

# WELFARE APPLICANTS AND THE CONSTRUCTION OF WELFARE IN SINGAPORE

*by*

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# *Table of Contents*

Acknowledgements	i
Summary	iv
Chapter 1: Deconstructing welfare	5
Structuring space: Fields, capital and its agents	7
Welfare and poverty	12
Direction of the thesis	18
Methodology and data collection	20
Chapter 2: Defining and conceptualising welfare	25
Welfare state: Beginnings and variations	28
Perspectives on welfare and initial policies	32
Political ideologies post-independence	36
Welfare today	38
The state and symbolic violence	42
Chapter 3: Characterising the needy	46
Consuming Singaporeans	48
Homogeneous consumption	52
Aspiring agents: Blurring the boundaries of the habitus	57
The field and habitus	63
Chapter 4: Experiencing welfare: Voices of the silent	66
Agents: Strategies and the power of naming	71
Welfare and reciprocity	75
Spectre of the poor Malay	78
Chapter 5: Perspectives on capital	87
Instant gratification: The uses of economic capital	89
Delaying gratification: Cultural capital	92

Horizontal networking: Social capital	98
Invisible people: Symbolic capital and violence	100
Chapter 6: Towards a cohesive and resilient society?	108
References	113
Annex A	119

## Summary

*The discussion of welfare in Singapore is most commonly associated with understanding the various policies and the type of welfare system that Singapore practices. In contrast, this thesis will attempt to the social construction of welfare through an understanding of the political, economic, social and cultural fields in Singapore, with particular focus on the welfare applicants and how they experience welfare. The discussion of welfare will begin by tracing how the Singapore government views welfare and the implications on the population. Later discussion of welfare will be framed according to Bourdieu's notion of capital and the field. Understanding how capital is treated within Singapore society will allow one to situate not only the social location of the welfare applicants but also the strategies which they adopt in their everyday lives.*

# Chapter One

## **De-constructing welfare**

*The subject, the agent of science is not the individual but the field.*

Pierre Bourdieu

After its separation from Malaysia, Singapore was left to fend for itself. The People's Action Party (PAP) led by Lee Kuan Yew adopted policies with the intention of developing the economy and the necessary infrastructures. The main priorities for the PAP then were ensuring that Singapore's economy could survive, along with concerns about employment, housing and education. Pre-independent Singapore was burdened with high unemployment, a largely uneducated population, corruption among officials and a poorly developed housing system, riddled with squatter settlements. In his speech to the Asian Socialist Conference in 1965, Lee stressed the need for Singapore to move away from "ignorance, illiteracy, poverty and economic backwardness" (Han, Fernandez, and Tan, 1998:388). A comprehensive scheme was then set out to develop Singapore into the modern city-state that it is today. Singapore today is highly developed, with a very comprehensive health care system, excellent housing, stable employment and a better than average standard of living. Based on the above description, Singapore does not seem to be a country that has to concern itself with poverty or welfare issues.

Interestingly however, concern over the welfare of Singaporeans has increased over the years and has received wide press coverage.

The thesis is interested in examining the notion of welfare within the Singapore context among the various strata of citizens, paying particular attention to welfare applicants. This category refers to individuals who have applied for welfare assistance at least once in their lives, regardless of whether their application was a success. The focus of this thesis is on the nature of welfare in Singapore. It seeks to examine *the social construction of welfare through an understanding of the political, economic, social and cultural fields in Singapore, with particular focus on the welfare applicants and how they experience welfare and situate themselves*. I am interested in how the applicants make sense of the position that they are born into, or assigned to, in the social world, either by choice or by what most would call “fate”, usually circumstances that occur beyond their ability to influence or that they have no means to get themselves out of.

Welfare, in this thesis, is defined by the basic sense of the word - well-being. Discussion of the concepts of welfare and the welfare state is thus necessary since it reflects on the implications of Singapore’s particular model of welfare provision. The question of whether discourse on welfare is grounded in everyday realities, or is merely a reflection of the various fields of knowledge or both, will be critically examined. One cannot deny that reactions and attitudes of both welfare seekers and providers do not exist in a vacuum; they are influenced by the intersection of discourses, be it those of class,

social standing and/or qualifications. Are perceptions of welfare then merely influenced by one's social position, one's relations/interactions with others, or by the forms of capital present, or a myriad of other factors? To what extent are ideas surrounding welfare informed by the various agents and institutions within the social structure? Are individuals as agents necessarily helpless when faced by structural bias? How can we give voice to those who have no means to provide an alternative discourse on the issue of welfare? How do they then resolve issues of self-respect, dignity and self-perception? These are some of the questions that the thesis concerns itself with and to which it hopes to provide some resolution.

### **Structuring spaces: Fields, capital and its agents**

Before I proceed to discuss welfare in detail, the framework within which the discussion will take place has to be addressed. The thesis is largely influenced by *The Weight of the World: Social Suffering in Contemporary Society* (1999), in which Bourdieu and several co-authors highlighted the plight of individuals attempting to survive in contemporary French society. They attempted to understand interactions that occur in places such as housing developments and schools, “places that bring together people who have nothing in common and force them to live together, either in mutual ignorance and incomprehension or else in latent or open conflict – with all the suffering this entails – it is not enough to explain each point of view separately” (1999:3).



In Bourdieu's study, perspectives from various agents in the field were examined in order to give a complete examination of the areas that were being studied. Bourdieu pointed out that the various perspectives might contrast with one another but still have their basis in social reality. The authors were concerned with giving a voice to normal<sup>1</sup> citizens so as to understand the effects that policies have on them and to note the distance between what is considered to be "common knowledge" and the actual lived reality. The cases presented in this book were in the form of in-depth interviews which attempted to capture the living reality of the respondent and represent the various discourses present among agents within a particular field. As in many societies, knowledge about welfare in Singapore rests on accepted everyday truths, or common knowledge. This includes ideas like self-help, resilience and dependence on the family. Implicit in the discourse is the notion that welfare seekers are lazy or unwilling to be more resourceful, and would rather depend on the state for help.

Theoretical work on the power of discourse is of course not merely restricted to Bourdieu. Foucault's (1969, 1972) work on the nature of discourse calls to attention the interwoven nature of power and knowledge. Foucault's work, however, directs us towards the disciplinary nature of discourse. While discourse might discipline individuals' actions and behaviour, the negotiation that takes place is underlined by a multitude of influences, stemming from the social, economic, political and many other

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<sup>1</sup> The idea of the 'normal' is vital to the authors because as they point out, the 'norm' (the view of individuals living in housing areas as a social problem) is often accepted, and therefore remains unchallenged, regardless of its drawbacks.

fields. Foucault's work on how power<sup>2</sup> operates between free agents can be utilised in this thesis but I contend that Foucault focused on the micro-mechanisms of power, and while he notes the importance of the state and other social institutions, his analysis does not provide us a view of the bigger picture. I have found Bourdieu's work on capital and fields more relevant in helping to frame a discussion of welfare. In what follows I have attempted to maintain a dual focus in both seeking to shed light on the types of negotiation and sense-making which take place within the various fields, *and* understanding the framework within which this negotiation takes place.

Field theory was heavily influenced by Kurt Lewin who believed that in order to explain social behaviour, one has to "represent the structure of the total situation and the distribution of the forces in it" (1939:868). The study of society requires the researcher to adopt the view that science is a "realm of problems ... that ... necessitate different universes of discourse" (Lewin, 1939:872). The individual is situated within a non-quantitative geometry or topology and is influenced by the structure that he or she is a part of, and in turn influences it. Fields, according to Bourdieu, can be seen as microcosms of social space, where the social world represents a site of cultural practice. It is not merely understood as a field of knowledge, but also a site of struggle.

As bodies (and biological individuals), and in the same way things are, human beings are situated in a site (they are not endowed with the ubiquity that would allow them to be in several places at once), and they occupy a place. The *site* (*le lieu*) can be defined absolutely as the point in *physical space* where an agent or a thing is situated, "takes place," exists; that is to say, either as a *localization* or, from a relational viewpoint, as a *position*, a rank in an order ....

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<sup>2</sup> Power, according to Foucault, need not be coercive. It appears within a set of relations in which one agent can exercise power over another person, whether the latter is free or otherwise.

... Because social agents are constituted in, and in relationship to, a *social space* (or better yet, to fields), and things too insofar as they are appropriated by agents and hence constituted as properties, they are situated in a site of social space that can be defined by its position relative to other sites (above, below, between, etc.) and by the distance separating it from them. As physical space is defined by the mutual exteriority of its parts, so social space is defined by the mutual exclusion (or distinction) of the positions that constitute it, that is, as a juxtapositional structure of social positions. (Bourdieu, 1999:124)

The field structures social space and is in turn dominated by various types of capital. It “is always made up of actors complying with its framework and rules, holding or, if they can, changing positions which can only be described by their relation to (and be changed in reference to) the other positions within the same field, and competing for more of the capital or related values at stake in that particular field” (Huber, 1990:247). Within this social space, there are also particular rules, rituals, classes, and assigned positions that translate into a hierarchy. Bourdieu’s social topography extends Lewin’s field theory, noting that agents are placed according to “principles of differentiation or distribution constituted by the set of properties within the social universe in question” (Bourdieu, 1985: 723-724). Social space is thus constructed along the lines of different kinds of power and capital:

... the position of a given agent within the social space can thus be defined by the positions he occupies in the different fields, that is, in the distribution of the powers that are active within each of them ...

... agents are distributed within it, in the first dimension according to the overall volume of capital they possess and in the second dimension, according to the composition of their capital ... (1985: 724).

As such, agents are constantly attempting to enhance their position. They are always engaged in determining what defines capital within the social space and how it is to be distributed. Hence, the field is not a static entity that merely consists of institutions and rules; it also consists of the interactions among the practices of the agents and the former two elements. The field of welfare is therefore heavily influenced by the existence of capital and the various fields that surround it. Bourdieu claimed that “it is in fact impossible to account for the structure and functioning of the social world unless one reintroduces capital in all its forms and not solely in the one form recognised by economic theory” (2001:97). He then demarcates three forms of capital:

1. Economic - which can be converted directly into money and take the form of property rights;
2. Cultural – capital that may indirectly be converted to economic capital and take the form of educational qualifications;
3. Social – which is made up of social obligations and/or connections.

Bourdieu also refers to symbolic capital, which he described as the form that the various capitals assume when they are perceived and recognised as legitimate. The amount of power one has therefore depends on one’s position in the field and how much capital he or she has access to. An individual understands implicitly or has a sense of their location within the social space; he/she is affected by his/her habitus, “a system

of schemes of perception and appreciation of practices, cognitive, and evaluative structures which are acquired through the lasting experience of a social position” (Bourdieu, 1989:19). One’s habitus is therefore shaped by his/her location, and interactions among individuals are informed by the distance between them within this social topography or field. Individuals who share the same social position, moreover, can be considered a social class:

A social class (in itself) – a class of identical or similar conditions of existence and conditionings – is at the same time a class of biological individuals having the same *habitus*, understood as a system of dispositions common to all products of the same conditionings. Though it is impossible for all (even two) members of the same class to have had the same experiences, in the same order, it is certain that each member of the same class is more likely than any member of another class to have been confronted with the situations most frequent for members of that class. (Bourdieu, 1995:38)

### **Welfare and poverty<sup>3</sup>**

Literature on welfare in Singapore is largely on the uniqueness of its system (Goodman and Peng, 1996, Lim, 1989, Khan, 2001, Aspalter, 2002) especially in contrast with the other newly industrializing economies (NIEs) in Asia. Aspalter (2002) argued that Singapore’s welfare system is in a class by itself. In his comparative study, he noted the importance of examining the development of political institutions so as to understand the subsequent development of welfare in that particular society. He classifies Singapore as a conservative welfare state – one that disapproves of its citizens being too dependent on the state for social assistance. Any social assistance provided by the state not only has strict criteria and a thorough means test, it also comes with a strong social

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<sup>3</sup> This section focuses only on literature on welfare in Singapore, whereas Chapter Two will provide a more holistic treatment of welfare literature. The issue of poverty is also addressed in this section in order to provide a background for the research.

stigma. Singapore thus relies on the private sector (voluntary welfare organizations, community or religious self help groups) to provide financial and/or welfare assistance.

It is also possible to generalize Singapore's welfare system as being influenced by a particular ideology, Confucianism. Under the Confucian welfare model, values such as respect for authority, deferment to such an authority and filial piety are highly desirable and as such, the bulk of social security is to be provided by the family. The NIEs practise a welfare system of their own, one that is often contrasted to the liberal, conservative and social democratic welfare systems that Esping-Andersen (1990) delineated in his study. One is hard pressed, however, to categorise Singapore as a strictly Confucian welfare state. Ramesh (2004) for instance notes that the low public expenditure on social security and the emphasis on the family as the provider of social security for individuals is a feature of a conservative welfare system. However, the high emphasis on education and the public policy of providing welfare assistance only for the destitute reflect a liberal stance. Ramesh concluded that it is insufficient to merely categorise welfare states into distinctive categories without recognizing the fact that countries often share the same overlapping characteristics. Ng (2004) agrees with this assessment and contends that the Singapore model is most likely a mix of both Western and Asian influences. She argues that culture could help explain the type of policies that Singapore has adopted. For instance, she notes that the so-called Asian ideals of the centrality of the family are not necessarily oriental in nature but also have great importance among the Western conservatives. A distinguishing feature of the Singapore welfare system according to her is that "the docile electorate is unchallenging of

authority” (2004:14). This accounts for the ability of the government to dabble in all aspects of the society and in turn provide various comprehensive policies, especially in utilizing the Central Provident Fund (CPF), which serves as a social security net for most Singaporeans and a resource to be drawn on for housing, education, health care investment, retirement and as a redistributive tool by the government should the need arise.

As a highly developed nation, the public expenditure on social security in Singapore is “very small compared to other high-income economies (Khan, 2001:12)”. In 2006, figures<sup>4</sup> indicate that 39% of the total government operating expenditure was spent on education, 21% on health care while a mere 4% was spent on community development, youth and sports<sup>5</sup>. Comparatively, figures from the latest key annual indicators<sup>6</sup> show that home ownership is up to 90.9%, with 72.7% of the population living in a HDB 4-room or larger flats or private housing. Despite the minimal expenditure on social welfare and social security, Khan noted there is a high level of state intervention in Singapore, be it in family planning or economic growth. The level of state intervention does not mean that the government wants to hold itself responsible for the lives of its citizens; in fact, it has consistently reiterated that it practises a laissez-faire approach to the provision of welfare services. Khan noted that the policies are

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<sup>4</sup> <http://www.singstat.gov.sg/stats/themes/economy/ess/essal52.pdf>

<sup>5</sup> The Ministry of Community Development Youth and Sports (MCYS) is the branch of the government that deals with providing social welfare for the citizens.

<sup>6</sup> <http://www.singstat.gov.sg/stats/keyind.html#keyind>

mainly motivated by “efficiency” and “pragmatism”, the long-term objectives of the government is to reduce such subsidies so that the problem of excess demand for social services (resulting in what is known as the “free rider problem”) can be avoided. The government has also refrained from making any firm commitments to equality and welfare in order to avoid conflicts with its growth objective, which constituted the foremost and single-minded priority of state action (2001: 1).

While the brunt of ensuring social security seems to fall on the citizens themselves, there is no doubt that the provision of other needs such as education, housing and health is more than adequate in Singapore. This demonstrates that while social security spending is limited, the Singapore government views provision of housing and education as its main domain (Haque, 2004). Ramesh (1992) however believes that the “the market, family, community, and employers are rather weak substitutes for the state in providing social security” (1992:1104), and he notes that there is no scrutiny of the developments in social welfare in Singapore. Studies on welfare primarily refer to policies involving the Central Provident Fund and its capacities to meet the function of health, education, housing and retirement. He went on to state that he was

... seriously doubtful if families are capable of shouldering the enormous responsibilities they are being asked to bear.

... leaving each ethnic community to provide social security to its members would promote unequal social protection ... More importantly, the level of community support is generally low in Singapore ... Modern societies simply do not allow people the time to participate in community efforts to the extent necessary to fulfill the ever-increasing needs. (1992: 1105)



If there is a dearth of literature on welfare experiences, it comes as no surprise. Work on welfare in Singapore tends to focus on the effects of specific policies<sup>7</sup> (CPF, housing policies, MediSave, Prison Welfare Officers, etc) and thus presents a myopic view of the issue of welfare in Singapore. While these studies touch upon the experiences of those affected by the policies, they do not provide a holistic view of what it means to be dependent or *seen as* dependent on such policies. The studies also do not take into consideration the existence of other fields that affect the field of welfare. In light of this, I believe that it is vital to demonstrate the intricacies of the development of the field of welfare, its relationship with other fields and the experiences of individuals who are not protected adequately by the state.

Having said this however, the experiences of the respondents in my research are not unique and are common to poor people in most countries. In America for instance, “citizens believe poor people have many undesirable qualities that violate mainstream American ideals.” (Clawson and Trice, 2000:54) The urban poor are also characterised by specific neighbourhoods (Strait, 2001, Wacquant, 1994, 1996) while ethnographic studies focus on the

“sting” of these deprivations, the humiliation of being poor and perhaps needing welfare assistance, the coping mechanisms used by both adults and children, and the myriad of ways people try to make sense of their lives and carve out a sense of respectability in a society that places a high premium on wealth and material possessions” (Seccombe, 2000:1096)

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<sup>7</sup> Policies may refer to state-wide policies such as the CPF, Medisave, housing policies and also state funded studies of the effectiveness of policies/initiatives at the community or organisational level, like the Prison Welfare Officer schemes, ComCare, or FSC schemes.

What is different about Singapore is that the state's management of public housing via the Housing Development Board (HDB) constitutes a "major component of the state's welfare orientation" (Haque, 2004:233). This has the effect of keeping the workers in regular employment to "meet the monthly rent required by the landlord, the HDB, or the mortgage payment for the ninety-nine year lease-ownership of the flat purchased also from the HDB". (Chua, 1989:1011) While on the surface this policy looks inclusive, in reality, it is socially exclusive, since a poor person has "limited *capability* to effectively participate in society." (Brady: 2003:724) The concept of poverty in most countries moreover, is hidden by the standard of wealth and prosperity that the country is enjoying. This is primarily due to the fact that absolute poverty, that is deprivation of basic means of survival, is not a facet of wealthy countries. Thus, issues of *relative* poverty is often obscured by issues of politics, society and ethics (MacPherson and Silburn, 1998). The argument that poor people are the same no matter the locale, exists in part due to the pattern of consumption. The purchase of basic goods for the poor entails purchases in small quantities and usually on credit, which exacerbates their financial situation. In contrast, if one has sufficient resources, it is usually cheaper to buying in bulk and at the point of purchase.

