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Constituting Capitalist Culture

*The Singapore Malay Problem
and Entrepreneurship Reconsidered*

TANIA MURRAY LI

In the popular imagination, Singapore Chinese are quintessential “economic men,” natural entrepreneurs predisposed to seek profit at every opportunity.¹ By contrast, Singapore Malays are imagined to be incapable of, or uninterested in, entrepreneurial endeavors. So pervasive are these views that they form part of the unexamined common knowledge of all Singaporeans. Building upon this popular knowledge base, state officials and community leaders concerned with national unity and progress have asserted that the Chinese have a business culture, whereas the Malays, if they are to compete in the national economy, need to acquire one.²

Drawing on the same sources of popular knowledge, an earlier generation of academic studies set out to identify the features that could explain Chinese success and Malay failure in business. The list of traits supposedly characteristic of “the Chinese” included achievement motivation, discipline, family solidarity, and a desire to achieve great wealth both in this world and the next. Contrasting traits were said to adhere in “the Malays” (Betts 1975; Tham 1983). These studies were based on a static view of culture as something given, almost genetic, and inherent in ethnic groups that were, in turn, quite unproblematized. The resulting explanations lacked historical depth,

disregarded human agency, and flattened and homogenized culture in ways that served to reinforce existing stereotypes and rationalize inequalities.

In this chapter I propose to reexamine the question of Malay entrepreneurship in the context of the cultural, economic, and ideological processes in which it is embedded. In taking this approach, I (like others in this volume) seek to avoid some of the problems of reification and essentialism that beset earlier studies and examine the relationship between culture and capitalism in broader and more dialectical terms. Presenting an account that emphasizes the constitutional aspect of culture and the interpenetration of structure and agency poses problems of organization, since culture and human agency are simultaneously *explanans* and *explanandum*. The potential for circularity is compounded by the need to problematize the ethnic categories Malay and Chinese and examine the generation and deployment of the identities associated with these labels. The labels must be questioned at the same time as they are *used* to refer to actual groups of people associated with specific sets of cultural practices. Moreover, a contrast between Malays and Chinese, which assumes these to be identifiable and internally homogenous social groups, is the more or less explicit subtext of all popular, academic, and official commentary on matters of entrepreneurship in Singapore. Peletz (this volume) helps to situate Malay entrepreneurship in history by providing a useful intra-Malay contrast, but for Singapore, the Chinese-Malay contrast is unavoidable. Some level of ethnic essentialism is already operating in the social world, and it will reappear in this account, although not without scrutiny. In order to expose various layers of meaning and causation in the relationship between culture and capitalism, the chapter is organized in sections, each of which holds some terms constant while others are explored.

In the first part of the chapter I examine the constitution of capitalism in Singapore as a differentiated social and economic form. I draw upon that tradition in anthropological writing that has argued that the interaction of global capitalist processes with local cultural forms produces diversity rather than homogeneity as people become engaged in reinventing traditions, reimagining community, and renewing or reconstituting ethnic boundaries.³ In this first section, I ask how Malay and Chinese ethnic identities and cultural practices shaped the form of capitalism in Singapore. In the second section, I examine the cultural practices, at the level of household and community, that have been brought to bear upon people's everyday engagements with capitalism and that have been formed and reformed in that context. I focus on the exigencies of urban wage work, which is the predominant economic activity of both Malays and Chinese, posing common dilemmas to which the two groups have responded rather differently. In the third section, I investigate the opportunities and constraints surrounding Malay entrepreneurship, focusing on the moral dimensions of business as these are negotiated among various subgroups within the Malay community. Far from being

a static given internal to “Malay culture,” the morality of business is the subject of ongoing struggles over meaning and identity in which the situation of Malays as a minority and stereotypes about the Chinese are major factors. Finally, I address the issue of legitimation, seeking to expose those cultural ideas and practices that render capitalism acceptable as a mode of life and a mechanism of resource distribution. Singapore’s version of “Asian capitalism” has taken shape on a differentiated social and cultural terrain, and so too have its characteristic modes of legitimation and management.

The Constitution of Singapore Capitalism as a Differentiated Social and Economic Form

A popular view held by Singaporeans about the Singapore Malays is that they form a predominantly indigenous, rural, unchanging, and perennially impoverished population. This view projects contemporary ethnic differences into the past, treating them as aboriginal facts from which much else follows. It provides an origin myth and charter for inequality. Some historical data, primarily from national censuses, are necessary to set the record straight. It will then be possible to reexamine the constitution of ethnic differences and their association with specific economic niches.

The great majority of Malays, like the Chinese, have been thoroughly integrated into the capitalist economy of Singapore since its inception (Siebel 1961:35). Ethnic stereotypes led colonial city planners to assign Malays to fringe areas in which they could continue to farm or fish and to assign the supposedly entrepreneurial Chinese to the city center. Actual employment patterns, as revealed in census data, diverged significantly from those the stereotypes suggest. In 1931 only about 30 percent of Malays were involved in primary production; there were also Chinese in this sector. By 1957 the figure had dropped to 8–10 percent for both groups and is now insignificant. Similarly, between 1957 and 1980, only about 30 percent of Chinese were entrepreneurs. Since the time of their arrival in Singapore, the majority of both groups have been employees, urban wage workers (Singapore Census 1931, 1957, 1980).⁴

The proportion of the contemporary Singapore Malay population that traces its ancestry to the original inhabitants of Singapore and its offshore islands is small. Most of those who currently identify themselves as Malay moved to Singapore from other areas of the Malay-Indonesian world during the twentieth century in search of urban wage work. Their movement can best be understood in terms of rural-urban migration, beginning before and continuing after the creation of political boundaries dividing the region. These twentieth-century Malay migrants worked in Singapore’s uniformed services as gardeners and drivers or as government employees in public works and utilities. Many lived in quarters provided by employers; others

lived in Malay residential areas, known as *kampong*. These were settlements built to accommodate incoming workers, mostly on a rental basis, and bore little resemblance to the kin-based fishing settlements of the original inhabitants (Li 1989:93–96).

Prior to 1959, with their established niche as employees of Europeans, the majority of Malays were not generally worse off economically than the majority of the Chinese. In 1953–1954, a social survey noted the discrepancy between favorable Malay economic performance and the already established popular image of Malays as economically backward (Goh 1958:100). True, the Malay elite was small: Only 5 percent of Malays, compared to 16 percent of Chinese, had household incomes of over \$400 per month (Goh 1958:19). For the remainder of the population, however, the Malay “average household income is, in fact, larger than that of the immigrant Chinese, who are supposed to be the most successful and enterprising section of Malaya’s population” (Goh 1958:100). Although the image of Malay poverty has long been entrenched, and in some parts of the Malay world it accurately reflects economic realities, in Singapore, at least, the relative poverty of Malays is a recent phenomenon.

