprise in Kottaiyur that sells and exports handloom sarees in pure Chettinad Cotton. Aravind snacks in Devakottai retail their local snack delicacies across Tamil Nadu.



Figure 5: Making of Handmade Athangudi tiles.  
(Image Courtesy: Chinnadurai, A & Dharmaraj, 2020)

Restoration: REACH is an initiative by Ar. Periannan, an architect from Valayapatti village who is spearheading restoration of Chettinad houses since 1998. During the COVID-19 pandemic lockdown, he ventured into restoration of the water tanks in his village (Figure 6 and Figure 7). This is a gesture that promotes liveability in the region.



Figure 6: Valayapatti Bluenet is an effort towards restabilising the links between water bodies  
(Image Courtesy: Ar. Periannan)



Figure 7: Restoration of the canals and desilting of water bodies through REACH initiative  
(Image Courtesy: Ar. Periannan)

The issue at hand is multi-sectoral and requires integrated concerted efforts from various stakeholders are required. Accordingly, the researchers propose strategies to encourage reverse migration. Firstly, it is important to recognise that the settlements are bestowed human capital and physical assets (Figure 8).

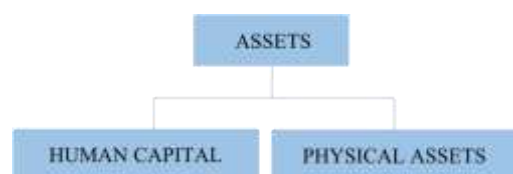


Figure 8. Assets available in Chettinad Settlements

Both these have to be tapped effectively. Human capital in particular encompasses people who are learned, skilled and have the business acumen. Physical assets pertain to the resources in the settlement as a whole and the ancestral homes. Each house is a green building which can manage energy input and output and has been designed to accommodate many people. The houses were built to accommodate smaller conjugal units of the joint family system in the olden days. The houses can be minimally renovated to suit the contemporary everyday life without altering its original heritage character. For example, toilets were not built those days but are indispensable for everyday life today. Sewage management can be integrated in each house as a sustainable practice on lines of green building principles as the houses are large in scale. Physical infrastructure of the village is also readily available including water management. Integrated economic planning and policy can revive these towns with Government support.

Based on fieldwork, journal articles and interviews, the researchers propose the following strategies that encompass integrated planning, industries, tourism, Government, Tourism and Adaptive re-use.

1. Improved health care: Health care is one of the prime requirements in rural areas. People in these settlements have smaller clinics and primary health centres. Access to quality healthcare requires people across settlements to travel to Karaikudi, Madurai or Trichy. These settlements are invariably equidistant from each other and in close proximity. Hence, setting up hospitals and healthcare centres at the nodes between settlements will ensure easier access to quality healthcare. On the other hand, Government may also facilitate mobile health clinics which could travel through the villages to provide health care services.
2. Several schools and colleges have been set-up in Karaikudi, Kottaiyur, Kanadukathan, Pallathur, Pudhuvayal and Devakottai. A shift in perception among users is required to understand that these institutions offer quality education.
3. Adaptive re-use of ancestral homes:  
A key advantage in these settlements is that built-up area in the form of palatial houses is already available. Up gradation of this space for contemporary use will facilitate economic sustainability. The house is large enough to accommodate everyday domestic life as well as to initiate endeavours that generate income. Co-working spaces can be created for revenue generation. An ancestral home can also be converted to a Chettinad Heritage Centre which will serve as a museum of Chettinad art and artefacts in addition to giving the visitors a first-hand experience of Chettinad culture and heritage.
4. Cultural and heritage tourism as a contemporary economic asset: Cultural and heritage tourism must be included as a part of development strategy as it has economic, social and environmental benefits. This will not only generate revenue by building a visitor economy but would also in conservation, restoration and adaptation. Promoting cultural and heritage tourism is a significant effort that will create new jobs and business opportunities, enhances inflow of money into the economy, supports existing small businesses and thus helps to diversify the local economy. A revenue generated through cultural tourism helps to maintain heritage sites. The Government must also set up a council that promotes cultural and heritage tourism and spearheads preservation efforts in collaboration with the local communities. This will have a synergetic effect on the local economy.