In Singapore's case, individuals will thus find themselves locked into the cycle of payment and do not have the option of seeking alternative housing arrangements. This is especially hard on the lower income earners as they are thus unable to save and instead accrue debt that they have no way of settling. I will argue in later chapters that the homogenising effect of consumption patterns and lifestyle (living in HDB flats)

exacerbates the invisibility of lower income earners, making it difficult for an alternative discourse on welfare to exist.

### **Direction of the thesis**

The scope of this thesis is two-fold. Firstly, I will look at welfare in Singapore as a whole and attempt to understand what informs the policies and the surrounding discourses associated with welfare. Perceptions of the state, general population and the welfare applicants themselves are highlighted so as to provide a richer account of the discourses surrounding welfare. Next, I will examine if the construction of welfare and the welfare applicant is indeed based on the common knowledge of the qualities of these individuals or merely an amalgam of the various discourses present in the overlapping fields and the social position of the welfare applicants or both.

Chapter Two looks at the concepts underpinning welfare and the criteria that are used to define welfare states of today. The evolution of welfare ideals is addressed here to provide an appreciation of the Singapore government's views on economic development and welfare. Views on economic development, moreover, have shaped ideologies not only of welfare but in other fields. Welfare is often used as a political tool, to entice the population to vote for the government, and how "welfare-like" the government is depends entirely on when it is most beneficial for it to appear so. The emphasis on the influence of the political field is not accidental since it is difficult, if not

impossible, to separate the field of politics in Singapore from the other fields primarily due to the highly interventionist character of the government.

Chapter Three will then turn the discussion to the socio-economic and cultural fields. This is a potentially lengthy discussion as it is rather challenging to condense the socio-economic and cultural background of Singapore into a mere chapter. The understanding of welfare, however, can only occur once we comprehend the workings of Singapore society and how capital is distributed within it. The economic aspirations of both welfare applicants and Singaporeans in general, and concerns over class (if any) will provide background on how welfare issues are treated within the society. The discussion on consumption patterns and the pursuit of material wealth will illustrate the dominance of certain kinds of capital over others. In a society obsessed with what Chua (1995) refers to as certification of the self, those who are not successful in the race are left behind and thought of negatively. Success and hard work within the Singapore context is linked to one's collection of certificates, and unsurprisingly, one's quality of education. In addition, the veil of mass culture produces a society that seems to reflect a cultural homogeneity (religions and 'races' aside).

Chapter Four will discuss the experiences of both welfare applicants and social workers, especially via their interactions with each other, whereas chapter Five will further examine how welfare applicants utilise capital in their day-to-day life. The case studies presented in these two chapters are by no means uniquely different from those of

the poor or welfare dependents from other countries. In fact, their accounts serve to demonstrate that social suffering can be similar across different cultures. Having said that, however, I believe that there are peculiarities to the Singapore case and these will be noted in these two chapters. Having outlined the direction of the thesis, we can now turn our attention to methodology.

### **Methodology and data collection**

The thesis derived the bulk of its data from the Malay community due to the issue of accessibility and language barrier, as the families or individuals seeking welfare are usually from the lower income groups, who are better able to communicate in their mother tongue than in English. Additionally, interviews were conducted with welfare applicants, social workers (or case workers as they are sometimes referred to in the profession) and volunteers from several organizations, such as the Singapore Anti-Narcotics Association (SANA), Mendaki, religious organizations (mosques, temples), prisons, halfway houses and the Ministry of Community Development, Youth and Sports (MCYS). A total of 25 respondents were from halfway houses and/or prisons, while 5 were obtained through my own social network. A total of 8 case workers were interviewed; some of them were from voluntary welfare organisations (VWOs) and a couple from the Ministry of Community Development, Youth and Sports (MCYS). 5 interviews were with respondents from middle- and high-income families to allow me to contextualize the view of welfare in Singapore among Malay Singaporeans. These interviews will also help illustrate the various attitudes of agents in the field, with

particular interest in how they make sense of the world which they inhabit. Secondary data on the perception of Singaporeans (as a broad category) will also be used to help provide more insight into how the various forms of capital are utilised.

Due to the fact that a lot of the respondents are from the halfway houses and/or incarcerated, there might be an over-representation of this group of individuals. However, more often than not, it is this group that suffers from being unable to express their opinions and experiences. Some of the experiences tend to be similar to one another and as such, a case study approach will be used to analyse the data obtained from the various interviews. While the data offer a representation of a particular segment of society, I believe that one can generalise from the various case studies to draw some wider conclusions. Moreover, it will be demonstrated in later chapters that the experiences of the welfare applicants resonate to a certain degree with those of other individuals who are experiencing poverty or facing similar situations.

According to Robert Yin, a case study is an “empirical inquiry that investigates a contemporary phenomenon within its real-life context, especially when the boundaries between phenomenon and context are not clearly evident” (2003: 13). In this thesis, the concept of welfare cannot be divorced from an understanding of the context of Singapore society, as the context provides us with a rich account of the various discourses that the agents of welfare adopt in their everyday life. Furthermore, according to him, a case study can be used when the thesis focuses on the “how” and “why” questions that are being asked “about a contemporary set of events over which the

investigator has little or no control” (2003:9). Keeping these variables in mind, this thesis concerns itself with how welfare is understood by not only the welfare applicants but also Singapore society. One of the strengths of a case study approach lies in the fact that one can use a variety of evidence such as documents, artifacts, interviews and observations. I have found this to be particularly useful when trying to understand the attitudes of the respondents and seeking a context in which to frame the attitudes demonstrated. While the focus of the study is primarily on welfare, there are several units of analysis: the welfare applicants and providers of welfare, be it case workers, volunteers and/or the representatives of a welfare organisation. Greater attention will be paid to the welfare applicants as a unit of analysis primarily because of the fact that as a group, their point of view is often not available in the mainstream Singaporean discourse.

The case study approach however is not without problems. Objectivity of case studies is often called into question, primarily because the researcher might have allowed biased views to influence the outcome of a research question. I will not deny that there is an inherent danger of being swayed by certain biases, especially when one talks about welfare. It is no surprise after all, since welfare in itself can be treated as a dirty word and in Singapore, terms like “workfare” have been used to counter any negative connotations of welfare. It is easy to rail against the injustices that the government has overseen, but I have striven to be objective about the observations and reports of data I am presenting in order to explore the idea of welfare as fully as possible. While I do not deny the fact that I am sympathetic towards the plight of the welfare applicants, I am also

aware of the need to recognise the various bureaucratic red tape procedures and/or expectations that the providers of welfare have to account for.

Another critique of the case study approach is associated with the inability of case studies to provide a basis for scientific generalization. Yin (2003) counters this argument by stating that case studies do not represent a sample but instead enable one to attempt to expand and generalize theories. Data was gathered until saturation point, which meant that a general pattern can be obtained. One is also able to make analytical generalisations due to the external validity provided by multiple cases. Obtaining multiple cases, moreover, is useful in replicating or providing contrasting results to the other case studies presented. Since the thesis is concerned with the relationships that affect the respondents, the case study as a method helps provide insight into the subject matter, especially through the use of triangulation. Data in such a study can be obtained not only through the particular individual but via documents or records (newspaper articles, media reports, online blogs), people in contact with the individual or anyone that may have any knowledge or similar experiences on the subject matter that is being examined. Moreover, the multiple sources of data used in the thesis enable triangulation between different sources of data and points of view. Examining the various fields requires a holistic look at Singapore, thus including various sources and perceptions that provide insight into how welfare is understood in Singapore. Together with the interviews, such data help to develop “*converging lines of inquiry*” (2003:92, emphasis in the original), allowing a corroboration of data and ensuring validity of the various constructs used.



Despite its criticisms, the case method is chosen here primarily because it “emphasizes the total situation or combination of factors, the description of the process or sequence of events in which the behaviour occurs, the study of individual behaviour in its total social setting, and comparison of cases leading to formulation of hypotheses” (Shaw, 1927:149). The method allows investigators to retain the “holistic and meaningful characteristics of real-life events – such as individual life cycles, organisational and managerial processes, neighbourhood change, international relations, and the maturation of industries” (Yin, 2003:2). I felt that it was necessary to fully encapsulate the experiences of the respondents and that the case study was the most appropriate research method to achieve this. The next chapter will trace the evolution of welfare, which will provide the background necessary to situate these experiences.

## Chapter Two

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### **Welfare: Defining and conceptualising welfare**

Understanding welfare involves the conception of well-being and how this well-being is measured and maximised (Walker, 2005). Economists conceptualise welfare in terms of how individuals choose what to consume given their income and market prices of goods and services. The basic assumption is that individuals will choose goods and services that will serve to maximise their utility and satisfaction, and in turn, reflect their consumption preferences. The provision of basic social welfare, on the other hand, usually includes housing, education, health and *sometimes* social security. Social security can be defined as “the protection which society provides for its members, through a series of public measures, against (the) economic and social distress ...” (ILO, 1984:3)

The underlying concerns of social welfare are the concepts of social justice and equality. According to Rawls (1971), the idea of social justice is to serve as a tool to evaluate social institutions. Admittedly, there are other tools of evaluation, such as effectiveness, coordination, stability or cost-benefits analysis but to him, justice is “the first virtue of social institutions ... laws and institutions no matter how efficient and well-arranged must be reformed or abolished if they are unjust” (1971: 3). Injustice, however, can be tolerated if it is necessary to avoid even greater injustice from occurring. In this sense, Rawls employs the idea of the “greater good”. The idea of social justice and

equality is vital to my analysis primarily due to the fact that when Lee Kuan Yew and his government had to decide the course that Singapore was to take, his beliefs regarding social justice and equality were to influence the ideologies and policies to come. Given that there are many interpretations of how best to distribute welfare, the policies are usually dependent on those in power. Welfare provision therefore is shaped by underlying issues of social justice and equality. Broadly speaking, policies tend to follow a principle either of universalism or of selectivism.

A universal standard of welfare ensures that all citizens have access to welfare (equality for all) and are not stigmatised:

One fundamental historical reason for the adoption of this principle was the aim of making services available and accessible to the whole population in such ways as would not involve users in any humiliating loss of status, dignity or self-respect (Titmus, 1976: 129)

One has to keep in mind that distributing welfare universally is subjected to the question of how equal human beings actually are. Humans are born into different conditions and are thus assigned different positions in life. Thus, if the state were to hypothetically hand out a monthly stipend of cash to its citizens, this financial aid may not be a boon to a rich man who is constantly well fed. To a poor man however, it may make the difference in whether or not he is able to have a meal.

In contrast, under a selectivist model, citizens needing welfare will be subjected to a means test or an inquiry of some sort in order to address this difference among human beings. This however, has the effect of causing a greater stratification

within society – through means testing, there are definite ways of identifying the lower classes in terms of their income and/or ability to make a decent living. Need is identified by an agent of the state and more often than not, the relationship between the recipient and giver is one of dependency. Based on the above concepts, Titmus (1976) distinguishes between residual and institutional welfare states. Residual welfare states assume responsibility when the market or the family fails; their role is only to support marginal and truly deserving social groups. Institutional welfare states on the other hand, pride themselves on the principle of universalism.

From the criteria listed above, Singapore appears to be a residual welfare state. The government holds the belief that social security is the responsibility of the individual and/or his/her family. “The needy” as a category however is not homogeneous; one can delineate the different groups under this particular heading by looking at the type of financial and/or welfare assistance that each group is dependent on<sup>1</sup>. According to the social assistance schemes provided by ComCare<sup>2</sup>, a Community Care Endowment Fund created by the government in 2005, it is possible to identify two main groups among the needy, those requiring long term assistance and others who need only short term assistance. Individuals who require long term assistance are usually those who have no family to support them and/or are afflicted with illness/disabilities that prevent them from seeking employment. Short term assistance, on the other hand, is for individuals who need help in re-employment and upgrading their skills. It should be noted that there is no financial assistance available (at least not as a programme on its own) for individuals who

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<sup>1</sup> Refer to Appendix A

<sup>2</sup> <http://www.cdc.org.sg/services/social.html>

are retrenched or unemployed, as the government does not believe in giving out handouts to those who are not “strictly needy”. From the outset, Singapore can be termed as a residual welfare state, but what exactly are the implications of the welfare state?

### **Welfare state: Beginnings and variations**

It is difficult, if not impossible, to separate the term welfare from discussions of the welfare state. In light of this, it is therefore prudent to define what is meant by a welfare state, especially since the Singapore government displays abhorrence towards the concept. There can be no consensus over the definition of the term since there are various beliefs associated with who should provide for or ensure the well-being or welfare of individuals. Historically, the provision of welfare always fell on the family. As society underwent changes however, especially in the economic sector, individuals found themselves subjected to various risks within the market that were previously not experienced. There was an increasing need for the state to help offset these unintended consequences of the market (sudden unemployment because of financial crisis for instance), consequences which the individual does not have control over. The question of when the welfare state emerged therefore varies among the different countries, as do questions of how it functions and its subsequent impact on the citizenry.

Goldthorpe (1969), for instance, claims that the welfare state is a by-product of industrialization; social benefits are possible because of the wealth generated by an expanding economy and a highly organised bureaucracy. Pryor (1969) agrees that

nations with a certain level of economic and social development are able to provide coverage for their population, primarily because of their wealth. Wilensky (1975), on the other hand, contends that there are other factors determining the rise of the welfare state. While he agreed that the economic level is one of the preconditions of welfare-state development, he noted that:

Social security growth begins as a natural accompaniment of economic growth and its demographic outcomes; it is hastened by the interplay of political elite perceptions, mass pressures, and welfare bureaucracies. (Wilensky, 1975: 47)

Wilensky's argument introduces the other strands of thought in the debate on the emergence of the welfare state. The social democratic model in particular argues that labour plays a major role in the development of the welfare state, although the two are understood as two separate entities. The neo-Marxists on the other hand believe that the state and the economy are closely intertwined; the state is not neutral and serves the interests of the dominant capitalist class. Other studies have shown that the state bureaucracy itself has been responsible for the welfare policy formation process. This indicates that the development of the welfare state can be dependent on the historical structure of the bureaucracy. In Britain, for instance, it developed early because "Britain had a centralized state bureaucracy and credentialed civil service prior to mass democratization" (Quadagno, 1987: 119). In this case, past action informs future actions on welfare innovations. Esping-Andersen (1990) noted that there are others factors that should be taken into consideration in tracking the emergence of the welfare state; the nature of class mobilization (particularly the working class); class-political coalition structures; and the historical legacy of regime institutionalization. Using several

indicators to trace the extent of de-commodification and stratification of social benefits, he classified three different forms of welfare states: liberal, conservative and social democratic. A critique of his analysis in terms of these three forms of welfare states is that it is largely relevant to the Western states and does not capture the different welfare systems of the Asian countries. Singapore, for instance, was not only heavily influenced by the British welfare state (legacy from its colonial master) but also by 'Asian', or what some authors refer to as 'Confucian', values.

The welfare systems of the various countries became more systematic and pronounced and displayed definitive characteristics only after World War Two. In the aftermath of World War Two, the British Labour government used the Beveridge report (Lowe, 1993) as a basis for the welfare state. The report stipulated three guiding principles,

The first principle is that any proposals for the future, while they should use to the full the experience gathered in the past, should not be restricted by consideration of sectional interests established in the obtaining of that experience. Now, when the war is abolishing landmarks of every kind, is the opportunity for using experience in a clear field. A revolutionary moment in the world's history is a time for revolutions, not for patching.

The second principle is that organisation of social insurance should be treated as one part only of a comprehensive policy of social progress. Social insurance fully developed may provide income security; it is an attack upon Want. But Want is one only of five giants on the road of reconstruction and in some ways the easiest to attack. The others are Disease, Ignorance, Squalor and Idleness.

The third principle is that social security must be achieved by co-operation between the State and the individual. The State should offer security for service and contribution. The State in organising security should not stifle incentive, opportunity, responsibility; in establishing a national minimum, it should leave room and encouragement for voluntary action by each individual to provide more than that minimum for himself and his family.

In short, the fundamental principle behind the idea of the welfare state is that the state should provide the minimum standards of welfare, that is to say, provide the best possible basic quality of life and/or standard of living. It is arguably the responsibility of the state to safeguard its citizens' basic rights to "adequate nutrition, health care, clothing, housing, utilities (electricity and water), education, employment and (sometimes) social security (provision for unemployment, disability, and old age)" (Lim, 1989). In short, welfare as it is known today encompasses all of the above concerns, although as noted previously, the extent of provision rests on political inclinations. Thus, the provision of such needs among countries varies, with some countries providing a very high level of social welfare while others let the private sector provide large parts of the healthcare and some alternative means of access to educational qualifications other than that provided by the state.

The welfare state can be understood as a "feature of twentieth-century social and economic development which promised to deliver economic security to those who are at a disadvantage within the market economy of capitalist societies" (Bryson: 1992:2). It is implicitly understood that social welfare is more often than not a goal of development, and the onus is on states to provide basic needs for their population. Smyth (2000) noted the interdependence of welfare and economic policy in Asian states. He agreed with Chen's (1996) idea of the 'economic state'. The state, in this case,

promotes the well-being of the vast majority of the people by administering and boosting economic production, equalising resource distribution, and guaranteeing work opportunity and economic security (Chen, 1996:180)



How then can one explain Singapore's brand of welfare? This is the central question that will be analysed next.

