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### The Economic Status of Malay Muslims in Singapore

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## The Economic Status of Malay Muslims in Singapore

*Pang Eng Fong*

### Introduction

In 1965 Singapore separated from Malaysia to become an independent secular state in a region of Islamic nations. It had then an estimated per capita income of S\$1,600<sup>1</sup> and a population of 1.9 million people, a sixth of them Muslim. Today, after sixteen years of rapid economic progress, it has a per capita income of S\$10,000<sup>2</sup> and a population of 2.4 million people. Of the population aged ten and over in 1980, 324,000 or one-sixth are Muslim. Ninety per cent of the Muslims in Singapore are Malays, nine per cent are Indians and Pakistanis, and one per cent belong to other ethnic groups, included in the Malay Muslim group are some 5,000 Arab Muslims.

Muslims form the third largest religious group in Singapore. The largest two groups are Buddhists and Taoists which together account for 56 per cent of the population aged ten and over (see Table I).

TABLE I

Percentage Distribution of Persons Age 10 Years & Over by  
 Religious and Ethnic Group, Singapore, 1980

	<i>Total</i>	<i>Chinese</i>	<i>Malays</i>	<i>Indians</i>	<i>Others</i>
Total Persons	1,981,961	1,517,660	294,121	127,781	42,399
%	100.0	100.0	100.0	100.0	100.0
Christianity	10.3	10.6	0.3	12.4	60.8
Catholic	4.6	4.3	0.2	7.9	36.1
Others	5.7	6.3	0.1	4.5	24.7
Buddhism	26.7	34.3	0.1	1.0	17.4
Taoism	29.3	38.2	—	0.1	0.1
Islam	16.3	0.1	99.3	21.8	6.5
Hinduism	3.7	—	—	56.5	0.2
Other Religions	0.6	0.1	—	7.0	1.6
No Religion	13.2	16.7	0.2	1.2	13.3

Source: Singapore, Department of Statistics, *Census of Population 1980*, release no. 9, Singapore: Singapore National Printers, 1981, p. 31.

Note: — Less than 0.1 per cent.

Malay Muslims are of two types. The first includes immigrants from Indonesia, mainly from Java and the island of Bawean. These immigrants have settled in Singapore for one, two or three generations. The second type originates from the Malaysian peninsula and have lived in Singapore for several generations. These two types share similar cultural traits. Both have an economic status below that of Muslims who migrated from India, Pakistan, and Arabia.

Most of the Arab families are fifth or sixth generation descendants of Arabs who migrated to Singapore from Southern Arabia. Despite intermarriage with Malay and Indonesian women, the Arabs have retained their identity. With their wealth and power, they are the elite of the Singapore Muslims. Arab Muslims are well represented on various public and private bodies dealing with Muslim affairs.

Traditionally, the Arabs in Singapore have been prominent in the Muslim community as merchants and traders. In recent years, because of their ties with the Middle East and the growing importance of that region in the world economy, many of them have developed new roles and activities as intermediaries for investors from the Middle East and as exporters of goods from the Southeast Asian region to the Middle East, particularly Saudi Arabia.

Like the Arab Muslims, the Indian and Pakistani Muslims are generally better off than the Malay Muslims in terms of education, income, and occupational status. Compared with the Malay Muslims, a much larger number of them are lawyers, doctors, managers, public officials, merchants, and traders.

Published statistics on the economic status of various religious groups in Singapore are scanty. National data on religious groups are not available for the 1950s, 1960s and 1970s. Apparently, both the colonial and the present government did not consider the collection of information on religion useful for social and economic planning. In 1980, however, the government decided to include religion as an item in the 1980 Population Census. Statistics on the size of various religious groups and their ethnic composition have been released. Unfortunately, information on the income, occupational and industrial status of various religious groups is still not available. Such information would have provided an excellent picture of the economic status of various groups of Muslims in Singapore. But there is a fair amount of information from both census and non-census sources on Malays, over 99 per cent of whom are Muslims. In this paper I will focus on the economic progress of Malay Muslims and their response to rapid industrialisation and urbanisation.