The pre-1959 elite in Singapore, with per capita incomes of more than \$400 per year, was made up of entrepreneurs and professionals. The professional elite was largely restricted to the small group of local-born Chinese, or *peranakan*, who were early settlers in Malaysia and Singapore and who had sent their children to English schools (Roff 1967:110; Nagata 1979:28). Opportunities for Malays and the majority of Chinese to obtain an English education were limited (Roff 1967:28). The general educational standards in the Chinese and Malay vernacular schools were equally low, and the vast majority of Malay and Chinese children before World War II received at best a primary education and went into manual jobs (Turnbull 1977:146).

Constituting Differences in Situ

Although Malays and Chinese were both, in a sense, migrants to Singapore, their patterns of migration were very different. A key feature of Malay migration to Singapore was its individualistic nature. With the exception of some Javanese bonded laborers, few of the migrants to Singapore worked for other Malays. They migrated as individuals, paid off any debts they had incurred for their passage, and set about finding work for themselves. There were few Malay businesses large enough to employ migrant kin. At most, incoming workers expected that kin, neighbors, or other contacts would help them find jobs. Economic independence from kin was often preferred by the migrants themselves: It was the relative freedom and anonymity of the city and the possibility of supporting themselves as independent wage earners that attracted many individuals to Singapore. This was as true for women,

often fleeing unhappy marriages and village gossip, as it was for men. Both men and women sought to create their own lives free from some of the constraints of kinship and community in rural settings. Thus in terms of their occupational pattern, Malays were, both by necessity and by choice, thoroughly integrated into multiethnic Singapore, working for non-Malays (Li 1989:93–96).

In contrast, many Chinese migrants came to Singapore under large-scale indenture movements, especially in the late nineteenth century. Others were recruited “voluntarily” but became bound by debts to a labor recruiter, ship captain, or lodging-house keeper in Singapore. The migrant then became a member of a *kongsi*, or group of workers under a contractor. The contractor acted as an intermediary between the Chinese workers and European employers and was able to retain his control in part because constraints of language prevented direct employment (State of Singapore 1960:4).

Other Chinese migrants joined kin or quasi-kin, covillagers, or codialect speakers and worked in their businesses under their paternalistic authority. The migrant’s best prospect for mobility lay in starting a business of his own, but this he could not do alone, since particular trades were under the protection of Chinese secret societies and subgroup monopolies. Even as an entrepreneur, the Chinese migrant was necessarily integrated into an entirely Chinese world, which both provided opportunities and engendered abuses (Freedman 1979:65, 73).

It was the combination of Chinese entrepreneurship and the system of labor contracting that placed whole sectors of the economy under the control of particular groups of Chinese and totally excluded non-Chinese. The different economic niches occupied by the two groups thus resulted from a combination of the circumstances of migration and the innovations made by each group in situ as it brought its respective cultural resources to bear upon the new situation taking shape in Singapore.

The Structuring of Economic Opportunities

Two forms of structuring concern us here. First, an emerging income gap between Malays and Chinese led to the association of the two groups not only with different economic niches but with unequal positions in the national order. Second, the cultural and economic dimensions of the ethnic divide—as it relates to entrepreneurship, employment, and negative stereotyping—deepened. In both cases, the structuring has to be seen as a complex outcome of economic and cultural processes in which people contributed to the making of their world at the same time as they were constrained by sets of pre-structured opportunities and limitations.

During the period since 1959, a significant income gap has opened up between the Malay and Chinese communities. By 1990, the average Chinese

household income was S\$3,213, 43 percent higher than the Malay average of S\$2,246 (Singapore Census 1990:vol. 2, 7). Even if we treat the income data in the same way as Goh (1958) and exclude the top 17 percent of Chinese and 5 percent of Malays who earned over S\$5,000, the Malay median household income was 20 percent less than that for Chinese (Singapore Census 1990:vol. 2, 40). As noted earlier, this gap has not been a permanent feature of the ethnic order in Singapore.

The income gap between Malays and Chinese can be explained by a set of factors, some global and structural in nature and others more clearly generated locally. Malays lost their privileged position in the uniformed services when they were replaced by Chinese after independence. In the 1970s global shifts in power resulted in the closure of British bases, and Malays again lost jobs. At the level of the household, a combination of local and global factors affected the ratio of income earners to dependants. Census data show that Chinese families had the advantage of multiple wage earners throughout the 1960s and 1970s; young women were employed in the Chinese-speaking trade, manufacturing, and service sectors (Cheng 1980:31). It was not until the late 1970s that mass employment opportunities became available to Malay women in the multinational manufacturing sector.⁵ The Malay response to these new opportunities was very quick, and by 1980 the female employment rate of the two groups had reached par (Li 1989:104). In the interim, however, a generation of Chinese households had benefited from significantly higher incomes, lower fertility, and lower dependency ratios related to female employment. Education is a third factor in the disparity between Malay and Chinese incomes. By 1990, 16 percent of Chinese adults, compared to 5 percent of Malays, had upper-secondary, technical, or university qualifications that equipped them for jobs in the growth areas of high technology, finance, and communication (Singapore Census 1990:vol. 3, 12). But the majority of Chinese and the majority of Malays have at best completed a primary education and encounter similar problems in obtaining well-paid jobs.

Specifically in relation to the growing income gap between Malays and Chinese in the post-1959 period, differential participation of the two groups in entrepreneurial activities *is* a significant factor. The relative participation rates of the two groups have remained quite constant: Only 4–7 percent of Malay males in the workforce between 1957 and 1990 were either employers or own account workers; the Chinese participation rate in these two categories was in the range of 22–28 percent (Li 1989; Census 1990:vol. 2, 70).⁶ Yet as noted earlier, there was no significant income gap prior to 1959.

The key change that occurred in the post-1959 period was the rate of return to entrepreneurship. In Goh's survey of 1953, "own account workers" earned only a few dollars more than employees. For most entrepreneurs (the survey excluded the top 4 percent of income earners), small-scale business

did not provide higher incomes (Goh 1958:100). By 1980, the returns for entrepreneurship were significantly higher than those to be gained from employment. This was especially significant for those with a poor education; their prospects for advancement as employees remain limited. In 1980 self-employed men with no education had an average income 36 percent higher than employees with the same education (Li 1989:107). Thus during the 1970s and 1980s, locally oriented small-business activity permitted some Chinese workers to overcome the limitations of their education and achieve higher incomes, whereas Malay incomes stagnated.