### **Perspectives on welfare and initial policies**

When the PAP first came to power, they did so by appealing to the citizenry's call for a more just and equal society. Lee referred to himself as an "unrepentant socialist" (Han et al., 1998:388) but noted that in order to function on the principle of "from each his economic best, to each his economic worth" (ibid), Singapore needed to move away from ignorance, illiteracy, poverty and economic backwardness. It should be noted that any discussion of the PAP, its policies and/or political stance will more than likely include Lee Kuan Yew's experiences and beliefs. This is primarily because of the major role that Lee has played in Singapore's politics and in shaping the nation. There is no doubt that he was not a one-man show, but more often than not, he was credited as the man behind Singapore's success. His style of leadership has often been marked as exclusive, as he consults a trusted group of friends who serve as his advisors (Mauzy, 2002). As a young and impressionable scholar in Britain, Lee had seen first hand the benefits of an egalitarian system. Recounting his experience in collecting spectacles from the optician in Regent Street, Lee said that he had

expected to pay between five and six pounds for them. At the counter the optician proudly told me that I did not have to pay for them, and instead gave me a form to sign. I was delighted and thought to myself that this was what a civilised society should be ... What struck me the most was the fairness of the system. The government was creating a society that would get everybody – rich or poor, high or low or middle class – on to one broad band of decent living standards. And this although there were still shortages. (Lee, 1998:129)

He admitted that he was completely sold on the fairness and reasonableness of the British Labour government's programme – which made sure that the scope of welfare included families who did have enough to meet their minimum needs. During the initial years, Lee and his party leaders drafted policies based on the notion that “differences between individuals and individual performance and results were mainly because of opportunities. Given better opportunities of nutrition, food, clothing, training, housing and health, differences would be narrowed.” (Lee, 1998:157) The idea of equal opportunities persisted as the PAP felt that it was imperative for Singapore to survive and continue to reward individuals on the basis of their effort. Efforts were made on the part of the government to improve the overall healthcare, housing and education in Singapore. Singapore is currently ranked one of the countries with high human development with an average life expectancy of 78, 92.5% literacy rate and 87% enrollment in educational institutions (Human Development Index Report, 2004). Compared to when the PAP government took office in 1959 when health accounted for 13.4% of main expenditure the following year (Lim, 1989:173), expenditure on health has steadily declined. Government expenditure however, has increased in real terms. Government health expenditure per person for instance was \$507 in 2005, with a 1.640 doctor to population ratio and hospital bills averaging \$858 for Class C patients in public hospitals. The decreasing expenditure on health merely reflects the government's reluctance to bear the increasing costs of health care especially with the growing ageing population. The government has repeatedly stressed the fact that it is not the responsibility of the government to provide heavy subsidies for all of its citizens. It has

taken great pains to specify that while it provides people with a very comprehensive education, housing and healthcare system, it will not be held accountable for the lives of citizens, even the most unfortunate. While there is assistance available for the needy, the general consensus is that the government is the final resort for any form of welfare assistance. The government's duty is to ensure that education, housing and healthcare remain accessible at the very minimum. Senior Minister Rajaratnam captured this idea succinctly:

We want to teach people that the government is not a rich uncle. You get what you pay for. We are moving in the direction of making people pay for everything ... We want to disabuse people of the notion that in a good society the rich must pay for the poor. (quoted in Vasil, 1984)

One of the major social security schemes in place prior to independence was the CPF which had been set up by the British in 1953. Under this scheme, participation is compulsory for both employers and employees. Initially, the CPF was primarily set up for workers to save for their retirement. The Singapore government has since revamped the system, fine tuning it over the years to meet the demands of the government, not necessarily its citizenry. What this means is that the CPF has been an instrumental tool in controlling the populace's choices, especially with regards to purchasing a home, financing medical bills or even investment choices. The minimum sum scheme for instance was introduced in 1987 to provide "adequate old age provisions even after withdrawal at 55" (Low and Aw, 1997:24). To date, the CPF can be used for a variety of things, from financing housing loans to medical insurance (Medisave). Expanding the scope of the scheme to housing went hand in hand with the need to house

the population and to push for home ownership among Singaporeans. The Ordinary and Special accounts on the other hand can also be used for investment, so as to allow greater asset enhancement for retirement. Despite the obvious benefits of the CPF, Ramesh (1992) believes that the CPF does not cover those who need protection the most. This is primarily because CPF excludes casual and part-time workers, categories of contract workers and foreign workers. As a result, those engaged in temporary, low wage work have no social security to fall back on. Additionally, critics of the CPF system argue that it is insufficient for the retirement needs of Singaporeans. On top of this, the majority of the older generation has no or inadequate CPF on which they can rely. As such, this group will have to depend largely on the government should they not have family or any other resources to fall back on. Despite its shortcomings, the CPF has been instrumental in providing a social safety net, one that is financed by Singaporeans albeit managed by the government. This social safety net however is only present in order to further the productivity of Singaporeans and in turn the economy.

When the CPF was first adopted and carried on from the British, the PAP had already rejected recommendations by a committee of foreign officials to introduce a “social insurance scheme with retirement, survivor, sickness, and unemployment benefits, primarily because of its wariness of the disincentive and state reliance problems experienced in western countries having social insurance programs” (Ng, 2004:5). This however, did not mean that Lee had abandoned his social democratic ideals. His approach was never an ideological one. He noted that policies should not be based on the wrong premises as this would mean that one would be promoting the idea that man can

actually overcome his natural inabilities and thus end up thinking that he can be equal to his fellow men. He initially believed that with the removal of economic and social disparities, social gaps between the haves and have-nots will be reduced. Once in charge of building Singapore society however, he realised that this was impossible. As he pictured it:

You see, starting block, a marathon, get ready, all at the same line, fire, off you go. One hour later, you see the wide differences between those who are still steady, pushing ahead, and the stragglers struggling at the end. Two hours later, five, six, are in front, racing to beat the record. That's the problem in life. (Lee, 1998:155)

### **Political ideologies post-independence**

While Lee and his colleagues had their ideals about welfare, the PAP also had to formulate new economic strategies to ensure self-reliance and to “articulate for its citizens the difficult circumstances in which it found itself as part of a nation building exercise” (Hill and Lian, 1995:19). Lee then began fashioning policies which he believed went with the grain of society. He adopted the basic belief that every individual will work hard for his or her family. With this in mind, the government would therefore support and work in tandem with these efforts. The state “should be wary of any initiative which would supplant, wittingly or otherwise, individual effort and responsibility” (Han et al, 1998:165). The Singapore government fashioned its economic strategy on what it calls the politics of survival. An ideology of pragmatism thus became the definitive characteristic of Singapore. The government’s sole concern “is to ensure economic growth ... in principle, no sector of social life, no matter how ‘private’, cannot be so

administered as to harness it to serve the goal itself” (Chua, 1995:68). The logic of this pragmatism is similar to Weber’s instrumentally rational action, in which “policies are articulated on the principle that persons affected by them will respond in a calculating and predictable manner (Hill and Lian, 1995:190) Unsurprisingly, this pragmatic stance, coupled with Lee’s waning enthusiasm for democratic socialism, caused a shift in the government’s view of the welfare state, from “something of a utopia in PAP social thinking to a veritable distopia” (Smyth, 2000:17). Moreover, Lee observed how developing states such as Burma, Ceylon and India failed in their quest towards a democratic society because of the lack of pre-existing conditions required to make such a democracy successful. He noted that such states required “a strong government, leaders with a sense of duty, responsible opposition parties, a mature electorate prepared to endure pain for long-term gain as well as share the responsibility of administrating the society” (Han et al, 1998:129). He felt that these conditions were not present in Singapore in its infancy, which cautioned him against the vision of a successful functioning democracy in Singapore. Most notably, he became increasingly averse to the Western welfare model, having seen the problems inherent within these systems. He noted that not only do welfare policies burden the state financially, they also make people less oriented towards working hard. This means that not only does the state have to be financially responsible for its citizens, it also has a non-productive citizenry unwilling to work harder to better their lives. He was disappointed with the manner in which the Western welfare model seems to encourage dependency among the citizens, in turn draining the resources of the government. In his memoirs, he reflected upon the idea of welfare –

Welfarism, today, has a meaning, which it did not have in the '40s and '50s. welfarism today means the redistribution of wealth through subsidies that makes it possible for people to get many benefits in life with little effort. Therefore it has led to the failure of society. (Lee, 1998; 160)

In Singapore, a society above the poverty line, welfarism would have broken and impoverished us. My actions and policies over the last 30 years after 1959, since I was first saddled with responsibility, were dictated by the overriding need that they would work. I have developed a deep aversion to welfarism and social security, because I have seen it sap the dynamism of people to work their best. What we have attempted in Singapore is asset enhancement, not subsidies. We have attempted to give each person enough chips to be able to play at the table of life ... (ibid, 1998; 159)

## **Welfare today**

It is therefore unsurprising that the Singapore government reiterates its supportive role constantly and places the brunt of welfare provision on the family<sup>3</sup>. It encourages the idea that welfare is strictly for the poor. Welfare provisions that are given out have stringent criteria in order to not promote the idea of a free ride and to properly identify the category of people who are truly needy. Unsurprisingly, when one talks of the category of the needy, issues such as sympathy and the ethos of giving arises. Due to the nature of welfare, in which the structure of relationship is one of dependency, a patronizing tone is sometimes unavoidable. In Singapore, moreover, a paternalistic undertone is ever-present, an attitude that the Singapore government has adopted to mould and educate its citizenry. The patient, guiding hand of the state is ever-present in social policies:

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<sup>3</sup> One of the most compelling examples of this is reflected in MCYS' commemorative book, *Many Hands Touching Lives*, which celebrates the Ministry's 60 years, since its inception as the Social Welfare Department in 1946.

Comcare is different because of its strong focus on helping all our residents to be self-reliant and stand on their own two feet. In other words, we will teach our residents to fish as best as they can, instead of serving them fish on a platter.

Matthias Yeo<sup>4</sup>

While it can be argued that the sense of care for one's fellow man is not necessarily to be scorned or made light of, the state is not a neutral tool of welfare. Lee believed that it was instinctual for every human group (or 'race') to preserve its distinctiveness. As such, he encouraged community self-help groups like Mendaki to form in order for Malay leaders to enthuse the Malay parents to do something about their children. Lee consulted several of his Malay colleagues before deciding on this course of action. He also noted the opposition towards the idea of community self-help groups (Han et al., 1998), since it might strengthen communal ties, which will then deepen racial divisions. However, Lee was of the opinion that the Malays would be more inclined to follow the guidance of leaders of the same ethnic background .

In fashioning policies along racial lines, however, Lee exacerbated stereotypes of each group. When he brought up the issue of lack of progress within the Malay community, he unwittingly introduced a discourse that would haunt the Malay mentality till today. The Malays are seen to possess a weak culture, one that predisposes them to being less inclined towards hard work and reluctant participants in capitalism (Li, 1989). While Lee's effort to involve the community and fire them up from within (that is, to encourage them to make the necessary changes in order to turn their lives around) was commendable, his dependency on the Malay leaders was naive. He was of the belief that

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<sup>4</sup> MCYS media release no: 21/2005



these leaders, who are supposedly cut from the same cloth as the rest of the Malay population, will be able to understand the issues and assist the community in their progress (Han et al, 1998). The separation between the leaders and the community is notable however, as the leaders tend to come from a different class of Malays who supposedly possess none of the negative traits. Li (1989) was especially critical of Mendaki's orthodox view of the impoverished<sup>5</sup> Malays' approach towards social and economic change, and pointed out that it:

...lacks analysis and appreciation of the way in which the structure of opportunities both confronts individuals with absolute barriers ... and ... shapes the entire cultural framework of day-to-day life. (Li, 1989:177)

To date, the view of the economically lagging Malay is still evoked, especially in the newspapers and ministerial speeches<sup>6</sup>. The gulf between higher income individuals and lower income individuals however is not restricted to the Malays, over the years, there has been a widening income gap within the larger population. This income disparity is obviously a prickly issue, most evident in the government's reaction to Mr. Brown's (a well-known blogger/ columnist) questioning the government's decision to increase taxi fares and electricity tariffs during a time when data shows that there is a decline in the income of households.

We are very thankful for the timing of all this good news, of course. Just after the elections, for instance. By that I mean that getting the important event out of the way means we can now concentrate on trying to pay our bills.

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<sup>5</sup> According to Zainal Abidin Ahmad (1940), the Malays are impoverished in all aspects, "Poor in terms of education and training, poor in terms of money, poor in desire and ambition, poor in brain power and poor in that quality of high and honourable character ..."

<sup>6</sup> This point will be discussed in further detail in Chapter Three.

It would have been too taxing on the brain if those price increases were announced during the election period, thereby affecting our ability to choose wisely.

The other reason I am glad with the timing of the cost of living increases and wages going down, is that we can now deploy our Progress Package to pay for some of these bills.<sup>7</sup>

As a result, Mr Brown's column in Today (a government-owned newspaper) was suspended – which sparked reactions among the Internet community, citing the government's lack of transparency and elitist behaviour. The gulf between classes is also echoed by one of my respondents, Hitam, who claimed that she would rather deal with a social worker of another race, than one of her own. From her perspective, her own people (those who are successful), tend to be judgmental about the poor of their own ethnic group . Another respondent, Bachtiar, remarked,

It's good that people like you<sup>8</sup> still care .... Most of what we say tend to fall on deaf ears and distance themselves from people like us.

The debate over the “Malayness” of the leaders is a good example of the existing tension between the elites and the rest of the Malay society. The current Speaker of Parliament, Abdullah Tarmugi, once recounted<sup>9</sup> that the Malay community had reacted strongly when his wife chose not to wear the Malay *baju kurung* for a community event. He expressed the opinion that it should not have been an issue in the first place as she is Chinese and not Malay. It is obvious that with the position of being a Malay leader, the leader *and* his family members are subjected to certain standards of Malayness, even if it

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<sup>7</sup> Full article can be found at [http://www.mrbrown.com/blog/2006/07/today\\_sporeans\\_.html](http://www.mrbrown.com/blog/2006/07/today_sporeans_.html).

<sup>8</sup> With reference to me, the interviewer, I was perceived as an educated person, better off than the welfare applicants.

<sup>9</sup> The speaker had shared this experience with youths at the National Youth Forum 2005.

is something as simple as donning the traditional dress, as many felt that it is a representation of the community. The struggle over the imposition of names and identity, however, reflects the authority of the Malay leaders as agents imbued with power within the social field, as they are capable of exercising the right to admonish the Malay community for reacting negatively, whereas the latter has no real means of protest<sup>10</sup>.

### **The state and symbolic violence**

The PAP has a large influence in determining what is seen as common-sense knowledge – it is the most influential in creating categories and classifying people on a continual basis. Being the elite, it has the power to name, thereby assigning social locations to individuals. Thus, the process of naming and identifying needy groups demonstrates an implementation of power over those who are unable to rectify or change the stereotypes associated with them. As such, identifying the Malays as the weakest group in terms of progress has more or less consigned them to this identity, and the constant emphasis on progress (or the lack of it) made by members of the Malay community almost always makes front page news in the Malay newspaper *Berita Harian*.

Bourdieu (1999:51) states that

if this representation leaves little space for the discourse of the dominated, it is because their voices are particularly difficult to hear. They are spoken of more than they speak, and when they speak to the dominant group, they tend to use a borrowed discourse, the very one the dominant offer about them.

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<sup>10</sup> Singaporeans as a general rule feel that protesting or airing their views can be an exercise in futility. They do not see the point of voicing out their opinion since the government will proceed regardless of such public opinion. Some examples include the construction of the casino despite protest from all sectors of the public.

In fact, as delegated agents of the state, ministers (both Malays and non-Malays) are able to exercise an imposition of their points of view because they represent the State – or what Bourdieu refers to as the holder of the *monopoly of legitimate symbolic violence* (1985:732, his emphasis). Symbolic violence occurs when agents do not question the “naturalness” of their social world. Agents also accept their current position in the world (especially with their limited resources) and do not question the inferior status conferred upon them. Most welfare respondents interviewed seemed to accept their poverty, often treating social workers with respect and deference for helping “people like us”.

I'm glad that she (the social worker) has taken an interest in our daughter. I mean, I'm really grateful, else people like us really wouldn't know who else to turn to, you know?  
(Razif)

The rhetoric used by the welfare applicants is that they are undeserving of help because there is always someone else worse off than they are. Symbolic violence also occurs when the state and its agents act as though they are a neutral and disinterested body, and their actions are done for the benefit of the collective. Bourdieu believed that this occurs even in the field of welfare, especially when one talks about altruism and the act of giving. Moreover, in managing names and titles, the state is able to manage material scarcity through assigning official positions as a reflection of the material and symbolic advantages associated with them. Thus certain categories of people are imbued with certain authority while others have none, or find it difficult to legitimise their point

of view. Welfare recipients however, are not necessarily passive (as the data indicates later in the thesis) – some of them resist the stereotypes associated with them.

The presence and constant use of these traits as a way to identify people reflect the manner in which welfare can be used as an active force in the ordering of social relations. Esping-Andersen observed that the welfare system “is not just a mechanism that intervenes in, and possibly corrects, the structure of inequality; it is, in its own right, a system of stratification” (1990:23). Conferring certain attributes upon the Malays has the effect of creating a line that separates the progressive, well-to-do Singaporeans of other ‘races’ versus the ‘backward’, low-income Malays. Additionally, the state’s use of welfare as a political instrument is particularly evident when it comes to elections. Prior to elections in 2006, for instance, the government had paid out close to \$150 million to about 330,000 workers and promised another similar package in the following year. Speeches by ministers prior to elections were peppered with the need for Singaporeans to be more aware of the plight of their needy fellow-citizens and to ensure that the country moves forward as a unit without leaving anyone behind. The increase in Goods and Services Tax (GST) from 5% to 7% was also justified by arguing that it was to provide a wider safety net for Singaporeans. It is uncertain whether the measures by the PAP to offset the income divide will prove to be successful. Similar arguments had been made in earlier post-election periods, when the PAP had increased the GST from 3% to 5%, but it merely increased the income divide over the years, largely because of the increased standard of living. It is well known among Singaporeans that the PAP government has always favoured tactics of providing monetary handouts to its citizens

prior to elections, only to increase fares and other taxes after they have won the elections. A certain Mr Foo pointed out, “Before the election, they didn’t say anything about fare increases. But just months after the election, everything is going up. Even the GST!” (Straits Times, Dec 23 2006). Thus, the state’s policies on welfare distribution, while strategic is not necessarily neutral and at times, come under fire from its own citizens, especially with regards to widening income gap and rising costs. Having discussed the state’s attitude, ideologies and the discourses that surround welfare, the next chapter will discuss Singapore’s so-called culture of excess (Yao, 2007), materials or otherwise, and how different forms of capital are distributed within the socio-economic fields is discussed.

## Chapter Three

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### Characterising the needy

This chapter will attempt to understand how capital is distributed within the socio-economic and cultural context of Singapore? Individuals often find themselves in a particular socio-economic position and most have multiple memberships in various groups present within society. The distinctions drawn between certain groups and others in society however can be seen to represent a certain categorisation of classes, although the criteria used to define classes may vary. Classification of the Singapore population is more often than not done in terms of their income levels as it is the easiest marker by which to group the population. Thus, for government and other administrative purposes, the population is most often categorized as lower income, middle income and high income. Based on the 2005 General Household Survey<sup>1</sup>, 20% of the Singapore population earned less than \$1180, while the next 10% earned between \$1180 to \$2190. These decile groups also experienced a shrinking monthly income<sup>2</sup> versus that of the households in the other groups. Chua and Tan (1999) argued that poverty at the household level – “may be defined as the inability to own the minimum public-housing flat” (1999:140), deriving this from the existing cash grants given by HDB to families with low income. To date,

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<sup>1</sup> <http://www.singstats.gov.sg>

<sup>2</sup> This means that while living costs are rising, households are not making enough to meet their daily demands.

the Additional Housing Grant<sup>3</sup> (AHG) scheme provides a one time \$20,000 grant for households earning \$1500 or less monthly. Based on the 2000 Census of Population, at least 26.6% of the population earns less than \$1500 per month, with over half of them married.