### **The Economic Status of Malay Muslims Before 1965**

Except during the first fifteen years or so of Singapore's founding as a

British port, Malay Muslims have always been a minority group in Singapore. Historically, partly because of their rural orientation, they have not matched the energy and enterprise of immigrants from China and the Indian sub-continent.

Two factors explain the economic backwardness of the Malays in Singapore. Firstly, until the early 1950s the British colonial authorities provided few opportunities for Malays to study English.<sup>3</sup> Instead they promoted vernacular elementary education for the Malays in the belief that a Malay-medium education would help the Malays to retain their identity and culture. As a result, the Malays, lacking competence in English, had limited occupational choices. Most Malay men ended up as messengers, postmen, firemen, policemen, teachers in Malay-medium schools, clerks and petty officials. Secondly, the Malay social system, revolving largely around the *kampung* placed a premium on peace, community spirit, and personal contentment.<sup>4</sup> The economic needs of the Malays were less powerful than their social and aesthetic needs. Consequently, their socialisation did not emphasise values associated with economic achievement, particularly in the industrial and commercial spheres.<sup>5</sup> Malay parents paid more attention to the inculcation of social and religious values than to the values of competition and material pursuits. While they accepted the values of education and occupational success, they had not internalised them and developed moral justifications for their beliefs. Thus the Malay failure to compete with the other immigrant groups was not due to the inhibiting effect of their religion on economic pursuits but because the accepted importance of education and success at work had not yet been fully integrated into their traditional value system.

The following statistics show the impact of Malay traditional values reinforced by British colonial policy on Malay educational progress. In 1947, 40 per cent of Malay men and 8% of Malay women aged over fifteen were literate, most of them in Malay.<sup>6</sup> Few Malay men knew enough English to get commercial or government administrative jobs. In 1957, less than half of one per cent of the Malays held administrative or managerial jobs. Only a handful of them had a university or technical education. Those with a secondary English-stream education numbered less than a few hundred. In 1966, only 3 per cent of the 147,000 Malays aged 10 and over had completed their secondary education compared with 8 per cent of the Chinese. Most of them were educated in Malay-stream schools with inferior resources and low-quality teachers. Only 462 Malays possessed a university degree. In 1966, as in 1957 and 1947, Malays were concentrated in low-skilled, low-wage service jobs.

#### **Malay Economic Progress After 1965**

Ever since it first came to power in 1959 when Singapore was granted

self-government, the Singapore government has been concerned with the problems of the Malay community. It recognised that Malay problems were rooted in poverty and the lack of educational opportunities. It also realised that continued Malay economic backwardness would undermine its goal of building a multiracial nation. It decided therefore to expand rapidly educational and training opportunities for Malays by providing them free education up to the tertiary level and by giving bursaries to those admitted into tertiary and technical institutions.

But the Malays, burdened by the weight of tradition and the inhibiting effect of poverty, responded slowly in the 1960s. Their enrolments in tertiary and technical institutions remained negligible. In 1965, their educational handicaps were compounded by a psychological problem of identity. When Singapore was part of Malaysia, their identity was clear; they were part of the majority Malay population and had political influence. But when Singapore left Malaysia, they became a minority group with neither political nor economic power.

Aware of the economic and psychological problems facing the Malays, the Singapore government stepped up its efforts to widen Malay horizons. It has provided more and better schools, housing and jobs, and encouraged by persuasion and financial support Malay children to continue their education beyond the primary level. It has done so to win Malay loyalty, to persuade Malays to identify with an independent Singapore, and not with Malaysia or Indonesia.

After it left Malaysia in 1965, Singapore adopted an export-oriented industrialisation strategy. Thanks to political stability, a disciplined workforce and favourable world economic conditions, this strategy was remarkably successful.<sup>7</sup> Foreign firms flocked to set up offshore production plants in Singapore. Besides the manufacturing sector, the other sectors of the economy – finance, trade, transport – also expanded rapidly. As a result, the backlog of unemployment accumulated in the early 1960s was wiped out by the early 1970s.

The oil crisis and the subsequent world recession flattened Singapore's growth curve. Since the recession, the Singapore economy has improved its performance each year. In 1980, it registered its first double-digit growth rate since the recession of 1974-75.

