

“Money-making is Their Prime Concern”: Markets, Mobility, and Matrimony among South Indian Muslims in Colonial Southeast Asia

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Introduction¹

Even when writing histories of Indian markets and businesses, it is next to impossible to ignore the fact that in diverse ways, these markets and businesses were and are integrated into circulatory regimes that extend far beyond the boundaries of what might be called ‘India’ at any given moment. This is not only true with regard to the flow of commodities that are redistributed in Indian markets and by Indian businesses, but in almost the same degree with regard to the circulation of people that became bound up in various degrees with the flow of commodities. Scholarship on precolonial South Asia has long focused on the role of ‘mercantile communities’ in long-distance trade between India and other parts of Asia and Africa and the concomitant development of formal and informal business practices that facilitated long-distance exchange. Such mercantile networks have received far less attention as far as the colonial and postcolonial period is concerned,² in which the circulation of people between South Asia and other parts of the world has predominantly been seen under the rubric of ‘labor’ rather than ‘trade’. Yet the colonial period witnessed some important transformations with potential impact on the importance of informal business practices and the access to markets by South Asians that warrant greater attention, such as more media of communication operating at greater speed or an increase in the capacity of taking legal action across long distances.

This paper will focus on the importance of ‘non-Indian’, in this case Southeast Asian, markets for the business activities of a particular section of Indian society in the colonial period, namely Muslims from the Tamil-speaking parts of the Madras Presidency, and the role played by informal networks and business practices in maintaining and extending the access of this particular group.³ While scholarship on the precolonial period has long recognized the importance of so-called ‘Chuliah’ Muslims in trade between South and Southeast Asia, it is generally assumed that their economic fortunes declined drastically in the nineteenth century. In contrast, I will argue in this paper that this image of decline is due to a set of assumptions that have guided scholarship. These assumptions include: privileging Indian-Southeast Asian exchange in favor of the business networks that developed in the colonial period, which depended

¹ Abbreviations: SSGG = Straits Settlements Government Gazette; SSLR = Straits Settlements Law Reports; SSR = Straits Settlements Records (Singapore National Archives).

² Barring some exceptions such as Markovits 2000; 2008; Rudner 1994.

³ I avoid using problematic community terms such as ‘Chuliah’ or linguistic identifiers such as ‘Tamil Muslim’ in identifying this section of South Indian society, primarily because these terms were rarely used by those who identified them as such. Rather, I have opted for the rather general term ‘South Indian Muslim’, which has the advantage that it includes Malayalam- and Urdu-speaking Muslims, who were a minority among the South Indian Muslims in Southeast Asia, but whose business practices and circulatory regimes do not seem to differ much from their Tamil-speaking compatriots.

on exchange with India to reproduce South Indian Muslim business activities but otherwise focused intra- rather than interregional trade; positing of a clear-cut distinction between ‘labor’ and ‘trade’, in which the rise of the former is seen as an indication of the decline of the latter; and the notion that kinship was the prime factor in the reproduction of South Indian Muslim business activities in Southeast Asia. In contrast, as I shall argue, the colonial period witnessed the development of a circulatory regime in which people rather than goods circulated between India and Southeast Asia to maintain, reproduce and extend market networks within Southeast Asia that sustained South Indian Muslim families in India. This entailed a blurring of boundaries between ‘labor’ and ‘mercantile’ migration, with actors alternating between labor and business activities. This circulatory regime was maintained through networks built on the basis of former employment and business partnerships as much as kinship. Business activities were individual rather than subordinate to the demands of a patriarchal family structure, facilitating the mobility and flexibility of businesses while limiting their size. The paper is structured in three parts. In the first part, I will review the narrative of economic decline of ‘Chuliahs’ business activities in colonial Southeast Asia and suggest that much of this narrative is based on a one-sided and largely India-centric reading of sources. In the second and third part, I attempt to reconstruct the practices surrounding the creation and reproduction of South Indian Muslim businesses in colonial Southeast Asia, especially in British Malaya and the Straits Settlements, by focusing on the porous boundaries between labor and business activity in part two and the role of kinship and non-kin in the transfer of businesses and property in the third part.

The Narrative of Decline

If one were to trust the pronouncements of historians, Muslims from India’s southern ports in colonial Southeast Asia were but a sorry remnant of a once glorious trading community. According to the received view, in the seventeenth and especially the eighteenth century, South Indian Muslims established themselves as one of the few Asian commercial groups in the Bay of Bengal that was able to maintain a certain competitiveness with European trading companies and empires. The mainstay of their economic interaction with Southeast Asia was the trade in cloth from southern India in exchange for Southeast Asian goods such as tin and areca nuts, shipped both on their own vessels as well as on European craft. Their competitiveness depended on their tapping into networks of trade and politics between native states outside the direct ambit of European settlement, forming a sort of link-community between South Asian, Southeast Asian, and European powers that could draw on the resources of each of these without becoming dependent on either.⁴ However, toward the end of the eighteenth century, this situation supposedly changed dramatically and relatively rapidly. The production and shipping technologies employed by South Indian Muslims were no match for advanced European shipping and production technologies. The demarcation and establishment of colonial spheres of influence and the increased military and political pressure of European empires led to the demise of local

⁴ The classic formulation of this narrative remains Arasaratnam 1987.

states or their direct subjection to the imperial order, thereby putting an end to delicate political maneuvering that had allowed South Indian Muslims to rise to the status of 'royal merchant' in Malay kingdoms. And the demands of a rapidly capitalizing economy supposedly were too much for a community unwilling to change its traditional and religiously sanctioned ways of life. Labor and retail trade rather than transoceanic shipping, we are told, was to be the lot of the South Indian Muslim in colonial Southeast Asia.⁵

As persuasive as this narrative appears to be, there are several major problems with it. Before critiquing this line of reasoning, though, let me state from the outset that I do not doubt several of the claims made by historians. The share played by South Indian Muslims in the economy of Southeast Asia certainly declined relative to that of Europeans, Chinese, or certain Hindu mercantile groups such as the Chettians from the late-eighteenth to the early-twentieth century. As native states became dependent on European colonial empires, the possibilities of South Indian Muslims to engage Europeans politically grew more limited. And the organization of economic activities among South Indian Muslims in Southeast Asia certainly did not take the kind of shape that one might assume under a capitalist economy. But that said, the overall image of decline needs to be thoroughly interrogated.

