

"Clive Lim offers an in-depth, research-based analysis of entrepreneurship that integrates astute cultural insight and solid biblical reflection. This is a rare achievement. I strongly recommend this wise book as valuable reading for anyone interested in understanding more about the practical difference that Christian commitment makes to the world of business in the marketplace."

*Dr Jeffrey P. Greenman, President, Regent College*

"While the relationship between faith and entrepreneurship has been well-studied, the examination of how Chinese Christian entrepreneurs apply their faith at work is still at its infancy. In *Chinese Entrepreneurship in Singapore*, Lim joins Joy Tong (*Overseas Chinese Christian Entrepreneurs in Modern China*) and others in demonstrating how Confucian values inform the ways Chinese Christian entrepreneurs contextualise their faith in their businesses. Other than a helpful introduction to the subject of Christian entrepreneurship, *Chinese Entrepreneurship in Singapore* also provides case studies on the lives of Chinese Christian entrepreneurs in Singapore that will provide much encouragement and insights for aspiring Christian entrepreneurs."

*Dr Lai Pak Wah, Lecturer in Church History and Historical Theology,  
Vice-Principal, Biblical Graduate School of Theology*

"The great thing about *Chinese Entrepreneurship in Singapore* is that Dr. Clive Lim, himself an entrepreneur, gets under the skin of real people to see what makes them 'tick'. Why read this book? First, Lim shows how important entrepreneurship is for human and societal flourishing. Second, Lim expounds what Chinese people bring to their emerging enterprises, especially in Singapore where his research took place. Finally, Lim helpfully compares the contribution of Christian faith, Confucianism and other perspectives to the challenge of creating new and fruitful enterprises. This book makes me wish I had enough life left on this earth to start yet another venture!"

*Dr R. Paul Stevens, Professor Emeritus, Marketplace Theology, Regent College,  
Chairman, Institute for Marketplace Transformation*

"Do not let the title of this book, *Chinese Entrepreneurship in Singapore: History, Faith and Culture*, mislead you. There is so much more that's being covered in this book than expected. Drawing from extensive research and his personal experiences, Dr Clive Lim's work is informative, educational but yet concise and unputdownable. This book will be a valuable resource in helping us think through issues of leadership and engaging our faith in the workplace and business space."

*I'Ching Thomas, International Director of Leadership Development,  
Operation Mobilisation*

"Often an author is asked how long it took to write his book. For Clive Lim, I suspect his answer would be, 'My whole life!' For someone who aspired to be a millionaire by 30, money must have been in his blood from young. He did make a lot of money, but at 30 God found him, and he continued his journey, following Jesus, his entrepreneurship taking a new direction and purpose. *Chinese Entrepreneurship in Singapore* will help readers appreciate the intersection of cultural and biblical values from which place we can be both enterprising with what is material and faithful to what is eternal."

*Rev Dr David W. F. Wong, Mentoring Pastor, Zion Bishan Bible-Presbyterian Church*