All races have benefited from Singapore's rapid economic advance, but not equally. As Table II shows, the mean income of Malays rose only 2.9 per cent a year between 1966 and 1974 compared with 4.1 per cent for Indians and Pakistanis, and 6.2 per cent for the Chinese. In consequence, it fell further behind that of non-Malays. In 1974 average Malay income was 65 per cent that of Chinese compared with 83 per cent in 1966. Compared with the Chinese, the Malays were slow to respond to the demand for new skills that industrialisation created

during the fastest period of economic growth in Singapore's history. During this period, the government also aggravated the employment problems of Malay youths. It accepted few Malays into the military and police forces which traditionally have been the major employers of Malays. But it did not exempt Malay males from compulsory military service. Neither called up for military service nor exempted, Malay youths found few employers willing to give them jobs and training. It was only in 1973 that the government, in response to complaints by the Malay community, began drafting Malay males into the armed forces.

TABLE II

Singapore: Mean Monthly Income by Race, 1966, 1974, and 1979

Ethnic Group	Mean Monthly Income (S\$)			Mean Monthly Income: Average Annual Rate of Increase (per cent)		
	1966	1974	1979	1966-74	1974-79	1966-79
Chinese	223	361	486	6.2	6.1	6.2
Malay	187	236	342	2.9	7.7	4.8
Indian	256	353	468	4.1	5.8	4.8
All <sup>a</sup>	240	356	485	5.1	6.4	5.6

Sources: Singapore: Ministry of National Development and Economic Research Centre, University of Singapore, *Sample Household Survey 1966*, unpublished data. Singapore: Ministry of Labour, *Report on the Labour Force Survey of Singapore, 1974* (Singapore: Singapore National Printers, 1975); Idea, *Labour Force Survey, 1979*, unpublished data.

Note: For all three years, income figures refer to all workers. For employees, income includes wages and salaries inclusive of all allowances and overtime for all jobs, commissions, tips, and bonuses. For proprietors, income refers to gross income from sales or services performed less business expenses.

a: Includes other races.

Since 1974, Malay mean income has risen faster than that of other racial groups. As Table II shows, their average earnings rose 7.7 per cent a year between 1974 and 1979 compared with 6.1 per cent for the Chinese. As a result the income gap between the Malays and the Chinese has narrowed. In 1979 the mean income of Malay workers was 70 per cent that of the Chinese compared with 65 per cent in 1974. Their better income growth in the second half of the 1970s reflects the impact of sustained full employment and changes in their values and attitudes and their increased participation in the dynamic sectors of the Singapore economy. Since the early 1970s Malays have increasingly

realised that occupational success is related to educational progress. Their traditional preference for public sector work has diminished and they are increasingly seeking private sector jobs, the supply of which has expanded greatly with the growth of Singapore as a manufacturing and service economy. With their resettlement in multiracial public housing estates, Malays are no longer concentrated in a few residential areas. They are increasingly drawn into the mainstream of Singapore society, and subjected to the same social and economic pressures as the other ethnic groups. Like the other ethnic groups, they have had to adjust to life in high-rise apartments, an environment not conducive to the maintenance of community living. As a result, Malays are beginning to confront the same life situations as the other races.

The large influx of Malay women into the labour market since the late 1960s is perhaps the best evidence of the changing role of Malays in the Singapore economy. In 1966, the Malay community looked unfavourably on the participation of Malay women into modern sector work. In that year, only 9 per cent of the working-age Malay women were in the labour market compared with over 20 per cent for Chinese women. Cultural factors explain part of the large difference. By 1970 the gap between Malay and Chinese female participation rate in the labour market had narrowed to 13 percentage points. Last year, the Chinese rate of 39 per cent exceeded that of Malays by only 1 percentage point. The rapid convergence of Chinese and Malay female participation rates suggests that the factors that influence women's involvement in the labour market are economic rather than cultural.

