

## **MONEY AND MORALITY: SOME PERSPECTIVES FROM SINGAPORE**

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It is easier to write about money than to acquire it; and those who gain it make great sport of those who only know how to write about it.

Voltaire, quoted in Williams (1997: 10)

Following Voltaire, I confess I have no money. But whether we have money or not, we still do understand such sayings as ‘the love of money is the root of all evil’, ‘money makes the world go round’, or a Chinese proverb like 有錢能使鬼推磨 *yǒu qián néng shí guǐ tuī mò* (‘With money, one may even enlist the help of a ghost’). But what do all these actually mean? Why has money been ascribed such seemingly universal qualities? How are we to comprehend the *social meaning* of money? As Davies puts it: ‘[W]hether we are speaking of money in simple, so called primitive communities or in much more advanced, complex and sophisticated societies, it is not enough merely to examine the narrow economic aspects of money in order to grasp its true meaning. To analyse the significance of money it must be broadly studied in the context of the particular society concerned’ (1994: 1). Therefore, this paper attempts to problematise money as an entity for sociological inquiry, probing into the meanings, attitudes and perceptions that people hold about money in the context of the family. The family in Singapore serves as an ideal contextual focus because it is an important domain where everyday life interaction, negotiation, compliance and contestation can be observed.<sup>2</sup> Hence,

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<sup>2</sup> I refrain from using the term *household*, since, firstly, I base my study on respondents who constitute a family, but live in different households. Secondly, the notion of *household* does not enable researchers to study how people use familial language, which would blind out substantial amounts of sentiment and related sense of connection, exchange, obligation that goes well beyond the domain of the household (Bernades 1999). The distinction between

in order to locate the social meanings of money within the familial paradigm, I therefore situate the study by offering analyses *vis-a-vis* dyadic and triadic familial relationships. Before doing that, let me turn to an overview of the literature to locate how money has been treated and analysed as a sociocultural phenomenon, moving beyond its archetypal economic aspects.

## Literature Review

A precursor to a treatise of a sociological character on money dates back to Georg Simmel's *Philosophie des Geldes* (*The Philosophy of Money*) first published in Berlin in 1900. Simmel divided this work into two parts, the first of which (labelled 'analytic') was to relate 'money to the conditions that determine its essence and the meaning of its existence', while the second part (labelled 'synthetic') studied the 'historical phenomenon of money, the idea and structure of which [are developed] out of feelings of value, out of praxis in relation to things and the reciprocal relationships between people as its presuppositions' (Simmel 1978: 54).

Turner outlines three main components of *The Philosophy of Money* as Simmel's main argument. These are: '(1) the historical transition from simple barter to a complex monetary system corresponds to a transition in society from *Gemeinschaft* to *Gesellschaft*; (2) the dominance of money is a reflection or representation of the prominence of impersonal, abstract social relationships; abstract money is the symbol of abstract social relations; (3) money creates greater interpersonal freedom through impersonal exchange relations, but at the same time makes human life more subject to bureaucratic, quantitative regulation' (1999: 150).

*The Philosophy of Money* has often been compared with Durkheim's<sup>3</sup> *The Division of Labour in Society*, Marx's *Capital*,<sup>4</sup> and Weber's discussion of economic ethics in *The Protestant Ethic and the Spirit of Capitalism* (Deflem 2003; Green 1988; Leck 2000; Turner 1999). One similarity between Marx and Simmel is that 'just as Marx treated religion as the fantastic representation of human alienation so Simmel regarded money as the reified representation of impersonal capitalism' (Turner 1999: 152). Turner highlights that both Marx and Simmel want to argue that money as an abstraction becomes reified, while arguing also that money as a thing is converted into the abstract representation of society as a whole (1999: 155). Additionally, money for both Marx and Simmel is the 'most perfect medium of modern economic

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*household* and *family* is that the former refers to a residence group which carries out domestic functions, while the latter is seen essentially as a kinship group (Allan & Crow 2001; Bernades 1999; Maynard 2000; Yanagisako 1979).

<sup>3</sup> Poggi (1993) points out that Durkheim himself gave a rather negative account of *Philosophie des Geldes*, considering it not as a contribution to the sociology of economic life, but rather, as a discursive critique on social philosophy.

<sup>4</sup> Incidentally, Turner (1999) observes that there is almost no reference to Marx's discussion of money in *Capital*.

exchange that transforms all quality into quantity, alienates people from their true existence, and fragments their personalities into formal properties' (Deflem 2003: 80).