The defining characteristic of the needy in Singapore however, may not necessarily be restricted to just their income levels, but may include unskilled or semi-skilled individuals. Most of them are unable to keep up with the demands of a constantly changing economy that emphasises high technology and skills, because of their basic educational level and lack of skills. Low and Ngiam (1999) identify three groups that may fall into the category of the needy – older workers, females who may or may not be working, and those who for whatever reason are unable to cope with the demands of modern life. Older workers may be unable to secure their finances because of their lack of skills and/or education. Reluctance on the part of employers in employing older workers also makes it difficult for them to get jobs. Additionally most jobs available to the older unskilled workers are labour-intensive (usually most of them end up as cleaners) and they pay very little. The scenario worsens if the older person has no family to take care of him/her and has to be self-reliant. Females with little or no education, similarly, are in danger of ending up needing social assistance, even more so if they have children to take care of. In most cases, the spouse could be deceased, unemployed or not available (either voluntarily or involuntarily, for instance due to incarceration) and the wives are left to manage the family on their own. Judging from the criteria used for

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<sup>3</sup> This on top of the Family Grant Scheme readily available for family units. Further details can be found at [http://www.hdb.gov.sg/fi10/fi10201p.nsf/WPDis/Buying%20A%20Resale%20FlatAdditional%20CPF%20Housing%20Grant?OpenDocument&SubMenu=CPF\\_Housing\\_Grant\\_Scheme](http://www.hdb.gov.sg/fi10/fi10201p.nsf/WPDis/Buying%20A%20Resale%20FlatAdditional%20CPF%20Housing%20Grant?OpenDocument&SubMenu=CPF_Housing_Grant_Scheme)



eligibility for the ComCare programme, the needy can be loosely identified as individuals who come from a low-income family (\$1500 and below) and/or have educational level lower than GCE 'O' Level. More than half of the respondents interviewed for the purposes of this thesis come from the category of women who have the sole responsibility of taking care of the family, have a monthly income of \$1500 or lower and/or have an educational level lower than GCE 'O' Level. The rest of the welfare applicants I interviewed also have low income and/or low education.

### **Consuming Singaporeans**

Thus far, classifying the Singapore population according to their income level is a straightforward exercise. However, I contend that it is possible to classify the population according to their tastes and material tendencies and not merely according to their income levels. While values and taste are not necessarily easy to verify, one can judge taste according to consumption patterns and ideals. According to Bourdieu (1995:38),

A social class (in itself) – a class of identical or similar conditions of existence and conditionings – is at the same time a class of biological individuals having the same *habitus*, understood as a system of dispositions common to all products of the same conditionings. Though it is impossible for all (even two) members of the same class to have had the same experiences, in the same order, it is certain that each member of the same class is more likely than any member of another class to have been confronted with the situations most frequent for members of that class.

Using the above as a guide, it is thus possible to categorise people according to their various experiences and ideals, *in addition* to their material conditions.

It should be noted that compared to French society (on which Bourdieu based his study), Singapore is considered a young society with a much more fluid class structure, in which people might not necessarily use the idea of “good taste” as a class weapon against other agents within society. However, there is an undeniable progression towards a form of distinction within Singapore society. Tan (2004) highlights the tendency for the both majority and minority ‘races’ in Singapore to classify themselves as middle class, noting that stratification is not marked via ethnic inequality. Singaporeans also subjectively view themselves as a “mix of middle class and working class<sup>4</sup>” (2004:14). Over 80% of the population felt that they were of average income, which leads one to perceive that there are no stark differences in lifestyles Chua and Tan noted that the

... high level of basic collective-consumption goods and services for the entire population ... have the *apparent effect of homogenising the lifestyle of the nation*: an overwhelming 85% of the people live in subsidized public-housing flats within estates that have the same level of provisions of ancillary facilities for daily needs ... (1999:137, emphasis mine)

To them, a Singaporean culture consists of one that is shared in everyday life, one that is “derived from the logic of capitalist development” (Chua and Tan, 1999:139). As society became more affluent, Singaporeans worked towards achieving material wants that accorded them some form of recognition as having “made it”. Moreover, “national economic growth becomes meaningful in the everyday life of its people when it translates into improvement of people’s material lives” (Chua, 2003: 20).

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<sup>4</sup> Only 1-2 percent of the respondents in his study perceive themselves to be members of the upper class. Objective indicators (Census 2000) reflected that 63% of the population can be seen as middle class. A later survey using the same median income as the dividing line between working class and middle class., reduced this percentage to 48%. The difference in the data sets is largely due to the higher percentage of those in the \$8000 and above income category. Using both data sets as a gauge, I believe that the objective indicator of the middle class in Singapore should fall between the \$3000 to \$7999 range – which the census and survey showed at 41% and 45% respectively.

Thus, it is no accident that consumption is highly encouraged in modern Singapore. The 5 Cs— cash, car, condominium, credit card and country club membership – reflect the desires of the middle class. The meaning of the 5 Cs however is not constant; it may vary from person to person and it might even stand for other Cs such as certification, cellular phones<sup>5</sup> and cable television. The Cs allow for a visual marker of material wealth; it is thus easy to distinguish the haves and the have-nots among the citizens. Material wealth such as cars, condominiums, credit cards and other tangible material goods can be seen as economic capital, whereas certification, for instance, is cultural. Certification in this sense can represent cultural capital in its embodied state which, “in the form of what is called culture, cultivation, *Bildung*, presupposes a process of em-bodiment, incorporation that, insofar as it implies a labor of inculcation and assimilation, costs time, time that must be invested personally by the investor” (Bourdieu, 2001:99). Arguably, the more Cs that a Singaporean has, the more influential he or she is and the better able to designate or possesses the power to identify what is acceptable as capital.

Within the social hierarchy, individuals who have little or no capital available to them are often members of the bottom group at the base of the structure, and as such, welfare applicants fall into this category. In contrast, the elite have a large influence in Singapore, based on the volume and composition of capital that they own. The elites in this sense are usually also the political elites, who according to Lee Kuan Yew, consist of a

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<sup>5</sup> Cellular phones are most commonly referred to as hand phones in Singapore. For the purposes of this thesis, the term hand phones will henceforth be utilized to illustrate another possible variant of the 5 Cs.

generation that has all the qualities needed to lead and give the people the inspiration, the drive to make it succeed. This would be your elite ... This government ... is running on ...150 people. You remove these 150 people, if you can identify the 150; whoever wants to destroy this society, identifies these 150 people and kills them, the push will be gone. This is a very thin crust of leadership. (Han et al., 1998:393-394)

Thus, within the social space in Singapore, agents who take the position at the top of the hierarchy are the elites. The elites are thus able to choose the values that they deem necessary for the rest of the population to adopt. As noted previously, elites have claim over symbolic capital and the right to name; they are capable of demarcating the desirability of certain forms of capital. While there can be no doubt that material wealth remains desirable, the use of certification as asset enhancement is prevalent within Singapore. This is no surprise as having the proper certification translates into higher earnings and can be seen as a worthy investment. One therefore measures oneself according to the number of certificates that one has (Chua, 1995). The state constantly moreover emphasises the need for continual upgrading of skills and lifelong learning, urging its citizenry to attend courses and take part in the various programmes available for them to take up new skills, such as computer use and language courses. The Workforce Development Agency (WDA) for instance,

acts as a catalyst and champion of workforce development. It aims to enhance the employability and competitiveness of both employees and job seekers ... by developing a comprehensive, market-driven and performance-based adult continuing education and training framework. The agency also works with other economic agencies to promote the enhancement of human and intellectual capital in Singapore.<sup>6</sup>

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<sup>6</sup> <http://app.wda.gov.sg/vision.asp>

The presence of the WDA signifies the importance of certification in a knowledge-based economy such as Singapore's. Additionally, the education system in Singapore is structured such that graduates are highly desirable within the labour pool. While diploma and technical certifications<sup>7</sup> are increasingly desirable within the workforce in the present, the salary scale for these graduates differs greatly from that of university graduates.<sup>8</sup> Arguably, the longer one spends in the education system, the higher the benefits in terms of salary when one begins to work. Thus, certification is an indirect way of attaining economic capital. Social capital also influences the attainment of both cultural and economic capital. An individual born in a wealthy family has access to various resources and capital that another individual born into an average-income family does not. There is clearly a divide between those who are from a higher income family versus those from a more "common" background.<sup>9</sup> The haves are more influential in the public space and have the monetary and social networks to get further ahead in life rather than those without the proper social circle.

### **Homogeneous consumption**

It is worthwhile here to mention that the desire for the various Cs does not materialize on its own. In fact, Singaporeans are informed daily by the mass media and advertisements as to what they should or should not desire. At the same time, there is a

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<sup>7</sup> Institute of Technical Education, now known as National ITE Certificate qualifications

<sup>8</sup> Degree holders with a basic pass can earn a basic salary of \$2247 (without training at the National Institute of Education) whereas a polytechnic diploma holder (with a technical diploma) can earn \$1,779 in the first year. More information can be found at the Ministry of Education's website - <http://www.moe.gov.sg/teach/SalaryBenefits.htm>

<sup>9</sup> This will be discussed further in Chapter Four.

discrepancy between what is realistically achievable and what resources are currently available to these individuals. Bourdieu captures this conundrum succinctly when he pointed out that “those who talk of equality of opportunities forget that social games... are not ‘fair games’” (2000:214). When one stresses the importance of hard work towards the betterment of one’s life, there is a difference between the hard work put in by an office executive and that of a cleaner. In both cases, there is a level of “hard work” required before one can reap the rewards – in the latter case however, the reward is pitiful to say the least.<sup>10</sup> It is apparent that it requires more than “hard work” for the cleaner to achieve some sort of social mobility; he/she will more than likely require one of the Cs – certification. Academic qualifications as a form of cultural capital can be utilised by an individual to gain more recognition from his/her “hard work” and consequently, earn more. Earning less however does not necessarily mean that an individual does not aspire to the Cs, since it is possible for low income families and/or individuals to satisfy their material wants through installment schemes.

Attaining material wealth is not necessarily a pipe dream in Singapore, largely because of the various “buy now, pay later” credit schemes that are so widely available. Although there are strict regulations on issuing credit cards, there are various loan schemes available such as the ezyCash provided by GE Money which allows a person to borrow up to 4 times his salary (minimum salary of \$1600)<sup>11</sup>. The furniture store, Courts, for instance, has no minimum salary requirement for credit arrangements,

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<sup>10</sup> Based on a loose comparison of hours spent working (8 hours , 5 days a week for the executive versus 12 hours, 6 days a week for the cleaner), an executive earns at least \$1800 (diploma holder) while the cleaner earns \$900.

<sup>11</sup> [http://www.gemoney.com.sg/pers\\_loan.htm](http://www.gemoney.com.sg/pers_loan.htm)

although they have “established a set of guidelines which show the typical maximum monthly installment that customers on different salary levels can comfortably afford”<sup>12</sup>. A major pitfall of such schemes however is the fact that some consumers may be unable to finance their purchases should they lose their jobs. Unlike the middle and higher income classes however, some of the lower income families may find themselves in a difficult spot since paying off the monthly credit payments is added to existing bills (mortgage, utilities and daily expenses). In fact, “more than half (of the debtors) are Malays belonging to the lower-income group” (Straits Times, Sun, Mar 23, 2008). The existence of such schemes also creates an increasing household indebtedness which ironically has caused a steady decline in consumption of other retail goods (Chua, 2003:36). Despite their pitfalls, it is through such schemes that individuals from all walks of life can afford the same material wealth as the person next to them, thereby increasing the existing illusion of homogeneity.

By consuming seemingly homogeneous goods (electrical appliances, furniture), agents seem to accept the naturalness of their consumption pattern, displaying an implicit and “practical mastery of the social structure as a whole that reveals itself through the sense of the position occupied within that structure” (Bourdieu, 1985:728). In sensing one’s place within the social space, one is affected by one’s habitus, “a system of schemes of perception and appreciation of practices, cognitive, and evaluative structures which are acquired through the lasting experience of a social position” (Bourdieu, 1989:19). One of the main critiques of Bourdieu’s conception of habitus is that it is too

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<sup>12</sup> [http://courts.com.sg/ecourts/content.asp?topic=credit\\_agreement](http://courts.com.sg/ecourts/content.asp?topic=credit_agreement)

deterministic; if the habitus were indeed determined by objective conditions, an agent would have no choices available to him/her and his/her responses to any given situation would be scripted according to their location within the social space. This will mean that there can be no change in the lives of agents, which is an irony, since change is the most constant aspect of human life. The notion of habitus indeed allows us to understand that certain groups have certain dispositions and distinguish themselves from others through these dispositions and their locations within the social space. However, I believe that the habitus is not a rigid script to which one is assigned. Dispositions change and can be influenced by interaction, since agents will adjust their strategies and choices according to the relations that they have with others around them. Bourdieu himself noted this in *Distinction* (1984), where he observed that the upper classes had to keep on adopting new fashions in order to differentiate their tastes from those of the masses, since their tastes were constantly being diffused into the mainstream. Those with influence and power are able to design categories to distinguish themselves from other groups. In Singapore however, I contend that taste, or one's cultural competence is one of homogeneity *because* of the public absence of the rich. In fact,

The rich do not impose any overt pressure on the middle class by setting increasingly demanding standards of achievement ... the middle class sets the standards for the society, giving credence, at the ideological and perceptual levels, that it is a "middle-class society" (Chua and Tan, 1999:155) .

It is this standard that the working or lower income classes aspire towards and as stratification is not necessarily marked via ethnic boundaries, most of the welfare applications share the same dispositions as their counterparts. However, there still exists a



tension between the haves and the have-nots, or specifically, the elites and the rest of the population. Recently, remarks made by an 18-year-old Raffles Junior College student, Wee Shu Min, to another Singaporean, Derek Wee, about his fear of losing his job created a buzz on the internet. In her blog, she responded that he is “one of many wretched, undermotivated, overassuming leeches in our country” and signed off with “please, get out of my elite uncaring face”. When it was later discovered that she is the daughter of a Member of Parliament, Wee Siew Kim, (who publicly supported his daughter’s comments) her comments sparked outrage beyond the cyber world. Discussions on the increasingly elitist political leaders and the widening gap between high income and low income earners, not only in terms of income but also mentality, were rife. The separation of the elites (highly educated, well-to-do background) from the common Singaporeans is thus apparent in this particular incident. As such, this distinction is reflected in the attitudes of the agents within the social space. Those who are considered better off can be perceived as high and mighty while others, who are considered the have-nots, feel as if they are looked down upon and treated as lazy and unwilling to work. Notably, distinctions within the various communities are also present, with the higher-educated and better-off Malays separating themselves from the “black sheep” of the community and disassociating themselves from the image of the non-progressive Malay.

## **Aspiring agents: Blurring the boundaries of the habitus**

Since the habitus reflects a certain disposition, it therefore allows for the formation of certain groups, since an agent's current economic situation or current income and material background plays a role in determining their status as middle class. It was stated earlier that the more Cs an agent is able to have, the higher his or her position in the social space. It is possible to assume that welfare applicants seem to share the same habitus as any other Singaporean, because they both share the same dream of wanting to achieve a certain standard of living according to the material wealth available. In short, the working class possesses middle-class aspirations (Chua and Tan, 1995). While Chua and Tan argue that it is inappropriate to use consumption as a basis of class construction for the lowest 20% income group, I contend that consumption is a vital component in understanding their mindset. While my respondents understood their financial difficulties, most do not view their own consumption of goods as excessive, but rather, according to Bob, "the same as everyone else". My respondents also share the same work ethos that the government stresses. Thus, most perceive their position as being an average Singaporean, one who is able to potentially do as well as his or her counterparts. As Chua and Tan (1999) have noted, the government's discourse of homogenising the Singaporean way of life lulls one into thinking that everyone has a common destiny. Interestingly, while there are individuals who seek to break away from this homogeneity through patterns of consumption, there are also others who accept the perception of 'common goods' and seek to maintain the norm of a huge middle class. In attaining at least one of the Cs, it seems as if everyone has succeeded in life, and this

success translates into the belief that every person shares the same amount of difficulty as the person next to him.

For instance, figures from the Infocomm Development Authority (IDA) indicate that the rate of mobile phone use in Singapore had risen to 99.7% by October 2006<sup>13</sup> - which explains how natural it seems for an individual to own a hand phone, considering the fact that the rest of the population have them. I have stated earlier however that owning a hand phone is related to one's status – this remains true insofar as it is seen as unacceptable *not* to own a hand phone, considering how relatively cheap they are. One can obtain a phone for free for instance, just by subscribing to a phone package for two years with any of the mobile phone providers. The permeation of hand phone ownership however hides the reality of the expenses that one can incur from using the phone. By using their hand phones instead of residential lines, the respondents will incur a higher cost. No doubt there is a lot of “free talk time” as advertised by the Telecom companies, but the monthly bills can snowball if one does not keep up with the payments. Hulud, a 30-year-old technical assistant, berates his younger sister for her extravagance in consumption. There have been times when she stole money from the other family members for her own expenditure. She has for instance withdrawn money from her younger sister's account, effectively clearing it out, and pawned her mother's jewelry in order to pay for her current lifestyle.

You know, my sister can't even afford to pay for her monthly phone bills. She gets that red letter every month. And you know what else? She bought this camera a while back, some digital camera from Courts. Now I have no idea

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<sup>13</sup> <http://www.ida.gov.sg/Publications/20061205181639.aspx>

where it is, and Courts had sent her letters asking for payment for the camera. I have a feeling that they probably took it back because she couldn't pay for it. I don't understand what she does with her money, all she does is spend and in the end, she has no money. She cares about being the same as everyone else, yet all she does is just filch off my parents.

- Hulud

Having the Cs is therefore important because it seems to indicate not only an affluent status but helps to maintain the image of homogeneity, that one is the same as everyone else. The welfare applicants note that life is hard but they do not seem to set themselves apart from others because they are able to have access to the same items that other Singaporeans have<sup>14</sup>. This mindset however leads some of them to suffer as a result of consuming items that merely add on to their financial burden. The middle-income respondents, on the other hand, lament the cost of living and highlight that the financial pinch is always felt because of all the loans that they end up taking.

The above examples demonstrate a tendency of certain individuals in the family unit towards acquiring the signs of material wealth, regardless of their financial situation. The pursuit of such material gains can be realistically categorised as a want, rather than a need. A person can survive if he or she does not have a hand phone; such is not the case when one does not have the day-to-day necessities such as food. However, when one places the pursuit of material goods in the wider Singapore context, it is not far-fetched to claim that most Singaporeans are engaging in this pursuit. As a result, these material wants are seen as necessary, and treated as a form of baseline for the average individual. In every society moreover, there are certain material items that seem to

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<sup>14</sup> This naturally does not include luxury items such as cars or credit cards, this merely refers to items that are mass produced and easily consumed by a large portion of the population (electrical appliances, furniture).

become an indicator of basic wealth for all. The welfare applicants subscribe to the concept of the Cs as they act as targets that one should aim for in life. Thus, blaming the welfare applicants for being ignorant and unable to spend within their means is not necessarily a fair assessment of their situation. There are conflicting ideas that often have to be taken in consideration. On the one hand, the culture of consumption is encouraged in Singapore but on the other, this culture is seemingly not suitable for some categories of individuals, more specifically the lower income families.