Since 1966, the Malay workforce has become better educated, but their educational performance and progress still lag behind that of the other communities.<sup>8</sup> Table III shows that in 1980, 3.5 per cent of working Malays had a post-secondary or tertiary education compared with 0.9 per cent in 1966. But this percentage is less than one-third of the Chinese. The progression rate of Malays in the educational system is low compared with that of the other communities. Their performance in both the primary and secondary school leaving examinations is poor. More important, Malay enrolments in technical and professional courses remain very low. This explains the low proportion of Malays holding professional, technical, administrative and managerial jobs. However, there has been some slight improvement since 1966. In 1980, 5.5 per cent of working Malays held professional, technical, administrative and managerial jobs compared with 4.9 per cent in 1966. More significant than the small increase in the proportion of Malays holding high-level jobs has been the shift of Malays away from low-paid service jobs towards production, sales and clerical employment in the expanding manufacturing, construction, tourist and transport sectors of the economy.

TABLE III

**Singapore: Educational Attainment of Working Malays  
and Chinese, 1966 and 1980**

<i>Education</i>	<i>1966</i>		<i>1980</i>	
	<i>Chinese (%)</i>	<i>Malay (%)</i>	<i>Chinese (%)</i>	<i>Malay (%)</i>
No Schooling	57.3	55.5	22.7	23.1
Primary	14.4	25.3	49.3	58.8
Secondary	24.9	18.3	16.4	14.6
Post-Secondary/Tertiary	3.4	0.9	11.7	3.5
Total (%)	100.0	100.0	100.0	100.0
(Persons)	420,485	46,484	824,409	153,811

Sources: Singapore: Ministry of National Development and Economic Research Centre, University of Singapore, *Singapore Sample Household Survey, 1966* (Singapore: Government Printing Office, 1967) pp. 188-19; Singapore, Department of Statistics, *Census of Population 1980*, release no. 4 (Singapore: Singapore National Printers, 1981), p. 55.

TABLE IV

**Singapore: Distribution of Malays and Chinese by  
Major Occupational Group, 1966, and 1980**

<i>Major Occupational Groups</i>	<i>1966</i>		<i>1980</i>	
	<i>Chinese (%)</i>	<i>Malay (%)</i>	<i>Chinese (%)</i>	<i>Malay (%)</i>
Professional/Technical	6.5	4.5	9.1	4.9
Administrative and Managerial	1.8	0.4	5.2	0.6
Clerical	11.9	12.2	16.0	14.5
Sales	17.8	3.0	14.1	3.6
Services	19.8	35.6	8.6	17.3
Agricultural	4.2	3.2	2.0	2.3
Transport and Production	38.0	41.1	45.0	56.8
Total (%)	100.0	100.0	100.0	100.0
(Persons)	438,656	48,827	824,409	153,811

Sources: Singapore, Ministry of National Development and Economic Research Centre, University of Singapore, *Singapore Sample Household Survey, 1966* (Singapore: Government Printing Office, 1967), p. 138; Singapore, Department of Statistics, *Census of Population 1980*, release no. 4 (Singapore: Singapore National Printers, 1981), p. 66.

Note:<sup>a</sup> Includes workers not elsewhere classified.



Table IV indicates that only 17.3 per cent of the Malay workforce held service jobs in 1980 compared with 35.6 per cent in 1966. Their involvement in factory and transport work has also risen sharply since 1966. In short, the traditional identification of Malays with the uniformed services in the public sector and with low-wage service jobs in the private sector is beginning to break down.

Though Malays have made a little economic headway since 1966, they still have a long way to catch up with the other communities in Singapore. Their position, however, should be regarded as transitional. Table V makes clear their income disadvantage compared with the Chinese and Indians. It shows that Malay men earn a median monthly income of \$348, \$110 less than Chinese men. Nearly two-thirds of the Malay men earn less than \$400 a month, and only 2.7 per cent have an income exceeding \$1,000 a month compared with 12.9 per cent for Chinese men. The income gap between Malay and Chinese women is much smaller – only \$24 a month – partly because both Malay and Chinese women work mainly in low-wage service and factory jobs. Compared with other races, Malays (and also Chinese and Indian) earn much less. The “other races” group includes a large number of expatriate managers and professionals. This accounts for their high median earnings.