There are basically three problems with the narrative outlined above. The first of them is in many ways the most simple, as it forms the perennial problem of the historian: a lot of the narrative depends on which sources are chosen, which are ignored, and how they are read. The first thing that strikes one with scholarship that claims the complete decline of South Indian Muslim fortunes in colonial Southeast Asia is the rather meagre source base on which these claims are made. Thus, Lakshmi Subramanian quotes six primary sources to prove the point, while Barbara Andaya and Kenneth McPherson limit themselves to quoting secondary literature that is mostly concerned with general claims concerning the decline of Indian trade in the Bay of Bengal.⁶ The only argument that is based on a thorough analysis of primary evidence is that of J. Raja Mohamad, but here, another problem presents itself. For while Raja Mohamad is able to demonstrate quite convincingly the breakdown of maritime activities in the port towns of the Coromandel Coast, his exclusive dependence on Indian archives makes Southeast Asia a blind spot. Put otherwise, primary sources from the Coromandel Coast can tell us only very little of the economic activities engaged in by South Indian Muslims resident in Southeast Asia.⁷ Finally, we are faced with the question of how to read or evaluate our sources. To take just one example: Subramanian sees the occurrence of the title 'Lebie' in the name of an individual suggested as Captain for the Indian laborers in Singapore in 1822 as an indication "that there was by this time a clear division based on occupational profile within the Tamil Muslim community and that the Labbais were relegated to the lower rungs of the trading system".⁸ There is a double problem with this interpretation, however. Firstly, it is not warranted by the source itself, for just a few lines further down in the same document we find another individual with the title 'Lebie' among

⁵ Cf. Andaya 1978: 33-4; McPherson 1990: 42-4; Raja Mohamad 2004: 227-38; Subramanian 2007:278-83.

⁶ Andaya 1978: 33-4; McPherson 1990: 46; Subramanian 2007:284.

⁷ Cf. Raja Mohamad 2004: Chapter 6.

⁸ Subramanian 2007: 279.

the list of those suggested for serving as headman of the ‘Mussalmans’, i.e. the Muslim merchants.⁹ Secondly, the idea that the ‘Labbais’ form a distinctive lower-class sub-community among Tamil-speaking Muslims is a construct of early-twentieth century British census ethnography. In the period under consideration, much as in many parts of Tamil Nadu, Sri Lanka, and Southeast Asia today, ‘Labbai’ was simply a religious title, comparable to the North Indian ‘Mullah’, with no fixed connotations of class or community.¹⁰

The second and third problems with the narrative of decline outlined above are interconnected. Basically it is a narrative of change, in which a putative later condition is compared to a similarly putative earlier condition and found wanting. This raises the question of whether a different narrative is possible. Does the narrative overlook continuities that would cast doubts on the idea of economic decline? And does it take sufficient stock of the actual changes that took place, or simply note the decline of an earlier order without properly noticing new developments? Both critiques can in my opinion be applied to the narrative of South Indian Muslim economic decline in colonial Southeast Asia.

On the one hand, there are several continuities between the pre-colonial and the colonial period that merit mention. While independent cloth merchants, as mentioned, indeed largely vanished from the scene, the retail trade in cloth was still able to generate considerable revenues, such as a cloth retail shop of Ana Mohamed Hussain & Co. in Singapore, which was valued at \$37,585.57 in September 1904. European creditors had been ready to advance goods worth more than \$30,000 to this business, signifying that the managers of the business were trusted by European importers to be able to pay back such sums.¹¹ Among those subscribing to the Singaporean Tamil weekly *Singai Nesan* between August and December 1887, Muslim cloth traders formed the single largest occupational group (17.9% of 106), indicating that the cloth retail trade still formed an important element in the economic activities of South Indian Muslims in Singapore. Without going into the details here, a similar statement may be made with regard to the political involvement of South Indian Muslims in native states, though of course in a more humble context given the reduced power of native courts and states. Examples include a Melaka-born South Indian Muslim named ‘Abd al-Qadir who “became as the ruler himself” and married a daughter of Sultan Husain Shah of Johor (r. 1819-1835),¹² a certain Gulam Rasool in the entourage of Husain Shah’s son Ali in 1862,¹³ and the influence of cloth merchant S. Abdul Karim at the royal court in the French Protectorate of Cambodia.¹⁴

While these represent cases that show continuity where scholars have posited decline, the exact opposite case is encountered with regard to the role of laborers among the South Indian Muslim

⁹ SSR L6/42 (7 Dec 1822).

¹⁰ See Tschacher 2014: 70-1.

¹¹ SSLR 1929: 5-6.

¹² Cf. Abdullah 1960: 295-7 (quote 295), translation Abdullah 1970: 267-8 (quote 267).

¹³ SSR W44/203 (3 Nov 1862); Gulam Rasool was from a place called Kawal, which may be the village of Kawal in Muzaffarnagar District, Uttar Pradesh, but more likely refers to the port of Karwar on the Kanara Coast just south of Goa.

¹⁴ More 2000: 121.

population. Scholarship has claimed that, starting in the last decades of the eighteenth century, the majority of South Indian Muslims in Southeast Asia consisted of laborers, highlighting the decline of the traditional maritime mercantile economy. But it is highly doubtful that the greater visibility of laborers among South Indian Muslim populations in Southeast Asia from the late eighteenth century onwards represents an actual shift or is rather a simple case of greater visibility in the sources. South Indian Muslim laborers obviously were already a part of precolonial Southeast Asian society. Thus, Francis Light observed that in 1794, the “greater part” of the ‘Chooliars’ permanently settled in Penang, who were “all Shopkeepers and Coolies”, “have long been inhabitants of Queda [Kedah] and some of them born there”, in addition to the 1500 to 2000 individuals who came annually from the Coromandel Coast and “who by traffic and various kinds of labor obtain a few Dollars with which they return to their homes and are succeeded by others”.¹⁵ Obviously, laborers and petty traders were already a part of precolonial economic regimes and the establishment of the British port of Georgetown simply made some of them shift permanently from the kingdom of Kedah to British Penang. Historians of the seventeenth and eighteenth century have generally tended to focus their attentions on named individuals who, due to their wealth and political importance, appear recurrently in European and Malay sources. Yet this fascination with exceptional individuals such as the ‘royal merchants’ of Malay kingdoms obscures the fact that the majority of South Indian Muslims in precolonial Southeast Asia were too insignificant to appear in our sources, and if they do appear, they are hardly noteworthy. Thus, Arasaratnam notes that occasionally up to one hundred South Indian Muslim traders would be brought to Southeast Asia together with their cargo.¹⁶ These can hardly have been big merchants and obviously did not own and operate their own ships either. In all likelihood, such transoceanic peddlers formed the bulk of South Indian Muslim traders in precolonial Southeast Asia. They apparently resembled not so much the ‘royal merchants’ who have attracted most of the attention of historians, but rather the small tobacco traders importing Burmese tobacco to Penang in the 1920s, whose economic situation forced them perform the labor of unloading their cargo themselves rather than to pay the lightermen for performing this task.¹⁷

