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Activities and Characteristics of Non-Resident Indians in Southeast Asia

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Activities and Characteristics of Non-Resident Indians in Southeast Asia

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Introduction

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INTRODUCTION

Overseas Indians, now defined as Non-Resident Indians (NRI) by the Indian Government, are involved in many aspects of life in Southeast Asia. Their activities range mainly from economics to culture. This essay examines these Non-Resident Indians, particularly those engaged in commercial activities, from the following perspectives:

1. Present condition and historical background;
2. Analysis of the economic activity and organizational structure of NRI, primarily those in Malaysia, Singapore and Thailand;
3. Micro-analysis of the Chettiyars, a financial group active mainly in Malaysia and Singapore, and the Ayira Vaisar Merchants' Association in Penang, which consists of Hindu merchants from South India, with reference to their aims, activities and management methods;
4. Macro-analysis of characteristics of NRI merchants' groups compared to those of overseas Chinese groups; and
5. Characteristic tendencies of NRI considered through their cohesive principles.

1. NON-RESIDENT INDIANS IN SOUTHEAST ASIA: PRESENT CONDITION AND HISTORICAL BACKGROUND

Today, Non-Resident Indians live throughout the world, extending from Asia

to Africa, Europe, the Middle East, Oceania, and North, Central and South America. According to a 1979 survey by the Indian Government, their population is approximately 10 million. Though surpassed in number by overseas Chinese, Non-Resident Indians rank with non-resident Chinese in the extent of their distribution and persistence in economic activity.

Of the total population of 10 million, 57% live in Asia, 15% in Africa and 12% in Central and South America. A great number of Non-Resident Indians are settled in Sri Lanka and Malaysia. They total 36% of the entire NRI population in Asia, except for Nepal.

Such concentration of NRI population is, as will be addressed later, attributed to their historical background, specifically to their substantial contribution as labor for the British colonial economy. The Non-Resident Indian groups formed during the British colonial period may be called 'old NRI', whereas the contemporary emigrants to Saudi Arabia and other Middle and Near East countries, and those to North America, Australia and Canada, may be called 'new NRI'. The latter have increased remarkably in number since the 1970's. For example, Indian emigrants to Middle and Near East countries, most of whom were unskilled or semi-skilled laborers, numbered 63,000 in 1970, and quadrupled to 296,000 in 1979.

The history of these early Non-Resident Indians in Southeast Asia, Africa and Middle and Central America is characterized by the following factors:

- (1) Expansion of the colonial domain of the British Empire;
- (2) Development of plantation economies, the main economic system in the colonies; and
- (3) Development of an international market of commodities during the nineteenth and twentieth centuries.

Between 1810 and 1830, the British founded plantations in Trinidad, Guyana and Mauritius in order to export sugar, the major local product. Labor for these plantations was sought in India. At first, a few thousand Indians emigrated there annually. The number soon increased dramatically. By 1900, there were 85,000 Indians (about 31% of the entire population) in Trinidad, 120,000 (about 50% of the entire population) in Guyana and 260,000 (about 70% of the entire population) in Mauritius. Later, however, as the center of plantation economy moved from Latin America to Southeast Asia, Indian emigration shifted to various Southeast Asian locations, including Malaya and Indonesia.

From the 1830's through the 1840's, coffee developed as an international commodity, similar to sugar, when its cultivation spread to the Malay Peninsula and Fiji. At that time, ten to twenty thousand laborers, primarily from South India, were sent there. Then, from the end of the nineteenth century to the beginning of the twentieth, Great Britain colonized Transvaal and Natal. Emigrants from North and South India supplied labor for the construction of railway and harbor facilities which the British developed there (Table 1). In the twentieth century, the rapid growth of the automobile industry gave rise to an explosive increase in demand for natural rubber. Meanwhile, wide-scale industrialization of tea plantations began

Table 1. NRI Population by Ports of Departure and Destinations (1931)
(In ten-thousands)

BLOCK	PORT OF DEPARTURE	Calcutta	Madras	Bombay, Karachi	TOTAL
	DESTINATION				
1	Ceylon		51.9		51.9
3	Malaya		38.7		38.7
4	East Africa	2.3	6.3	3.9	3.9
	Natal			0.7	8.6
	Gulf regions				0.7
5	Fiji	3.2	1.7		4.9
	Mauritius	0.9	0.8		1.7
6	British Guyana	4.4	0.7		4.4
	West Indies	5.1			5.1
Total		15.9	100.1	4.6	120.6

(Notes) Nepal and Burma of the second block omitted.

in the Malay Peninsula and Ceylon. Prompted by these events, Great Britain vigorously cleared the forests in these areas to build plantations, where the Tamil from South India supplied labor.