# CHINESE ENTREPRENEURSHIP IN SINGAPORE

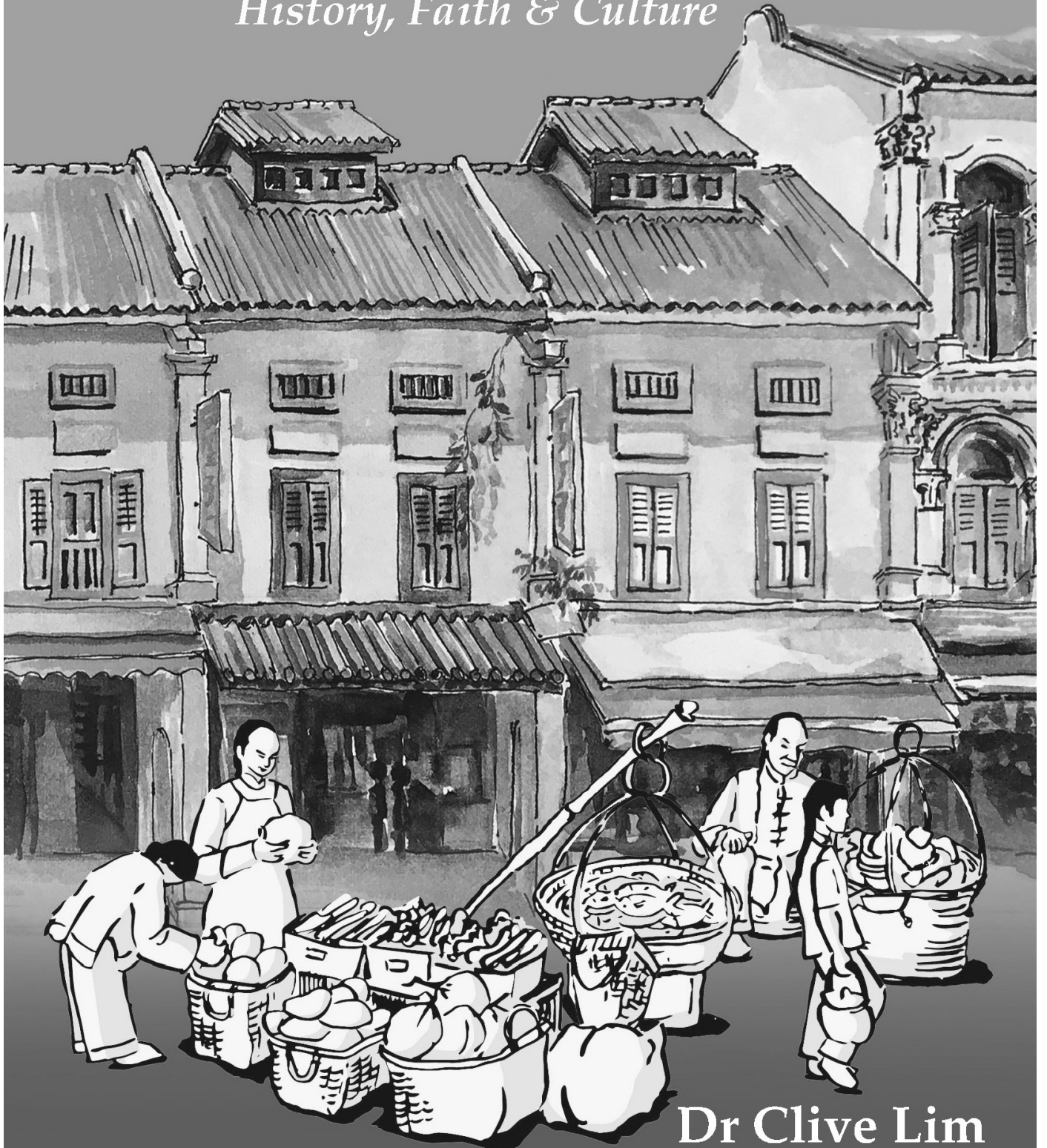
*History, Faith & Culture*

**Dr Clive Lim**



# Chinese Entrepreneurship in Singapore

*History, Faith & Culture*



Dr Clive Lim

## Chinese Entrepreneurship in Singapore: History, Faith & Culture

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*To my family and my teachers,  
your patience and love made this book possible.*



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200 YEARS OF CHINESE  
ENTREPRENEURSHIP:  
1819 TO THE PRESENT



*Young men in pigtails descend from a weather-beaten Chinese Junk. Their eyes squint in the tropical sun while their other senses reel from the alien tongues and pungent smells of the chaotic island port.*

*"Good, new coolies! The ones that survived famine, then seasickness!" a young man remarks to himself. He has already cut his pigtail. He knows that when he returns home across the sea, it will no longer be necessary to wear one. It is not foreknowledge that told him this, but an uncanny ability to read the signs: Westerners wielding power, traders growing fatter, and money—business, connections and wealth—making the world go round. Why, in Nanyang, forests are flattened, shop houses rise out of the dirt and ships arrive from all around the world for money. He feels he has learnt more in Nanyang than all his 20 years in his village.*

*Carrying his crate of fruit, he weaves away from the newcomers to a crowd of seasoned coolies resting in the shade of the godowns.<sup>1</sup>*