Leck suggests that in addition to viewing *Philosophie des Geldes* as a revision of Marx's theory of value, it should be regarded as a 'methodological precursor to both Max Weber's theory of ideal types and the Frankfurt School's critique of totality', claiming '[i]t is no accident that reference to *The Philosophy of Money* appeared in the first footnote of Weber's *The Protestant Ethic and the Spirit of Capitalism*' (2000: 94). Turner also observes the Simmel/Weber relationship, drawing attention to the point that 'Weber's account of rationalisation in modern societies, especially as that process is manifest in the growth of the money economy, economics as science, intersocietal exchange relations, detailed calculations for the measurement of human effort and economic predictions by systematic means, is an elaboration and extension of Simmel's account of money' (1999: 156). On the whole, the similarities between Simmel, Marx and Weber in their discussion of money contain the common theme of money as alienation and rationalisation (Turner 1999).

Singh (1997) contends that after Weber's and Simmel's study of money as a social and cultural phenomenon, a long silence on the subject matter ensued, until it was partially broken by Talcott Parsons and Neil Smelser in 1956. Parsons, for instance, explicitly called for a 'sociology of money' that would treat money as one of the various generalised symbolic media of social interchange, analysed alongside political power, social influence, and value commitments. He argued for money as a shared symbolic language, not as a commodity, but a signifier, devoid of use-value (Borgatta & Montgomery 2000).<sup>5</sup> In his own words, Parsons posited money as a 'completely generalised symbolic medium, which in its developed form has no "value in use" as the classical economists called it whatever' (1971: 27). However, he restricts the symbolism of money to the economic sphere, stopping short of fully transcending the utilitarian framework (Borgatta & Montgomery 2000).

Giddens (1990) views money in a different light. He does not accept Parsons' social character of money, complaining that Parsons incorrectly equates power, language, and money (Borgatta & Montgomery 2000).<sup>6</sup> To Parsons, money is one of the several types of 'circulating media' in modern societies, others of which include power and language. Contrariwise, Giddens claims that 'neither power nor language is on a par with money or other disembedding mechanisms...for [p]ower and the use of language are intrinsic

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<sup>5</sup> Parsons characterises money as a symbolic medium. Specifically, money is interpreted as a specialised language in the context of the social system as a whole, intertwined with other media such as power, influence and value commitment (Dodd 1994).

<sup>6</sup> Habermas contends that the comparison drawn by Parsons between money and power is problematic. He highlights five issues, some of which include: power is not as easily manipulable as money since it cannot be enumeratively signified; the circulation of power is more restricted than that of money; and, power is less readily deposited than money (Dodd 1994: 67).

features of social action on a very general level, not specific social forms' (1990: 23). He counters Parsons by exploring two types of disembedding mechanisms that are intrinsically involved in the development of modern social institutions.<sup>7</sup> The first, he refers to as the creation of *symbolic tokens*.<sup>8</sup> The second, he labels as the establishment of *expert systems*.<sup>9</sup> Money is for Giddens, a *symbolic token*. In this manner, money acts as a 'means of bracketing time and so of lifting transactions out of a particular milieu of exchange, [since it provides] the means of connecting credit and liability in circumstances where immediate exchange of products is impossible' (1990: 24). It follows that money 'provides for the enactment of transactions between agents widely separated in time and space' (ibid.).<sup>10</sup>

Hence, 'money proper is independent of the means whereby it is represented, taking the form of pure information lodged as figures in a computer printout' (Giddens 1990: 25). In this way, Giddens claims that it is erroneous to see money, in Parsonian terms, as a *circulating medium*. Giddens' interpretation however, still ignores the fact that 'despite the transferability of money, people make every effort to embed it in particular ties, places, meanings, and social relations' (Borgatta & Montgomery 2000: 1890).

It appears that anthropologists<sup>11</sup> have been more successful than their other colleagues in the social sciences in proposing accounts that demonstrate the intimate interplay between monetary transactions and the constructions of

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<sup>7</sup> He defines disembedding as 'the 'lifting out' of social relations from local contexts of interaction and their restructuring across the indefinite spans of time-space' (1990: 21). Giddens contends that sociologists have often discussed the transition from the traditional to the modern world in terms of the concepts of 'differentiation' or 'functional specialisation', which to him, are not well suited to handling the phenomenon of the bracketing of time and space by social systems. Rather, the 'image evoked by disembedding is better able to capture the shifting alignments of time and space which are of elementary importance for social change in general and for the nature of modernity in particular' (1990: 22).

<sup>8</sup> Giddens defines *symbolic tokens* as the 'media of interchange which can be 'passed around' without regard to the specific characteristics of individuals or groups that handle them at any particular juncture' (1990: 22).