Thus, the development of Non-Resident Indians, or NRI, originated with the development of a plantation economy during the century from the nineteenth to twentieth century. They became a great force necessary to the basic industries of the expanding colonial domain of the British Empire. (Table 2)

There are no accurate statistics with regard to the Indians in Southeast Asia, but the number of Non-Resident Indians can be estimated in two ways; based upon nationality (counting those with Indian nationality) and based upon the family line (counting Indian descents through the paternal line). As of 1980, the number of Non-Resident Indians, including these two categories, is estimated at about 2.6 million. Since no quantitative or systematic research and analysis of the situation of NRI in the region has yet been made, only an outline is available. It should, though, help in illustrating the circumstances of their existence.

In Malaysia NRI occupy approximately 8% of the total population of 14.86 million. 80% of these NRI are Tamils from South India. The others are Malayalams (5%), Telugus (3%), Northern Indians, of whom most are Sikhs (8%), Ceylon Tamils, Pakistanis and people from Bangladesh. Most of them emigrated to Malaya as laborers for the tea, coffee and rubber plantations developed since the late nineteenth century under British dominion. Some were employed as railway or harbor laborers, while others were colonial government clerks or technicians.

Table 2. World Economic Change and NRI Transitions
(From the 19th to 20th centuries)

Year	Major Economic System	Emigration System	Major Region for Emigration
1830	Sugar plantation (~1900)	Indentured Labour System (1830-1910) Abolition of slavery (1834)	Mauritius, Trinidad and Guyana
1850	Coffee plantation (~1910)	Maistry System Kangani System (1860-1940)	Burma Fiji, Malay Peninsula
1870	Tin mining (Malay Peninsula)	Free Emigrants (merchants, etc.)	Burma, Malay Peninsula and Ceylon
1900	Railroad construction (Africa)		South Africa
1910	Rubber plantation (~1940)		Malay Peninsula
1920	Tea plantation		Malay Peninsula and Ceylon
1930			
1940	Oilpalm plantation		

Nowadays, in general, many of them are plantation laborers and government employees.

Singapore, where Muslim merchants from South India had settled since before the eighteenth century, experienced an abrupt increase in the number of Indian emigrants during the late nineteenth century, when it was brought under British dominion. Presently, 155,000 out of the entire population of about 2.41 million are from India (including the Tamils from Ceylon). Of them, 65% are Tamil, while the others consist of people from Malayalam, Punjab, Bengal, Gujarat and Sind. The Northern Indians are primarily engaged in clothing or spice retailing while the Tamils work as small retailers and municipal government or harbor employees. Recently, however, diplomats, union leaders and journalists have also developed in the latter group.

The number of Indian emigrating to Burma rose sharply with the annexation of Burma to Britain (1886). At the end of the nineteenth century, with the increase of Burmese rice export, Tamil and Telugu from lower castes were drafted as indentured laborers to work in rice mills and paddy fields. In the early twentieth century, the Chettiyar merchants of South India, as well as engineers, physicians, teachers and government employees for administration etc. from North India, also came to Burma. Meanwhile, an increase in debt by Burmese farmers and the subsequent takeovers of many farms by usurers, of whom many were Chettiyars, generated hostility from the Burmese toward the Indians, and often led to anti-Indian riots. Restrictions against the Indian emigrants, especially merchants, were established by a series of laws, such as the *Tenancy Act* (1938), the *Agricultural Debt Relief Act* (1948), the *Burmese Aliens Act* (1948) etc, enacted in the twentieth century. As a result, the number of Indian emigrants began to decrease. During the Japanese oc-

Table 3. NRI Distribution Over the World—No. 1

Total		10,504,114	
<u>Asia</u>	6,020,514	<u>Africa</u>	1,568,207
Nepal	3,360,000	South Africa	750,000
Sri Lanka	1,126,890	Kenya	81,100
Malaysia	1,020,000	Tanzania	62,100
Burma	300,000	Mauritius	600,000
Singapore	156,000	Others	75,007
Others	57,624	<u>Europe/the United States</u>	1,055,500
<u>Oceania</u>	341,695	Great Britain	600,000
Fiji	295,425	Canada	250,000
Australia	39,570	the United States	200,000
Others	6,700	Others	5,500
<u>Near East</u>	296,020	<u>Central/South Americas</u>	1,222,178
Saudi Arabia	90,000	Trinidad and Tobago	606,400
Oman	65,000	Guyana	425,250
Kuwait	60,220	Surinam	142,325
Others	80,800	Others	48,203