*"Hot day, big brother! Pineapples for you? Or banana? Special price today."*

*"Wah, Ah Choon, your business is big, ah!" one of them sneers.*

*"No, today is my day off. I'm helping my landlady sell this." He smiles sheepishly. It is technically somewhat true. At his request, his landlady had introduced him to a native woman with a small, under-utilised farm on the other side of the settlement.*

*While coins clink in his hand, he counts down the days till he pays off his own coolie agent. Tonight, he will keep them in a tin box hidden under his bed. But in a few years, he will own a shop house of his own and select new coolies himself as they step off the ships.*

Today, more than 50 million ethnic Chinese live around the borders of the South China Sea. These are mainly descendants of refugees from China at least 200 years ago. They were forced to leave towards the end of the Manchu Dynasty, which was marred by overpopulation, invasions, civil wars, and backwardness in agricultural and industrial technology. The resulting famines, mass unemployment and severe hardship drove many young Chinese toward different parts of Southeast Asia. Later, in the late 1940s and early 1950s another exodus—including a significant proportion of the bourgeoisie—fled the reprisals of the Communist revolution. Most of them arrived at Taiwan, Hong Kong and Southeast Asia, while a small portion ended up in the West.

In the diverse environments of their new homes, these Chinese migrants tried hard to adapt. In the article, “Five Southeast Asian Chinese Empire-Builders: Commonalities and Differences,” Jamie Mackie observes:<sup>2</sup>

*That quality of adaptability strikes me as one of the most interesting qualities of the overseas Chinese, not just here but also in many other parts of the world (in Australia particularly). It is a characteristic of the poor as well as the rich... the adaptability... has enabled them to fit amazingly well into a wide range of other countries, societies and culture all over the world.*

### **From Escape to Economic Dominance**

This group of refugees and their descendants took themselves out of poverty to become the dominant economic elite of the region. The form of capitalism<sup>3</sup> they developed dominated the economies of East and Southeast Asia in the second half of the twentieth century. These ethnic Chinese developed capitalism in their adopted countries by building their family businesses.<sup>4</sup>

Singapore’s early entrepreneurs were no exception. Like the budding entrepreneur in the beginning of the chapter, many started out as immigrant coolie labourers in nineteenth century Singapore.<sup>5</sup> They worked hard and saved enough capital to start their own businesses. These early

entrepreneurs eventually formed businesses that were owned and operated by families.

Singapore is a small island of 710 sq. km. but has a population of over five million. The population comprises: Chinese—74.3 per cent, Malays—13.4 per cent, Indians—9 per cent, and Others—3.2 per cent.<sup>6</sup> There are no statistics on the ethnicity of entrepreneurs in Singapore, but it is generally accepted that the Chinese control most of the businesses in this island nation.

The majority of the Chinese business owner-managers in Singapore run businesses that are generally referred to as small and medium enterprises (SMEs). By Spring Singapore's definition, SMEs are those with S\$15 million or less in fixed asset investment and, for non-manufacturing enterprises, 200 or fewer employees. While generally family-owned and operated, and small in size compared to the government organisations and multi-national corporations, according to 2017 estimates they make up 99% of our enterprises, employ two-thirds of our workforce, and account for about half of Singapore's GDP.<sup>7</sup>

In the last economic meltdown from mid-2008 to 2009, it was reported that these SMEs were better positioned to weather the crisis.<sup>8</sup> However, they have often been portrayed as stodgy, thrifty and backward when it comes to implementing modern business practices, especially when compared to the many multi-national corporations operating in Singapore.

### **Factors that Spurred the Chinese Diaspora in Southeast Asia (and specifically Singapore) Towards Entrepreneurship**

Unfortunately, only a limited amount of literature has been written about Singaporean entrepreneurs. The award-winning book *Stepping Out: The Making of Chinese Entrepreneurs* by Kwok Bun Chan and Claire Chiang is considered one of the most extensively researched books on Singapore pioneer entrepreneurs.<sup>9</sup> The authors identified three socio-historical-cultural influences on the early entrepreneurs: colonialism, Singapore's location as a busy free-port, and the poverty of the Chinese common folks coupled with the desire to provide for the family.

## 1. Colonialism

Few Singaporeans would look back on our colonial past with fondness or gratitude. But Singapore's British Colonial history is a fact—and a long one at that. “Founded” by the British in 1819, Singapore only received her independence in 1959—after 140 years of colonial rule. Modern or post-colonial Singapore has a history of only 50 years,<sup>10</sup> just over a third as long as her colonial history.