Though an increasing number of Malays are going to English-stream secondary schools, the number taking courses in the Singapore Polytechnic and Ngee Ann Technical College and professional courses in the National University of Singapore remains small. Less than 2 per cent of the students in the Singapore Polytechnic are Malays, and a good proportion of them are in seamanship courses. In the National University of Singapore, Malay students form less than 2 per cent of the student population of over 9,000. Most of them are studying arts and social sciences. Only a handful are in professional courses such as accountancy, engineering, architecture, law, and medicine.

Table VI shows the striking difference in the educational achievement of Malays compared with Chinese, particularly in technical and professional fields. Of the Malay population aged five and over, only 1,046 or less than 0.3 per cent have an upper secondary technical or commercial education compared with 1.4 per cent for the Chinese. In all, there were 679 tertiary-educated Malays, of which only 162 were qualified in the physical and natural sciences, engineering and building, and medical sciences.

TABLE V

## Income Indicators of Working Persons by Race and Sex, Singapore 1980

	<i>Total</i>			<i>Chinese</i>		
	<i>Person</i>	<i>Male</i>	<i>Female</i>	<i>Person</i>	<i>Male</i>	<i>Female</i>
Number of Persons	1,068,932	695,019	373,913	817,110	524,302	292,808
% < \$400	54.8	45.5	72.2	51.8	41.8	69.6
% > \$1,000	9.6	12.3	4.7	10.2	12.9	5.3
Median Monthly Income (\$)	377	434	322	390	458	326
	<i>Malays</i>			<i>Indians</i>		
	<i>Person</i>	<i>Male</i>	<i>Female</i>	<i>Person</i>	<i>Male</i>	<i>Female</i>
Number of Persons	158,669	102,896	55,773	72,661	52,354	20,307
% < \$400	71.7	64.1	85.7	59.8	52.4	78.7
% > \$1,000	2.0	2.7	0.8	8.6	10.6	3.4
Median Monthly Income (\$)	329	348	302	359	387	316
	<i>Others</i>					
	<i>Female</i>	<i>Male</i>	<i>Female</i>			
Number of Persons	20,493	15,467	5,025			
% < \$400	25.6	19.6	44.3			
% > \$1,000	50.0	58.9	22.5			
Median Monthly Income (\$)	997	1,460	475			

Source: Singapore, Ministry of Labour, *June 1980 Labour Force Survey of Singapore*, unpublished data.

**TABLE VI**  
**Persons Aged 5 Years and Over by Highest Qualification and Ethnic Group Singapore 1980**

<i>Highest Qualification</i>	<i>Total</i>		<i>Chinese</i>		<i>Malays</i>		<i>Indians</i>		<i>Others</i>	
	<i>Persons</i>	<i>%</i>	<i>Persons</i>	<i>%</i>	<i>Persons</i>	<i>%</i>	<i>Persons</i>	<i>%</i>	<i>Persons</i>	<i>%</i>
Total	2,220,261	100.0	1,707,826	100.0	321,079	100.0	144,352	100.0	47,004	100.0
Students	559,317	25.2	428,528	25.1	85,079	26.5	34,472	23.9	11,238	23.9
Non-Students	1,660,944	74.8	1,279,298	74.9	236,000	73.5	109,880	76.1	35,766	76.1
No Qualification	586,656	26.4	464,612	27.2	85,210	26.5	32,534	22.5	4,300	9.2
Primary	730,162	32.9	552,123	32.3	118,850	37.0	50,696	35.1	8,493	18.1
Secondary	205,536	9.3	155,837	9.1	25,890	8.1	16,424	11.4	7,385	15.7
General/GCE 'O' Level	195,503	8.8	148,860	8.7	23,771	7.4	15,894	11.0	6,978	14.8
Technical and Others	10,033	0.5	6,977	0.4	2,119	0.7	530	0.4	407	0.9
Upper Secondary	94,588	4.3	75,440	4.4	5,371	1.7	6,708	4.7	7,069	15.0
General/GCE 'A' Level	57,613	2.6	45,589	2.7	3,677	1.2	4,928	3.4	3,419	7.3
Teacher Training	7,307	0.3	5,624	0.3	648	0.2	545	0.4	490	1.0
Technical/Commercial and Others	29,668	1.3	23,227	1.4	1,046	0.3	1,235	0.9	3,160	6.7
Tertiary	44,002	2.0	31,286	1.8	679	0.2	3,518	2.4	8,519	18.1
Building and Engineering	8,455	0.4	5,564	0.3	66	0.0	484	0.3	2,341	4.9
Physical and Natural Sciences	7,832	0.4	6,141	0.4	66	0.0	652	0.5	973	2.1
Medical Sciences	2,817	0.1	2,275	0.1	30	0.0	332	0.2	180	0.4
Arts, Commerce and Social Sciences	20,525	0.9	14,931	0.9	422	0.1	1,559	1.1	3,613	7.7
Others	4,373	0.2	2,375	0.1	95	0.0	491	0.3	1,412	3.0