Besides the income advantages enjoyed by Chinese entrepreneurs, the involvement of Chinese in small business continues to affect the overall shape of the Singapore economy and the distribution of opportunities for employment. The small-business sector of the Singapore economy grew by 100 percent during the 1970s (*Yearbook of Labour Statistics* 1970, 1980), and it continues to provide a major source of employment. Recruitment of workers is based on family ties, networks, and language affiliation (aspects of the *guanxi* described by Hamilton, this volume) and excludes Malays from this major sector of the economy.

Discrimination based on ethnic stereotypes is a general factor hindering Malay advancement through employment. Whereas the British apparently valued the characteristics of honesty and integrity they ascribed to Malays, among the Chinese the assessment of the Malay population is overwhelmingly negative. There is a widespread conviction among Singapore Chinese that Malays are lazy or, more charitably, that they are interested in spiritual, artistic, or social pursuits but relatively uninterested in material gain (Leong 1978). Malay nonparticipation in entrepreneurship is taken as central proof of this assessment. Although three in four Chinese men are employees, not entrepreneurs, entrepreneurship serves in popular consciousness as an ethnic marker distinguishing Chinese from Malays. Malay noninvolvement supports the view that Malays are indolent and thus deserve their place in the lower strata of Singapore society (cf. Alatas 1977). By cementing ethnic boundaries and negative stereotypes, differential Malay and Chinese participation in entrepreneurship has significant ideological effects. That is, it serves to explain and justify inequalities.

The climate of discrimination forces Malay would-be entrepreneurs to operate in a restricted niche. There are special opportunities for Malays to service their own people in the beauty trades, pilgrim brokerage, the publication of Malay and Muslim texts, and food production. But the possibilities for expansion into more general markets are limited. Before the expansion of government-run training facilities in the 1970s, Malays had little access to the skilled trades requiring apprenticeship in Chinese-owned establishments. Malays had something of a niche in the electrical trades, where training was provided by a major European company, but they were excluded

from the building, plumbing, and vehicle-mechanics trades dominated by small Chinese companies (Lim 1960). Malay subcontractors in the ship-building, heavy-engineering, and building-maintenance lines claim to gain contracts mainly from expatriate managers, seldom from local Chinese businesses (Li 1989:139–141).

Malays involved in retail have differing opinions of the possibilities of doing business with the Chinese. Some complain of high prices from Chinese wholesalers; others say wholesalers are primarily interested in regularizing the relationship regardless of race. Some Malay retailers claim that their Chinese competitors cheat on weights and measures to gain clients, putting Malays out of business unless they are willing to “do business in the same way as other races.” The assumption that Chinese are involved in cheating makes many Malays reluctant to engage in business partnerships with them. Language is a further constraint, and the lack of familiarity of Malays and Chinese in dealing with each other makes Malay retailers pessimistic about the prospect of gaining Chinese customers.

The perception that Chinese profit through trickery while Malays are constrained by moral and religious scruples is a fundamental part of the ethnic self-image of Malay businessmen. They believe that this difference in morality, which they attribute to ethnicity, gives their Chinese competitors an advantage over them. In contrast, some Malays claim to obtain customers, including Chinese, precisely because of their reputation for honest dealing. For example, an electrical contractor claimed to be recommended to customers by the utilities board

because they know we think of our name, our mother’s and father’s name, and God. But after fifty years I am still not rich, unlike some Chinese after one or two years. They are brave, they take on a job beyond their means, and if they fail they go bankrupt, but if they pull through by borrowing here and there, they get very rich. We Malays guard our name first, but we never get so rich.

The practical and supposed moral constraints of doing business with the Chinese force the majority of Malay entrepreneurs to focus on the Malay market. The picture of Malay virtue and Chinese vice becomes more ambivalent, however, as Malay entrepreneurs experience tensions in dealing with their own community. These tensions will be discussed further on.

Many of the structural problems currently faced by first-time entrepreneurs are common to both Malays and Chinese. Urban renewal and government regulations have removed the shelter provided by low-overhead backyard businesses, which formerly enabled small entrepreneurs to accumulate capital and experience. Public-housing flats, owned by the majority of the population, cannot be used as collateral. More Chinese (12%) than Malays (2%) have the advantage of owning private housing (Singapore Census 1990:vol. 3). Their key advantage, however, lies in the *guanxi* networks

through which some Chinese are able to secure loans without collateral (Lau 1974:22). Those already well positioned economically and socially have been able to prosper. However, most Malays and the majority of Chinese are not involved in business activities or their attendant social circles.

Whereas this section has emphasized the structuring of the Singapore economy along ethnic lines and the emergent association of Malay ethnicity with lower incomes, it has also noted factors such as poor education and limited opportunities for well-paid employment that affect all Singaporeans. Most Malays and Chinese encounter modern capitalism not as entrepreneurs but as wage workers at lower economic levels. The sets of cultural resources that they bring to bear on their position as wage workers struggling to survive economically and to lead satisfying lives in the context of family and community form the focus of the next section.

Constituting Family and Community Relations in a Capitalist Context

Singapore is a highly commercialized economy in which wages and cash purchases are at the center of daily survival. This section is an examination of the terms upon which relations of family and community are renegotiated in response to market demands, particularly the reliance on wages. Malays and Chinese face similar dilemmas in securing their daily survival and long-term security in a wage-based economy. However, drawing upon rather different sets of cultural ideas and working from their specific locations in the material and ethnic order, they have produced quite distinct practices.

Producing Family Relations

In Singapore, as in other highly commercialized urban centers, every item purchased or service rendered has a known market price. For wage workers, their contribution to the household is immediately obvious, as they hand over a portion of their pay to meet consumption needs. But even women and children who do unpaid work in the home or family business are easily able to calculate the value of their contributions to the household in terms of the wages that they have forgone. This contrasts with situations where families consume what they produce or where household members contribute labor in the productive and reproductive domains without thinking in terms of the individualized cash value of their contribution. On the expenditure side, parents can calculate quite precisely the monetary costs of the education and upbringing of children. Yet parents have few economic mechanisms for securing from their children a portion of their wages. As adult wage workers, their children receive their pay directly as a reward for their own individualized labor and not as an outcome of family investments entailing reciprocal obligations.

Establishing that the *potential* exists for Singapore families, both Malay and Chinese, to calculate the costs and benefits of family engagements does not mean that these calculations will necessarily be made. Even if they are made, this need not imply that they are invested with the same meaning or that they have the same effects. Malays and Chinese differ significantly in their handling of these structural conditions.

The cultural repertoire produced by Singapore Malays to handle the economic exigencies imposed by the market gives major emphasis to the notion of the gift. Women stress that they perform labor services at home and forgo personal income and its corresponding autonomy out of love for their families. Young adults who give money from their wages to their mother stress that they are making gifts from the heart, out of love and concern. The claim that transactions of cash and unpaid labor within the household are gifts is predicated on and takes its meaning from the commoditized context in which these transactions take place. When every item and service has a known price, the gift aspect is enhanced if goods and services are transferred free of charge. More specifically, the claim that cash and unpaid labor are gifts depends on an assertion of individualized claims to labor. It is only possible to make a gift if the item given truly belongs to you and not to your family by virtue of corporate claims.