<sup>9</sup> *Expert systems* means 'the systems of technical accomplishment or professional expertise that organise large areas of the material and social environments in which we live today' (Giddens 1990: 27).

<sup>10</sup> Giddens relates his argument to that of Simmel regarding the spatial implications of money. Simmel contended that 'the role of money is associated with the spatial distance between the individual and his possession...where the power of money to bridge distances enables the owner and his possessions to exist so far apart that each of them may follow their own precepts to a greater extent than in the period when the owner and his possessions still stood in a direct mutual relationship, when every economic agreement was also a personal one' (1978: 75).

<sup>11</sup> Singh (1997: 10) acknowledges that anthropological studies contribute in two important ways to the study of money as a social and cultural phenomenon. The first is in line with Parry and Bloch's (1989) intent of demonstrating money as heterogeneous across various cultural contexts, while the second is that 'anthropologists have analysed multiple kinds of money in the societies they have studied - monies that come into play at different levels of the social structure...having traced the process of transformation from one kind of money to another'.

social relations and meaning systems (Borgatta & Montgomery 2000; Zelizer 1998).<sup>12</sup> A case in point is Jonathan Parry and Maurice Bloch's (1989) collection of essays, *Money and the Morality of Exchange*. Their collection demonstrates the heterogeneity of money via ethnographic detail, emphasising that 'in order to understand the way in which money is viewed it is vitally important to understand the cultural matrix into which it is incorporated' (Parry & Bloch 1989: 1). For instance, Bloch's (1989: 166) study of the Merina of central Madagascar showed that 'the transfer of money in cash is not a sign defining a type of relationship involved as it is in Europe'.<sup>13</sup>

Having provided a brief range of 'Western'/anthropological scholarship on money and culture, I now consider studies that move beyond the 'West'.<sup>14</sup> This is done in order to offer a general balance of how money has been analysed, as well as to bring to our attention possible ways in which the use, treatment and meanings of money can be further pronounced via cross-cultural comparisons. Additionally, the maintenance of cultural 'equilibrium' is necessary, as: (1) The present study focuses on Singapore as a reference point, and (2) We need therefore locate cultural meanings of money within the context in which it is being used and perceived. Here, I discuss briefly, studies concerning money within such domains as that of 'Chinese' culture, 'Indian' culture and 'Islam' in general, reason being that the respondents addressed in the paper come from some of these particular ethnic/religious backgrounds (an elaboration of their backgrounds is offered in a later section).<sup>15</sup> However, I caution the reader that the discussion to follow (as with the above) is meant to

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<sup>12</sup> Doyle (1992: 642) briefly discusses how social scientists from various disciplines have treated money as a subject for scholarship, running the gamut from economists, anthropologists, sociologists, political scientists, to psychologists and even theologians.

<sup>13</sup> Bloch learnt that in Madagascar, the right thing for a man to do is to give his lover either money or goods as a gift after sexual intercourse. This is applicable not only to pre/extramarital, but also to marital relations. However, this does not mean that these types of sexuality can be easily conflated with prostitution. As such, 'the use of money in a transaction does not give that transaction a special meaning, nor are there contexts where the presence of currency is objectionable' (1989: 167).

<sup>14</sup> I use the terms 'Western' and 'non-Western' not in a divisive, pejorative sense, but rather, in a descriptive and nominative manner. Hence when I speak of 'Western' scholarship for instance, it is largely with reference to location, more than a representation of a particular angle/dominance of social knowledge.

<sup>15</sup> Singapore has always been promoted as a multiracial society, comprising the four main 'races'/census categories of 'Chinese', 'Malay', 'Indian' and 'Others'. This C.M.I.O paradigm has served the government's agenda to maintain multiracial harmony since Singapore's independence in 1965. The rationale for highlighting studies on money concerning 'Chinese', 'Indian' and 'Malay' cultures is thus due to the sociocultural fabric of Singapore society, as well as the ethnic/religious backgrounds of my respondents. Note however, that the four racial categories can be further broken down into subgroups. In the 'Malay' community for instance (which forms about 14% of the total population), subgroups include the Bugis, Javanese, Minangkabau, and Boyanese. For the 'Chinese' community, subgroups comprise that of the Hokkiens, Teochews, Cantonese, Hakka, etc. Also, I highlight the synonymous affiliation between 'Malays' and 'Islam', which is due to the fact that almost all 'Malays' are Muslims by birth, and that the Malay language is often regarded as the Islamic language of Southeast Asia (McAmis 2003).