Sources: Singapore, Department of Statistics, *Census of Population 1980*, release no. 3

Singapore: Singapore National Printers, 1981, p. 15

Note: Percentage may not add up to 100 due to rounding.

### Conclusion

Historically, the Malay Muslim community has been an economically depressed group. They still are, but there are signs that they are responding to the demand for new skills generated by industrialisation, and enrolling in growing numbers in English-stream secondary schools.

Their values and outlook have changed as their education level rises and as they shift from *kampung*, communal living to life in high-rise apartments. They are beginning to embrace the universalistic, meritocratic values espoused by the government and Malay leaders.<sup>9</sup> Both the government and Malay leaders have repeatedly stressed that hard work, thrift, education, and family stability are basic Islamic values.<sup>10</sup> The government has tried to steer Malay values towards those of a modernising, multiracial, technological society. Because Singapore is gradually losing its competitive advantage in producing labour-intensive manufactures, the government is trying to move the economy upstream by providing incentives for high-technology industries and by expanding manpower development programmes. There are signs that Singapore's restructuring strategy is working: productivity has risen sharply since 1979, foreign investments in high-technology areas have risen, and the labour market has remained tight despite large wage increases. The outlook for the Singapore economy in the 1980s is bright because of the dynamism of the Asia-Pacific region. Opportunities for highly-skilled work and skill development will expand rapidly. Because of the likely continuing shortage of workers, Malays — whose unemployment rate in 1980 was not much different from that of other ethnic groups — will make further economic progress. At the same time, they will develop attitudes toward education, training, and occupational mobility similar to those of other communities they live with in racially-integrated public housing estates. Over time, with the appearance of a distinctive Singaporean culture and personality, Malays may become deculturated and increasingly identify themselves both politically and culturally as Singaporeans.

## APPENDIX

### Summary Statistics on Various Religious Groups in Singapore, 1980

	<i>Islam</i>	<i>Christianity</i>	<i>Buddhism</i>	<i>Taoism</i>	<i>Hinduism</i>	<i>Other Religions</i>	<i>No Religion</i>
Total Persons (Aged 10 years and over)	323,867	203,517	529,140	580,535	72,401	11,069	261,433
% of Population	16.3	10.3	26.7	29.3	3.7	0.6	13.2
% Malays	90.2	0.4	0.1	—	0.1	0.3	0.3
% Indians	8.6	7.8	0.2	—	99.7	81.1	0.6
% Others	1.2	91.8	99.7	100.0	0.2	18.6	99.1
% Singapore Residents	93.3	90.7	94.5	96.5	93.1	92.6	93.5
% Citizens	85.4	87.0	91.6	93.9	83.4	82.6	90.2
% Literate	86.7	94.5	83.1	75.5	89.8	86.2	92.9
% Literate in Malay Only	34.8	0.1	0.1	—	0.3	2.0	0.1
<b>Education</b>							
% Full-time Students	18.1	20.1	16.1	15.4	17.4	19.4	21.0
% Primary and Below	70.0	37.9	68.6	77.8	63.6	48.1	45.9
% Secondary and Upper Secondary	11.5	34.0	13.9	6.4	16.6	26.9	26.9
% Tertiary	0.4	8.0	1.4	0.4	2.5	5.6	6.1
Participation Rate (%)	57.1	57.3	55.4	53.2	59.3	52.4	61.5
Unemployment Rate (%)	3.5	3.3	3.7	3.9	3.2	3.3	3.5