(Surveyed by the Department of Foreign Affairs of India, 1979 *The Nikkei Sangyo*, Jul. 18, 1981)**Table 3.** NRI Distribution Over the World—No. 2

Total		6,189,057(1970-71)	
<u>Asia</u>	2,612,872	<u>Africa</u>	1,517,987
Nepal	?	South Africa	620,436
Sri Lanka	1,224,784	Kenya	139,593
Malaysia	910,000	Tanzania	85,000
Burma	250,000	Mauritius	575,123
Singapore	150,000	Uganda	50,000
Others (Hongkong, Indonesia, the Philippines, Japan, Thailand, Vietnam and Afghanistan)	78,088	Zambia	10,705
<u>Oceania</u>	275,808	Madagascar	12,350
Fiji	266,000	Others (Ethiopia, Ghana, Nigeria, Rhodesia, Somalia and Zaire)	24,780
Australia	3,108	<u>Europe/the United States</u>	843,181
New Zealand	6,700	Great Britain	750,000
<u>Middle/Near East</u>	74,340	Canada	52,000
Saudi Arabia	1,035	the United States	32,000
Oman	?	Others (Holland, West Germany, Spain and France)	9,181
Kuwait	12,006	<u>Central/South Americas</u>	864,869
Israel	23,000	Trinidad and Tobago	360,000
Others (Aden, Iran, Iraq, Egypt, Muscat, Qatar and Bahrain)	38,299	Guyana	357,000
		Surinam	101,715
		Jamaica	27,951
		Others (Granada and St. Vincent)	18,203

(Hugh Tinker, *The Banvan Tree*, Oxford Univ. Press. 1977)

cupation, several hundred thousand returned to India. After Burmese independence, more Indians were sent back to their home country. This reduced their population to its current level of four hundred thousand. This total consists of three groups, namely, those with Indian nationality, those with Burmese nationality registered resident aliens, and the stateless. Each of the first two groups is composed of 40,000 persons.

Indonesia has about 35,000 Indian residents today, 8,700 of whom hold Indonesian nationality. Many of them are Tamils from South India sent in from Malaya by the British colonial government as mine or plantation laborers. Some, however, are Sikhs and Sindies who emigrated from Punjab during World War First and later in 1947 when India and Pakistan were partitioned. Presently, about 15,000 live in Sumatra, earning their living as cattle dealers or small retailers. Some of the Sindies and Sikhs run clothing and sport retail shops in Jakarta.

Of approximately 30,000 Indian residents in Thailand, 27,000 hold Thai nationality. Many are descended from the Punjabis and Sindies sent by the British as policemen in the eighteenth century. The rest are descended from sugar plantation laborers and the postal workers. Many live concentrated in Bangkok, running small retail shops selling clothing, miscellaneous goods, business machines and so on. Some Gujaratis are engaged in jewelry business and some in trade.

Indian residents in the Philippines are mainly Sindi and Punjabi merchants and are generally called "Bombay". Their population totals some four thousand, three thousand of whom hold Indian nationality. Earlier emigrants included six hundred Tamil soldiers and fourteen hundred Tamil laborers. They were sent to the Philippines by the British Army during the Spanish War in 1762 when they occupied Manila. Later, at the end of the nineteenth century, and in the 1940's, Sindi and Punjabi merchants, respectively, emigrated there and were involved in the money-lending business and trade.

To summarize what has been stated so far, the Indian emigrants in Southeast Asia may be classified into the following three groups:

- (1) Laborers from South India sent to plantations or urban sectors;
- (2) Merchants from South India (the Chettiyars) and North India (the Sindies, Punjabies and Gujaraties) who accompanied the plantation and urban laborers; and
- (3) Muslim merchants from South India who had been engaged in trade between Southeast Asia and India since pre-colonial days.

2. NON-RESIDENT INDIANS IN SOUTHEAST ASIA AND THEIR ACTIVITIES

Activities and organizations of city merchants of Singapore

The economic activities of Non-Resident Indians settled in cities are best discussed by citing specific instances.

In the early nineteenth century, the western end of the commercial district

along the western bank of the Singapore River was allotted to the Indians by Governor-General, Raffles. Occupations available to early NRI were limited to the money exchange business, miscellaneous goods retail and watchman, which were run near Raffles Place and Chulia Street. After 1920, with the emergence of Singapore as a key British naval base, the northern part of Singapore was developed district by district. The residential area of the NRI expanded as Indians coming from Malaya and South India in order to fulfil the demand for military labor, began to settle in the rural areas as well. With the expansion of their settlement, the NRI began to be active in various functions, some engaged in trade, others in running small businesses dealing in miscellaneous goods, food and clothing. Their settlement was initially organized according to the identity of their language and home province in India. As shown below, it was arranged according to groups and occupations.