There are many precedents in the Malay world for an emphasis on individual autonomy and a view of the household as a unit in which emotional bonds rather than corporate property provide the point of coherence.⁷ The existing Malay cultural repertoire provides a ready idiom for handling the individualization of labor promoted by the wage form. Gifts are powerful vehicles for “getting and keeping a lasting hold over someone,” as Bourdieu has demonstrated (1977:191). It should not therefore surprise us that the notion of the gift becomes especially prominent in a context where the individualizing potential of the wage makes the long-term bonds necessary for the reproduction of households especially hard to maintain.⁸ But in stressing the gift element in economic transactions with close kin, Malays are not only responding to exigencies. They are also creating and indeed insisting on forms of interpersonal commitment that they find morally appropriate and personally satisfying.

Part of the satisfaction that Malays derive from their family relationships stems from the comparisons they make between themselves and the Chinese, who have handled the exigencies of urban wage work quite differently. Chinese households in Singapore have been engaged in a renewal or re-creation of family-based patriarchy, in which corporate family claims over the labor power and wages of working children, especially daughters, are strongly asserted. The stress is not on gifts but on duties and, most significant, the repayment of debts for the (commoditized) costs of upbringing (Li 1989:150–158; Salaff and Wong 1976; Salaff 1981; Chung et al. 1981; Hassan 1977). Cultural idioms promoting filial piety are readily available in the Chinese repertoire (see Hamilton and Weller, this volume). In rural China, the

emphasis was on the obligation of sons who would inherit shares of the family property. In Singapore, it is especially girls who are expected to hand over a large proportion of their paychecks. Girls are supposed to make short-run returns on parental investment in their upbringing; sons are expected to advance family fame and fortune over the long term. Sons are nominally expected to care for parents in old age, although as noted earlier, there are few means to hold children to these obligations after they have attained independence. In fact, it is often to daughters that Chinese parents turn for support in old age. At this point, the idiom mediating the relationship between parent and child shifts to one of emotional bonds rather than obligations. Chinese parents, like Malays, find an appeal to emotion to be more powerful than a stress on obligations when their economic leverage is limited (Li 1989:154–158). Malays, however, seem to be more successful at creating emotional bonds that endure. Chinese parents are more often abandoned in old age homes than their Malay counterparts (*ST* March 23, 1981).

The different modes in which Malays and Chinese create family bonds have an impact on the possibility for entrepreneurship. Chinese families more readily pool incomes to meet family goals, submit to patriarchal authority, and contribute long hours of unpaid labor to family enterprises viewed as corporate household concerns (see Hamilton and Mackie, this volume). Malays do not expect any family member, spouse or child, to work unpaid or pool capital for a family business. They recognize that all individuals have the right to their own income and labor, and they tolerate the reluctance of children, especially sons, to work under paternal authority. When entrepreneurs do employ family labor, they endeavor to pay market rates or to compensate with significant gifts that keep their debts of gratitude within bounds. The result is that Malays cannot rely on the nuclear family as a business resource. Any Singaporean knows that Malay food stalls sell out early or are closed even at peak times because of owner exhaustion, whereas Chinese stalls run at all hours, not counting family labor as part of the balance sheet.⁹

Communities: Produced and Imposed

Constructions of community beyond the household likewise reflect creative cultural modes of managing the exigencies of Singapore life. The massive urban renewal programs since the 1960s have eradicated the older, named spaces upon which some Chinese and Malays were able to base a sense of physical community. But even the older kampongs and shophouses included rental units for a shifting population of urban wage workers and new migrants. From early times, then, a sense of community had to be constructed from interpersonal relationships, since it was not a given outcome of spatial arrangements. Chinese, as noted earlier, were largely absorbed into a set of economic relationships based on family, clan, and dialect affiliations that structured their social world. Malays, by contrast, worked for non-Malays

and had few direct economic linkages among themselves. This situation is in marked contrast to rural Malay settings, where cooperation among kin and neighbors in rice production has been an important focus of community economic and ritual life (Wong 1987; Peletz 1988).

In the context of increased economic autonomy from one another, the creation of a sense of community among Malays in Singapore has, rather like the household relations discussed earlier, depended on moral commitments and a willingness to make personal investments. A relationship with another person is formed by giving a little of the self. This includes offering assistance and support in crises and attending weddings and funerals. There is little prospect or intention of turning such social contacts to economic advantage. The fact that Malays do not depend on kin, neighbors, or friends and acquaintances for their wages enhances the sense that exchanges of time, goodwill, and material assistance are based on the voluntary spirit of the gift. The debts created are of a generalized sort: People who have led good lives and been active in creating and sustaining relationships with others can expect to gain in public esteem. The evidence is that many people voluntarily attend the weddings of these individuals' children and their eventual funerals. Failure to create and sustain social relations can arise from two sources: excess sociability, which increases exposure to gossip, snubs, and unfulfillable obligations; and exclusiveness, associated with pride when individuals or families act as if they are autonomous from the community.

As well as being developed in interpersonal exchanges, community is, at another level, assumed to exist among Malays in Singapore by virtue of their shared ethnic identity. Non-Malays, as noted earlier, are inclined to impute to Malays a common set of (generally negative) characteristics and predilections. But Malay identity is not only constructed and imposed by others. Malays positively assert a sense of community at the national level, which includes all Malays as part of a single social world. The main external markers of this identity are religion, language, dress, and food. The ethical and moral dimensions associated with Malay identity are the subject of considerable ambivalence and intracommunity variation. There is no monolithic "Singapore Malay culture" but rather a repertoire of identities, practices, and meanings. Malay entrepreneurs draw upon this repertoire as they negotiate the politics and practicalities of business ventures in Singapore. Their dilemmas bring into relief some of the issues faced by the Malay population generally as it seeks to define a sense of community in modern, Chinese-dominated Singapore.

Moral Dilemmas of Malay Entrepreneurship

The central dilemma of Malay entrepreneurship focuses on the extent to which it is possible, desirable, or morally acceptable to conduct profit-oriented business operations among kin, neighbors, and other members of

the Malay social world. It is an issue upon which there are varied opinions. A range of arguments and practical strategies have emerged within the Malay community that are loosely associated with gender and class positions. An exploration of these differences highlights the element of cultural creativity and agency that people bring to bear in their engagements with capitalism, this time not as employees but as entrepreneurs.