The British had an economic vision for the island—Singapore would be the base for British economic interests in the East, particularly in the Malay Archipelago. By making Singapore a free-port without duties or port charges, the British hoped to challenge the Dutch monopoly of trade in the region. The British had earlier lost their monopoly of the Indian trade in 1813 and that of the Chinese trade in 1833. Britain took control of Singapore for strategic and commercial reasons in a bid to control the lucrative Sino-Indian maritime trade.<sup>11</sup>

## 2. A Free Port

The second key factor was Singapore's location as a free-port. The British were in Singapore not for charity or conscience! They came to generate revenue for their empire back home. Grace Loh and Su Yin Lee, authors of *Beyond Silken Robes: Profiles of Selected Chinese Entrepreneurs in Singapore*, observed:<sup>12</sup>

*Any venture that might be a drain on its coffer—such as the provision of social welfare services to the colony's multifarious immigrant groups—was naturally eschewed by the empire builders.*

Singapore's trading history and location made it an ideal place for a trade centre, and the laissez-faire economic set-up of the British colonists attracted many Chinese immigrants to Singapore.

Along with the Chinese, Singapore also received immigrants from the sub-continent of India and the Malay Archipelago. Most of the immigrants, called *sinkheh* ('new guest' in Hokkien, a Chinese dialect) were indentured labourers, bonded to work for a fixed period for their employers who had paid the cost of their passages to the island. This

traffic of labourers expanded rapidly as Singapore was the main entry port into the Malay Peninsula and mainland Southeast Asia. As a result, "by 1827, the Chinese had become the largest single ethnic group in the colony, and in 1867, they made up almost 65 per cent of the inhabitants numbering 55,000."<sup>13</sup>

However, there was a dark side to the colonial capitalist's freewheeling ways. Loh and Lee write:<sup>14</sup>

*The consumption of opium by this large population helped support the opium farm, which was the single largest source of revenue in nineteenth-century Singapore.*

Tax from opium made it possible for Singapore to be a free port! Most Singaporeans today would shudder to think that the early economy was actually built on the back of the opium trade.

### ***3. Poverty and the Desire to Provide***

The traditional ideal of the Chinese is to live in the ancestral village where one's kinship ties are, and where one fulfils filial loyalty to one's parents. However, at the beginning of the twentieth century, China was a distressed society. Gross social injustice, social insecurity and absence of opportunities combined with over-population and inflation created the conditions for massive departures of Chinese peasants. Unlike the Western countries, Chinese industrial development was fragmentary and lacked focus. The intrusion of imperialistic capitalism left parts of China paralyzed. Chan and Chiang noted:<sup>15</sup>

*Underdevelopment was characterized by great disparity in economic development between cities and the countryside, and by cottage industries, low capital investment and the prominence of small trading businesses which are not equipped to provide the impetus for economic growth.*

Additionally, the stories of the entrepreneurial success of fellow Chinese working overseas proved too much of a temptation for many aspiring young men who wanted better lives for their families. The

British policy of non-interference with trade and an economic system based on private enterprise and free trade suited the Chinese migrants' agenda. The freewheeling ways in early Singapore provided tremendous opportunities for poor Chinese tradesmen and peasants. Despite the daunting weather and harsh living conditions, migration to Singapore was an escape. It promised hope—a powerful motivation for youths to leave South China for colonial Singapore in order to earn a living to send money home. In *Stepping Out*, one Singapore immigrant-entrepreneur recollected:<sup>16</sup>

*I have no choice but life in Singapore cannot be worse than that in the village... If others could make it, why not I?*

The above three factors set the stage for young, energetic Chinese to venture to Singapore in the early part of the twentieth century, and laid the seeds for the development of pioneer Chinese entrepreneurship in Singapore.