- (1) Chulia and Market Street (the oldest living quarter founded before 1830): occupied by the Chettiyar merchant groups from South India, Tamil Muslim traders and also money lenders and exchangers from Tamil districts;
- (2) High Street: occupied mainly by Sindi, Gujarati and Sikh clothiers from North India;
- (3) Arab Street: occupied by the Gujarati and Muslim jewelers and textile dealers;
- (4) Serangoon Street (the largest Indian living area in Singapore): occupied by various Indians, including the Tamils dealing in textile, jewelry, sundries, clothing, pulse, finance and trade;
- (5) Tanjun Pagar: occupied by harbor laborers from Tamil districts; and
- (6) Northern and Western districts: occupied by military laborers.

This organization of the settlement still functions as the basis of the social and economic activities of Non-Resident Indians, in spite of gradual change brought about by the inter-racial mingling policy of the Government.

The items referred to above show the expansion of business activities by the Malwari, Gujarati, Sindi and Sikh merchants from northwest India. They have expanded their businesses not only in Southeast Asia, but also in Africa, Hongkong and even Europe, by sending family members to be "managers". Details about these businesses are not always clear, though. The following example of "Company P.", whose head office is located on the main street of Madras, is an attempt to clarify these details.

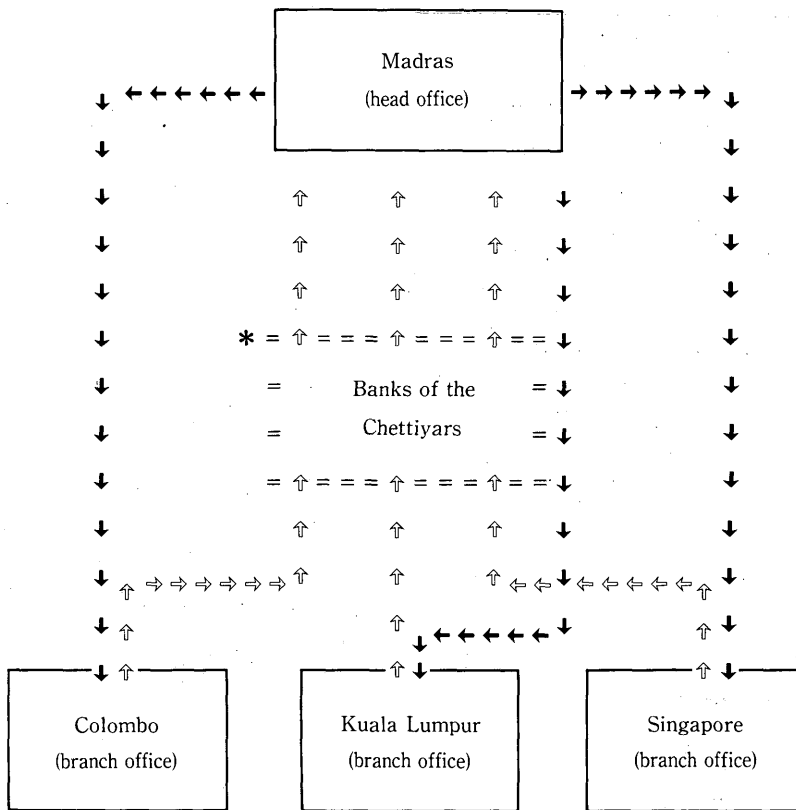
"Company P." is a family concern headed by President Subramanian with management composed of several members of the Nattukottai Chettiyars. A limited partnership with unknown capital of transport is its main line of business. They own ten lorries and buses. Their subsidiaries include a silk textile factory in Kanchipuram in the suburbs of Madras, South India (President is Mrs. Subramanian, who is President Subramanian's wife), a trading company in Colombo, Sri Lanka (President is Subramanian's uncle) and a manufacturing factory of gears for

machines and automobiles in Kuala Lumpur, Malaysia (President is Subramanian's younger brother). These businesses extend from India to Sri Lanka and Malaysia.

The Chettiyars' business system is in many instances based upon a multi-national enterprise having several business lines and small-scale management. This kind of system may be considered, in general, common to many groups of NRI businessmen.

In addition to a trading or commercial network with their family in the center, the Chettiyar group has another network which consists of religious organizations whose main activity is to manage and maintain temples.