Finally, there is the issue of looking at change not only in terms of the decline of one order but of the development of alternative patterns. These alternative patterns include South Indian Muslims moving into new fields of business in colonial Southeast Asia, the geographic expansion of their business networks, and the inclusion into these networks of sections of the South Indian Muslim population that hardly participated in maritime trade in the precolonial period. Regarding the first issue, there are actually a number of business activities in Southeast Asia that, in the course of the nineteenth century, became closely connected with South Indian Muslims. One of these activities was money-changing outside the established banking sector, a trade that is today still virtually monopolized by South Indian Muslims in Singapore and Malaysia. By the late-nineteenth century, money-changers made up the third-largest group of businessmen (10.4%) among the subscribers to the weekly *Singai Nesan*. An even more visible and influential sector was the trade

¹⁵ Quoted in Langdon 2013: 199.

¹⁶ Arasaratnam 1987: 137.

¹⁷ SSLR 1928: 19.

in cattle. Again, already in 1887, Muslim cattle traders formed the second largest (11.3%) mercantile group among the subscribers to *Singai Nesan*. While at this time, South Indian Muslims still faced some competition from other cattle traders, such as some Calcutta-born Jewish merchants, this competition was overcome by the time WWI was over. During the 1920s, South Indian Muslims monopolized the vital import of cattle into Singapore, making them not only exceedingly wealthy, but politically important. The most important of these ‘Cattle Kings’, Kader Sultan, became a justice of peace, patron of several religious and social associations, had two impressive villas built in Singapore and his hometown of Karaikal, and, being a French citizen, was made a Knight of the Legion of Honor in recognition of his fundraising activities for France during WWI. Other cattle traders may have been less prominent, but they similarly belonged to the financial elite of Singapore; thus, one of managers of the Asiatic Cattle Trading Co. in 1926 was living in a house in Chancery Lane and seems to have had the means to finance his son studying at Cambridge.¹⁸ Besides these, we find South Indian Muslims in other new business sectors, such as the running of printing presses or the real estate market. Finally, there is the intriguing shift of South Indian Muslims from transoceanic shipping to a different kind of shipping,¹⁹ namely, the running of lighters and transport boats in the Penang and Singapore harbors and the Singapore River. During the nineteenth century, South Indian Muslims virtually controlled the lighterage industry on the Singapore River, and even though they were ousted from their dominant position by the Chinese around 1900, sources suggest that some South Indian lightermen still made substantial business. A legal action taken in Penang in 1926 involved South Indian Muslims described as “wealthy landing contractors and lightermen” in the Penang harbor.²⁰ I will have occasion to speak more about this particular branch of economic activity in the remainder of the paper.

The actual wealth of these business elites can be gauged from the lists of rate-payers published regularly in the *Straits Settlements Government Gazette*. To take a random example: among the rate-payers in the highest category (Rs. 40 and upwards) in November 1881, qualifying them for election as Municipal Commissioner in Singapore, I counted 26 individuals with recognizably South Indian Muslim names (the actual number of South Indian Muslims in the list may be higher) out of a total of 430 individuals. This meant that South Indian Muslims formed at least 6% of the rate-payers of the highest category, about 26% of the Muslim rate-payers (total 97 individuals), and almost 58% of the non-Christian Indian rate-payers (45 individuals), in all cases probably above the share of South Indian Muslims in the total Singaporean, Singaporean Muslim, and Singaporean Indian population.²¹

¹⁸ Mallal 1928: 60; Siddique & Puru Shotam 1982: 58, 77; the information about L.M. Ghouse Maricar’s “bloody rich son at Cambridge” comes from a handwritten marginal note in the copy of Mallal 1928: plate facing p. 60 kept at the library of the National University of Singapore.

¹⁹ Though as late as 1871, we find South Indian Muslims engaged in coastal shipping between Rangoon and Singapore; cf. Kyshe 1885: 350.

²⁰ SSLR 1928: 15; cf. Dobbs 2003: 38-43 on Indian lightermen on the Singapore River.

²¹ SSGG 4 Nov 1881: 1086-8.

A noteworthy element in these ‘new’ business activities is that they were markedly local activities. Money-changing, lighterage, real estate, and printing presses did hardly involve any ‘trade’ between India and Southeast Asia, and even the cattle trade largely imported cattle from Siam and Australia rather than India.²² Put otherwise, these activities are invisible to a historiography geared towards evaluating the ‘success’ of mercantile activities by studying direct exchange between South and Southeast Asia and relying largely on Indian archives. While some scholars have noted the rise of ‘local’ business ventures such as lighterage or retail trade, this has usually been accompanied by disparaging remarks making these trades “ancillary to English and Chinese enterprise” and locating them at the “lower levels of retail trade...and of port functions”.²³ Such remarks not only ignore that earlier, much of South Indian Muslim trade had been ‘ancillary’ to the interests of Malay rulers and aristocracies, often with violent consequences for South Indians, but that these businesses offered high dividends to the business elites among South Indian Muslims without the dangers that precolonial transoceanic shipping had posed. The nineteenth-century lighterman was far less concerned with the threats of shipwreck on the open sea, disease, and piracy that the eighteenth century native crewman had to endure.