5. Understanding the topography of these settlements indicate that there are vast open areas in the periphery of the settlement which are separated from the inhabited space by the main road. The area is a dry region with scanty rainfall. Hence, scope for agriculture is minimal. These spaces can be used to set up Special economic zones and manufacturing units. The space can also be tapped to set up renewable energy units. This would facilitate job opportunities for people living across these settlements.
6. Integrated economic planning and policy can revive these towns with Government support. Government Schemes: The Government has several schemes to support MSME business. Capital for starting businesses may be tapped using this.
7. Nodal centres for facilitating export of products in the Chettinad area may be established.
8. Skill-based training centres may be set up to promote the craft industry. Chettinad Sarees, baskets and Athangudi tiles are popular products from the region which have a global appeal. Setting up skill-based training centres will not only impart the knowledge, but may also encourage entrepreneurship. The centres may also be equipped with marketing and sales points to promote these products and services for a global reach.
9. Business networking chapters with the help of Government support may be initiated especially for women entrepreneurs to collaborate and benefit mutually. This would lead to a symbiotic effect. Nagarathar Chamber of Commerce is a collaborative forum that has been encouraging commerce through entrepreneurship and promoting networking among the Chettiars. This forum may be used to spread the message on the importance of reverse migration and the settlement as a whole. Nagarathar Chamber of Commerce must conduct its annual congregations and events in the settlement area, an endeavour which could direct the attention of the Chettiars towards the settlements.
10. COVID-19 pandemic was a disruptor that also revamped work-culture in offices. It compelled the phenomenon of work-from-home in several MNCs. Owing to this, many employees resorted to their native villages. Users of these houses may still be able to carry out their employment in their ancestral homes with minimal alterations to facilitate their work life balance. If a sense of belongingness and affinity are promoted among such employed professionals, they can opt for work-from-home option and return to their ancestral homes.

### **Conclusion:**

Renovations and alterations must be made to the houses to suit contemporary everyday life without compromising the traditional character. Toilets, air conditioning, creation of exclusive bedrooms, wi-fi, availability of laptops, and continuous power supply are seen as essential requirements to be incorporated in the houses. Development is essential in the settlement to increase job opportunities. This must be done such that it maintains the threshold of rural character. Building codes and rules must be framed and reinforced in order to retain the indigenous character of these settlements. Building codes must be followed even for the purpose of adaptive-reuse. Modernisation should not overpower rural character. Industrialization should not be the objective but the focus should be on development that retains the rural character. As the area receives scanty rainfall, there are less opportunities for economic generation through agriculture. Therefore, setting up of manufacturing units can create employment opportunities. Government should create industrial estates in the periphery of settlements to create employment opportunities. Work-from-home phenomenon must be facilitated by MNCs. Government may also consider setting up a Tidel park, in Karaikudi, the developmental hub of Chettinad settlements. As the villages are at closer proximity, public infrastructure and facilities may be created at nodal points which can be easily accessed by the neighbouring villages. This will not only reduce costs but would also lead to duplication of facilities and would prevent

the invasion of urban outlook. Trading, manufacturing, employment, craft development and export, heritage tourism and quality healthcare are seen as vital factors that require concerted efforts to reverse migration. Economic sustainability efforts must be indigenous and also include passive strategies which are magnetic and attractive. Business prospects for indigenous and cultural products must be tapped to promote entrepreneurship and to give these products a global reach. By taking these steps, we can help to revitalize rural livelihood in Chettinad and prevent the demolition of the ancestral homes. The Chettinad region is a unique and valuable part of India, and it deserves to be protected.

#### **Data Availability:**

The author confirms that all data generated or analysed during this study are included in this published article.

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