Many Hindu temples such as Murgan and Subramaniam temples in Kuala



⇒ ⇒ ⇒ ⇒ Profit flow

→ → → → Flow of management and chief members

(According to actual investigations made by Shigematsu in 1981, 1982 and 1985)

Fig. 1. Structure of Chettiyars Groups
(According to actual investigations made by Shigematsu in 1981, 1982 and 1985)

Lumpur, Penang, Ipoh and other major towns of Malaysia, as well as those in Singapore provide the Hindu with religious nuclei. They are almost entirely controlled by the Chettiyar groups. More specifically, the groups control the principal part in every religious, cultural, educational and social activities involving Hindu, by making large contributions to these temples. They also control Tamil schools under the management of temples and organize philanthropic works and the annual Hindu festival of Thaipusam. These activities are run by the "Temple Management Committee," which is for the most part, led by the Chettiars.

Relation between Non-Resident Indians in Southeast Asia and their home country—Example of Thailand

Non-Resident Indians are defined by the Indian Government as communities of Indian descents, with or without Indian nationality, who are closely related to India socially and economically. This definition notwithstanding, the NRI referred to in this context tends to be entrepreneurs holding assets, factories and offices abroad.

From the late-1950's to the early-1960's Indian capital and technology found their way into Southeast Asia. Most of their expansion took the form of joint-ven-

Table 4. Indo-Thai Joint Ventures

Name of Firm	Total investment (% million)	Total registered capital (% million)	Indian share (%)	Started production	Sector	Name of Indian party (or group)
Firms under production						
1. Indo-Thai Synthetics	101.64	21.0	25	Aug. 1969	textiles	Birla group
2. Thai-India Steel Co.	89.55	35.0	49.1	Aug. 1969	iron, steel	Sacha group
3. Thonburi Textile Co.	56.39	50.0	21.8	Aug. 1959	textiles	Thaper group
4. Century Textile Co.	60.15	21.0	25.0	Aug. 1970	textiles	Birla group
5. Thai Rayon Co.	332.60	98.0	33.0	Aug. 1976	textiles	Birla group
6. Siam-Indo Tools	15.0	5.5	49.0	Aug. 1978	hacksaw blades	Hada group
Firms under implementation						
1. Thai Carbon (black)	320.0	2.0	16	expected in Jan. 1980	chemicals	Birla group
2. Sodium tri-poly-phosphate project	325.0	—	—	expected in 1981-1982	chemicals	Birla group
3. Feron gas and aluminium fluoride project	250.0	—	—	—	feron gas	Birla group
4. Acetic acid and esters project	111.0	—	—	—	esters	Birla International Ltd.
5. Phoenix Pulp and Paper project	135.0	400.0	30	expected in Aug. 1980	paper pulp	Thaper group
6. Wire rope project	225.0	—	—	permitted by BoI	wire rope	M/S Usha Martin Ltd.

Source: *Indian Joint-Ventures Abroad with Special Reference to Thailand* by Pradeep Kumar Mahta

ture enterprises. As of October, 1979, as many as fifty-eight out of ninety-two worldwide Indian joint-venture enterprises, or 63%, are concentrated in Southeast Asia. Among 58 enterprises seventeen are operated with Indian and Thai capital.

These Indian-Thai joint ventures are characterized by the following points:

- (1) That they were not founded by the Indian emigrants who settled in Thailand during the British colonial days, most of whom were managers of small businesses, but by Indian plutocrats in close business relationships with Thai counterparts;
- (2) That they not only transplant technology but also promote capital investment on a large scale;
- (3) That they invest in the economic sector, developing the production of a wide variety of goods ranging from simple consumer goods to capital-technology integrated products;
- (4) That they are protected by the Indian Government in various financial ways as well as by the tax exemption; and
- (5) That they may trigger a South-South confrontation in Southeast and South Asia.

3. A MICRO-ANALYSIS OF THE STRUCTURE OF NON-RESIDENT INDIANS' ORGANIZATIONS

Two historical documents are analysed here in order to reveal the organizational characteristics of NRI groups. Document A is a study entitled *Nattukottai Chettiyars in Malaya (The Malayan Law Journal, Feb/March 1958)* dealing with the regulations of Nattukottai Chettiyars, whose main field of business is money lending. Document B is the membership rules of Penang-based Hindu Tamil merchant groups from South India.

Document A

[Religion and management]

1. The Chettiyars are Hindus governed by the Mitakshara system of Hindu Law, which differs from the dayabhaga system in Bengal, in two particulars, namely, the law of inheritance and joint family system.
2. It has been held that the practice of Nattukottai Chettiyars is not to sign letters in their own names but to use the name of the family deity instead, placing their own names on the top of the letter, the name of the deity may be regarded as the signature of the writer.
3. A Chettiyar moneylending firm usually sets aside a percentage of profits, in the name of the Deity or the Idol as a partner.