The Southeast Asian character of many of these new enterprises also should alert us to another aspect of change, namely, that in the course of the nineteenth and early-twentieth centuries, the business networks of South Indian Muslims in Southeast Asia expanded exponentially, especially on the Southeast Asian mainland. By the 1930s, South Indian Muslims had penetrated the hinterlands of Burma, Siam, Cambodia, and Vietnam, and established themselves as important mercantile communities there, often with links to the coastal metropolitan centers of Southeast Asia such as Rangoon or Singapore more than with South India.²⁴ In other words, South Indian Muslims turned from a ‘link-community’ between India and Southeast Asia to a Southeast Asian business community. Finally, it has to be noted that in the course of the nineteenth century, the actual area in South India from where Muslims moved to Southeast Asia increased to include many hinterland towns that had only indirect links with maritime trade during the eighteenth century. It is noteworthy that migrants from these towns are found in colonial Southeast Asia not only in occupations that seem to be in accordance with their hinterland background, e.g. shop-keeping, but also in maritime professions. Thus, the ‘wealthy landing contractor’ in the Penang harbor mentioned above bore the name Shakkarai Rowter, the title ‘Rowter’ indicating an inland origin against the more maritime-oriented coastal Muslims that historians drawing on British census-ethnography have identified as ‘Maraikkayar’.²⁵ In any case, it should have become clear that there are many problems with the narrative of South Indian Muslim economic decline that historians have presented us with so far. Let us therefore take a look at the organization of some of the ‘new’ economic ventures that I have outlined above.

²² Cf. Mani 1993: 912-3.

²³ Subramanian 2007: 278.

²⁴ Cf. Mani 1993; More 2000; Ner 1941; Yegar 1972.

²⁵ Regarding the problematic utilization of labels such as ‘Maraikkayar’ or ‘Ravuttar’ in historiography of South Indian Muslims, see Tschacher 2014.

Making Businesses: Trade and Labor

There is a central aspect of nineteenth century business practices among South Indian Muslims in colonial Southeast Asia that is of fundamental importance in understanding the way these businesses operated. It is an aspect that has come up earlier in the discussion and that has been marshalled as proof for the claim of economic decline, namely, the often unclear relationship between mercantile activities and labor. As we have seen, labor is posited as an indicator of economic decline: the supposed increase of laborers among South Indian Muslims in Southeast Asia in the colonial period is taken as indication of their lowering economic status. At the same time, we have also seen how historians have systematically blocked out the majority of South Indian Muslim ‘traders’ and failed to reflect about the economic status and options to make a living of those unnamed ‘Chulias’ who came to Southeast Asia crammed with their few goods on the ships of European trading companies. Many of these would probably have engaged in activities we now classify as labor during their seasonal sojourns in Southeast Asia to augment their stay away from the families who would have supported them in India, unless they had a local wife – and even then, they would have been under obligation to help run these double households. When the British founded Georgetown, they found a ready reservoir of South Indian Muslim labor in nearby Kedah that they could tap into, as mentioned above.

If already the kind of seasonal trade in cloth that took hundreds if not thousands of South Indian Muslims to Southeast Asia and back every monsoon created a pool of laborers in areas like Kedah, then the establishment of colonial port cities in Southeast Asia such as Georgetown/Penang or Singapore in a way enhanced this process. This is not only due to British initiatives at labor recruitment, though this is the most often quoted aspect of South Indian Muslim labor in these port cities. Indeed, the British soon began to experiment with ways to obtain a more stable and controllable pool of labor by importing convicts from India for penal labor.²⁶ More important in our context is the fact that the localization of South Indian Muslim businesses produced a need for labor from these businesses themselves. Retail traders needed shop-hands, cattle traders needed herdsman, owners of cargo-boats and lighters needed men to operate their boats and load and unload cargo. The increased visibility of South Indian Muslim laborers was in many ways an aspect of the localization and extension of enterprises in colonial Southeast Asia.

This is most obvious and visible with regard to the lighterage industry. Owners of boats were in need of skilled pilots and crews. Waterways such as the Singapore River required considerable expertise to navigate, and the loading and unloading of cargo was a crucial process that, if carried out carelessly, could result in substantial losses and litigation for the operators of the lighter.²⁷ During the nineteenth century, European observers noted that ‘Klings’, i.e. South Indians, were the most skilled boatmen and operators of cargo-boats on the Singapore River, and to judge from their position in the lighterage industry in other places such as Penang harbor, this extended

²⁶ See Anderson & Maxwell-Stewart 2013 and especially Pieris 2009.

²⁷ For examples, see Kyshe 1885: 640-7; SSLR 1928: 14-27.

beyond Singapore. It seems that in the early nineteenth century, lightermen in Singapore were recruited directly from Madras and Penang, and even as late as 1958, a study revealed that “80 per cent of Indian lightermen in Singapore were born in India, and of these 76 per cent claimed to have been boatmen at home”.²⁸ These boatmen formed a relatively tightknit group that joined together during religious festivals as well as government holidays in assigning parts of the income generated by their work to the organization of ritual feasts, processions and public decorations.²⁹ South Indian boatmen were also recognized by Europeans as a distinct category, though perceptions varied. Their “impertinence” in exploiting their indispensability in the harbor economy to extort passengers and organize crippling strikes made them “vagabonds”, “who render themselves universally detested” in the eyes of the male English-reading public, while their “handsome, statuesque” bodies tickled the libido of travelling British gentlewomen.³⁰ The visible people in the lighterage business were those who actually labored on the boats, but behind them were the actual owners and operators of boats. In fact, the lighterage industry supported a whole range of individuals from the lowly boatmen via senior crewmembers and pilots who at times were even able to afford servants or to subscribe to Tamil newspapers, to operators who managed boats locally, to the actual owners, not all of whom resided in Southeast Asia. For example, one Layna Jackiria Hussain left for India in 1909 and left “his business in Singapore of supplying and letting out for hire tongkangs and cargo-boats” first in charge of his cousin and a year later in that of a certain K. Mohamed Hussain.³¹ Participants in the lighterage industry thus were involved a rather variegated set of activities involving different levels of ‘labor’ and ‘trade’.

While the case of the lighterage industry is probably the most obvious regarding the creation of a demand for labor being created by South Indian mercantile activities in colonial Southeast Asia, other branches of business were similarly dependent on hiring subordinates for performing various labor tasks. Apart from a few types of businesses, such as money-changing, most enterprises were in need of employees performing various acts of manual labor. These included a variety of activities, such as shop-hands, workers in warehouses, porters, and peons. Based on interviews taken in the early 1970s, Syed Mohamed Baquir noted that a new employee in a shop would first be given the task of assisting the cook to provide meals for everyone employed by the shop, since the duty of feeding his employees traditionally rested with the owner of a business.³² In this manner, even a simple cloth retail store included a hierarchy of employees ranging from the lowly assistant cook via salesmen to managers employed by the owner to run the shop. Such employees could be relatives of the owner, and according to Syed Mohamed’s information, it was

²⁸ Dobbs 2003: 40.