act as a background, contextual understanding, and is not meant to be, in anyway, monolithic, authoritative or homogenising when one studies money along the lines of ‘Chinese-ness’, ‘Indian-ness’ or within ‘Islamic’/‘Malay’ thought and practice. *Videlicet*, the meanings of money within these cultural ‘parameters’ may or may not cohere with the lived experiences of the respondents presented herein. And as Abdullah points out in his study on the socially constructed categories of *halal* and *haram* where gastronomical consumption is concerned, the impetus for such research (as with the present study), is to look at how ‘descriptions and meanings are not historically static and [culturally] homogeneous, but are themselves socially constructed’ (2004: 2). It follows that general comparisons may be raised between the following literature and empirical data collected, to ascertain if money operates and possesses differing/similar meanings in variegated social and cultural climates.

In a recent special issue devoted to discussions on ethnicity and money in the journal *American Behavioural Scientist*, editor Kenneth Doyle points out similarly, the dangers of generalising, and argues instead, for acknowledging the ‘richness of individuality and human variation’ (2001: 183). By doing so, we can then understand how ‘money-linked attitudes and behaviours could inform, and be informed by, other differences’ (2001: 183-4). In this issue, the articles focus on the meanings of money by comparing the meanings of wealth in European and Chinese fairy tales (Doyle & Doyle 2001), the different interpretations of money between India and Great Britain (Dutta-Bergman & Doyle 2001), and the social meanings of money and property in mainland China and Taiwan (Fang & Doyle 2001), amongst others.

Doyle and Doyle (2001) for instance, apply social science methodology to literature, contrasting European and Chinese fairy tales. Through content analysis of wealth-related passages in these fairy tales, the authors propose that children’s literature ‘reveals the emotional meanings people in different cultures attach to money and property’ (2001: 191). Also, this line of research would also aid us in comprehending the various pecuniary attitudes and values which we convey through the process of socialisation to our children and grandchildren, thereby accounting for intergenerational transmissions of pecuniary and other related issues. The authors offer, through discursive analyses of various passages from the fairytales, a 12-category schema that discusses both cultures, running the gamut, *inter alia*, from ‘losing wealth as punishment for greediness and meanness’, ‘gaining wealth as incentive or reward for good deeds’, to ‘disinterest in wealth as sign of goodness and purity’, and ‘wealth viewed as threat and protection’. In sum, they posit that Chinese tales focus more on punishment than the European tales do, and that where Chinese tales overtly describe wealth as both a source of threat and protection, and reward compliance and obedience, European tales broach neither (2001: 200).

In similar vein, Dutta-Bergman and Doyle (2001) compare and contrast the different meanings of money and property in India and Britain, and posit that the ‘overall Indian approach toward money [reflects]...the polymorphic approach to life and suggests an experiential perspective...[where money]

holds different meanings for different people at different stages of life and in different social roles' (2001: 206). Conversely, the 'British debate on money derives from the culture's Judeo-Christian roots. At one end, money is cast as evil; the barrier to one's entry into heaven. At the other end, it is recognised as a necessary element of life' (ibid.). These antithetical polarities of British views on money and the resultant consequences run opposite from the Indian position of multiple approaches. On the whole, 'the Indian individual is comfortable with the meanings of money in his or her life, interpreting those in the context of his or her life stage, purpose, and societal role. The British subject, however, has to deal with the antinomy of his or her life, continually struggling between the good and evil dimensions of money' (2001: 221). The authors thus point out quite rightly, the dynamism of money in both cultures where on the one hand, Indian philosophical thought accounts for the polymorphic approaches to money. And on the other hand, Western thought leads to the British unitarian approaches to money.

The meanings of money and property in China and Taiwan have also been studied by Fang and Doyle (2001), who selected sixteen novels in order to employ comparative content analysis, thereby arguing for the use of popular novels as a 'database for understanding money and property' (2001: 297). Fang and Doyle suggest that for both China and Taiwan, the bottom line concerning money and property is that wealth is evil.<sup>16</sup> Where 'PRC novelists [write about how] wealth destroys family stability, interferes with serious thinking, promotes a "calculating" way of life, and leads to superficiality' Taiwanese writers point out that 'wealth brings tribulation, often in the form of adverse actions by government officials' (2001: 304). However, Chinese and Taiwanese novelists diverge in terms of maintaining who is culpable for introducing the evils of wealth into society. The former blame government bureaucrats, while the latter pinpoint the capitalists, especially American businessmen at fault. This arose out of the context of the novels being published in the late 1970s and early 1980s, where the Cultural Revolution just ended in China, and when the Guomintang government exerted tight control over Taiwan, making people uncertain about their political and economic future.