[Joint family system and management pattern]

1. Where a joint family business e.g., a money lending firm is commenced with capital obtained from the family property, the trade and its assets are also family property and such business has none of the incidents of a partnership.
2. In the case of the trading families at any rate *prima facie* all trading assets of

Karta (an active or managing member, usually the head of the family) or co-partener would be regarded as forming part of the joint family. Nattukottai Chetiyars usually make no distinction between their family property and the trade assets...

3. Karta or manager is no doubt a co-partener; his right to sell is circumscribed by Hindu law.
4. His duty is to apply the fund for family purposes—the maintenance, residence, education, marriage, and religious ceremonies of the co-parteners and their families.

[Adoption system]

1. Adoption is the religious duty of a married man without male issue.
2. Principal accent is on the spiritual value—for the adopted son’s duty is to perform religious ceremonies, to offer oblations and libations of water to his deceased adoptive father and his ancestors for the repose of their soul.
The second aspect is secular, to secure an heir and perpetuate the adoptor’s name and family.

(Underlining and item numbers by Shigematsu)

Document B

RULES

of

THE “AYIRA VAISYAR” MERCHANTS’ ASSOCIATION OF PENANG.

Rule 1 NAME

This Association shall be known as the “AYIRA VAISYAR” MERCHANTS’ ASSOCIATION OF PENANG.

Rule 2 OFFICE

Its place of meeting shall be at 151, Acheen Street, Penang.

Rule 3 OBJECT

The objects for which the Association is established are:—

- (a) To secure a complete organisation of all “AYIRA VAISYAR” Merchants in Penang and Province Wellesley.
- (b) To provide advice and assistance in all matters conducive to the welfare and uplift of all Malaysian “AYIRA VAISYAR” Merchants.
- (c) To endeavour adjust and settle any differences or disputes between the members by amicable and conciliatory means when requested by both parties to do so.
- (d) To promote generally the material, social and educational welfare of the members in any lawful manner which the Committee may from time to time deem expedient.
- (e) To purchase any property moveable or immovable which may be deemed necessary or convenient for any of the purposes of the Association.
- (f) To accept any gift of property, whether subject to any special trust or not, for any one or more of the purposes of the Association.
- (g) To take such step by personal or written appeals, public meetings or otherwise as may from time to time be deemed expedient for the purpose of procuring contributions to the funds of the Association in the shape of donations, annual subscriptions or otherwise.

- (h) To subscribe to any local or other charities and to grant donations for any public purposes.
- (i) Generally to do all things that a Registered Society is permitted to do by law and for the purpose of carrying into effect the above objects.

Rule 4 MEMBERSHIP

- (a) The Association is open to all "AYIRA VAISYAR" merchants engaged in business or trade whether wholesale or otherwise in Penang and Province Wellesley.

The two documents above show some of the organizational characteristics of these Hindu Tamil merchant groups.

First, the groups are "closed organizations" regulated by fairly definite criteria particular to Hindu society. These criteria regulate membership with reference to regional, caste-related and religions factors. The members must be from South India, they must belong to a specific caste and in addition, they must worship a specific Hindu guardian deity. In these "closed organizations," kinship is of primary importance. Accordingly, one's talent or capability does not matter as much as one's position within the blood-related family group, even when the group functions as a business organization.

Secondly, the merchant groups of the Tamil Hindu tend to be separated into two groups; the "in-group" where members share common interests with respect to the above-mentioned factors, and the "out-group" which has no contact with the former. This arrangement makes cooperation through division or sharing of business by the two groups extremely difficult.

Thirdly, due to the tendency to pursue only the interest of the "in-group", the enterprises are smaller than Japanese counterparts. In addition, they are more eager to maintain rather than develop interests, and they do not have the strong innovative spirit indispensable to modern industries.

Fourthly, the merchant groups are strongly regulated by the religious law of Hinduism. This law regulates not only the organizational ethics of the groups but also their business practices. Document A shows that business is, for the Nattukottai Chettiyar groups, a practice performed with their Deity as a partner. They therefore consider it an aspect of religious practice. Milton Singer makes a positive evaluation of Hinduism in his work, *When the Great Tradition Modernizes*, and does not regard Hinduism as an obstruction in modernizing the Indian industry. His evaluation appears to be based only upon the study of a few managers who possessed a rare combination of a modern entrepreneur's spirit and Hindu piety.