²⁹ See e.g. ‘Coroner’s Inquest’, *The Singapore Free Press* (26 Feb 1857) (statement of Emaum Saib Labbay); ‘The Decorations’, *The Straits Times* (4 Dec 1869); ‘Mavulitu’, *Singai Nesan* (12 Dec 1887).

³⁰ ‘Boats – A Hint to the Authorities’, *The Singapore Free Press* (6 June 1846) (“impertinence”); ‘To the Editor of the Singapore Free Press’, *The Singapore Free Press* (5 May 1836) (“vagabonds”); Earl 1837: 392 (“detested”); Bird 2011: 91. The effects of ‘Kling’ strikes especially on the harbor economy can also be gleaned from the editorial of *The Singapore Free Press* (26 May 1842).

³¹ Regarding a boatman having a servant, see ‘Ismail a Kling boatman...’, *The Singapore Free Press* (17 May 1866); for an absentee owner, see SSLR 1928: 46; among the subscribers to *Singai Nesan* in 1887 were six foremen of boat crews (*sarang*) and pilots of boats (*sampanotti*), some of them apparently in the employ of European companies.

³² Syed Mohamed 1973: 109.

common practice to send children to relatives in order to learn the basics of trade, but at the same time, both primary sources and the information collected by Syed Mohamed make clear that businesses almost always included people who were not related to the owner, a case in point being the above-mentioned lighterage business of Layna Jackiria Hussain, the administration of which was shifted from his cousin to an apparently unrelated manager.³³

Yet this hints at the far more intimate connection between labor and business activity than the simple observation that mercantile activities in many cases required labor. The tendency of scholarship has been to talk about labor and business as two separate activities, with ‘laborers’ and their in-migration indicating the decline of ‘business’ to some scholars. But not only were South Indian Muslim business ventures in Southeast Asia as dependent on labor as were the ventures of Europeans, the very boundary between ‘businessman’ and ‘laborer’ was a porous one. At the most basic level, many laborers tried to make additional money by engaging in small business activities such as hawking and peddling. Among a particular group of South Indian Muslim immigrants to Malaya, namely former weavers from towns such as Tenkasi and Kadayannallur, these activities were highly gendered. While men found employment as laborers in go-downs and the harbor, young women prepared spice-pastes in their homes that were then hawked by elderly women. Yet those laborers who, as the majority of South Indian Muslims, had come to Southeast Asia on their own, without wives or families, similarly augmented their income through activities such as selling coffee during festivals.³⁴ While for most laborers, matters would never progress beyond this stage, these activities nevertheless were part of a societally approved means of becoming independent and starting one’s own business. Syed Mohamed in the 1970s described a sort of ideal type of apprenticeship and social advancement among South Indian Muslims in Singapore. A man searching for employment would approach a potential employer. If the background of the young man would satisfy the employer, he would employ the man at the lowest level in his business, usually as cook or assistant to the cook. Over time, the employee would be given more and more responsible tasks. There would be no fixed salary, but rather, the employer would provide food, lodging, shelter, and basic medical care. In addition, the employer would remit money to the employee’s family in India on a monthly basis and also provide for occasional additional expenses. When an employee indicated his desire to return to India, the employer would calculate the wages due to him and hand them to the employee, in addition providing for the return ticket and gifts. All this while, employees would be striving to save additional money with which to buy their own business once the opportunity arose. In this case, if he had satisfied his employer and worked with him for some time, the employer would be expected to bless his former employee in his new business endeavor, provide him with some funds, and even introduce him to his own business contacts and wholesalers, though one of my respondents told me that it was considered proper to start one’s own business only after one had taken leave of one’s employer and returned to India for a certain time. In some

³³ Syed Mohamed 1973:108-12.

³⁴ Maideen 1989: 9-10; ‘Coroner’s Inquest’, *The Singapore Free Press* (26 Feb 1857) (statement of China Tomby).

cases, it was expected that a successful former employee would pay back his former employer a certain sum with interest.³⁵

That this blueprint for advancement from employee to businessman was not completely divorced from reality can be gleaned from a number of sources. An example is provided by the life-story of an unfortunate shopkeeper named Nee Aya Abdul Karim, who was killed in a car accident in 1940:

The deceased was a Tamil Mohammedan aged about twenty-eight years. He owned a small shop at 71-6 Woodlands Road, a rural district of Singapore, where he carried on business in piece-goods, provisions and general merchandise. He was born in India and was brought to Malaya in 1929 by his brother... who set him up in business in Seremban. That business failed in the depression of 1931 and for two years he was supported by his brother. Subsequently he assisted his brother who was then a contractor. In 1935 the deceased became a broker for food supplied to messes in the Naval Base Singapore and in 1936 he paid a visit to India. In 1937 he returned and set up in business on his own at Woodlands Road. He sold that business and another one and then opened the shop at No. 71-6. At the time of his death, he employed one salesman and a cook and... made a net profit from his business of about \$120 a month. He had the notion of buying the premises he occupied and putting up his own shop. The deceased was not married but contemplating marriage. He regularly sent money to his sisters in India and from time to time supported his brother in periods of unemployment.³⁶

This case contains many of the elements that we have encountered in Syed Mohamed's description: working in the employ of others or being dependent upon them for one's business before one is able to become independent, supporting others from one's own income (note that the unemployed brother supported by Abdul Karim may have been the same brother who originally set him up in business), and employing a hierarchy of shop-hands, with the cook occupying the lowest end.

While there is hardly anything dramatic about this particular case, it seems that occasionally, the social rise could be quite steep. Thus, a respondent told me about his father, who started off in Singapore in the first half of the twentieth century as a crewmember on a lighter. By diligently setting money aside, the respondent's father was able to purchase two lighters of his own. He then informed his employer that he would return to India, with the intention of returning immediately and setting up his own business. The employer, however, had already come to know of his employee's purchase of the two boats and told him to start his own business with the employer's blessings right away, without returning to India. According to the respondent, his father became a "multi-millionaire" with his lighters and was even able to extend credit to his former employer. While the actual extent of the father's wealth may remain unknown, it was obviously enough to set his son up as a successful lawyer in Singapore's central business district. That even some of the wealthiest South Indian merchants had undergone a similar sort of apprenticeship involving labor in their youth is exemplified by 'Cattle King' Kader Sultan (c. 1865-1937) from Karaikal in French India, perhaps the best-known and wealthiest South Indian Muslim merchant in Singapore in colonial times. By the early 1930s, Kader Sultan was not only a

³⁵ Syed Mohamed 1973: 108-12.