Money has also been studied via 'Islam'/'Malay' thoughts and practices over the past few decades. Islamic scholar El-Zein (1996) for instance, begins by comparing Islamic laws with ideologies common in the West, and attempts to fill in the lacunae of substantial information concerning Islam in the West.<sup>17</sup>

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<sup>16</sup> 'The central Confucian values are equilibrium and harmony, though the meanings of these terms are rather particular...Money is one of the stimuli that can upset equilibrium and defeat harmony' (Doyle 1999: 90). Wealth, for Confucius, is associated with 'unrighteousness' and 'shame' (ibid.).

<sup>17</sup> Abdullah (2004: 6) contends that albeit Islam has often been perceived as a standard and homogeneous religion, there are in fact, variegated constructions and internal diversities within Islam that avail choices for practitioners to select from. For instance, Islam can be divided into conservative, modernist, moderate, liberal, and fundamentalist. Also, Muslim practitioners regard, interpret and practice Islam differently from one individual to the next,

He makes a case for Islamic laws in comparison to capitalist and socialist-communist ideologies by arguing that these two sets of ideologies fail to address the needs of social actors in a 'humane and compassionate manner' (1996: xiv).<sup>18</sup> Conversely, the Islamic system 'represents the only principle which may be capable of safeguarding the rights and dignity of all individuals and of providing for all their needs and protection' (1996: xv). The author goes on to locate Islamic laws with reference to other socioeconomic dimensions of society such as that of banks, economic planning, capitalist corporations, insurance, and usury and exchange, etc.

El-Zein highlights that Islam prohibits the hoarding of money.<sup>19</sup> Specifically, prohibition focuses solely on the monetary means of exchange, and thus, the hoarding of gold and silver in essence is illegal, be it forged or unforger (1996: 142). Also, he points out that where transfer of debt is concerned, the 'reality of the transfer...and the content of the Prophet's tradition indicate that in the transfer of the debt it is necessary to have a person who owes a debt, a person to whom the debt is owed, and a person to whom the debt is transferred' (1996: 166). Additionally, the 'person to whom the debt is transferred should not show any ingratitude or procrastination' (1996: 168). There exist also, Islamic rulings where pawning is concerned. For example, the Prophet asserts that 'a pawned item is not to be taken away from its owner, [and instead] will remain the property of the debtor and the benefit from such property will likewise be the debtor's property' (1996: 170-171). In sum, El-Zein posits that material (such as pecuniary) matters are to blend with spiritual ones (1996: 363), where 'Allah's decrees and prohibitions provide the motivation for a Muslim's actions, actions which are subject to such decrees and prohibitions' (ibid.).

Other extant studies about money run the gamut from marriage money (Poduska 1992; Singh 1997; Vogler 1998), people's individual money styles and attitudes about money (Furnham & Okamura 1999; Yablonsky 1991; Zelizer 1994), money and morality (Carruthers & Espeland 1998; Parry & Bloch 1989), to the meanings of money (Buchan 1997; Finn 1992; Mason 1992; Needleman 1991; Walker & Garman 1992), and electronic money (Good 2000). In contributing to existing studies therefore, this paper puts up a case for money as a *social medium* in signifying the negotiation and

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and hence, the meanings and practice of the religion must be comprehended and analysed within the context in which they arise.

<sup>18</sup> The translator of El-Zein's book, Elsayed M.H. Omran, points out that where the capitalist system allows 'absolute ownership of means of production to individuals...the communist-socialist system calls for collective ownership of the means of production' (1996: xiv). In this manner, 'neither the capitalist nor communist ideologies, contrary to the Islamic principle, constitute a humane and viable ideology capable of safeguarding justice, equality and dignity in society' (1996: xv).

<sup>19</sup> Doyle highlights: 'Islam teaches that wealth is a gift from God and that enjoying it is good, provided it always remains secondary to respect for Allah' (1999: 83). Additionally, wealth, according to Mohammed, is a form of labour and hence holy. From this prohibitions encompass gambling, renting out land, begging, and charging interest.



perpetuation of familial relationships, where issues of morality, socialisation, reciprocity and responsibility come into play.

### A Note on Methodology

Social constructivism emphasises the world of experience as it is lived, felt, and undergone by social actors (Collin 1997; Guba & Lincoln 1994). In this sense, realities stem from ‘multiple, intangible mental constructions, socially and experientially based, local and specific in nature, and *dependent for their form and content on the individual persons or groups holding the constructions*’ (Guba & Lincoln 1994: 110, emphasis mine). It follows that notions of knowledge, meaning and reality are to be understood from the social actor’s point of view, where money and familial relationships are defined and enacted as rationalised from the way respondents regard and treat money in the context of their families.