The moral dilemmas and tensions surrounding Malay entrepreneurship have been noted in numerous other settings. In rural Malaysia, entrepreneurs are described as the subject of hostility (Wilder 1982:112) and bemusement because of their apparent obsession with money and profit (Banks 1983:119). The resulting reluctance to go into business can be stated in positive terms: Malays place such a high value on kin and community relationships that they try to keep them free from calculation and insulate them from naked commercial transactions (McKinley 1975:35; Carsten 1989; Peletz, this volume).¹⁰ Judith Nagata assesses the moral dimension more negatively, at least from the viewpoint of practicalities and profit. Writing about urban Penang, she notes that Malay traders become “entangled in personal and social obligations” to customers and are forced to overextend themselves in credit. Malays exacerbate their difficulties by doing business within the area of residence where they “often fail to observe the cardinal rules of business in separating commercial from private relationships” (1979:112).

Nagata draws a contrast between Malay retailers and their Chinese competitors, who have the advantage of being impervious to “local social custom” (1979:113). In the context of this volume, such a contrast becomes a puzzle. The Chinese in her study are, presumably, impervious to the demands of their Malay customers but fully embedded in *guanxi* relations with fellow Chinese who provide their sources of capital. Among Chinese, according to Hamilton (this volume), it is precisely the personalization of commercial relationships that ensures business success. This must either mean that Chinese have no scruples about profiting from close kin and associates or that they are able to clearly delineate sets of people to whom different sorts of morality apply. Hamilton notes that not all Chinese are *guanxi* to each other: One’s partners are a specific and delimited group, and only they receive special treatment. Hamilton says little about the moral tenor of this relationship, whether, for example, there is a tension between the social and business aspects of the relationship or the two are in complete harmony. Finer-grained ethnographic study would be needed to reveal this. Business transactions with fellow Chinese who are not in *guanxi* partnerships are, according to Hamilton’s account, socially neutral, creating no reciprocal obligations and apparently no ambivalence. For Malay entrepreneurs, it is more difficult to delimit distinct categories of fellow Malays to whom different moralities apply, and there are fewer occasions in which the rules of pure commerce are appropriate.

The position of Malays as a minority ethnic group in Singapore exaggerates the moral burden born by entrepreneurs when they engage in business transactions within the Malay community. As noted earlier, a sense of community among Malays must be constructed out of personal engagements, since it does not form “naturally” from economic relations or neighborhood ties. As a result, the relationship between individual and community is always potentially a source of tension, readily exacerbated by entrepreneurial activities. To this problem is added the burden of an imposed or assumed sense of community as an ethnic group: In the context of Chinese domination, Malays are forced to recognize a bond with all fellow Malays, whether or not they are personally known to each other. With this bond come some moral commitments.

When Malays claim the qualities of consideration and humanity in relations with others to be part of the definition of Malayness, in contrast to the supposed Chinese characteristic of uncaring, calculated profit seeking, they impose upon themselves a greater level of ethical constraint. An example is provided by a Malay woman factory worker: “I pay \$100 to the Malay lady who looks after my child while I’m at work. She would charge \$200–300 for a Chinese child, but Malays are considerate, and she knows I don’t earn much. If I earned more I could give her more.” The imputation of a shared moral code, generalized on an ethnic basis, constrains the Malay baby-sitter from operating as a business concern and attempting to obtain maximum profit by charging market rates or from accepting only Chinese children who can afford to pay more. If she did this she would be accused of greed and she would become socially isolated from her neighbors.

Small-Scale Business Among Lower-Income Women

The assumed social, moral, and ethnic bond that links all Malays and that is held to characterize them *as* Malays makes it difficult for them, especially women working out of their own homes, to conduct pure business transactions within their own community. Petty traders in low-income neighborhoods sell mostly to friends and kin. These traders, who are mostly women, are most vulnerable to slights and alienation from their personally constructed communities as a result of their entrepreneurial activities. A female petty trader gave this account: “I was selling curry puffs and fried bananas from my house, then I got ‘condemned,’ black magic, so I can’t walk. The neighbors did it because I was doing well and they hate to see people better off. They don’t see your hard work, only your money.”

In this case neighbors denied envy and asserted that the trader was quite healthy. They attributed her unpopularity to her difficult personality. In addition, she had apparently overcharged for goods she had bought in Thailand for resale in Singapore. The criticism of overcharging is made not be-

cause profit is illegitimate in principle but because it shows bad faith and insensitivity in interpersonal relations. When selling to friends and neighbors, the trader should not act as if an anonymous deal is being made for as much profit as possible.

Entrepreneurs adopt various strategies to minimize the tensions engendered by their business activities. These include minimizing self-serving motivations and claiming that business is done in order to help others, almost as a public service: "They begged me to start selling noodles because they like my cooking." The extent of business activity may be downplayed by claims that it is only done for fun, as a hobby, part time, or by claims that there are no profits, only a little pocket money for the children. Another option is to avoid setting a price at all. The recipient of the goods or services should voluntarily give a sum appropriate to the time and effort expended by the entrepreneur. This strategy shifts the onus of handling the economic element of the transaction onto the other party and means that the entrepreneur cannot be accused of greed or lack of consideration in charging high prices. The result may be dissatisfaction and resentment. If one side is too calculating or the other side insufficiently generous, the social relationship between the parties can cool. For example, "My mother hires another person's car every morning to take food and utensils down to her food stall. Once she asked the driver to detour to collect something, and the owner charged extra. That caused a cooling of relations with the owner. My mother still uses the car but relations are strained because she feels the owner is calculating and stingy." In this case, the key factors in judging the appropriate price are the state of the social relationship between the parties and the interest either party has in sustaining that relationship.

The risk of strains and tensions when business is done between parties who are neighbors or who are in a close personal relationship prompts some entrepreneurs to make trading at a social and physical distance their main strategy. A woman involved in petty retail stated: "I don't sell my things here in the *kampong*. I have a lot of friends, especially other races, and I sell to them. Round here there are too many stories." Other traders prefer to do business with Malays but avoid their own neighborhood.

Although there are advantages in trading at a social distance, there are also distinct advantages to carrying out entrepreneurial activities such as petty personalized retail among close kin, friends, and neighbors. The existence of a close social relationship between the two parties imposes constraints on both of them. The seller is prevented from aggressively seeking maximum profit, and the purchaser feels under obligation to be generous by purchasing the goods proffered. The seller plays a precarious game: The social relationship will ensure a sale, but if taken too far, too often, or incorrectly played, the social relationship itself could be at risk as the purchaser comes to feel resentful at being forced into an unwanted deal. A shared vision of

community enables the transaction to take place, but it is not a vision free from tension and ambivalence.