Finally, the commercial groups of the Nattukottai Chettiyars are controlled by the traditional and social system of Hinduism, which is a joint family system as well. Under this system, a personal contribution is made primarily to private or family events or ceremonies within these groups, rather than to the external development of the enterprise.

Thus, the commercial groups of NRI tend to be still behind in modernization, in terms of business organization as well as in terms of spirit.

4. A MACRO-ANALYSIS OF THE STRUCTURE OF NON-RESIDENT INDIANS' ORGANIZATIONS

For overseas Chinese groups we have relatively detailed information due to studies made before World War Second.

According to these studies, the basic cohesive principles held by overseas Chinese appear to follow the 'traditional' ones of their home land. These principles consist of the following elements:

- (1) Regional identity;
- (2) Linguistic identity;
- (3) Occupational identity;
- (4) Clan or identity of family names; and
- (5) Pseudo-brotherhood relations

None of the above elements function individually as a factor to link overseas Chinese with each other, instead a combination of them do. Figure 2 shows specific examples of types of linkage and the organizations formed by them.

It is common in Southeast Asia for Chinese people from the same region to monopolize a particular business in the land where they have emigrated. According to the study by Suyama, Hibino and Kurai "*Ka-Kyō (Overseas Chinese)*" (1974), 60% of the overseas Chinese in Thailand are from Chaochou. They monopolized rice mills and financial businesses by controlling 97% of them.

In Malaysia, emigrants from Fuchien and Kuangtung were influential. The majority of tin mining managers and laborers were from these areas.

Great numbers of emigrants from Hainangtao, whose destinations were limited to Thailand, Malaysia and Cambodia, were engaged in unskilled labor.

The typical linkage formed by a combination of factors such as regional, linguistic and clan identities, can be seen in the case of Hakka, Chen Chia-keng, who made a fortune in rubber plantations, and Hu Wen-hu, who rose to fame with his tiger-brand medicine. They represented a couple of the strongest Hakka groups in Southeast Asia.

The relationship of the organizational characteristics of overseas Indian groups compared with those of the overseas Chinese groups is interesting.

Many aspects of the cohesive principles of Non-Resident Indians are more varied and specific than those of the Chinese. They include the following:

- (1) Regional identity: in many cases it refers to the province(s) unified by a common language, but in some, to prefectures or counties where emigrants are from;
- (2) Linguistic identity: this may also be applicable to cases in category (1), but Hindi and Urdu languages occasionally work as a linguistic linkage extending beyond differences of home territory;
- (3) Occupational identity: sometimes this means the identity of the caste (5) but the same caste does not always mean the same occupation. Various kinds of occupations can be found among the members of the same

caste. In Malaysia and Singapore, more modernized organizations must be referred to in this context, for instance, the organization of similar businesses which participate in the public sector, or the business organization that constitutes the Indian Chamber of Commerce;

- (4) Religion: Hinduism does not by itself function as the cohesive element for overseas Indian groups. As seen in Malaysia and Singapore, each regional deity, caste deity or family deity derived from Hinduism may also unite Non-Resident Indians; and

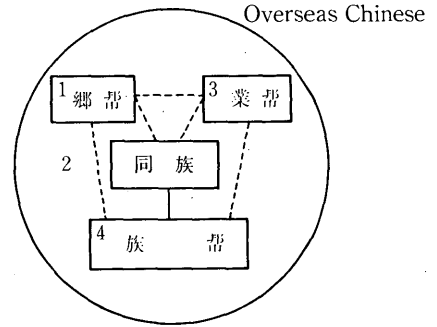
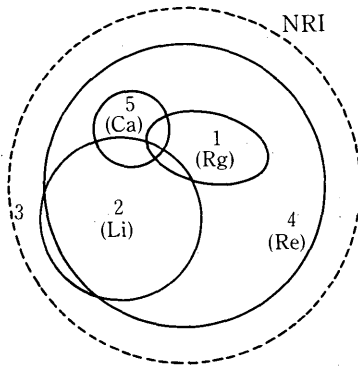
1. Formation and Components of Commercial Communities

NRI

Overseas Chinese

- 1. Regional
- 2. Linguistic
- 3. Occupational
- 4. Religious
- 5. Caste (Clan)

- 1. Regional (鄉帶)
- 2. Linguistic
- 3. Occupational (業帶)
- 4. Clan (族帶)



2. Type and Community

Type	Example of community in NRI	Type	Example of community in Overseas Chinese
A; 1+4	Sikh, Parsi	1+3	Fuchien, Kuangtung, Chao-chou and Hainan
B; 1+2+5	Nattukottai Chetti	2+4+1	Hakka
C; 1+5	Malwari, Gujarathi Sindhi	3	"San-ba-dao" etc.
D; 3	Indian Chamber of Commerce Public Sector	4	Clans of Hu, Chiu, Lu, Chen etc.