Guba and Lincoln (1994) discuss the ontological, epistemological and methodical properties of social constructivism in their article on *Competing Paradigms in Qualitative Research*. The ontological stance of social constructivism stands as relativist, where social realities are ‘multiple, apprehendable, and sometimes conflicting, ...[and] are the products of human intellects, ...[subject to change] as their constructors become more informed and sophisticated’ (1994: 111). Where epistemology is concerned, the social constructivist investigator and the object of study are assumed to be ‘interactively linked so that the ‘findings’ are *literally created* as the investigation proceeds’ (ibid.).

The qualitative methods employed here encompass mainly in-depth interviews, and informal conversations. Each interview lasted between sixty to seventy-five minutes on average. One useful method for accurate detailing of what the interviewee shares would be through the use of a tape recorder. Indubitably, this was used only with the permission of my respondents. Most of the respondents had no qualms about speaking with the tape recorder on, while others initially showed some uneasiness. However, as the interview progressed, they soon got used to sharing their thoughts more fluidly, being less aware of the recording device.

Semi-structured interviews were conducted, aided by a general set of questions that helped me introduce the topic to the respondents.<sup>20</sup> Further questions were thought of *in situ* so as to follow up on what the respondents shared with me, in order to understand more from their point of view. Hence, taking my cues from them would lead us to talking about experiences and

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<sup>20</sup> Unlike a structured interview, a semi-structured interview allows interviewers to ask questions freely in whatever way they think appropriate, and in whatever order is felt to be most effective. As such, both the interviewer and the respondent are allowed greater leeway in asking and answering questions. Semi-structured interviews therefore, almost amount to conversations that are particularly useful where highly sensitive and subtle matters need to be covered, such as money in this instance (Ackroyd & Hughes 1992).

stories about money that concerned them most. This would, therefore, be in accordance with the social constructivist mode of understanding, where familial pecuniary discourse is taken to be a social process which the respondents themselves bring into practice, and which could therefore reveal more about their relationships.

During the earliest phase of my research, pilot interviews were conducted with respondents selected from my circle of friends and acquaintances, asking about their money habits in the context of their family. However, this only permitted me to obtain information on a very surface level, where more in-depth meanings with regards to money in the family were difficult to generate since I spoke only to unrelated individuals, and not to members from one family. Subsequently, I decided to focus on two families for research, based on two informants whom I interviewed initially. It was their sharing of experiences that prompted me to probe more about money and their respective families. I approached each family with the help of these two key respondents. Through them, I was introduced to the rest of the family, establishing rapport before conducting the interviews proper. Hence my data is obtained from both informal conversations as well as the semi-structured interviews aforementioned.

Given the selection of two families as my case studies, I caution the reader that it is not my intention to embark on a direct comparison between the cases at hand. This is because if I had begun with a comparative focus, there could be a tendency to neglect a design which maintains the probity and idiosyncrasies of each case in favour of a design reducing the case to a few comparable variables (Stake 1994; Stoecker 1991). Also, while one family is 'Chinese', the other sees itself not as a 'Malay' family, but as a 'Muslim' family. This is because not all the members were born Malay. For instance, one of them was born 'Chinese', but was adopted by a 'Javanese' family. This respondent married a Javanese man, and their daughter's identity card shows her as belonging to the Malay 'race'. As can be seen, the problematics of 'race' is very much intrinsic in the makeup of this family. Hence, it is not my intent to test ethnicity (or other social variables for that matter) as a variable in analysing the two cases. Rather, anchoring my study within the cases would aid towards a more holistic understanding of money in the family, where only general comparisons may be drawn where applicable, to show how different families would regard and treat money in similar and contrasting ways.

### **Money and Morality – Filiality and Thrift**

Here, I elucidate how money is employed as a moral token within the familial context, to show that family members regard the act of giving money as a secondary moral imperative, as well as how children are socialised into the virtues of saving and thrift via (in)direct means. Money is taken to be an

intermediary that is negotiated within the familial moral makeup.<sup>21</sup> The link between money and morality is derived from various stances. To begin with, the symbolic significance of money is to be understood within the context in which it is used (Baker & Jimerson 1992; Carruthers & Espeland 1998). In other words, the ‘meaning of money, like the meaning of words, cannot be reduced to that which it represents. [I]nstead, its meaning depends on what people in a particular context do with it’ (Carruthers & Espeland 1998: 1387).