³⁶ SSLR 1941: 282.

successful merchant, but also a Justice of Peace, a Knight of the Legion of Honor, member of the Mohammedan Advisory Board, patron of several associations, owner of a villa designed by an Italian architect in Karaikal and a “beautiful residence”³⁷ in Singapore where he hosted governors, foreign consuls, and dignitaries from India. Yet when he came to Singapore in 1879 or 1880, aged fourteen, he was just another South Indian Muslim youth in search of employment. It took him more than twenty years before he founded the Straits Cattle Butchering Co., starting with only two stalls in 1908. Until 1914, he ran his business, now styled Straits Cattle Trading Company, together with five further individuals, before becoming the sole proprietor and establishing himself as the dominant cattle trader in Singapore for the next twenty years.³⁸

The social boundaries between laborers and businessmen, while constricting, were thus porous and could be transcended by individuals. Economic and social advancement was at the same time strongly circumscribed and regulated by a system of reciprocal obligations between employer and employee. Laborers were consequently strongly discouraged from organizing and going against the will of their employers. While Muslim boatmen obviously were able to take decisive action in conflicts with Europeans or other Indians, the comments of colonial authors about them being “cringingly servile to their superiors” and not organizing themselves suggest that Syed Mohamed’s 1970s remarks about the absence of industrial unrest among South Indian Muslims, if shorn of their interpretation as indicators of positive relations between employers and employees, have a grounding in the hierarchical obligations that permitted the transcendence of class boundaries under certain circumstances.³⁹ But perhaps the most important aspect of these networks of obligation and social mobility is something else, namely, the centrality of the individual and relationships between individuals beyond that of kinship in business enterprises. The role played by individual relations besides and occasionally above kinship in the reproduction of South Indian Muslim business in colonial Southeast Asia will form the focus of the final section.

Reproducing business: Inheritance and Network

Two interrelated assumptions have shaped the perception of mercantile activities among migrants of Indian background as far as colonial Southeast Asia is concerned. The first is that fundamental to mercantile activity were clearly delineated mercantile ‘communities’ that in most cases were “congruent with either a specific ‘caste’ or ‘subcaste’ (including Muslim ‘quasi-castes’)”.⁴⁰ The other is the notion that the main form of mercantile organization, beyond the lowest rungs of peddling and hawking, is that of a ‘firm’ located either within or outside India that at the same time is coterminous with a particular ‘family’. The concept of the ‘family firm’ has its origin in colonial assumptions about ‘native’ business practices, but it has been readily embraced by

³⁷ ‘In honour of the marriage...’, *The Straits Times* (19 June 1924), p.8.

³⁸ ‘The Butchering Business’, *The Straits Times* (20 Apr 1909), p.7; ‘The Straits Cattle Trading Company’, *The Straits Times* (3 Jul 1914), p.3; ‘On the 18th instant...’, *The Straits Times* (7 Jan 1926), p.8.

³⁹ Earl 1837: 392; see Bird 2011: 87; Syed Mohamed 1973: 112.

⁴⁰ Markovits 1999: 897; cf. Bhattacharya 2011: 9-11.

studies on Indian mercantile activities in Southeast Asia, probably not the least because similar assumptions guide studies on Chinese mercantile activities and the ‘family firm’ is therefore readily integrated into discourses on ‘Asian’ versus ‘Western’ identities in contemporary Southeast Asian nations.⁴¹

I do not intend to interrogate these assumptions in general here, but only as far as they play a role for the way South Indian Muslim enterprise has been understood in Southeast Asia. It is my contention that the assumption that South Indian Muslims formed a ‘mercantile community’ (in the singular), possibly with ‘sub-communities’, and that the ‘family’ formed the backbone of their mercantile activities is partly responsible for the image of decline and mediocrity that attach to colonial-period mercantile activities of South Indian Muslims in Southeast Asia. To start with, there is no evidence that Tamil-speaking Muslims from South India ever saw themselves as a clearly delineable ‘community’. All the terms with which they have been described, such as ‘Chuliahs’ or ‘Tamil Muslims’, were given by outsiders. While such terms were occasionally adopted by the people such described when communicating with others, e.g. when Muslims from French-India referred to themselves as ‘Chuliahs’ because this was the term by which the French administration labelled them,⁴² there is no evidence that there was any clear-cut sense of forming a ‘community’. The same is true with regard to the supposed ‘sub-communities’ of South Indian Muslims, such as the ‘Maraikkayar’. As I have shown in another article, these terms were defined as ‘communities’ by British census ethnography in the early-twentieth century and these definitions have subsequently been read back into time by historians, giving the impression of the existence of timeless business communities engaged in trade.⁴³ But not only is it debatable in how far South Indian Muslims in Singapore saw themselves as part of a single ‘community’. It is also not possible to describe that putative ‘community’ as ‘mercantile’, for as we have seen, there was no clear boundary line separating ‘merchants’ from ‘laborers’. Individuals could engage in occupations that might be defined as either ‘labor’ or ‘trade’ at the same time or in sequence. It is precisely this absence of a boundary line that has often been misinterpreted as a sign of economic decline and the rise of ‘laborer communities’, when in fact the extension of labor was a part of the extension of mercantile enterprises locally and the boundaries between laborers and merchants were porous.

The question of the role of the family requires some further probing. There is no denying that links of kinship could prove of vital importance for migrants from India hoping to make their fortune in colonial Southeast Asia. As we have seen in the case Nee Aya Abdul Karim that was quoted above, kinship was an important asset for the setting-up of a business. It was Abdul Karim’s brother Mohamed Abdul Cader who first set him up in business in Malaya and who supported him when his business failed in the global economic crisis of the early 1930s. Similarly, Abdul Karim supported both his sisters in India and his brother in times of need. But the life-story of Abdul Karim also reveals another aspect of South Indian Muslim business in

⁴¹ Cf. Bhattacharya 2011: 9; on the development of defining the family firm through legislation in British India, see Birla 2009; regarding migrant Chinese business being family-based, see Kuhn 2008: 184.

⁴² SSLR 1940: 75; cf. Cordier 1971-89: vol. 1, 363-402; vol. 2, 374.

⁴³ Tschacher 2014.