Fig. 2 Formation and Characteristics of NRI Groups

- (5) Caste: as mentioned above, in a general sense a caste never defines a specific profession. Accordingly, belonging to the same caste can be only an indirect cohesive element, without being as decisive as the linkage by trade in the case of the overseas Chinese. Still, the Chettiyars belonging to the merchants' caste of South India maintain exceptionally strong linkages based on identity of caste.

There are several examples, or types, which represent the cohesive principles mentioned above.

Type A is an example where the regional element and the specific religious element are combined. It is represented primarily by the Parsi, who are based in West India. For example, India's largest plutocrat, Tata, is a group of Zoroastrians. In addition, a Bombay-based plutocrat, Godrej, is also Parsi. Though far smaller in size, it monopolizes the Malaysian and Singaporean market of light industrial products. Meanwhile, many of the medium-ranked engineers and shopowners in Thailand, Singapore and Malaysia are Sikh from Punjab.

Type B is an example centered around a specific religion, specific home region, specific language and specific caste. It is represented by the Nattukottai Chettiyar group, whose members are Hindu as well as Sivaites which is a sect of Hinduism. The home of this group is Chettinadu, which extends from Ramanathapuram to Madurai districts. Having had a fame as their money lending business in South India for a long time, the Nattukottai Chettiyars expanded their business to Burma and Malaya in the late nineteenth century. There they gained fame as financiers for emigrants and locals as well as for being traders.

Type C is an example of belonging to a specific caste (mainly a commercial caste) from a specific region (which may be only one province or may be more than one province). It is represented, for instance, by Malwari merchants based in Northwest India, Gujarati merchants who monopolize small-scale trading in Indonesia and also by Sindi merchants.

5. CHARACTERISTICS OF NON-RESIDENT INDIAN GROUPS

So far the elements, forms and cohesive principles of Non-Resident Indians have been discussed from both the micro-level and macro-level perspectives. Finally, characteristics of their groups will be considered in terms of their concept of contract and credit.

The NRI merchants are generally criticized for their low credibility in transactions and contracts. Their sense of time, contract and quality is often questioned in this criticism. Their credibility in business transactions and contracts is discussed below.

The concept of economics held by NRI merchants' groups is marked with verbal idealism and religious overtones. In general, however, there is also a very definite pragmatism. This is particularly apparent in their business objective of keeping the potential loss in any transaction to a minimum. To uphold this princi-

ple, they have taken the following measures:

- (1) Minimization of capital—medium-to small-scaled management;
- (2) Exclusive ownership of capital by the family; and
- (3) Dealing in goods with commodity and long-term possession values—such as the necessities of daily life (rice, oil, wheat, spices and clothing), gold, which may be possessed for an extensive period with little concern for extreme fluctuations of value, and also financial transactions secured on gold.

The credibility of NRI supported by these pragmatic ideas of economy may be summed up as follows:—

- (1) In a world where multiple races co-exist and compete, credit security or ability is not to be measured by indefinite or insecure conditions like “tacit understanding” or “verbal security” but by absolute material conditions;
- (2) Material conditions for credit security are provided by money, land and gold;
- (3) In the overseas Chinese groups, credit security sometimes involves variable and indefinite aspects of credit such as the same identity of the kin, home country, family-name and trade. In contrast only concrete and secure elements matter to overseas Indians;
- (4) A pragmatic credit relation is based on “the singleness of transaction”, that is, on the idea that a single transaction is enough to achieve maximum effect. The relation is unilaterally weighed from a profit-or-loss aspect; and
- (5) Nevertheless, between Indians, once a credible relationship is established, a long-term contract may be concluded. In the agricultural society of India, debt left uncleared for an extended period often forces the debtor to be subordinate in terms of economic and social standing. In some cases, however, the situation must be understood from the viewpoint of interdependent relationships within the traditional Indian community. Inherited from the past, these suggest long-term credit relations developed as a function for the living community. Whether one evaluates this issue negatively or positively will affect one’s evaluation of modern business relations.

CONCLUSION

The overseas, or Non-Resident Indians have been little studied. Until recently, they have been analysed in the context of international relationships and identity, or from the viewpoint of cultural fusion and complexity in multi-racial nations.

This essay has outlined briefly the systems, organization and cohesive principles of Non-Resident Indians, based upon field survey. Further quantitative

analyses can clarify the actual situation in each region, and compare it socially and culturally with the situation in their native country India.

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