Given that, a systematic understanding of the meanings of money is further augmented by what we *do* with money, and with *whom* we use money. That is to say, my research focused on the act of giving money, on whether such an act between familial members, say for instance, parent and child,<sup>22</sup> would be emblematic of filial piety. The idea of how money is used, and between whom, reveals the moral aspects of money and family, for the familial relationship between a parent and child stands as that which is morally bounded.<sup>23</sup> Hence, the act of giving money between morally bounded familial members, is seen as partially constitutive of filiality, where the notion of *obligation* to give is oft eschewed, as expressed by most of my respondents.

The postulate that familial relationships stand as morally bounded is posited by Morgan (2001), who contends that ‘family members routinely have to make choices around matters of considerable importance dealing with questions of sickness, care, human need and sometimes of life and death and, at the same time, use a *language of morality* in order to evaluate and account for their decisions’ (2001: 238, emphasis mine). As mentioned, most of my respondents do not equate the act of giving parents money with obligation. Rather, their understanding of the way in which ‘moral ideas enter into everyday family decisions rules out a picture of family members simply following rules of obligation’ (ibid.). Consequently, what is to be done is actually a matter for negotiation between familial members where a whole range of factors is taken into account (Morgan 2001). These will be illustrated later, to demonstrate that the transfer of money within a family is performed via moral reasoning and negotiations rather than arising out of obligation.

Additionally, the socialisation of children towards the virtue of saving is also related to money and morality, where morality is identified with ‘doing the right thing’, in carrying out the moral imperatives of saving money and of exercising thrift. Within this moral reasoning of parents lies a more pertinent issue, that of how money does not come easy, and has to be earned the ‘hard’

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<sup>21</sup> According to Li (1989: 57), the ‘feeling that ... children ought to give their parents money to cover their own food, to ‘help’ their parents or siblings who are in need ... is accentuated in Singapore’.

<sup>22</sup> The practice of giving money to one’s parents is still alive, even though living expenses have risen and some of today’s more affluent parents do not ask for it (ST, May 2 1994).

<sup>23</sup> Houlgate (1993) argues that there is a morality of family or kinship relations, for moral rules tell us that we must care for and nurture our children, that we must respond to the legitimate needs of our siblings, and that we have an obligation to help our elderly parents when they become too frail to care for themselves. Underlying these familial moral imperatives, Hill and Lian (1995) posit the family as an important centre of morality, a ‘basis for moral education’, and as a ‘source of moral values’ in society.

way. As such, moral lessons are taught via money, showing children the virtues of thrift and saving, as well as comprehending the idea that one should work through honest means to earn money. Interestingly, this echoes what Dutta-Bergman and Doyle (2001: 214) contend regarding Indian thought and a concern for saving money, where the focus lies not in accumulation, but rather on ‘maintaining a supply for the purposes of sustenance’.

### **Giving Money as a Partial Constituent of Filial Piety**

The meaning of *filial piety* can be generally summed up as ‘obedience to parents, respect for parents, [and] financial support of parents’ (Ho 1996: 164). Behind these principles lies the moral reasoning of filial cognition, where filial piety is regarded as providing material benefits to parents or ancestors, with an understanding that emotional or spiritual support transcends material support. Additionally, filial piety is instrumental in realising parent-child relationships based on mutual expectations regarding caring, love, and obedience (Ho 1996).

Following the tenets of filial piety then, how are we to locate the act of giving money to one’s parents within filiality? As much as family and generational studies discuss familial obligations and multigenerational bonds (Bengtson 2001; Ganong & Coleman 1998; Ho 1996; Stein & Wemmerus 1998), the act of giving money to one’s parents is not a simple case of fulfilling the implicit ‘social contract’ within families (Treas & Wang 1993), and is not to be perceived merely as the financial contributions that are expected from one’s children when they become adults (White 2000). Conversely, such an act results from moral reasoning of both parents and children, who respectively decide not to ask straightforwardly for a sum each month, and who choose to give out of their own accord rather than to give as an obligation.

Nora, 47, is a divorced mother of two adult children, Ian, 25, and Mirani, 24. When asked if she would expect her son to give her a monthly allowance when he starts work, she replied:

No, because to me ... it’s not easy to bring him up, you see ... he grown up, he has his own responsibilities. So whether he wants to give me later on, I leave it to him. If he wants to give, I would take! [laughs] Definitely I would take! But if he don’t want to give, then it’s ok with me, because to me it’s that I’ve already done my ... my erm ... responsibility, until what he is now. Even for my daughter as well ... (Nora)

Her son is a tertiary student, who says:

I don’t see it as a form of repayment, that because you look after me, I pay you money. It’s quite derogatory if you think of it that way. That there’s a price to assign for looking after me. I think

filial piety constitutes yourself respecting your parents. I think that's very important. It's not a matter of giving money and then you don't respect. It's like you commodify the relationship by putting money, a value into it. I give money for her expenditure. Eventually when she grows old, she needs money to spend. It's the attention that you give that matters. Money-giving is just one aspect of my love and attention, but I rather give gifts than give money. (Ian)

Nora's daughter, Mirani, pays for her mother's handphone bills and contributes to their household maintenance, spending a monthly average of three hundred dollars. Her take on the act of giving money to one's parents echoes Ian's opinion that giving would form only a partial constituent of filiality.