This is highly ironic considering the pathos of poverty that is associated with the Malays<sup>15</sup>. In adopting the culture of want and displaying ambition towards a form of lifestyle, the respondents are told that they need to be “trained” to plan their expenditure in a wise and frugal manner due to their financial constraints. Invoking the argument that the poor have to temper their ambition (to do better for themselves) for their own good is paradoxical at best. It is quite ridiculous to suggest that because one has limited finances, one cannot aspire to obtain certain material wealth. It can be argued that one should spend prudently so as to not worsen one’s financial situation but with the existence of various “buy now, pay later” schemes, it is relatively easy for an individual to purchase such goods and to bear the burden of these purchases temporarily (usually one or two years, depending on the loan/credit). More often than not, there *may* be bouts of added financial strain for welfare applicants. While most of the respondents interviewed are aware of the financial situation that the family is in, this does not stop some individuals from spending beyond their means.

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<sup>15</sup> Noted in the previous chapter.

Sometimes I wonder *lor* about their priorities. You know there's something wrong when the kid can't afford an EZ-link card. But they have a pre-paid card, and a nice enough phone. It's not just the kids you know, the parents are to be blame. I don't understand their priorities, I think they feel that they would rather save face for themselves and their children so that's a greater thing for them. So the kids demand; the parents give in even if the need is not what we usually see as pressing or urgent.

- Jin, ex probation officer

In Piah's <sup>16</sup> case, both her husband and her children had obtained credit purchases from places such as Courts, or motorcycle loans. Hand phone and cable television subscriptions also proved to be a problem for her financially because her children would sign up for all the offers without consulting her and leave it up to her to settle the bills. When asked why she does not terminate the services, her reply was usually along the lines of "I don't know how to".

Sometimes I don't even know why we have cable television. I don't watch TV much, and I don't even know how to flip the channels sometimes. It's just my kids that subscribe. But then, they don't pay and I end up paying for it.

- Piah

Some of the welfare applicants do not question the necessity of consuming particular goods. To most of the respondents, the idea of not having a hand phone is ludicrous. Most lament over how there are not many public phones available and that they require a hand phone as a result. Parents, on the other hand, have had to get a phone in order to contact their children or be contactable themselves. Most do not question the necessity of a hand phone as it has come to seem almost natural for every Singaporean to own one. Moreover, it is especially telling when parents decide that a hand phone is more of a necessity than transport money for their children. It is ironic that some of the

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<sup>16</sup>Piah's case study is one of the focal points in the next chapter.

respondents who belong to the older generation have no idea how to use a hand phone even as their children insist that it is necessary for them to own one.

I don't really need the phone, but my children got it for me. I don't really know how to use it you know? I just press, but press what also I don't know.  
- Piah

It is here that we can see the conflict within the concept of the habitus. If the habitus is truly derived from the socioeconomic positions that individuals are in, how does one account for the tastes or aspirations of the welfare applicants (who are primarily low income earners) which are more or less similar to those of the middle income earners? Both groups arguably share the same attitudes towards the attainment of the Cs – the Cs are seen as desirable and are accepted as a marker of material wealth. The habitus in this case is not necessarily born out of the social positions in which agents find themselves – it is in fact shaped by the relations that agents have with others. While one may be introduced to a particular disposition by virtue of one's birth, this does not mean that one is consigned to it for the rest of one's life. This uniformity however, camouflages the harsh reality in which some of these families may find themselves. Furthermore, in wanting certain items of material wealth so as to be of an equal standing to those around them, some Singaporeans spend beyond their means. However in light of the meaning of the habitus, how exactly does one explain the existence of similar dispositions across social positions?

## **The field and habitus**

Welfare respondents and the society at large are part of the larger social space or the cultural field within Singapore, in which agents, regardless of their positions within the social space, are working towards the same goals and subjected to the same rules in society. It is moreover, particularly easy for such goals to be the same when one lives in a country as small as Singapore. The culture of consumption is encouraged, Lee Kuan Yew declared the importance of want in a “hard” (driven and having the will to achieve) society such as Singapore.

I think you must have something in you to be a “have” nation. You must want. That is the crucial thing. Before you have, you must want to have. And to want to have means to be able first, to perceive what it is you want; secondly to discipline and organise yourself in order to possess the things you want ... (Han et al., 1998:396)

Thus, the discourse of want is ever-present in Singapore society. While the habitus allows an individual to have a sense of his/her own place, it also allows for a “sense of the place of others” (Bourdieu, 1989:19). Being born in a particular socio-economic position does not mean that an individual is necessarily confined to a particular disposition. The Cs therefore represent the goals and the “rules of the game” governing capital reflect the methods that a person can use to get ahead in life and achieve the appropriate goal. The amount of capital a person accumulates can be seen as the method of acquiring one’s subsequent position within the social space. Through this logic, entry into the field is subject to how many of the Cs one is able to obtain. The logic of the Cs permeates the various strata of agents and groups of agents as it is an ideal that appeals to



all. Society in this case has allowed for a particular ideal that each citizen can ideally strive for, and the PAP government has played its part in levelling the playing field. Opportunities are available for each person to better his or her status and upward social mobility is a possible reality for most. However, the idea that each person has equal opportunities compared to the person next to him, hides the fact that each person starts on a different footing in life. Additionally, it cannot be denied that obtaining the Cs is easier for those who are well off to start with or those who are aware that possession of certain Cs (certification and cash) may be necessary in order for one to obtain the rest of the Cs. Others, however, might merely subscribe to the various ideals available without being consciously aware of the inequalities inherent between individuals. Thus, players who are caught up in the game display an unthinking commitment to capital in the field:

The fact of being caught up in and by the game, of believing ... that playing is worth the effort ..., to participate, to admit that the game is worth playing and that the stakes created in and through the fact of playing are worth pursuing; it is to recognise the game and to recognise its stakes. (Bourdieu, 1998: 76-77)

The overlapping of fields allows agents to share the same tastes and display similar preferences to others. The actual capability of these agents to attain their goals, and the goals that are realistically achievable for them, however, vary greatly from the middle and/or higher income earners. While Bourdieu may take a pessimistic view on the capability of agents to break out of their destiny, a little improvement in their standard of living or simply being in a position to save money can indeed prove to be more than sufficient for some of the respondents. In fact, one of the most striking traits that most respondents display is their independence and the view that they are self-reliant for the

most part. While the respondents admit to being in some sort of financial difficulty, they also seem to think that it is the natural state of existence for them and therefore seem to have their own set of strategies to cope with their way of life. The next chapter will thus focus on the various perceptions on welfare – from the perspectives of welfare applicants, social workers and respondents from various income levels.

## Chapter Four

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### **Experiencing welfare: Voices of the silent**

This chapter will attempt to examine how welfare applicants experience welfare and how their social location affects the manner in which they are perceived and treated. Alternatively, we can also ask how the possession of capital (or the lack of it) affects the experiences and interactions of welfare applicants with others. I present a series of case studies which will then be further analysed in Chapter Five to explain how the concepts of welfare and capital are interwoven. The case studies present<sup>1</sup> respondents from different walks of life, mainly the welfare applicant and/or recipient, welfare volunteers, social/case workers and that of Malay Singaporeans from various income levels.

Piah is a housewife with three children and a husband who is a recovering drug addict. Her husband's problem with drugs started when she was pregnant with her first child in 1983 and has persisted since then. As such, financial difficulties began from the moment she was married to her husband. She admitted that someone else would probably have left him, but she has been with him for close to 30 years and she remarked that she would not give up on him. While she is not as financially hard up as she was when her children were still young, her financial woes still persist today. Piah used to work as a parking attendant but had to quit her job in the early 1990s in order to take care

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<sup>1</sup> Pseudonyms will be used for each case study presented.

of her ailing mother (now deceased). Her siblings had told her that it was her responsibility as the eldest to take care of her and that they would provide her with the money to compensate for the loss of income. However, that was not entirely the case, for while her siblings provided limited financial support (\$50 or so per month); she ended up having to finance the family and her sick mother on her own. Fortunately however, her brother was still living with her at that time (prior to his marriage) and he had helped out with finances whenever possible. According to her, he would usually pay for the household utilities and helped pay part of the mortgage. Moreover, the 3-room flat that she is currently living in now belongs to her and she does not have to worry about mortgage payments. She had purchased the house for \$23,500 and the house was also initially in her name since she had purchased it before her marriage in 1980. Piah tries to be self-sufficient because she does not want anyone to view her as someone who is unwilling to work. No matter how difficult her situation, she feels that,

It doesn't matter how difficult it is. I just keep quiet you know? If it's hard, I keep quiet, even if it's getting easier, I still keep quiet. Just mind my business – *buat bodoh* (add English translation) only you know?

Her husband was in and out of rehabilitation and the Institute of Mental Health throughout the 1990s and she found herself having to settle his debts, some of which had been accrued from store credit, his motorcycle loan and fees from termination of employment<sup>2</sup> due to his drug addiction. In order to support herself, Piah started to work as a domestic helper. She would make about \$200 - \$400 depending on how often her two employers want her to come and she would use this money to finance the debts

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<sup>2</sup> He had not given notice of termination and had to pay the company he was working for.

and pay for household provisions. She would also babysit her nephews and nieces and this provided some additional income (usually about \$50 per month). Education fees and school textbooks for her children were usually paid for by the school since she would apply for fee waiver and bursaries in order to pay for the textbooks and/or school uniforms. Additionally, textbooks were usually hand-me-downs and this allowed her children to strive to do their best in school. All three of her children have O-level certification and are currently employed (last interview was held in April 2007). When asked how she managed her family finances despite the lack of money, her favourite response is “I don’t know”. It is somewhat curious that despite this seemingly ignorant façade, she has successfully been able to raise her three children primarily by herself, together with the limited support of her siblings or relatives.

Despite her independence, however, she admits that she has had to ask for outside help, more specifically from the Al-Muttaqin mosque in Ang Mo Kio, since one of her relatives recommended that she did so in order to help her with her financial situation. Her experience with the case worker at the mosque however was bitter. She recounts how she had gone after buying provisions from the wet market with her sister (who had to wait for her for over an hour) but ultimately wasted her time. Below is a transcript of her experiences in applying for welfare assistance.

Asma: So what happened at the mosque when you went to get some assistance?

Piah: (pause) I came in by myself, my sister was outside waiting and I sat down and she (the case worker) started asking me questions. The first thing she asked was “Why are you here?” I didn’t really know how to respond to that so I said that I was in some financial difficulty and was recommended to seek aid from the mosque. I told her about my husband and that my children are in school. The lady then asked how many siblings I had. So I answered that I have 6. She asks me

why I won't get help from my siblings instead. She wryly stated that if each of them contributed or give me \$50 every month, I would have no problems. Of course I told her that it wasn't a viable option for me. I mean, they have their own families to take care of and why should I go around begging for money from my own family members? It just doesn't seem right to impose on them.

(It was not expressed explicitly in the interview but it was observed that Piah usually applies for welfare assistance if someone mentions it to her and encourages her to do so. She usually does not apply for assistance out of her own volition)

Asma: So what happened next?

Piah: Well she asked me a lot of other questions. She mentioned that getting assistance such as bursaries are easy, there are those banners that the community centre puts up and all I had to do was to take note of where and when the application starts. I mean, it's not as if I sit around and wait for them to release those you know? If I happen to come across it when I was on the bus, it's just too fast for me to take note of it. I don't really make a conscious effort to take note of assistance schemes. In between taking care of the family and work, I don't have time for much else. She also asked why I did not go to the Islamic court and seek redress since my husband is not providing any form of financial support<sup>3</sup>. I told her I don't really know and that I can't really do that, I mean I know he's (her husband) not the best but I don't really want anything to happen to him. He's not all that bad really, it's just that when he gets stressed out or influenced, all his nonsense starts up again. I think in that interview, she asked me quite a lot of questions and I responded "I don't know" a lot of times. In the end, she finally said, "When I question you, you always say you don't know. It's because you don't know that you're in this situation".

Asma: What do you think she meant by that?

Piah: I think she was saying that I was to be blamed for my situation. That it was my ignorance that kept me in that situation. But you know, if I don't really know, why would I say I know things? It doesn't make sense. Why pretend you know anything if you really don't? At the end, she just pretended to get things done for the sake of appearance I think. She asked for my bank book, which is ridiculous, since I don't have any money in the bank and photocopied my utilities bill and such. (scoffs) My sister was quite mad I think. Not only did she have to wait outside for an hour with her fresh fish that she bought from the wet market, it was all for nothing. I never received any letter from her at all. The only thing I got was when it was Hari Raya Haji and they asked me to come over and get meat from the *korban* (slaughter)<sup>4</sup>. (smiles and shakes her head) What for? I can buy meat from the market if I wanted to.

Asma: Was there anything else?

Piah: I don't really remember but I think I spoke to Pak Salleh, one of the administrators there about that interview. I don't recall how I started talking to him but I did. Or someone else must have told him and I ended up talking to him. In any case, he found out about the interview and he was livid. He called that lady and asked her why I was treated in that manner. You know what she said? She said that there was no record of a person by my name who had gone to the mosque asking for financial aid. Can you believe that? She was obviously afraid and knew that she had

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<sup>3</sup> According to Islamic law, it is mandatory for husbands to support their wives.

<sup>4</sup> On the day of Hari Raya Haji, animals (sheep or cows) are sacrificed as a form of alms and the meat is given to the needy.

overstepped her boundaries and then feigned ignorance. She was adamant that no such person existed.

Asma: Aside from that, did you ask for any other form of welfare assistance?

Piah: Not that many I think, I filled out an application from the Tabung Amal Aidilfitri (TAA)<sup>5</sup> and they gave me a hundred dollars. It was a one time thing I think and there was also Mendaki which didn't provide any monetary assistance but more of job training programmes especially for my husband who had just been released from the Drug Rehabilitation Centre (DRC). They asked me to go for skills upgrade but I felt that it was pointless, I mean what can I do? It's not that logical. Even for my husband, he went for all their workshops and got training as a security guard but he has a record you know? It wasn't easy for him to get a job and he had to lie in order to get a job as a security guard.

Piah's situation mirrors that of some of the other welfare applicants. Most stated that sometimes it is easy to apply for assistance but in instances where an interview takes place (instead of merely filling a form), the experience is somewhat bitter, *especially* if it is concerned with the provision of financial aid<sup>6</sup>. Maria, whose husband is currently incarcerated, laments that it was hard to get financial help not just from the government alone but also from community groups. She recounted that whenever she would visit her husband, she would ask for help from the Prisons Department, aftercare or anything else she could think of. There was a particularly bitter incident in which a Malay/Muslim organization had said that they would help and pestered her to head down to their office.

I was rushing there because I had to go to work and was going to be late. So I took a cab and when I got there, they gave me \$20. They kept pestering me to head down and made me panic and when I did, they gave me that much. What to do, I just took it.

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<sup>5</sup> Tabung Amal Aidilfitri or TAA is a fundraising drive in the month of Ramadhan (fasting month) when Muslims will donate and the proceeds will be distributed to the needy.

<sup>6</sup> Respondents note that it seems relatively easier to ask for upgrading skills programmes rather than outright financial assistance.

Hitam, an incarcerated (drug addict) single parent whose children were raised by her adopted sister, recounted a similar experience:

I went to MUIS, the building at Toa Payoh, twice. I told them frankly, I don't have a house. They ask me all sorts of questions, but in the end, they denied me. So never mind. I went again a second time, but they told me to go to the mosque instead. But I was thinking, you folks also have help available here too right? I was so disappointed afterwards, not only do the questions make you feel small and hurt your feelings, it's as if they don't trust you. In the end, I asked for assistance from SANA house. It's better to ask from the Chinese and the Eurasians than your own people.

### **Agents: Strategies and the power of naming**

Several observations can be made from the cases presented earlier. Firstly, the structure of dependency and subordination (Hewitt, 2000), in which the welfare applicant is reliant on the case worker to assist them, is apparent. As a group of individuals who are perceived as lacking (they do not own certain forms of capital), the welfare applicant is not able to develop a sense of self when in contact with an agent who provides welfare, primarily because of the existing stereotype that individuals who seek welfare are not inclined to work as hard as others within society. The experiences of the welfare applicants demonstrate the social stigma attached to their status. Stigma refers to “an attribute that is deeply discrediting” and reduces the stigmatized individual from “a whole and usual person to a tainted, discounted one” (Goffman, 1963:3). As mentioned in previous chapters, self-sufficiency is a vital aspect of Singaporean culture and to ask for welfare inadvertently means that an individual is unable or unwilling to resolve their situation on their own and depends on the state to help them out. The inability to be self-sufficient therefore discredits the individual and as a result, allows for unfair treatment in the interaction between an agent of power and the labelled individual. Piah's case worker



for instance remarked that Piah had brought her situation upon herself because of her lack of knowledge. The idea that a person's failure is theirs and no one else's is reflective of the idea of meritocracy. Meritocracy as an ideology moreover admits the presence of inequality within society, but:

suppresses the idea that such inequalities are in part systemic and social-structurally determined, displacing the cause of inequalities onto individual efforts: one reaps the benefits of one's natural endowments in intelligence and one's labour, thus individualizing success and failure. (Chua, 2003: 9)

Thus, this creates the belief that it is the welfare applicant's fault for landing themselves in the situation that they are in. Notably, while Piah did have the choice to leave her husband, her choice not to do so appears as if she made the wrong choice and her case worker made it apparent in her treatment of Piah. In this sense, welfare applicants are treated as individuals who do not know any better and are most often ill-informed or unable to make effective decisions in their lives. As a result of this, some welfare applicants have chosen not to disclose their entire situation. Hitam, for instance, had chosen not to tell the case workers at MUIS that she was an ex-drug addict because according to her,

I didn't even tell them about me being an ex-drug addict yet. It will be even more difficult to get help! It's as if they have no faith in you, you know? I give up asking for help from all these bodies. They tell me to go Jamiyah, I did. Even then that was for groceries. The money from SANA I used for transport when I was working. But you know, I only asked for help when I was clean. When I got involved again, I didn't go get the money. Scared *lah*. I know I did wrong so why ask for help?