APPENDIX (Continued)

Summary Statistics on Various Religious Groups in Singapore, 1980

<b>Working Persons</b>							
<b>Occupation</b>							
% Professional and Technical	4.6	23.7	7.3	3.3	7.9	13.5	16.8
% Administrative and Managerial	1.0	11.7	5.1	2.0	3.7	8.6	10.3
% Clerical and Sales	20.9	33.5	30.9	26.8	20.5	24.7	32.0
% Production and Related Workers	51.8	15.4	40.8	49.6	40.0	20.9	26.2
<b>Industry</b>							
% Manufacturing	35.7	21.7	31.6	31.7	28.2	20.9	27.7
% Construction	7.6	2.4	6.5	8.8	4.7	1.8	5.0
% Trade	13.4	17.3	25.3	25.5	13.0	21.3	21.9
% Transport and Communications	12.0	10.9	11.0	11.5	12.0	10.3	9.7
% Financial and Business Services	7.3	14.9	6.2	4.0	6.7	11.0	11.0
<b>Students (Aged 10 years and-over)</b>							
% (Religion)	17.0	11.9	24.8	26.0	3.7	0.6	16.0
of which % Malays	92.6	0.4	0.2	—	0.1	0.2	0.2
% Indians	6.5	7.9	0.2	—	99.7	87.8	0.4
% Tertiary	0.3	6.0	1.3	0.8	1.6	2.6	3.8

Source: Singapore, Department of Statistics, *Census of Population 1980*, release no. 9 (Singapore: Singapore National Printers, 1981), pp. 31-49.

Note:— Less than 0.1 per cent.

## NOTES

1. 1S\$ = 0.33 US\$
2. 1S\$ = 0.5 US\$
3. For details of British policies on Malay education, see Sharom Ahmat, "Singapore Malays, Education and National Development," in Sharom Ahmat and James Wong, eds., *Malay Participation in the National Development of Singapore*, Singapore, 1971, pp. 6-8.
4. Malay family life is guided by *Adat*, a set of unwritten customs and traditions. *Adat* defines proper ethical and moral behaviour and is regarded as the real law. Islamic law, which came later than *Adat*, on the other hand, is regarded as the ideal law. In reality, it is difficult to separate the influence of *Adat* from that of Islamic law on Malay family life. For an extended discussion of Malay family structure and values, see Tham Seong Chee, "Social Change and the Malay Family," in Eddie C.Y. Kuo and Aline K. Wong, eds., *The Contemporary Family in Singapore*, Singapore: Singapore University Press, 1979, pp. 88-114.
5. *Ibid.*, pp. 103-5.
6. See Judith Djamour, *Malay Kinship and Marriage in Singapore*, London: Athlone Press, 1966 Chapter 1.
7. For an analysis of Singapore's rapid economic progress in the 1960s and 1970s, see Pang Eng Fong, "Employment, Development and Basic Needs in Singapore," in *International Labour Review* 119, no. 4, July-August 1980, pp. 495-504.
8. For a detailed analysis of the educational progress and performance of Malays, see Yang Razali Kassim, *Education and the Malays, 1959-1979*, academic exercise, Department of Political Science, University of Singapore, 1979/1980, Chapter 3.
9. For a discussion of Malay value changes, see Stanley S. Bedlington, "The Malays in Singapore: Values in Conflict," *Sedar*, (Journal of the University of Singapore Muslim Society, 1971, pp. 43-55.
10. There is a wealth of evidence to suggest that Islamic values are consistent with, indeed encourage, capital accumulation, hard work, and the acquisition of knowledge through education. See, for example, Khurshid Ahmad, "Islam and the Challenge of Economic Development," in Altaf Gauhar, ed., *The Challenge of Islam* (London: Islamic Council of Europe, 1978 339-49; and Maxime Rodinson, *Islam and Capitalism*, London: Allen Lane, 1974, pp. 76-184.