Southeast Asia that has, to my mind, received no attention from scholars, though it is vital in understanding the operation of such businesses. Abdul Cader and Abdul Karim at no time acted as partners in a family-run 'firm'. All their enterprises seem to have been independent of each other. While they supported each other in times of need, and while Abdul Cader became the administrator of Abdul Karim's estate after the latter's death, their enterprises remained separate from each other.⁴⁴

A methodological note is in order before we continue to explore the role of kinship in South Indian Muslim business enterprises in colonial Southeast Asia. The major problem is to identify kin in the first place in business activities. The absence of anything resembling family names among South Indian Muslims and the common practice to give the father's name only as a set of initials often makes it impossible to identify even siblings or children of an individual unless the relationship is expressly pointed out in a source. The common practice of naming a business after the individual who runs it – sometimes the manager rather than the owner!⁴⁵ – similarly makes it next to impossible to trace business histories through time. Thus, whereas the business activities of the Gujarati Angullia family can be traced in Singapore from the 1860s to the 1940s, due to the continuity of the Angullia 'family firm', no South Indian Muslim business can be traced with similar continuity. This apparent absence of continuity contributes a lot to the impression that there were no noteworthy South Indian Muslim business enterprises. But one should keep in mind that such discontinuity may be more apparent than real, simply because we may not be able to spot the continuity.

Yet at the same time, we should also keep in mind the pattern we have just noted with regard to the business activities of the two brothers Mohamed Abdul Cader and Abdul Karim. Looking for 'family firms' which integrate the business activities of siblings, cousins, and children of a single family and make them subordinate to the family's wider concerns in a situation where siblings ran independent enterprises means to hunt for a chimaera. The notion of the 'family firm', finally, also proves problematic with regard to another custom prevalent among at least some sections of South Indian Muslim societies. The 'family firm' is predicated on the assumption of a household held together by a patriarch (or at least a number of male elders) who form the central 'management' of the 'firm', with sons and nephews filling the junior positions. But in coastal Tamilnadu, Muslims widely practice the inheritance of real estate in the female line and uxorilocal residence patterns, i.e. a man goes to live with his wife after marriage.⁴⁶ Under these circumstances, a set of brothers would end up living apart from their father as well as each other after marriage. Put otherwise, there was no central patriarchal control that kept the males of a family together, while women usually did not migrate and engage in business activities. In a sense, many South Indian Muslims actually lacked the extended family to run a 'family firm'!

In order to understand how South Indian Muslim businesses were run and reproduced in colonial Southeast Asia, let us take a closer look at the process that one would assume to be at the center

⁴⁴ SSLR 1941: 281-6.

⁴⁵ E.g. SSLR 1928: 46.

⁴⁶ See e.g. McGilvray 1998: 441; More 1991: 37.

of the reproduction of the ‘family firm’ over generations, namely inheritance. Patterns of inheritance are of particular interest also for gaining a better understanding of change between precolonial and colonial patterns of mercantile activities by South Indian Muslims in Southeast Asia. One aspect of the precolonial situation that historians have preferred to gloss over or ignore was the insecurity of property on the death of a trader. If a foreign trader died, his possessions in a Malay city were likely to be confiscated by the local ruler.⁴⁷ The rise of European colonial empires on both sides of the Bay of Bengal with increasingly integrated legal systems, however, made it possible for Indian merchants to maintain a hold on property in Southeast Asia even in the absence of family members from the locality. The benefits provided to South Indian Muslims through this, but also the tensions that the possibility to inherit created, are amply demonstrated by the importance of inheritance disputes among South Indian Muslims in the colonial archive. Perusing the collections of Leicester and Kyshe as well as the *Straits Settlements Law Reports*, I was able to identify fifty-two cases as involving South Indian Muslims.⁴⁸ Of these, twenty-one (40%) relate directly to wills and inheritance. South Indians had gained a reputation of being “the most inveterate supporters of litigation” in civil cases in Singapore less than twenty-five years after the British had acquired the island, and there is little doubt that the majority of these legal disputes were property-related.⁴⁹ Utilizing the legal archive of course involves its own pitfalls. It preserves only those cases that came to be contested, and also only if the decision taken was considered to be of such importance as to merit the inclusion in a law report. The danger is that of taking cases as exemplary that were actually rather unusual. Nevertheless, the cases reveal some interesting parallels that can, in my estimation, be utilized to outline practices of inheritance and the continuation of business enterprises.

A glance at the persons involved in disputes over property bequeathed in wills alone exemplifies the range of actors in the business concerns of South Indian Muslims. The disputes pitted beneficiaries against administrators of estates, kinsmen of the deceased against business partners, and different branches of the same family against each other. Apart from kinsmen – children and grand-children, widows, brothers, cousins, and nephews – we encounter a fair share of individuals who were not related to the testator, or whose relationship with the testator is unclear. What emerges from the wills is a situation that we have already become acquainted with in regard to the case of the two brothers Mohamed Abdul Cader and Abdul Karim, namely, that there is little evidence that business activities of kinsmen were actually connected. In quite a number of cases, we find that testators and administrators passed on property to their apparently unrelated business partners, or that business partners were themselves appointed as administrators of estates if direct male heirs were missing.⁵⁰ In several of these cases, businesses were actually passed on to the administration of or sold to non-kinsmen even though kinsmen were available. We have already seen the case of Layna Jackiria Hussain, who in 1910 appointed an apparently unrelated person as attorney for his lighterage business in favor of his own cousin, and even

⁴⁷ Andaya 1978: 30-1.

⁴⁸ Kyshe 1887, 1890; Leicester 1877; SSLR; for a list of the cases, see Tschacher 2007: Appendix 4.

⁴⁹ ‘We give below...’, *The Singapore Free Press* (2 June 1842).