Ironically, the lack of faith that Hitam refers to seems justified in light of the fact that she had chosen to lie to the case worker about her situation. At the same time, her strategy of non-disclosure can be seen as testing the waters since she was well aware of the difficulty of obtaining help. She was also acutely aware of the labels that would be applied to her: not only is she unable to be self-sufficient, she was also a drug addict. The ability of case workers to identify individuals as needy or otherwise means that they have the “monopoly of legitimate naming” (Bourdieu 1985:731). Piah’s experience of being erased from the records demonstrates the powerlessness of welfare applicants. Rosman, an ex-drug addict, who is currently unemployed and living with his wife, Tipah and two children, only earns about \$200 to \$300 selling food that his wife and teenage daughter, Halimah, make. He makes rounds where he lives and tries to sell as much as he can. Being an ex-addict, he is unable to get gainful employment, while his wife is a housewife. The case worker, Liana, assigned to Rosman and his family is only responsible for the teenage daughter as she handles young people who drop out of school. Liana’s concern was primarily the 16-year-old Halimah who had dropped out of school when she was 13, and her aim was to ensure that she goes through several skills upgrading courses to ensure that she can obtain some form of employment. When asked why nothing more was done for the family besides upgrading Halimah’s skills, Liana responded that the family was not her concern and it was not her job to care about the family. Her primary focus is the daughter as it would be too emotionally exhausting for her to worry about the entire family every time she is assigned a case. Her work load (her normal case load is about 40) was far too much for her to go above and beyond her prescribed job scope. She will assist with issues that may directly affect the child

(advising them about her future prospects and programmes available for her) but addressing the family's problems is out of her area of expertise.

Liana's reluctance to go above and beyond her job scope with regards to her cases also demonstrates a certain distance that the professionals within the field of welfare adopt. She subscribes to the belief that individuals should strive to stand on their own two feet – she will, as her job entails, assist in the areas that she is trained in but will otherwise shy away from extra demands that might be placed upon her in her work. Moreover, being able to legitimately name and/or label individuals places the case workers in a position of power, because it is largely their report (or lack of it) that decides whether or not a certain case is worthy of being pursued. In being able to name or categorise specific sets of people, the case workers are exercising symbolic power over other agents in the field of welfare. While Bourdieu himself noted that “not all judgments have the same weight” (1989:21), the case workers represent officials of the state inasmuch as they are providing a particular service that cannot be provided without state sanction. When the case worker was rebuked for treating Piah callously for instance, she denied her existence, thereby erasing her completely and denying her a voice within the system. Welfare applicants also seem to be faceless as there is little to no follow-up on any of their cases once they stop receiving financial aid from any of the organisations<sup>7</sup> which have helped them. Thus, the distance between the social positions that the case workers and the welfare applicants adopt in society is very much a social reality. At the

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<sup>7</sup> It should be noted that this seems to be true for financial aid but not for welfare services such as skills/job training. Most of the respondents remarked that there is continuity and case workers tend to check up on their progress in the programme.

risk of making the case worker sound somewhat omnipotent, one can say that the case worker has the ability to ignore or erase the welfare applicant's existence.

### **Welfare and reciprocity**

The fact that most case workers will push for applicants to seek help from their families puts the welfare applicants into a difficult position, since seeking help from family members is harder. In the scheme of social relations, the norm of reciprocity affects group integration, regardless of whether such groups have blood ties. When a welfare applicant receives some form of help from his/her relative, she/he is thus indebted and obliged to repay their kindness. Being unable to do so would mean that he/she ideally "must be continuously vigilant for the opportunity of repayment ... in such a situation, one is never free psychologically from the obligation" (Johnson, 1977:352). Piah, for instance, made it a point to note that she has never asked for any form of help from her siblings and/or relatives. When they help her out with finances (the occasional \$20-\$100) she explains that she has always told them that she has never asked for financial aid.

There was this sister-in-law of mine, I think she gave me a hundred dollars every month for about a year. When she first gave me the money, I told her, "Just to clarify, I've never asked you for money. I don't want to; I know you're making a living from selling pastries and cakes to stalls so I know it's hard for you too". I felt bad you know, but she insisted and I don't want them (people who help Piah out) to think I'm too proud to take their money so I just took it quietly. After a year, I figured it was more than enough and I thanked her and told her it was ok if she didn't want to help anymore.

In ensuring that her relatives understand that she has not asked for their assistance, Piah is able to absolve herself (to a limited extent) of the guilt of not being able to repay their kindness. There is no doubt that she is eternally grateful for the help that she has obtained from her relatives although it is beyond her means to reciprocate. As such, there is a limit for an individual to ask for financial aid. In contrast, while there is no need for the maintenance of relationship with the state, it is still difficult for welfare applicants to ask for help and more often than not, they are reluctant to do so. Some of the welfare applicants were very reluctant to ask for assistance because of the various horror stories that they hear about the welfare application process. Piah mentioned that she was scared to ask for help because a few of her friends had told her that it was an arduous task and more often than not, humiliating. This sentiment is echoed by other welfare applicants who had to overcome their fear of applying. Hitam was scared to ask for help when she was not free from drugs because she felt that she did not deserve help when she was obviously not trying the best she could. Rosman and his wife, Tipah, on the other hand, stressed that there are other people who he feels are more in need.

Asma: How long did you receive the financial assistance?

Tipah: I used the aid for about a year plus *lah*.

Rosman: Until I was out *lah*. Until I started work, I said stop getting the assistance. I can get my own cash. I said, "Don't take it, I can handle it".

Asma You can be independent.

Rosman: Don't take *lah*, that's actually for people who are really in need<sup>8</sup>.

Tipah: Even so, there was this lady, Wahyuni I think was her name, she asked me if I was sure that I didn't want the help and if my husband can work again. She asked, "Don't want to take it

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<sup>8</sup> Ironically, Rosman and his family fall in the category of the needy. The family household income is below \$1500 and the family is unable to finance the mortgage loan for their 4 room flat.

anymore?” Then I said that my husband told me not to take it anymore because he can now work. Until now, we’re not receiving any assistance.

The image of the lazy welfare dependent leeching on state funds is far from the truth in this case. In fact, the government’s rhetoric of wanting needy Singaporeans to be independent seems to ring true for all of the respondents interviewed. The reluctance of the welfare applicants to apply for or even receive assistance demonstrates the success of the state’s policy of discouraging Singaporeans from depending on the government for handouts. The welfare applicants retained the mindset of self sufficiency even when they are struggling to make ends meet. The resignation that most of the respondents seem to adopt in their situation is not one of hopelessness, but merely one of acceptance. Most respondents feel that they have to make do with what they have or what they can get and not be *cerewet* (fussy). Ella, another respondent, noted that it had been hard for her to apply for financial aid since her husband died and she was left as a single mother to fend for herself and her two children. She remarked that interviews with the case workers were more often than not humiliating and it is made obvious that financial dependence on the state is frowned upon. Unfortunately, in her case, she is unable to ask for financial aid from her family and has to seek aid outside of it. Most of her applications to Public Assistance (PA) schemes have been turned down although she has had success with financial aid from religious organizations and self-help groups.

## **Spectre of the poor Malay**

As discussed in earlier chapters, the Malays are seen as poorly educated and thus highly ignorant of matters that might affect them. While some case workers interviewed may think that it is laziness or the lack of willpower to consciously source out help on the part of the welfare applicants, more often than not, the attitude is explained by the situation that the respondents are in and the social networks that they belong to. Most respondents learn of welfare services from their friends and family members but they do not know the details of such services. Respondents who are incarcerated learn of welfare assistance from the other inmates while other respondents like Tipah depend on their social network for information. The respondents who apply for welfare aid do not actively look out for pamphlets, or have access to the internet or any form of informative bulletin or flyer. Piah relates that even if she notices the banners that provide information on welfare assistance, she is usually on the bus and would not notice the details since it is in passing. Moreover, even if the welfare applicants do potentially have access to the internet, most parents or members of the older generation have no idea how to utilize it and do not know how to operate a computer. They do not actively seek out welfare services primarily because they spend most of their time trying to eke out a living. Most of the respondents were also more receptive towards information obtained from persons they know. Thus, what little they know of welfare services comes from word of mouth and while it may be informative, it is also inaccurate and details are at best sketchy when one obtains information through this method. This tendency towards ignorance is also observed by Liana:

Not all families know that they can get help. They do not know. So when the child drop out of school at primary 4, then you come to their house, then they say that they do not know that they can get all this help. Ok, these very low income family, they are not educated. And they can't understand. They don't read the newspaper, they don't understand the new law, they don't know what is going on, so when their children depend on the family to seek help from other organisations, parents, they themselves don't know what to do, so how the children want to know? So these are very poor people ah, that I help.

Gaining access to this group of individuals is understandably difficult due to the nature of welfare. More often than not, the state and other welfare providers will have to rely on the initiative of the needy. Unfortunately, with barriers ranging from the problem of stigma to the difficulty of obtaining information, assistance remains relatively scarce. Despite the treatment that they receive from welfare providers, the welfare applicants displayed a sense of pride and independence, even if they require some form of assistance to get by in life. They view themselves as average Singaporeans, similar to the people around them. While they acknowledge that their life is hard, they do not resign themselves to fate. Most of the respondents do not view themselves as victims of hardships but rather think of themselves as making do with what they have.

Sometimes it's as if things or people are making things harder for you.  
But what to do. Just hang tough.

- Bachtiar, Maria's husband

Yeah, I admit. We are *orang susah*<sup>9</sup>. But we try bit by bit. God willing, things go well for us.

- Rosman

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<sup>9</sup> Literally translates into "difficult people" (people [who have it] hard) – or people who suffer from hardship.



Sometimes when I think about it, I'm not really sure how I managed to live through all that. It seems surreal. But I did it.

- Piah

Most of the respondents try to make do with the situation that they are in although it can be a relatively depressing and demoralizing endeavour especially for the addicts. Bobby is an incarcerated addict with three children who are currently in the Pertapis welfare home. She is currently divorced from her addict husband who has custody of the children. While she has nine other siblings, none of them wanted to take her in when she was released previously and she has had to stay with her friends or live on the beach at Changi Point. She understands their predicament because she believes that most people in their right mind would not want to have any associations with an addict. While Bobby notes that the government and its agencies have no obligation to help individuals such as herself, she highlights a very pressing concern for a majority of the welfare applicants.

My main problem right now is that I don't have a house. I don't even know how I can get one. My CPF is only sufficient to buy a flight of stairs at the very least. I can't even afford a roof, let alone a house. I don't want to live on the streets, I tell my sister, I'll probably end up at Changi Point or on the streets. I don't want that, I'm tired of that life. I just want a home for myself and my kids.

Bobby lamented the fact that she has no idea where she can find another single person to apply for a rental unit under the Joint Single Scheme<sup>10</sup>. Since she has no custody of her children, it will be difficult for her to rent a house. Moreover, she pointed

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<http://www.hdb.gov.sg/fi10/fi10202p.nsf/WPDis/Renting%20A%20Flat%20Directly%20From%20HDBPolicies%20-%20Public%20Rental%20Scheme?OpenDocument&SubMenu=Policies>

out that once she is released she will have nowhere to live since the whole process of renting a house can only be done once she is released and will take a long time.

My friends tell me, Bobby, go see an MP and they can write you a letter. But I'm scared to because I don't want to be disappointed. You know when we're disappointed, we get fed up. If the entire process is slow but we're guaranteed a home, it's fine. But if in the end it was for nothing, we just give up. We also *paiseh* (embarrassed) because we have our hand and leg still you know? We can still work.

Husin, who is currently divorced and has no relatives who wish to take him in, also laments the harsh reality that he might end up on the streets once he is released. It is an issue that causes him anxiety and he feels that there are no options available to him. The issue of housing for the respondents from halfway houses and the prisons is decidedly an interesting counterpoint to the ability of the state to house its population. While Singapore has one of the highest levels of home ownership in the world, there is a category of individuals who find it hard to obtain the basic right of owning a home. Access to housing for this group of individuals is also difficult due to the nature of their lifestyle. Many of the addicts are constantly in and out of prisons and/or the rehabilitation centres and as a result, they end up with a nomadic lifestyle, moving from home to home and depending on the charity of others. As Bobby pointed out, however, she does not want the nomadic lifestyle since she intends to be independent. The issue of housing, moreover, is not only a concern for respondents who are currently incarcerated; the other respondents who have yet to finish their mortgage payments are also facing difficulties in financing their home.

Rosman: I'm concerned about this house and my kids, that's all. Because you know, I can't afford to pay for this house, even if I wanted to.

Tipah: Because we don't have any more CPF you know, it's all gone. School fees, house, all use CPF you know. Can you imagine ... When he works, there's no CPF. The job that he was at was only for a while, then he went in again (into the drug rehabilitation centre). All those years that he was in and in, the money for the house came from my CPF. I didn't even know that I can buy a house. I couldn't stand living with my other family members, until when do you want to stay with them you know? You understand *lah* how it's like living with other people. So I tried to apply for a rented house. I asked my friends to apply for a rental. One room and one hall is enough. Apparently, I have to buy one because my CPF is a lot. It's only from there that I realize that I have a lot of CPF. A lot of people said that CPF is nonsensical, they deduct a lot from you but who would have thought that there are actually benefits. So then, I apply for a house. When I applied, I had about \$40 000. I was told that I can buy a house so I said ok. I wanted to buy a 3 room flat, it's enough. They (HDB) didn't let me. They said that if my CPF is that much, I need to buy a 4 room flat. That's why I was forced to buy a 4 room flat. Then after they deduct from CPF, in the end, my money ran out. Now, I can't even afford the cash payment you know, sometimes I can only pay half or whatever that I can afford.

Asma: Are you aware that you can reduce your monthly payments or downsize?

Tipah: We took up some scheme, the 6 month one – the one where you get to pay \$300 for your late payments<sup>11</sup>. We took it up thrice now. Then now we have to pay in full.

Rosman: If they increase our monthly installment, they don't give you 3 months notice or anything of the sort you know, they just increase.

Tipah: Ya *lah*, before we applied for that \$300 monthly payment, they did tell us that they will increase the monthly from now on. But that was only available 3 times. Then after that short relief, it just gets harder for us. Since then, we haven't been able to meet our monthly payments.

The lack of information being presented to the welfare applicants is easily countered if the case worker (assuming there is one available) is able to provide the relevant information. Knowing that the welfare applicants are usually in the dark with regard to what assistance is available to them, it presents an opportunity for the case workers to step in. Most of the case workers interviewed highlighted that it would take

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<sup>11</sup> Rosman and Tipah had probably applied for financial assistance from the Housing Development Board (HDB). It was hard to ascertain which scheme they had applied for because they had no idea which it was and had no documentation that could shed light on the scheme. Upon further inquiry, it is possible that they had applied to pay the mortgage loan arrears by installments within a stipulated period of time. Thus, they were not aware that the regular monthly payments remained the same and that they had an additional sum to pay on top of the existing monthly payment.

time out of their other cases as it requires more time to take note of the problems that the families face and try to provide the relevant information to help them out. The issue of being over-burdened by their case load and the reluctance to go beyond their job scope again arose when I asked why the needs of the families are not being addressed. Idah, a volunteer case worker, explained that she tends to be a bit cautious when dealing with some of the welfare applicants, primarily because of past experiences. She remarked that some of the welfare applicants can be manipulative and may try to appeal to her better nature. She said that getting too attached or too involved with the problems of her clients can be detrimental to her own well-being.

You know, there was once I received an urgent call from one of the other volunteers about a family requiring food coupons since they said that their children had no food or diapers. I had just finished work then and it was close to 11 pm. My children did not have their dinner yet and they were terribly hungry. But I told them, "Hold on guys, there are some folks who need urgent help. Just help Mama out here a little". So I drove the whole family down, armed with NTUC vouchers for the family. I went up with my husband and knocked on the door. A lady opened the door and I asked "Hello, someone called us and said that there was an emergency?" The lady turned out to be an Indonesian maid and she said that her ma'am was out with her husband and the other children. You have no idea how angry I was. How dare these people abuse the system like this? My own kids were starving and I went down thinking that I was actually going to help someone in need. Instead, I find people who can afford a *maid* and were out enjoying themselves!

Idah's experience has thus caused her to be very wary towards some of the calls that she receives asking for welfare. Another volunteer welfare worker, Christina, who assists during the Meet-the-People sessions,<sup>12</sup> stated that a lot of the people who turn up during these sessions approach the Member of Parliament (MP) for the littlest things. She felt that it was a waste of time should people approach the MPs just so that they can

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<sup>12</sup> A session where citizens can meet the Member of Parliament from their particular constituency and ask for assistance with problems that they may be facing.

clear their parking fines. While she admits that there are a few cases that deserve attention, she feels that most of the people she encounters during these sessions are not committed enough to act on their own. Instead of trying to improve their situation through whatever means are available to them, the welfare applicants merely depend on the state to help them out. Fatimah, a case worker with a voluntary welfare organization, commented that the prevalence of petty cases at the meet-the-people sessions makes it hard to filter out the really needy cases. Gaining access to families who are needy is difficult enough as it is, since this category of individuals is relatively invisible. Having to sift through the many trivial cases might end up hardening a case worker's point of view towards welfare applicants.

Thus, it seems as if the truly needy are more reluctant to gain assistance and when they attempt to do so, they are met with distrust and at times, scorn. The attitude of the welfare providers however is a result of the various interactions that they have had with previous welfare applicants. Hence, their future interactions with newer welfare applicants are informed by past experiences which are somewhat bitter and unpleasant for them. The danger of ignoring a welfare applicant's predicament however is obvious. Turning a blind eye to the financial woes of the whole family will mean that any programme designed for a particular individual in the family will be insufficient. Help for the child, for instance, is usually constrained since it is the family's problem as a unit that affects the children's future. Fortunately, voluntary welfare organizations are now more aware of the need for a holistic treatment in aiding families that need

assistance, be it financial or other services. Whether or not this will come into practice in the future remains to be seen.

Regardless of the professional detachment that some of the case workers adopt in their line of work, there are still frustrations that they face when dealing with their cases. Part of it comes from dealing with the families themselves, while the other part comes from the various government institutions that they have to deal with on behalf of the families. It is interesting to note that despite working for an organization that is supposed to work hand in hand with the ministries, there were still institutional barriers that case workers have to overcome. Liana explained that in her work with out-of-school youths, the Ministry of Education sends the list of youths months after they actually drop out. Thus, there are instances when the youths are already working and/or at a stage where intervention is no longer helpful. Often it is hard to provide alternative solutions for some of the clients because of their age. A 14-year-old for instance will be unable to complete their primary schooling (even if they are illiterate) because they are too old to be enrolled in the system. Alternative training programmes or sending them to vocational institutes tends to be insufficient because it is relatively hard for these students to catch up in school. Jin also noted that it is often hard to break the mindset of the organisation that she works with. She feels that organisations tend to operate on self-fulfilling prophecies and are not entirely committed in understanding the issues that most of her clients face. In her opinion, they are more interested in being right about acknowledging the laziness of their clients rather than attempting to understand the problems that may lead to this perception of being lazy.

Thus, a few main trends and attitudes can be noted from the various case studies, chiefly the polarity of views with regard to perceptions of the category of welfare applicants. Within the social hierarchy, the welfare applicants have the least amount of power primarily because they do not or have limited access to the various forms of capital. There is a social stigma associated with their social positions and interactions between the welfare applicants and providers are a constant negotiation of trust and dependency. The majority of the welfare applicants also seem to share the sentiment of resignation to their fate and seem somewhat ignorant of the world around them. This ignorance however does not include the lack of awareness of the trends in society in general. In fact, they seem to be very aware what the average Singaporean does or does not have. They very much aspire to the various forms of capital within the society, to the extent that it burdens them even more financially. The financial burden however is not restricted to the welfare applicants. True, they are the ones that feel the brunt of it compared to the middle-income families, but the latter do experience bouts of hardship and sometimes are in danger of falling behind on payments and face the risk of debts if they lose their job. The next chapter will examine the attitude of the welfare applicants towards the notion of capital and how this affects both their financial status and their position in society.