## **The Spirit of Chinese Capitalism**

*Capitalism: An economic system characterized by private or corporate ownership of capital goods, by investments that are determined by private decision, and by prices, production, and the distribution of goods that are determined mainly by competition in a free market. (The Merriam-Webster Dictionary)*

The prevalent system throughout the world today, Capitalism started from Europe and spread to the United States, only reaching the Far East within the last hundred years. There is a wide array of capitalistic economies. It ranges on one end from countries such as the United States and United Kingdom who probably grant their markets the greatest freedom to promote competition and avoid government ownership of capital and industries; to Singapore at the other extreme: markets are free and competitive but the government takes a leading role in development and ownership.

And there is China. Since 1978, the world's largest society has amazed the world as she transformed from central planning to a market economy. As China continues to evolve, it is increasingly clear that she sets her own rules, rejecting textbook economic models and carefully avoiding the past mistakes of the West.

In the meantime, a model of successful Chinese capitalism has already taken flight. This is the capitalism that prevails over 50 million ethnic Chinese in the economies of East and Southeast Asia. By the second half of the twentieth century, this form of family based capitalism had come to dominate these regions.

This form of capitalism has largely shaped Singapore's entrepreneurs. Throughout the region, this form of Chinese capitalism comprises entrepreneurs who personally own firms that are usually small and medium enterprises (SME), based on family ownership or partnership.

Their successes are out of proportion to their numbers in the ASEAN countries. In a study of Iloilo Chinese in the Philippines, Omohundro found that the Chinese make up only 2 per cent of the city population but pay 35 per cent of its business taxes. This kind of success is repeated in country after country.<sup>17</sup>

The success of Chinese businesses throughout Southeast Asia is even more remarkable when you consider the odds that were against them. According to Lynn Pan, author of *Sons of the Yellow Emperor: The Story of the Overseas Chinese*:<sup>18</sup>

*They might have had the will, energy, flair and capital to do well, but governments of their adopted countries have allowed these qualities to flourish only grudgingly.*

Some questions naturally arise from these observations:

1. What cultural factors lie behind Chinese entrepreneurship, especially among the Singaporean Chinese community?
2. What is the place of the Chinese work ethic in the light of biblical Christian values? Do these ideologies clash; or, what common ground do they share, if any? Such questions are necessary

considering the significant proportion of overseas Chinese today who identify as Protestant Christian or Catholic, as well as how the number of Christians in China continues to climb in spite of state opposition.

The book aims to tackle these questions with a close look at Chinese history and culture, as well the biblical theological basis of entrepreneurship. In addition, besides examining Christian thinkers' views on the Chinese work ethic, the writer will detail 12 examples of contemporary Singaporean Chinese entrepreneurs.

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# 4000 YEARS OF CHINESE HISTORY



Many Western-educated Chinese who live overseas are likely to protest—to varying degrees—if they are stereotyped as having a ‘Chinese mentality’. This resistance towards the term is intensely amplified if the term implies that their work ethic and decision-making are undergirded by Confucian principles.

But if, according to Max Weber, one of the earliest celebrated European sociologists, the spirit of Western Capitalism was indirectly influenced by Protestantism, we can also view the spirit of Chinese capitalism as shaped by three very different factors, and exhibiting four very distinct characteristics.

### Three Main Factors that Shape Chinese Capitalism

The first chapter of this book introduced a specific form of Chinese capitalism, which has been dominant in Southeast Asia since the latter half of the twentieth century. The following sections examine the three main factors that shape Chinese capitalism: the pervasive influence of Confucianism, the centrality of family in the value system of the Chinese, and a strong identification with ethnicity.

#### 1. Confucianism

*Until the mid-twentieth century, China was so inseparable from the idea of Confucius that her scheme of government and society, her concept of the self and human relationships, and her construct of culture and history all seemed to have originated from his mind alone.<sup>1</sup>*

It is well known that the Chinese—and perhaps also the Koreans and Japanese—have traditionally placed a high value on concepts such as family, education, the teacher, the scholar, scholarship, refinement, humility, civility, order, obedience, deference to the father, repression of impulse and conformity. What is lesser known is that they are all linked to Confucius’s teachings.

Born in 551 BC, toward the end of an era referred to in Chinese history as “the Spring and Autumn”, Confucius’ family name was Kong.