⁵⁰ Cf. e.g. SSLR 1928: 46; SSLR 1928: 83-4; SSLR 1940: 250.

allowed that person in 1911 to change the name of that business to his own.⁵¹ In another case, a wholesale and retail cloth-shop business was sold by the elder brother of a deceased, who acted as the testator's executor, to two apparently unrelated business partners of the deceased, who had entered into a partnership with the testator only a few days before the latter passed away in January 1904. This sale happened despite the fact that the deceased had a son of his own and that two other relatives, a brother-in-law and a nephew of the deceased (the son of the executor), were apparently directly involved in the firm, suggesting that the money accruing from the sale of the business to non-kin was of greater interest to the immediate male relatives of the deceased than to continue that business.⁵² In other cases, testators attempted to turn non-kin business partners into kin by promising them the inheritance of a business if they were to marry one of the testator's daughters. Thus, in a will dating to 1940, the testator directed the executor "to continue and carry on the business of General Merchant known as A. Kadir M. Saiboo and Company now being carried on by me" and to divide the profits equally between the executor and the testator's wife. After the death of the latter, "the whole of the said business will go to my executor the said Abdul Jabbar if and when he marries my second daughter the said Alimabi Ammal".⁵³

Rather than pitting different beneficiaries of a will against each other, as we might expect in cases of 'family firms', the archive rather presents us with cases in which beneficiaries were pitted against trustees and executors of wills. In some cases, heirs moved against wills in order to acquire control over funds that the testators, i.e. the heirs' own fathers and grandfathers, had invested in quasi-religious trusts. Thus, following a judgment made in 1871 that declared trusts for the performance of feasts in memory of the deceased to be void, a spate of litigation by heirs challenged such trusts.⁵⁴ On the other side, beneficiaries sued executors and trustees of estates for attempting to take over or speculate with property, especially real estate, given to their charge.⁵⁵ While the fact that many of these cases seem to have been arisen when a testator died without male heirs or with heirs who were infants may distort the actual picture, it nevertheless appears that family members of the deceased were rarely interested in continuing the businesses and estates they inherited or took over as trustees, but rather in deriving the maximum amount of cash benefits from the estate, probably to be invested in their own businesses. In this context, it is noteworthy that most of the businesses in question seem to have been run under the names of their individual owners or managers, suggesting that they were indeed run by individuals rather than parts of wider 'family firms'. The recurrent theme of geographical separation between testators, wills, executors, and beneficiaries in these cases also give the impression that individuals pursued their own business projects independent of those of their kinsmen, whose property was little more than assets to be sold off in order to raise cash for one's own business interests.

⁵¹ SSLR 1928: 46.

⁵² SSLR 1928: 83-97; SSLR 1929: 3-7.

⁵³ SSLR 1940: 250.

⁵⁴ Kyshe 1885: vol. 1, 255-72; vol. 1, 580-1; Kyshe 1890: 212-3; SSLR 1911: 74-83; SSLR 1936: 107-13.

⁵⁵ E.g. SSLR 1928: 46-52; 82-97; SSLR 1929: 3-22; 141-6; SSLR 1930: 212-6; SSLR 1931: 3-12; 55-7; 118-29; 1933: 73-85; SSLR 1937: 1-7; 33-49;

Consequently, even kinsmen looked upon each other with suspicion. Especially the practice of taking multiple wives in India and in Malaya seems to have created rifts between the children of different wives and concubines, and there are some indicators that testators sought to limit the access of local Southeast Asian wives to their estates through special contracts made during marriage.⁵⁶ At the same time, the relative frequency by which testator's bequeathed property to junior wives and concubines to the obvious chagrin of their sons or nephews also shows the relatively weak ties within such 'families', where neither the testator's nor the British judges deemed it likely that the children of the senior wife (who was usually settled in India) would support junior wives and children left in Malaya.⁵⁷ By the mid-1920s, families in India had finally come to see their sons' Southeast Asian wives as a burden and danger to their properties. The controversial reformer P. Daud Shah complained openly about the immorality of Malay women who stayed as wives and concubines with Indian Muslims and lamented the fate of the families of these Muslims who stayed back in India.⁵⁸

In the eyes of Muslim reformers as well as European administrators alike, the administration of businesses and properties by South Indian Muslims appeared to be characterized by greed and incompetence. "Money-making is their prime concern", was Daud Shah's resigned judgment of his compatriots in Southeast Asia, where even Hajjis were not above augmenting their income by supplying pork and alcohol to the rubber estates.⁵⁹ At the same time, British judges lamented the maladministration of estates by "Mohammedan Indian" families.⁶⁰ But what such judgments overlooked was that the money and property supposedly squandered in Malaya would actually augment the business enterprises of another member of the family at another place, in India, Burma, or French Indo-China. Rather than stable family firms run by Gujaratis, North Indians or Chettians, South Indian Muslim businesses appeared unstable and ephemeral on the outside. What remain largely invisible were the flows of cash that the winding up of one enterprise in one place brought for investment in another business venture elsewhere. The relative 'individualism' of South Indian Muslim enterprise as well as the networks beyond the constraints of kin that the relationships between former employees and their employers described in the previous section afforded may have largely prevented the creation of big 'firms', but at the same time facilitated the extension of South Indian Muslim business networks in Southeast Asia, which by the 1940s connected the Coromandel Coast to the Gulf of Tonkin and interior Burma to Sulawesi.

Conclusions

Let me reiterate a couple of points I have made in this article. The colonial period brought some noteworthy transformations in the business activities of South Indian Muslims engaged in Southeast Asia markets. While continued engagement of South Indian Muslims in the circulation

⁵⁶ Cf. SSLR 1931: 3-12; SSLR 1937: 1-7; 33-49; SSLR 1940: 74-7.

⁵⁷ SSLR 1937: 49.

⁵⁸ Daud Shah 1925: 341-3.

⁵⁹ Daud Shah 1925: 341.

⁶⁰ SSLR 1929: 145.

of commodities between India and Southeast Asia became far more difficult and far more circumscribed due to a variety of factors, the establishment of colonial empires and common legal regimes allowed for the extension of retail businesses and other more locally circumscribed enterprises into Southeast Asia. These businesses offered employment and the possibility for advancement to young Muslim men from South India, who would join in an enterprise at a rather lowly position, but might be able through diligent work and the support of networks of both kin and non-kin to set up their own businesses and ultimately to retire to India living off the rents collected from shops, lighterage businesses or real estate. South Indian Muslim businesses, with their stress on individual obligations and fluid boundaries between labor and mercantile activities, provided a relatively flexible structure that could be replicated by individual entrepreneurs without access to European credit or labor markets. While a son might chose to continue his father's business, individual businesses often seems to have changed owners, as heirs to an estate might chose to sell off their father's or brother's properties, thereby raising funds for their own individual enterprises while making established businesses available on the market for those who had accumulated enough cash to begin their own individual businesses. This model, in which kinship was only one of many resources that could be utilized in the running of a business, may have largely precluded South Indian Muslims from forming the large business conglomerates that are seen as typical of Marwari or Gujarati enterprises, but they seem to have been ideally suited for the extension of the small and medium-sized businesses typically run by South Indian Muslims. These businesses may not have made them the richest, but certainly the most widespread and visible, Indian entrepreneurs in colonial Southeast Asia.