## Chapter Five

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### **Perspectives on capital**

Previous chapters have discussed how one's access to cultural, economic and social capital plays a part in determining one's position within the social space. Capital is desirable and the different forms of capital may be seen as a need. This chapter will address how respondents look at capital and its usefulness for social mobility (if any). Their perspectives on why some capital is more important than others will elucidate why opportunities for social mobility might be limited. The notion of the Cs will frame the discussion on capital, since in talking with the respondents, material representation, not symbolic meaning, is more salient. Economic capital or cash is important for all the respondents, who categorise it as a need, since most individuals are unable to survive without it. It is the most direct form of economic capital, it is highly visible and can be embodied in the form of property and/or goods. Cash is vital in a capitalistic society, since the exchange of goods, services or labour is most often mediated by it. Hence, it is no surprise that the ability to make fast cash is appealing to some.

You know, it's hard to make a living the proper way sometimes. When you deal (drugs), you get fast cash.

- Bachtiar, Maria's husband

You know, they (youths) are very easily bored. Like if they want to do a certain thing, sometimes they'll just give up halfway. They're easily bored. They cannot concentrate at one thing ... when you find them a job like in, Starbucks, or let's say you found one where they work as a cleaner or something, they won't stay



long one. They will halfway quit their job, because they find it too boring. Because their mentality is not there, they just want easy money lah. They want fast cash lah. But the mentality of staying on a job for long is not there what. It's just when they get the money, cash, they will resign lah. Ah. They get their money, they will *ciao* (quit), then they will try to find another way to go and find another job, then they will relax at home lah, sleep at home, do nothing, until one month then they see me, they need the money then they will find a job.

- Liana, case worker

Arguably, this tendency towards quick money is an implicit extension of the Malay cultural deficit argument – the Malays are too lazy to labour and thus would prefer to make a quick dollar, consciously avoiding hard work. As such, in order to meet the desire of attaining material gains, the Malays are believed to have the propensity to spend their income carelessly. I have previously alluded to the discourse of want present within the Singapore society. Discussions of consumption are usually concerned with the concepts of want and need. Maslow's (1970) hierarchy of needs dictates that basic physiological needs should be met first, followed by safety, love and belonging, esteem and self-actualisation. Veblen (1993), on the other hand, argued that social mobility is reflected through one's consumption pattern, and an individual's class position is reflected through the satisfaction of needs to the satisfaction of wants. The more an individual is able to satisfy his/her wants, the higher their social position. The construction of what constitutes wants and needs however is subjected to a variety of influences. Chapter Three has addressed the paradoxical nature of consumption in Singapore – needs and wants are deemed to be different for different classes, meaning the lower class are told *not* to have the same wants as their better counterparts. Individuals from low-income classes are seen as whimsical and having unrealistic expectations for having such aspirations. The inmates interviewed unwittingly perpetuate this image.

When they commit a crime (stealing in order to buy drugs), the rhetoric of the lazy yet foolishly aspiring (for all the wrong reasons) Malay persists. Aspirations are not good for a low income person to have since they are unable to afford it. Having such unrealistic aspirations also produces the illusion of hedonism, that instead of being satisfied with maintaining basic needs, the Malays are prone to wanting to *bergaya* (to have style). A lawyer remarked that “they want style. Buy big house, big television and big furniture but all through monthly installments or credit”. (Berita Harian, 5<sup>th</sup> May 2008)

### **Instant gratification: The uses of economic capital**

Data from my respondents indicate that individuals within the family unit *may* spend beyond their means, therefore increasing the household’s financial burden. Debts can also be accrued from obtaining other material goods (cable TV, cell phones, furniture, etc.) which are not necessary per se but represent the acceptable standard of living. Some families end up spending beyond their means because of misinformation, as in Rosman and Tipah’s case, in which they were forced to buy a bigger house than they wanted because of the funds available in the latter’s CPF<sup>1</sup>. Most welfare applicants spend their cash as soon as they get it. Bills and payment have to be addressed immediately or they will fall behind and run the risk of increasing their debt further. As a result, it is hard for families to have savings. They live on a day-to-day basis, earning enough to pay for bills or to ensure that daily expenses are taken care of. Their concern is the here and now, thus they rarely have any opportunity to plan their savings or set aside money for a rainy day. Although the term “instant gratification” connotes the idea that individuals are

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<sup>1</sup> This was highlighted in the previous chapter.

seeking out ways to maximise pleasure, I feel that the term can be applied to the welfare applicants I interviewed. Caution must however be exercised when applying this concept to welfare applicants. Hedonism and satisfaction comes to mind when one speaks of instant gratification but this is not the case among my respondents. Among the richer members of society, instant gratification refers to indulging in material pleasures and purchasing such goods on impulse. The need to address financial issues, however, is foremost in the minds of most of the welfare applicants. They are not able to plan ahead or have savings, not because they do not want to but because they simply do not have the funds to do so. The idea of instant gratification thus can be utilised to demonstrate that taking care of one's needs *immediately* is somewhat akin to a form of fulfilment, primarily because the relief felt from having to take care of these responsibilities is a load off their shoulders.

Gratification here refers to the euphoria that the welfare applicants experience when they are finally able to pay their bills and relieve the financial burden, even if the relief is only momentary. I use the term not to trivialize their situation but to demonstrate that their needs (paying the bills, daily expenses) have to be addressed as soon as possible, or they might face what they refer to as “red bills” – warning letters from the authority every time they fall behind on payment of utilities or mortgage. While most of the respondents are more or less used to these letters, it creates a high level of anxiety as it reminds them of their financial burden. Paying off bills therefore reduces this anxiety and provides short term relief, although the cycle will no doubt continue come the next month.

Compared to their wealthier counterparts, instant gratification occurs not because the welfare respondents lack self control. I contend that it is the presence of self control that allows them the satisfaction of being able to address financial burdens immediately. Heatherton and Vohs (1998) believe that inhibitions are shaped by society. Thus the government's call for self-sufficiency and for people to be frugal or practical in their expenditure resonates with members of society feeling the pinch from rising living costs. Moreover, several of the respondents maintained that there are other people who are more in need than they are, and that therefore they do not deserve help. Respondents reiterate that they are physically able even if they may be somewhat constrained financially. The image of being self-sufficient is constantly being invoked and the respondents take great care in maintaining that they are no different from others around them. They adopt the attitude that the difficulties they face in life are more or less similar to those of other people around them and they do not lament over their situation, choosing to focus their energies on making a living instead. Respondents from the halfway houses and prisons take responsibility for their mistakes and do not attempt to blame anyone else for their shortcomings. Some of my respondents indicate that their family functions as an isolated social unit and are much like Li's (1989) respondents who "have little interaction with people outside of the household and they prefer to stay home ..." (Li., 1989:124).

In Piah's case, her exercise of self-control ensures that the family is able to survive. She makes a point not to depend on others for help, remarking that hard work is

her focal point. Money obtained from financial assistance moreover is usually used to pay off some of her bills thus easing the burden momentarily. Money from schemes such as the Economic Restructuring Shares (ERS) and Workfare also provide momentary relief, although they are by no means sufficient in propelling families out of their financial difficulties.

One of my friends had mentioned it (Workfare) to me. She said that since I wasn't working and I didn't have any CPF, I should try and see if I can get some assistance from that scheme. So I did. I went there and showed them the pamphlet since I really don't know what the scheme was called. It was surprisingly easy. I just filled up a form and that was that. This year I went with a friend and got it again. They gave me \$600 last year and the same amount this year. It's not that bad, it helps out with extra expenses and the like. It's getting a lot easier now since the children have now gotten jobs. At the same time, everything is getting more and more expensive. These kids sometimes don't know how to be thrifty. I just wish they knew how to live according to our means.

- Piah

### **Delaying gratification: Cultural capital**

While obtaining cash is usually a focal point, most of the respondents do acknowledge the importance of education. In cases where either one biological parent or both were incarcerated, most of the incarcerated parents stressed the importance of education for their children. Financial burden aside, most of them try to ensure that their children are sent to school to at least finish their O-level certification. Razif, for instance, keeps track of his son via his sister. He is currently divorced from his wife but still keeps in touch with her in order to keep track of both his son and her well-being. His wife currently resides with her parents and receives emotional and financial support from

them. Razif's sister also keeps in touch with his ex-wife and ensures that she is doing well, checking up on them and acting as his proxy while he is in jail. He admits the importance of education and tries to impart this to his sons. He recounts trying to remind his 12-year-old son to just concentrate on his studies instead of worrying about him being in prison.

“Dad, this is prison, you know?” He asks me with a kind of curious tone, wondering why should I be inside. Like “Dad, what kind of thing you do?” You know, it's a little bit kind of problem, so my sister try to hide it. “Dad got tried and give somebody problem, so this is the sentence he has to serve. You don't worry, you just study first, you just carry on”.

Like Razif, Bachtiar also keeps track of his son and daughter. He ensures that the children receive subsidies so that they can carry on with their education. He sends them letters monthly and tries to get updates from them about school work. He notes the frustration that the children have to go through when the school has a “Meet the Parents” session and he is unable to be there for his children. Despite this, he tries to make sure that the children do their best in school and tries to assuage their fears and stress.

They send me letter, they say “Pa, there's all these things in school, then they ask for you, but you're not around. Then what do I say?” My wife is working, but when she goes to school, she tells them that I'm inside. She told the principal that, so that they know a little, and they can help focus on my children because I am not there.

Bobby also tries to stress the importance of education to her children and constantly pleads with them not to abscond from the welfare home and to try to finish

their education. These few illustrations indicate the importance attached to education among the respondents. However, the encouragement that the parents give to their children often goes against the reality of their situation. Since most of the families interviewed have difficulties in eking out a living, the pressing need for a job sometimes outweighs the benefits of staying in school to study. This does not mean that the welfare applicants do not subscribe to the idea that education and/or certification can lead to a better path in life, it merely indicates that in the absence of strong social networks, the children are more likely to drop out of school before their O levels or obtain the minimum grades. In the case of Rosman and his wife, they seem to resign themselves to the fact that their older daughter is incapable of attaining any form of educational qualifications and instead choose to focus on their younger daughter, who is still in primary school and is doing well. Rosman and his wife have had to choose how to allocate their financial resources and chose to invest in their younger daughter instead of the older one. Moreover, the younger daughter seems to perform well in school as compared to her older sister.

Khai, a 54-year-old divorcee, on the other hand, recounts a different experience with his children's education, although he had no part in their success story. While he is not doing well financially, his ex-wife and his five children are better off. His ex-wife is currently living with her family who have provided her with the social support needed to get her children through school. When she works, her siblings take care of her children and provide the encouragement needed and the stability required for the children to remain in school. As a result, their daughter has been able to enter the university.

Razif's 16-year-old son is also doing well in school and is going to be entering the Institute of Technical Education for his Nitec certification. Having the support of his in-laws and his siblings proves to be vital to ensuring that the son feels that he can carry on with his education. Thus, it is apparent that the achievement of certain Cs is attainable through the use of social capital. In some cases, parents may have to choose which child gets to reap the benefits of education because of the financial constraints they face.

Certification as a form of cultural capital among the middle-income respondents is seen as one's ticket to a better position in life, thus giving one a greater likelihood of achieving the other Cs. Among the middle and higher income earners, the knowledge that education/certification reaps higher rewards in the long run makes it a better investment, largely because they have the means to finance their education. The lack of higher educational certification among the welfare applicants may seem to indicate that they value certification lower than the other Cs. However, this is obviously not true since most of the parents interviewed urge their children to work hard in school and stress the need for an education. They indicated that they would like their children to have some form of qualification but it is usually to the point when they can get a job and take care of themselves. The welfare applicants moreover acknowledge that individuals who have higher educational certification will be more successful. Although most of them recognise that education is beneficial in the long run, some feel that it is better to work in order to support the family rather than to spend many years studying. Some of them view work as a means of obtaining the Cs and they are not necessarily mistaken in doing so, because working or having a job means that one is able to afford the ideal



lifestyle that he or she wants through the economic capital obtained. Furthermore, concerns over family finances are the primary motivation behind the emphasis on working instead of studying. Working means that one can obtain cash at the end of the month, which is spent on clearing bills rather than on savings.

Giving up future earning prospects in favour of working in the present reflects a level of pragmatism among the welfare applicants. It is therefore not surprising for citizens in a society that values economic rationality to choose to work because it makes more sense economically given their situation. Moreover, compared to the other Cs, certification is not an observable or tangible material wealth. It is not something that can be observed or directly consumed. Education is a long-term investment and requires a certain level of financial commitment. As a form of gratification, education and/or certification represents delayed gratification which is in direct contrast with the requirement for instant gratification of needs which most of these individuals must face. Thus, it is not as desirable at first glance because in order for one to achieve a higher standard of living, one would have to delay gratification and invest in education and/or certification. In short, to practise the classically middle-class value of delayed gratification requires one to have some means to begin with; it is very difficult to do so if one is poor.

Certification of the self among the welfare applicants is therefore tempered by the financial situation that the family is in and/or the lack of social network available to them. Moreover, as pointed out earlier, the notion of instant gratification

among the lower income families is necessary in order for them to survive. This attitude is thus adopted by the children in the lower income families and from their perspective, any “need” has to be taken care of immediately. In light of this, it comes as no surprise that some of the welfare respondents’ children prefer to work as soon as they are able to in order to pay for their consumption needs. Without the help to ensure that there is some form of financial stability for the children, it is hard for them to adopt the attitude that education may be beneficial to them in the long run. Without financial security moreover, the children grow up with the notion that they need to start contributing to the household as soon as they are able to get a job.

In Singapore, the legal age of employment is 16. It comes as no surprise that some of the youths continue their education only up to the age of 16 (‘O’-Level certification) and thereafter try to get a job. Certification for them is only a stepping stone to getting a job. Most are satisfied with ‘O’-Level qualifications, with a few heading towards Institute of Technical Education (ITE) certification. Most of the school dropouts, on the other hand, would usually end up working in low end jobs (cleaner, manual labour) because it is the easiest way to attain gainful employment with no real education. These youths grow up with the notion that education provides no real benefit to them in the long or short run since they never had the opportunity to reap the benefits. To them, working is the only way to get cash. Noticeably however, not all of the children of the welfare applicants contribute from their earnings to help out with family expenses. More often than not, the cash obtained is for their own consumption.

Families which are able to provide children with further education usually have strong family ties, and the extended family lends support by encouraging the children to excel in studies, and assists them in doing so. Such support does not necessarily have to be financial but includes helping to look after the children while the parent(s) work and stressing the idea that education and/or certification is the best route to success. The children are told not to worry about the family's financial capability (or lack of it) but instead told to focus on their education as a means of helping the family get out of their situation in the first place.

### **Horizontal networking: Social capital**

Bourdieu's notion of social capital highlights the importance of maintaining existing social relationships in order to derive benefits from them. It is the "sum of the resources, actual or virtual, that accrue to an individual or a group by virtue of possessing a durable network or more or less institutionalized relationships of mutual acquaintance and recognition" (Bourdieu and Wacquant, 1992:119). More importantly, Bourdieu argued that social capital cannot be acquired without economic investment or the possession of cultural knowledge (Porte, 2000). Nan Lin (1999) discusses how individuals utilise social resources (valued goods) to improve or attain a better socioeconomic standing, in which the former are *temporarily* accessible through one's direct and indirect ties. He claims that social positions take the form of a pyramid in which "the higher the position, the fewer the occupants ...[and] the better the view it has of the structure (especially down below)" (1999: 470). In order for one to have social

mobility, vertical connections should be made, whereas horizontal relationships do not offer opportunities for economic upgrade.

However, respondents, regardless of income level, tended to keep to themselves. Among the lower income families, social ties are usually between those of the same income bracket. Many of them do not interact with people from other income brackets, let alone theirs, primarily because of the nature of high-rise living (in which interaction is difficult to sustain in the first place) and the lack of time for social interaction. If interaction among the lower income families occurs, it is sporadic and the exchange of information happens only when the respondents are able to take time away from their work. In Piah's case, exchange of information sometimes occurs when she goes for religious classes or when she goes to households to clean. The lack of social ties is linked to the previous discussion of the welfare applicants' apparent tendency towards being ignorant of the help that they can get. This occurs in part due to the attitude of minding one's own business. Li (1989) claims that the business of keeping to oneself is also a strategy of economic mobility; individuals who want to improve their socio-economic status ensure that their children keep away from the children of lower-income families. As a result, not many of the lower income respondents have ties to individuals of better socioeconomic status. From their perspective, it does not necessarily matter since they are more concerned with the business of living, rather than maintaining social ties.

This demonstrates that there are very few opportunities for lower income individuals to utilise social capital to their benefit. Indeed, if cultural capital is required for the success of social capital, many of the respondents would be found wanting. Parents do find education important for their children but to them, educational investment does not “guarantee any return, even to the child ... educational success and failure ... is not a direct outcome of the investment of capital and labour ...it is determined by the child’s will and ability (Li, 1989:80).” Rosman for instance shifted his economic investment to the second daughter as she had displayed the ability to do well in school. He is able to do this since there are only two children and it was the obvious choice<sup>2</sup>. Comparatively, the other respondents leave their children to their own devices because they have no time to keep track of their children’s education (because of work) or do not understand what is taught in school and thus are unable to assist. Research has shown that the mother’s involvement in children’s education translates into achievement (Weiss, Mayer, Kreider, Vaughan, Dearing, Hencke and Pinto, 2003). But while verbal encouragement is useful (exemplified in the data), it is not sufficient to ensure that children are successful in school

### **Invisible people: Symbolic capital and violence**

While the respondents claim to share similar world views to others around them, the same cannot be said about the views of others toward them. The treatment of

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<sup>2</sup> In the past, many Singapore families had to make the choice of selectively investing in their children’s education since they were too poor to provide education for all their children. Today, most children are able to go to school. The fact that Rosman is still obliged to make a choice of whom he should invest in reflects the gravity of his financial situation.

welfare respondents illustrated in Chapter Four indicates a separation of welfare applicants from the rest of society. Individuals who have to seek welfare assistance are already distinct from the rest of society as they are unable to sustain a living on their own and have to seek help from outsiders. In a society that espouses meritocracy, these individuals are not only lagging behind, it is a common belief that it is their own failings that cause them to fall behind. Moreover, if succeeding in a society is likened to running a race, only the ones that finish the race are often noted by spectators, while no coverage is given to those who are unable to finish the race or who finish it last.