Master Kong or Kong-fuzi became known in the West by the Latinised form “Confucius”. His home was Lu, a regional state in northeast China, bound to the imperial court of the Zhou dynasty.<sup>2</sup>

Confucius is regarded as China’s ‘First Teacher’ and began his teaching career in his twenties or thirties. In fact, he was the first person in Chinese history to devote his whole life to teaching: he offered private tuition for the education and development of character, rather than vocation. He gathered around him a group of gentlemen-scholars, thus starting the institution of the literati who have since dominated Chinese history and society.<sup>3</sup>

Confucius considered himself “a transmitter and not an originator” and emphasised the importance of study to his students.<sup>4</sup> He led by example in the mastery and internalisation of classic texts from previous dynasties. He considered himself the inheritor and perpetuator of ancient civilisation. Rather than seek to build a new theory of thought, he encouraged the thorough study of ancient texts to relate current societal failings to past political events, and the rationalisation of both the feelings of peasants and reflections of the aristocracy. Philosopher Yu-Lan Fung noted in his essay, *A Short History of Chinese Philosophy*:<sup>5</sup>

*By his work of originating through transmitting, he caused his school to reinterpret the civilisation of the age before him.*

### **The Core of Chinese Civilisation**

Confucius’s teachings are a set of ethical codes. His humanistic thoughts were adopted as state orthodoxy in the Han Dynasty (206 BC to 220 AD) and thus contributed to the stability of the state and the flourishing of Chinese civilisation for more than two thousand years.<sup>6</sup> Inevitably, such a long-standing philosophy has been open to continuous re-interpretation. For instance, the thirteenth century brought a period of intellectual consolidation that attempted to fuse the humanism of Confucianism with the nature-related Taoism and spiritual Buddhism. This synthesis became known as neo-Confucianism—the prevalent philosophy of the Chinese that has lasted till today.<sup>7</sup>

Therefore, this book will refer to the prevailing understanding and practice of Confucianism. This includes both neo-Confucianism philosophy, and behavioural norms originating from the assimilation of Confucius's external codes of conduct into Chinese culture.

Yet Confucius is the property of not only the Chinese. James Legge, a missionary who arrived in Asia in 1839, observed: "His ideas stood behind much of the rational social thought of the European Enlightenment, as great philosophers from Leibnitz on seized with delight 'the perfect ethic without supernaturalism' that China offered them."<sup>8</sup> Confucius' rational and elaborate system of ethics and humanism is surprisingly more akin to post-modern thoughts than oriental mysticism.

With regard to the virtues of the individual, he emphasised human-heartedness and righteousness. Righteousness refers to the "*oughtness*" of a situation. Fung explains: "Everyone in society has certain things which he ought to do, and which must be done for their own sake, because they are morally right things to do." If, however, certain things are done because of other non-moral considerations, then we are not acting in righteousness but are acting for "profit."<sup>9</sup>

### **Ethics as a Natural Order**

Confucius reaches from the cultivation of the person to the tranquillisation of the kingdom. Through intermediate steps of the regulation of the family and the government of the State, there is room for setting forth principles that parents and rulers generally may find adapted for their guidance.<sup>10</sup>

Confucius laid down seven steps to achieve the great object:

1. The investigation of things,
2. completion of knowledge,
3. sincerity of the thoughts,
4. rectifying of the heart,
5. cultivation of the person,
6. regulation of the family, and
7. the government of the State.

He believed the completion of these seven steps will result in the peace of the kingdom. Let us suppose that the cultivation of the person

is fully attained, with every discordant mental element subdued. The regulation of the family will then naturally flow from this. When the family is regulated, the State will then be well-governed.

The virtues taught in the family correspond to values upheld in the wider sphere. Filial piety will appear as loyalty. Fraternal submission will be seen in respect and obedience to elders and superiors. From the loving example of one family, a whole State becomes loving, and from its courtesies the whole State becomes courteous.<sup>11</sup>

Confucius's primary concern was a good society based on good governance and harmonious human relations. He advocated a good government that rules by virtue and moral example. He stressed filial piety in the family and proper conduct or *li* (propriety, rites) in society.<sup>12</sup>

In his book, *The Spirit of Chinese Capitalism*, S. Gordon Redding, a specialist on Chinese capitalism and management, wrote:<sup>13</sup>

*The Chinese state is in essence the super-family of Chinese people. Within this structure, the maintenance of order was founded on the morally-enriched prescriptions for relationship.*

Confucius believed this order is in accord with the order of the natural world. By cultivating interior goodness through social decorum; society at large would exhibit balance, reasonableness, and consideration.