A development of petty personalized retail is the “party” system, which is extremely successful in Singapore but occurs exclusively among Malays. The party hostess invites friends, relatives, and neighbors to her house, where she provides food and displays the goods she has obtained from an agent. She is given a 10 percent commission on the sales, which often amounts to S\$400–\$500 for her day’s work. The guests feel obliged to make a purchase even if it is the smallest token item, since they accepted the invitation and partook of the food provided. Chinese neighbors or friends are sometimes invited to these parties, but they do not seem to feel the same obligation to buy; if the goods do not interest them, they leave with excuses.

Although the hostess is guaranteed a good profit, there are costs and risks. She should ensure there are enough low-cost items for those who attend out of goodwill but cannot afford to buy much. She cannot hold parties too often, or her guests may become reluctant. She is obliged to attend in turn all the parties held by her guests, and she should attempt to make purchases of equivalent value. To preserve social credit and retain social relations that are valued in themselves and that can be used again in the future, a delicate balance must be maintained. Business profit can be pursued, and everyone knows that this is the real basis of the activity; but it cannot be pursued undisguised or to its fullest potential limits. These social relationships, perhaps like Chinese *guanxi* ties, must remain primarily social, suppressing the economic component or at least rendering it secondary.

Formal Enterprises and Alternative Visions of Community

Class, as it intersects with gender, is the main factor distinguishing the more established entrepreneurs from those discussed earlier. In poorer families, men tend to be wage workers and women undertake petty retail as a way to stretch the household budget and gain some personal cash. This type of entrepreneurship is not expected to provide a major source of livelihood or upward mobility. The few men who are involved in petty trade are subject to the same social constraints as the women. Among more wealthy Malay families, business activities are more likely to be pursued in premises separate from the home and to be the full-time activities of men. Women are not much involved as unpaid helpers, for the reasons discussed earlier. There are only a few established full-time women entrepreneurs.

Some Malays operating formally constituted businesses in premises separate from their own homes experience social tensions similar to those described previously. Competition from another entrepreneur tends to be seen as motivated by envy and spite. In the words of one retailer, “If you have two Malay shops side by side, selling the same product, but one has more

customers because he is more friendly, the other will be envious and upset; so he will lower his prices to sell at a loss, until both shops are bankrupt, but he will feel satisfied." Another trader chose to locate his shop far away from areas of intensive Malay settlement because, he said, "there are too many Malays there, they get jealous and try to put a curse on you, or say you are mean and spread stories about you."

Although established traders may prefer to do business at a social distance, the possibility of doing this is constrained by the peculiar configuration of ethnic relations in Singapore. It was noted earlier that the opportunities for Malays to do business with the Chinese are restricted by mutual unfamiliarity, the specialized nature of some foods and other products, and discrimination. This situation forces Malays to look toward their own community for a market. In negotiating the meaning to be given to the notion of "their own community" and in defining the ways that an individual can relate to that community, more established entrepreneurs call upon the expanded range of images and possibilities available to them as citizens of contemporary, multiethnic Singapore.

Class, Islam, ethnicity, and "progress" provide alternative discourses and practices that shape cultural constructions of community for Malay entrepreneurs. By virtue of their class position, established entrepreneurs are removed from the poor neighborhoods, where the pressures to develop a sense of community out of sociability are most intense. With their privatized housing arrangements, men and women in middle- and upper-income apartment blocks pursue neighborhood contacts on the basis of more formal invitations to social or religious occasions and visits prearranged by phone call. Children's activities are closely monitored so that they can concentrate on studies. Yet despite the stress on privacy and the desire to avoid neighborhood gossip and tensions, even these Malays must deal with the requirement to create community out of personal ties.

Islam is frequently cited by established entrepreneurs as legitimation for business activities that fly in face of social pressures. They criticize uneducated Malays for their mistaken belief that Islam constrains business. They note that Islam permits and encourages honest trade, enjoining people to seek wealth so long as they meet their responsibilities for charitable donations. Gladney (this volume) notes a similar rationale among Chinese Muslims. Malay entrepreneurs are especially prominent in community religious activities. Islam also provides entrepreneurs and other professionals with a vehicle through which they can fulfill Malay requirements for sociability but confine them to religiously prescribed contexts. In their privatized neighborhoods, they organize and participate in the groups that meet in the evenings for Koranic study and chanting, but they do not casually visit at other times of the day. Note too that the heightened significance of Islam in daily patterns of interaction in upper-income neighborhoods has reduced

the extent of socializing with Chinese and Indian neighbors, with whom common class position might otherwise encourage closer ties.

Ethnicity is a domain of discourse marked by much ambivalence. Malays refer to Chinese discrimination when explaining business failure, and they make the contrast, noted earlier, between Malay virtue and Chinese vice in business ethics. But they also regard the Chinese favorably when commenting on the negative aspects of Malay community life. Chinese are said to support their own, whereas Malays are unwilling to trust or support a Malay entrepreneur, perhaps out of jealousy. Chinese are straightforward, business is business, whereas Malays let their emotions become involved. Though these observations are no doubt stereotypic, the availability of an alternative, Chinese model of entrepreneurial behavior expands the repertoire available to Malay entrepreneurs seeking to renegotiate an identity and set of practices specific to their multiethnic context.

The overwhelming numerical presence of the Chinese defuses the intensity of interaction among Malays—a positive feature noted by the trader cited earlier who seeks to do business in areas where there are some Malays but not too many. His strategy alleviates the problems that he perceives to be generated from within the Malay community. However, he still needs to do business with Malays and to acknowledge some of the obligations imposed by belonging to a Malay community because the ascribed ethnic boundaries that separate him from potential Chinese customers remain in place. In the context of Chinese and Malay shared apartment blocks, workplaces, and class positions, the content of Malayness and Chineseness have been reshaped in ways that reduce some differences but reinforce others, as ethnic boundaries are reconstituted on shifting grounds.

The discourse of progress, modernity, and competition promoted by the Singapore state, the Malay leadership, and, increasingly, by the Malay government in Malaysia provides yet another framework within which to negotiate Malay identity. Singapore and Malaysia share in the new sense of Asian self-confidence as the region experiences an economic boom. Official rhetoric in both countries continuously stresses the need to retain a competitive edge and enjoins people to work harder, seeking out new opportunities. “Asian values” such as diligence, self-reliance, and discipline are touted as the keys to success for the individual and for the nation. Malays in particular are enjoined to be more pragmatic and compete with other races in all sectors of the economy, including business, in order to achieve progress as individuals, as a community, and as contributors to national growth and prosperity.¹¹ For entrepreneurs who are successful in asserting an identity that relates to this public discourse, pursuing business opportunities can be construed not as selfish ambition but as helping to fulfil the vision of a model, modern Malay community (see *ST* October 6, 1990).