Due to the strict criteria for public assistance schemes in Singapore, most of the welfare applicants do not meet the requirements for assistance as most of them have family members. In the eyes of the state, it is the responsibility of the family unit (extended or otherwise) to ensure that its members are able to cope with problems and it is supposed to assist them should the need arises. Since most of the welfare applicants have existing family members, they are not considered poor enough (even if the total household income is below \$1500) to need aid from the state, nor do they remotely qualify as destitute. Since they have been identified as having families, most are expected to be able to fend for themselves. Unfortunately, this is not the reality and these welfare applicants turn to their community, religious or self-help groups to get the assistance that they might need. Most of the welfare applicants whom I interviewed had received some form of monthly stipend from MUIS but discontinued it once they were able to secure their own finances. Assistance from these organisations is usually short-term, and the welfare applicants do not typically return for help even when it is obvious that they are

struggling<sup>3</sup>. Additionally, individuals who apply for welfare are not necessarily captured by the welfare system as one would expect. Even when the applicants are successful at obtaining assistance, the level of welfare dependency is short-term and thus, it was very hard to obtain any records of these welfare applicants from the welfare agencies. As a result, the welfare applicants do not seem to fall into any particular category.

This problem presented itself to me when I tried to classify the people that I had interviewed. I was hard pressed to refer to the respondents as welfare recipients given that not all of them had been successful in gaining welfare assistance. On the other hand, most of them have had experiences with the realm of welfare at some point in their lives through the process of application or in the form of a single handout. While I used the lower-income category to define the respondents as needy, they are not necessarily recognised as such officially. It is ironic that we are aware of the existence of the needy in Singapore yet are unable to pinpoint who they are. This in turn merely increases their invisibility within society. It is after some deliberation that I finally referred to my respondents as welfare applicants, indicating their status as individuals who seek welfare, regardless of whether such applications are successful. This is vital because it is necessary to chart the experiences of individuals who are considered in between; individuals who not only find it hard to make ends meet but also face difficulty in seeking some form of redress for their situation. The strict criteria which were meant to make a clear definition of who are worthy of help by the state have also created a scenario in which a different category of the needy are not acknowledged by the state. Deciding who

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<sup>3</sup> Rosman and his family for instance are obviously struggling to make ends meet but do not view themselves as needing financial assistance, other than needing to know what to do about their housing situation.

needs assistance thus falls on the welfare providers and tends to be somewhat arbitrary and up to the discretion of these agencies. The process of determining whether or not applicants should be successful in getting assistance is also a lengthy and trying process for most of the welfare applicants. Resolving housing issues for instance, tends to take a long time and even the case workers note the frustrations of having to deal with several trips back and forth to the relevant agencies.

You know sometimes I argue with all these officials. Talking to them is really hard. I mean, it's not as if I'm lying when I'm presenting the reality of the situation. Some of my clients are really in need or they can't afford to pay for their house at all. So what does the state want them to do? It's so trying going to HDB time and again about the same matter. Sometimes, you don't get any results. So what happens to my clients?

- Idah

It is apparent that the difficulties encountered during the application process are faced not only by the welfare applicants but by the case workers themselves. However, there is a distinction between the social positions occupied by the welfare applicants and the case workers. Welfare applicants do not seem to have a defined status within the space of social positions and as a category remain relatively elusive. Using the lower income category to define this group facilitates our understanding of their situation, yet the welfare applicants are unable to represent themselves effectively when faced with a government official (be it case workers or other government employees with whom they come into contact). While the case workers are better able to articulate the problems faced by their clients, it does not mean that they have a higher chance of procuring aid for their clients. In the hierarchy of social positions, case workers are merely instruments of the state and have little influence on policies enforced. As a profession, social or case workers are not accorded as much recognition as a teacher, for instance. This is perhaps



best demonstrated by the salaries drawn by the case workers. Case workers earn less than other professions that require a degree and training. According to the Report on Wages in Singapore 2006<sup>4</sup>, social workers are placed 2<sup>nd</sup> last in the bottom 5 occupations under the category of professionals, with an average wage of \$2303. Symbolic capital plays a vital role in determining how desirable a particular profession is compared to others. One can argue that the same amount of training and certification is required to train a case worker as to train a teacher. It is apparent that within Singapore society, greater prestige is accorded to those who mould the minds of the young than to those who seek to help the unfortunate in society. Bourdieu (1999:190) aptly refers to the work of a social worker as “An Impossible Mission”, as they

... run smack into the two major obstacles encountered by any social work: the resignation of individuals demobilized and demoralized by a long series of failures and disappointments, and the inertia of a fragmented and fragmenting administration, closed off by its rigid routines and assumptions (the “categories”) ...

Thus, within the realm of welfare, neither the case workers nor the welfare applicants have access to the necessary capital to be accorded influence in the discourse. Most initiatives to help the needy often come from the top strata of the social hierarchy. While studies have been done to try and understand the problems faced by such individuals, the case workers themselves note that such studies tend to be self-fulfilling prophecies, thus failing to capture the lived realities and issues that the bottom strata have to deal with.

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[http://www.mom.gov.sg/publish/etc/medialib/mom\\_library/mrsd/row\\_2006.Par.6582.File.tmp/mrsd\\_2006R OW.pdf](http://www.mom.gov.sg/publish/etc/medialib/mom_library/mrsd/row_2006.Par.6582.File.tmp/mrsd_2006R OW.pdf)

I see it quite often you know? They commission a study or a project for something they have identified. But it's structured in such a way that it makes what they want to find out come true, while leaving out the bits that are important. So what's the point of all these studies?

- Belle, case worker

There is a level of distinction within the field of welfare; agents are assigned power according to the recognition that they are given by others. This form of recognition is possible because of symbolic capital or distinction, which "is nothing other than capital, in whatever form ... when it is known and recognized as self-evident" (Bourdieu, 1985:731). Symbolic capital can be seen as a form of power that legitimizes certain categories and/or discourses thus demanding recognition, deference and obedience from all within the social space. Individuals who command symbolic capital therefore can exercise symbolic violence. While Bourdieu's study treated the subject of symbolic violence in the realm of education, it is worth noting that it is also present in the realm of welfare, although its effect is to limit people's participation in common patterns of consumption. Symbolic violence, according to him, is:

...the coercion which is set up only through the consent that the dominated cannot fail to give to the dominator...when their understanding of the situation and relation can only use instruments of knowledge that they have in common with the dominator, which, being merely an incorporated form of the structure of the relation of domination, make this relationship appear as natural. (Bourdieu, 2000: 170)

In participating in the patterns of consumption (represented by the Cs), the welfare applicants are subscribing to a legitimate order that imposes its own meanings of what is deemed desirable by "concealing the power relations which are the basis of its force and at the same time communicating a logic of disinterest" (Bourdieu and Passeron, 1977:4). Therefore, when one subscribes to the general pattern of

consumption, one accepts several things to be part of the legitimate order of things. Firstly, they accept that in order to succeed in life, certification and education is one of the most vital factors to help one excel. The attainment of the other Cs, on the other hand, is an indication of one's position in life; the more of certain Cs that one has, the higher one is in the social hierarchy. Agents who are unable to engage in or sustain this pattern of consumption are subjected to a particular position, a position that makes them unable to voice out their frustrations and opinions since they do not have the power to. Secondly, the logic of meritocracy emphasises that individuals are able to succeed in life according to their capabilities. Individuals who have limited access to capital within society are not able to compete as well as others who have greater access to the various forms of capital. When competitors fail to meet the mark, it is blamed on them, since they are viewed as having failed to maximise the opportunities that were already present within society. Misrecognising the rules of the game, however, does not make the welfare applicants incapable of discerning what they should or should not consume. While some of them may be aware of the pitfalls of enjoying the benefits of the Cs, there is a constant negotiation over what can or cannot be attained because of their financial situation. Acquiring education for their children for instance is a constant struggle, not only because of finances but due to the presence of competing discourses regarding the benefits of obtaining education.

Finally, the rhetoric of the homogeneous middle class plays a part in maintaining the legitimate order, although camouflaging the harsh reality that some of these families face. In the case illustrated earlier for instance, parents who choose to

provide their children with material wealth rather than transport fares pass on the idea that material goods are more vital than day-to-day expenses. As such, lower-income families fall into financial woes, exacerbating their difficulties. Admittedly, the positions that some of the lower income families find themselves in are the result of the trust that they have placed in the agents of authority with whom they have come into contact (for instance, being told to purchase a flat and discovering that they cannot finance it later on). Most welfare applicants are unable to act or speak up against injustices that they might come across. Most usually accept it or move on as if it did not occur and are more concerned to eke out a living than to dwell over the various bitter encounters they have had with an agent of welfare.

Welfare creates stratification within society insofar as it stratifies groups of individuals through the use of categories which are insufficient to describe the group in question, thereby barring them from being identified. As a result, this group of individuals is often invisible and hard to track. Their identity as a group of people needing welfare is ambiguous since there is no clear way to define who not only needs assistance but also deserves it. Welfare applicants are stigmatised and often treated with distrust, which in turn leads them to be wary and even scared of seeking assistance. The concepts pertaining to consumption, meritocracy and the existence of a large middle class in Singapore may be adopted by welfare applicants themselves, yet at the same time, these ideas stand in opposition to many of the discourses to which they are exposed in their daily lives.

## *Chapter Six*

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### **Towards a cohesive and resilient society?**

The provision of welfare in Singapore has definitely changed over the course of its short history. What started out as an island bogged down with problems such as lack of employment, inadequate housing, declining health, high crime rates and a largely uneducated population, has since made a dramatic turnabout to become one of the world's economic success stories. The policies adopted by the government serve as the basis of much of the everyday discourse that Singaporeans are accustomed to. Ideas pertaining to meritocracy, pragmatism and the logic of consumption are key factors in defining the worldview of most Singaporeans. Such ideas notably have an economic basis, largely due to the fact that many of Singapore's policies over the years have been designed to produce an efficient workforce in order to sustain the society's economic growth.

In this thesis, I have traced the evolution of welfare in Singapore and attempted to explain the various strategies that welfare applicants adopt in their everyday lives. Framing the discussion of Singapore using Bourdieu's conceptualisation of capital helped to situate the social actors within the various fields in society. People find themselves stratified according to the various forms of capital they possess, the accumulation of which provides an aim for citizens to strive towards. In a society as driven as Singapore's, welfare provisions are frowned upon and the mantle of

responsibility falls on the individual or the family, while the state provides assistance only as a last resort. This means that there are strict criteria governing welfare provisions by the state. Despite this wariness towards welfare provision, the Singapore government provides comprehensive public services for its population through its housing, health, and educational policies.

The various policies implemented by the state have resulted in a homogenised Singapore culture led by the middle class. The popular notion of Singapore as an essentially middle-class society, coupled with the accommodation of the vast majority of the population in HDB estates, has had the effect of hiding the struggle of the lower income families. Success moreover has become a metaphor for Singapore (Chua and Tan, 1999), and many lower-income families interviewed subscribe to middle-income consumption patterns, although they are also being told by the state that they should be practical about their expectations and expenditure. I have shown that one's habitus is not necessarily confined to one's socio-economic position but instead is constantly being re-negotiated during one's interactions with others. Particular dispositions such as choosing work over studying are not taken for granted but are instead a reflection of the limitations of one's social location and the existence of conflicting discourses or values. Unfortunately, the various ideologies that surround the field of welfare create a situation where the welfare applicant is treated as a social outcast for lagging behind in society.

As illustrated however, the image of the dependent and unmotivated welfare applicant is not necessarily accurate, but is informed by social workers' past experiences with other welfare applicants who ironically may have sought help even though they did not fall into the needy category. Being needy moreover, is seen as a social malaise as welfare applicants are viewed as unwilling to improve their situation. Data on the other hand, shows that while welfare applicants express the desire to improve their socioeconomic status, they do not have the necessary capital. Families not only lack economic capital but also cultural capital. While respondents acknowledge the importance of cultural capital, this knowledge is not supported by the necessary vertical networks or social capital for family members to gain access to opportunities. The notion of gratification introduced also highlights the kinds of tension that low income families face within a consumption-driven society. While their wealthier counterparts' gratification takes the form of unconstrained indulgence and consumption for leisure, theirs takes the form of relief over payment of credit bills/debts and a momentary exertion of control over finances.

Wacquant (2002) reminds us that the work of a researcher is not to "exonerate the character of dishonored social figures and dispossessed groups by "documenting" their everyday world in an effort to attract sympathy for their plight". He urges researchers instead to "dissect the social mechanisms and meanings that govern their practices, ground their morality (if such be the question), and explain their strategies and trajectories, as one would do for any social category, high or low, noble or ignoble (2002:1470)." I believe that this thesis has demonstrated how my respondents make sense

of their situation. Their situation is presented within the framework of capital and consumption, inverting the concept of gratification to further juxtapose the selective discourses – the encouragement of the discourse of want for the haves and the tempering of said discourse for the have-nots.

The existence of competing discourses demonstrates that the issue of welfare is not merely about educating lower income families on how to live within their means but also how to better manage societal expectations. Better policies on how to improve the state of welfare in Singapore have to be drafted, especially in providing holistic services for families that are in financial need. Studies on the various welfare organisations and their clients therefore have to go beyond merely assessing the effectiveness of their services. The problem of piecemeal services also has to be addressed since it makes no sense for these services to be offered to select members of the family when it is apparent that the entire family plays a part in successful interventions. The lack of a centralised database on the various welfare applicants, moreover, makes an already invisible category of people even harder to track. While I am aware of the privacy issues with such a database, the lack of one suggests that there is no real way to ensure that services are provided for those who *really* need them. The multitude of voluntary welfare organisations also have to be managed better so as to provide a better insight into the lives of welfare recipients. Further research has to be undertaken in order to understand the complexities of welfare issues and the problems faced by the urban underclass. We need to realise that the discourse on welfare exists within a plethora of other discourses, most notably of consumption within the Singapore



context. Situating the discussion is therefore crucial in helping the needy and dispelling preconceived notions of what welfare means.

Moreover, the current escalation in the cost of living will widen the gulf between the lower income and the higher income. Lower income families who are already feeling the strains of making ends meet will find themselves in a worse situation in the future. In addition, it is highly likely that the other segments of the population will experience a shrinking disposable income. This will thus increase the number of families who find themselves struggling. A failure to address these issues on the part of the Singapore government could therefore become a political liability.

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The following programmes are a part of the ComCare initiative,

### **ComCare Enable**

#### Public Assistance (PA) scheme

A monthly grant for financially distressed Singaporeans who because of age, illness, disability or unfavourable family circumstances, are unable to work and have no means of subsistence as well as no one to depend upon. Recipients also receive assistance such as free medical benefits at government/ restructured hospitals and government outpatient clinics.

#### Special Grant (SG)

This scheme is meant for permanent residents (PRs) of Singapore who are in need of financial assistance. The eligibility criteria are similar to those of the PA scheme.

### **ComCare Grow**

This scheme is catered to children of needy families, so as to ensure that they are taken care of when their parents are working. Services include subsidized fees for day-care, child-care and/or kindergarten.



## **ComCare Self-Reliance**

### Work Support Programme<sup>1</sup>

This programme aims to help needy families find employment and achieve self-reliance. Depending on the family's needs, the following are some of the forms of assistance available:

- Rental, utilities and/ or service and conservancy charge vouchers
- Monthly cash grant to meet basic needs
- Childcare and student care subsidies
- Training grant for approved cases
- Educational assistance
- Medical assistance

### Responsibilities

Your Work Support Consultant, a CDC officer, will work out an action plan for you and your household to follow in order to become self-reliant (no longer need Work Support assistance).

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<sup>1</sup>[http://www.centuralsingapore.org.sg/cos/o.x?c=/cscdc\\_corp/section&p=home/ss\\_development/ss/&n=other](http://www.centuralsingapore.org.sg/cos/o.x?c=/cscdc_corp/section&p=home/ss_development/ss/&n=other)

[ss](#)

The plan may include the following activities:

- Finding and keeping a job
- Increasing work hours
- Upgrading your skills
- Reducing unnecessary expenses

You will need to sign a Letter of Undertaking to show that you are committed to co-operating with the Work Support Consultant and following the action plan. Your Work Support Consultant will keep in touch with you to help make sure that you are on track with the action plan. Your Work Support assistance may end if you and/or your household do not co-operate with your Work Support Consultant or follow the action plan.

#### Who can apply

The applicant must be a Singapore citizen or permanent resident (PR). If the applicant is a PR, then at least one of the immediate family members must be a Singapore citizen.

The applicant's household must:

- Have a household income which is below \$1500 per month
- Satisfy a needs test
- Have little or no savings
- Have little or no family and community support

- Demonstrate the willingness to take steps to become self-reliant

Note: Your application will be assessed by the Community Development Council (CDC) depending on the criteria stated above. Other relevant factors are also taken into consideration on a case-to-case basis.

### **Other schemes**

#### Home Ownership Plus Education (HOPE)

The schemes aims to help young low-income families to get out of the poverty trap by providing comprehensive and targeted forms of assistance. The scheme aims to enable low-income families to concentrate their limited resources on education and skills upgrading.

#### Eligibility Criteria<sup>2</sup>

The eligibility criteria are:

- Married couples with 1 or 2 children;
- Either the husband or wife must be a Singapore citizen, and the spouse must either be a Singapore citizen or a Permanent Resident of Singapore;
- Monthly household\* income of \$1,500 or below;
- Age of the wife is 35 years \*\* or below; and

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2

[http://www centralsingapore.org.sg/cos/o.x?c=cscdc\\_corp/section&p=home/ss\\_development/ss/&n=other\\_ss](http://www centralsingapore.org.sg/cos/o.x?c=cscdc_corp/section&p=home/ss_development/ss/&n=other_ss)

- Husband is employed.

\* For families where at least one spouse has post-secondary education, neither spouse earns more than \$1,000 per month each.

\*\* For families where at least one spouse has post-secondary qualification, the wife must be 30 - 35 years old.

#### Benefits to Approved Applicants

Each HOPE family will receive the following benefits:

- Educational bursaries, in addition to what is already provided for under Edusave, are as follows:-

Preschool	- \$250 per annum per child
Primary	- \$400 per annum per child
Secondary	- \$800 per annum per child
Junior college/ polytechnic/ITE	- \$1,200 per annum per child
University	- \$2,000 per annum per child
Special education	- \$600 per annum per child

- A housing grant of \$50,000. The grant will be disbursed in annual installments into the mother's CPF account;

- A training grant of up to \$10,000 per family over a 10-year period, to enable the parents to attend skills training, divided equally between the parents;
- A one-off cash grant of \$1,000 to help the family offset utilities bills;
- Mentoring support to guide the family and help them resolve any problems, and;
- Cash grant of \$6,000-\$9,000 to help the couples with family life education, family planning and parenting skills.

#### Local Schemes

Each CDC runs its own programme that aims to provide financial assistance to needy families.