### **Regional Attitudes Towards Confucius's Teachings**

The Confucian form of thinking is no longer taught in Asia, having since been undermined by powerful inroads made by Christianity via mission schools. However, the structure of education continues to be based on neo-Confucian system of exams in Hong Kong, Taiwan, and Singapore. Furthermore, in recent decades, the rise of China as an economic power has been accompanied by an interest in both the Chinese language and the teachings of Confucius. Books, magazines and even cartoons have been developed to promote the thoughts of Confucius. In addition, since 2004, China has promoted the learning of the Chinese language and culture by building Confucius Institutes around the world. These institutes are built in co-operation with local colleges or universities with financial support from the Chinese.

Confucianism has three distinct differences over other religions. It has no deity but is based instead on an elaborate set of rules of conduct. Next, it is promoted as a philosophy and therefore does not compete with other religions; Confucianism lives in the minds of the Chinese alongside Buddhism, Taoism and even Christianity. Finally, as a philosophy it has no large-scale institutional “church” with priests, ceremonies or laity.<sup>14</sup>

The lack of institutional structure and an identifiable laity means, of course, that to profess oneself a Confucian is—though not empty of meaning—not making as clear a commitment statement as, for example, professing Islam or Christianity. Confucianism, like capitalism, is a matter of what you do. In consequence, the Asian region is full of people who behave according to Confucian precepts but who would not think of themselves as members of a Confucian sect; its power is thus widespread but extremely difficult to delineate.<sup>15</sup>

## *2. The Centrality of Family*

The second key influence on many Chinese is the central role of the family in their lives. Often, the achievements of the individual become an aspect of the family’s achievements. Redding observed: “This is a consequence of the Confucian state ideology designed to leave welfare as primarily a family issue, and to concentrate people’s loyalties on the family as a means of stabilising the state.”<sup>16</sup>

Apart from Confucius’s teachings, another factor creates the centrality of family. Most of the Chinese migrants to Southeast Asia—including Singapore—came from rural areas of South China. For most of Chinese history, these peasants’ existence was barely above subsistence. Life was difficult for the average Chinese peasant and there were no securities offered by their imperial overlords.

In such an economy based on muscle power, it was inevitable that the central focus of life was the family. The family’s capacity to provide for its members was in proportion to the loyalties and contributions it could command from its members. Confucianism as the state religion served to reinforce acceptance by all that the basic building block of society is the family.<sup>17</sup>

Yet another factor reinforces the centrality of the family: the village system, the root of Chinese society. In his classic work, *My Country and My people*, philosopher Yutang Lin explained:<sup>18</sup>

*Face, favour, privilege, gratitude, courtesy, official corruption, public institutions, the school, the guild, philanthropy, hospitality, justice and finally the whole government of China—all spring from the family and village system. For from the family system there arises the family mind, and from the family mind there arises certain laws of social behaviour.*

### **Guan Xi, Networks**

An extension of this family-centric mindset is the importance of networks in fostering close relationships. These networks are usually based on lineage, the village and special interest associations.

Lineage is typically defined as the patrilineal descendants of a particular identifiable ancestor. It provides evidence of an individual's family line. If a person has reputable family connections, his or her lineage can be a 'credential' that allows him or her to obtain assistance in times of trouble. This lineage identity is preserved and reinforced in the rituals of births, marriages, and funerals.

The Chinese village is the geographical location where rival families and lineage groups come to accommodate each other. Its utilities are defense, exchange, and shared facilities. Village life is not a "community" as understood in the West. Below the surface bonhomie of much social interaction hides a wary distancing from close involvement with others. Redding believes this explains why many overseas Chinese remain "minimally integrated"; their social relationships occur in concentric circles: family, lineage group, no-man's land.<sup>19</sup>

### **In No-Man's Land**

For the overseas Chinese, away from traditional ties of family and lineage, the third network comes into play, especially when they are part of a host nation and in need of cooperation among themselves. This network then takes the form of a voluntary association. A study in