The precise ways in which the new discourse on modernity and Asian values being generated by the state will interact with cultural and ethnic con-

structions generated in the context of daily life in the homes and workplaces of Malay and Chinese Singaporeans is yet to be seen. Although the discourse of modernity assumes a meritocratic openness, the realities of life for many Singaporeans, Malay and Chinese, indicate that this openness is illusory. Class and ethnic barriers to individual mobility remain entrenched.

The direct effect of culturally constructed and ethnically imposed constraints on Malay entrepreneurship has been that potential avenues of economic mobility are closed off. With low incomes, most Malays are confined to the socially intense neighborhoods where the difficulties of advancement through either education or business activities are most severe. By failing to engage in business, Malays reinforce the Chinese image of them as lazy, incapable, and uninterested in economic gain. This, in turn, contributes to discrimination by Chinese against Malays in employment.

For the Malays, the Chinese represent a powerfully constraining force both culturally and economically. Without the Chinese reputation for entrepreneurship, Malays would not have acquired a reputation for being nonentrepreneurial. Nor would their lack of participation in business have put them at a disadvantage as an ethnic group in the competitive framework of the national economy. The negative images that Chinese produce about Malays have consequences for the lives of the latter on a daily basis. Although, as noted, Malay identity is constructed from a repertoire of shifting terms rather than being imposed monolithically, the politics of identity cannot be reduced to questions of choice. Individually and collectively, Malays negotiate issues of identity within a field of power in which they are materially and numerically weak and in which their capacity to counter the representations produced by others about them is limited.

The “Malay Problem” and the Legitimation of Inequality in Singapore

Over the decades since independence, politicians, academics, the media, Malay community leaders, and the Malay and Chinese public have pondered the cause of “the Malay problem” and have been remarkably consistent in their findings: Malays are less hardworking and ambitious than Chinese and are imbued with cultural and spiritual motivations that equip them poorly for the competitive context of Singapore. Malay lack of involvement in entrepreneurship is taken to be a prime example of this problem.¹² Here, I want to examine the political and ideological consequences of this assessment of “the Malay problem” and its role in legitimizing a particular form of Asian capitalism.

I have already taken issue with the use of static ethnic images as explanations for cultural and economic processes that have complex histories. I have also pointed out that statistics support the image on one count but not on the other two: Malays are definitely much less involved in business than

Chinese, but the majority of Chinese (about 75%) are, like the Malays, employees, not businesspeople. Also, Malays did not fall behind the Chinese economically until the 1960s. Whereas the image of the backward Malay has a long history, the Malay economic "problem" in Singapore is actually a recent creation.

Once Malays did in fact fall behind economically, they became associated with a set of other social problems such as poor educational performance (PR May 30, 1992), large family size, family breakdown, delinquency, and drug addiction (PR July 18, 1992). These problems, which are to a great extent common to all those at lower income levels, affect Malays disproportionately because more of them have low incomes. Yet they appear to be Malay problems because the statistics are always reported on an ethnic basis. The tyranny of race in official statistics and analyses is seldom queried,¹³ since it accords with popular perceptions about the centrality of race as an organizing feature of Singapore's social and economic life. The ethnic lens renders invisible many commonalities of experience across ethnic boundaries. Although it was shown earlier that Malays and Chinese handle the exigencies of Singapore life in rather different ways, their predicaments and many of their strategies have much in common. Increasingly, the school system, media, and popular culture provide potential common ground, but ethnic boundaries remain entrenched.

In Singapore, ethnicity has played a key ideological role in explaining the discrepancy between the promise of an open, meritocratic society and the uneven and sometimes disappointing results of capitalist development. When present social and economic conditions are projected back into the distant past and traced to pre-given, supposedly unchanging cultural practices that inhere in bounded ethnic groups, the division of rewards in society is made to appear inevitable, naturally occurring, and therefore just. These ideas were not invented and imposed by the state but form a hegemonic system pervading popular consciousness and are regenerated daily in the course of everyday interactions.¹⁴ The ideological effects of the ethnic lens have been twofold. The systematic inequalities affecting all lower-income Singaporeans have been rendered less visible, and efforts to deal with inequality have been focused on the need for cultural change within ethnic groups.

Few governments are entirely comfortable with capitalism, recognizing the potential political hazards of systematic inequalities. But the Singapore government since independence has steadfastly promoted the central myth that individual enterprise, hard work, and self-discipline are the keys to success in a fundamentally open and meritocratic society (*ST* February 3, 1991). Factors in the educational system that disadvantage students from lower-income, non-English-speaking homes are seldom acknowledged (Li 1989: 178–182). Nor is it noted that the viability of capitalism is always predicated on the labor of many and the success of a few (Willis 1977).

If we look at inequality in a global context, Singapore's prosperity relies increasingly on state ventures, multinational capital, and the labor power, land, and resources of the Southeast Asian region. It depends less on the self-help efforts of local small-scale entrepreneurs, yet they are still considered to exemplify Singapore, its free-market capitalism, and its promise that any diligent person can prosper. The model citizens are entrepreneurs, they are Chinese, and they rose from rags to riches through their own efforts.

The rendering of inequality in ethnic terms has the further implication that ethnic communities, not the state, have the major responsibility for resolving the problem. During the 1970s and 1980s, emphasis on "the Malay problem" distracted attention from similar problems of poverty and inadequate education in the majority Chinese community and in other minority groups (Li 1989:178–182). The focus was on the cultural failings of the Malays and the changes needed to instill an achievement motivation, thrift, and other values appropriate to competition in multiethnic Singapore. The government argued that it could not bring about the necessary cultural change for the Malays, but it supported programs to accomplish this goal that were organized by Malay community groups and the national foundation Mendaki. Their programs have included tuition schemes, preschools, family counseling centers, a Muslim trust fund, and encouragement for Malays to set up businesses.¹⁵

In the 1990s, the ethnic model for representing and dealing with inequality has undergone a further evolution. It has become more evident that not everyone is benefiting from Singapore's prosperity and that the gains have been uneven. It has also become obvious that Malays are not the only ones affected by these problems; and Malays have been reminded that "the number of poor Chinese far exceeds the number of poor Malays," so their claims for special treatment should be circumspect.¹⁶ There has emerged a greater willingness to recognize the *de facto* existence of disadvantage and marginalization but little acknowledgment of institutional processes through which inequality is structured. Individuals and whole ethnic groups are recognized to be disadvantaged by poverty, but this is deemed as resulting from a lack of motivation originating in inappropriate cultural values.

In dealing with the problem of inequality, the government remains determined to avoid direct action on poverty. It promotes a model of Asian capitalism in which the Asian family and community, not the state, provide the "human face" and take on responsibility for the welfare of individuals. In asserting an "Asian" model, the government conveniently homogenizes and blends Malay, Chinese, and Indian family and community life in order to heighten the contrast with the "West," characterized by family breakdown, moral decay, and dependency on state welfare (PR December 23, 1989). The Western alter ego provides the Singapore government with a mandate for a form of governance that is intrusive regarding moral issues, especially in the

regulation of family and sexuality, and yet takes no responsibility for the ethical consequences of inequality in a capitalist economic system.

Despite homogenization of ethnic differences in order to assert a common Asian front, ethnic distinctions remain crucial to this form of governance. The idea of an ethnic group as a *community* interjects a necessary distance between the individual and the state. Communities know “their own” members best and can be made responsible for solving “their own” problems (PR June 27, 1992; PR February 7, 1991; *ST* May 17, 1992). They are able to do this by providing various forms of practical assistance (such as school tuition) as well as by identifying the cultural traits that need to be altered among those who are lagging behind. Wealthy people and professionals in each group, those assumed to possess the values required for success, are called upon to assist, reform, and educate others in “their community.” Following the Malay community’s lead with Mendaki, founded in 1982, the Indian community established its development association, SINDA, in 1990. The Chinese Development Assistance Council (CDAC) was founded in 1992. Each of these organizations enjoys government support in the form of revenue arrangements (voluntary contributions are deducted directly from the payrolls of the requisite ethnic group member), matching government funds, and subsidized space and facilities.

An ethnic framework for dealing with inequality has evolved “naturally” from a politics that sees certain cultural values and the resultant lack of motivation as the main impediments to advancement in a meritocratic society. There is no doubt that leaders in each of the ethnic groups have taken on the task of raising the status of their community with diligence. In the Malay case, leaders have been frustrated that however much improvement is made in, for example, school examination results, other ethnic groups improve even more (PR May 30, 1992; *ST* May 6, 1990). The discrepancy in rates of progress could be interpreted as an outcome of unequal incomes and the resulting disadvantages outlined earlier. Instead, it is seen as evidence of continued weakness in the Malay community and the need for Malays to redouble their efforts.

By reexamining Malay entrepreneurship in the context of the broader cultural, economic, and ideological processes in which it is embedded, I suggest that a socially engineered value change would pose no solution to the “Malay problem.” The problem, if indeed there is one, would need to be substantially reposed. Malay nonparticipation in entrepreneurship has complex causes that include the dynamics of family and community life as they have been created and reformed to meet the conditions of life in Singapore. Malay culture and morality are not irrelevant carryovers from the past but contemporary adaptations with fully contemporary meanings and significance. They are subject to ongoing reformation and negotiation in the contexts of everyday life, which Malays encounter from a range of gender and

class positions. These contexts include the presence of the Chinese and the presence of the state, each with its own forms of material and discursive power. As this chapter has indicated, Malays are not passive in these encounters. In their endeavors to develop and sustain a moral basis for encounters with modern capitalism, they have expanded the range of human possibilities, demonstrating the diversity of practices upon which “Asian capitalism” actually rests.

NOTES

This chapter draws on interviews with Malay households and entrepreneurs carried out in 1982–1984. The results of this study, additional references, citations, and acknowledgments can be found in Li 1989. The results of the 1990 census and news reports from the early 1990s were used to update the study in 1993, but no new interviews were carried out.

1. As Jennifer Alexander notes (this volume), Chinese profit seeking has not always been regarded as a positive attribute. Colonials often characterized the Chinese as cunning, crooked, and aggressive.

2. See “The Malay Dilemma,” *Straits Times or Sunday Times* (hereafter *ST*) September 22, 1990, for comments by Malay and non-Malay businessmen on Malay lack of drive, their satisfaction with the “easy life,” and the need for “a total change of attitude and motivation in the Malay community.” For government statements, see Singapore government press release (hereafter *PR*), December 23, 1989; *ST*, October 18, 1989; and numerous references from the early 1980s cited in Li 1989.

3. See O’Brien and Roseberry 1991; Pred and Watts 1992; Gupta and Ferguson 1992.

4. Mackie (this volume) notes that Chinese in the Southeast Asian region have been predominantly employees, often farmers, only some going into business and even fewer with much success. For China, the idea of a generalized, “natural” predilection for business is even more absurd.

5. In the 1990 census 53 percent of working Malay women were in manufacturing compared to 32 percent of Chinese women. Note that these low-wage jobs are especially vulnerable to regional competition.

6. Men’s and women’s informal-sector activities are not reflected in these figures.

7. See Jay 1969, Djamour 1959, Peletz 1988, Banks 1983, Wong 1987. Aihwa Ong notes that parents hoped to receive “voluntary” cash contributions from their working daughters, but they were often disappointed (1987:71, 130–131).

8. See Bourdieu 1977, Appadurai 1986, Carrier 1992, Parry 1986, and Parry and Bloch 1989 for critiques of the exaggerated and reified opposition between commodities and gifts, household and market, set up by Western cultural assumptions.

9. For religious or spiritual factors that influence the motivation of Chinese and Malay families to accumulate wealth across the generations, see Li 1989:75–88, 161–162. See also Peletz (this volume) on the socially generated motivation to acquire wealth or to “go the extra mile.”

10. Carsten (1989:117) citing a study by Lim (1981) notes that the “moral emphasis of Malay fishermen is on mutual help based on kinship, while those of the Chinese

traders centre on commercial relations and the profit motive." This contrast reflects stereotypes that romanticize Malay life and parody the Chinese. It does not advance our understanding of the ways in which the market is constituted as a moral sphere.

11. Malays in Singapore and Malaysia have adopted a similar rhetoric on progress and stress the need to "instill Islamic values like hard work and team spirit among members of their communities." Singapore Malays have been praised by Malaysians for their openness, drive, and pragmatic willingness to adopt English as the language of education and economic life.

12. See Li 1989 for an extended discussion of this point. See also *ST* October 18, 1989; *ST* September 22, 1990.

13. But see Vivian Balakrishnan in *ST* January 24, 1990.

14. The origin of the myth of Malay backwardness has its own complex history and goes back to the beginnings of the colonial era. It was reworked through the early phases of Malay nationalism. See Alatas 1977; Roff 1967; and Li 1989:166–182.

15. This fund was called Danamis (*ST* October 4, 1990). The failure of Singapore Malays to develop trade networks with Malaysia, Indonesia, and the Middle East has frustrated the government and led to moves to import Muslim entrepreneurs from elsewhere in the region to fill the gap (PR December 22, 1990; *ST* September 22, 1990; *ST* December 23, 1990).

16. See media coverage in PR December 23, 1989; *ST* May 6, 1990; *ST* October 8, 1990; PR February 7, 1991; and PR June 27, 1992.

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- December 22, 1990, George Yong-Boon Yeo
- February 7, 1991, Goh Chock Tong
- May 30, 1992, Sidek bin Saniff
- June 27, 1992, Lee Hsien Loong
- July 18, 1992, Yeo Chow Tong