Giving money doesn't mean you are filial..although I think a lot of people probably think that way ... to give money is to be responsible and all that ... I think it's more than that. Giving your parents ... money every month, it's sort of like thank them. After they've brought you up. Especially if they are not working and they are old..of course I think that would be a responsibility ... but it's more than giving money ... sometimes it's affections ... I guess it depends on your family though. If you're poor, giving money is important. If your family is rich, then doesn't mean anything. So I think money isn't everything ... giving money is just an act..showing them ... you are a filial daughter or a son...that you do care about them ... (Mirani)

Ostensibly, the act of giving money to one's parents forms a partial constituent of filial piety, where the decision to give, including the amount and the method (in the case of Mirani), is left to the child, and not the parent (Nora). In order to try and trace any generational pattern in giving money to one's parents, I asked Nora's mother (Nenek) if she would expect her adult children to give her a monthly sum, to which she offered:

If you give I will take, if don't give never mind lah. Don't want to talk talk and quarrel over money issues. More emphasis should be given on love, rather than money. If you give me money, but you don't love me, then what for? But if you love me, never give me money, then never mind. That one better right? I don't see money as a token of love..the important thing is that you show your affections..and show your respect. (Nenek)

Nenek's son, Kamal, expressed his view:

My father didn't emphasise it. He didn't say that we should, you know. I got friends who have to give a minimum amount every month, to the family fund, like a hundred dollars. But my father didn't, he said he understand that we were starting work ... that

was back in the eighties, so erm ... he was saying that you keep whatever money you need, but then again my mother was the one who says ... er I think I should be giving some money, just to ... not to help the family, but you know, as a token. That er ... all these years they brought me up, it's not payback, you know, but it's more of a gesture, of being a son. (Kamal)

From the above responses, it is evident that the parents (Nenek and Nora) did not make the practice of children giving them money a precept, leaving it up to them.<sup>24</sup> Kamal, a father of four, adopts the same mentality:

Leave it up to them ... I think it should be more of how it comes from them ... er ... my friends always tell me ... I got three kids, every month give me five hundred dollars, one thousand five hundred every month. But I think erm, for my children, I leave it to them. (Kamal)

Mirani follows suit, saying that when she has her own children, she would not expect them to give her money, or even to take care of her:

I think up to them ... I don't expect them to take care of me, or to give me money, you know. (Mirani)

Within this family therefore, the act of giving money to one's parents is more of a choice on the part of the child than that made mandatory by the parent. Such a familial attitude runs through the three generations from Nenek, to her daughter and son, to the next generation (Ian and Mirani). Pertinently, the constant emphases on how such money should not be openly asked for, and if indeed explicitly raised to children, such a 'demand' would reflect upon Simmel and Weber's viewpoint that money quantifies relationships, and that 'personal bonds' would transform into 'calculable instrumental ties' (Deflem 2003: 82), which respondents consciously eschew - in Ian's words: 'It's like you commodify the relationship by putting money, a value into it'.

Marie, 47, a mother of three, demonstrates that there is room for negotiation, in not stating a specific amount that her daughters would have to give her when they start working. Instead, the act of giving money has to be sincere rather than obligatory:

I mean it would be better if it comes from their heart lor ... you know ... then if they are doing very well ... they make a lot of money and then they want to ... er ... buy bigger house for you, wah ... very good. If they are not, then I would want them to be just happy, being average wage-earner, or be, below-average whatever ... as long as they're happy doing what they're doing,

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<sup>24</sup> Note that for Nenek, she expressed previously that more emphasis should be given on love rather than money. Yet when it comes to Kamal, she advised him to give some money as a token, as a gesture of being a son. Herein lies a discrepancy between her belief and practice in reality. Perhaps her reason for asking him to give some money is tied to his 'past bad credit', since he incurred a substantial amount of unpaid loans.

you know, fine with me lah. So if you ask them to give you a minimum allowance, then they may find it difficult lah. (Marie)

Seemingly, the moral boundedness of familial relationships can be traced through an investigation into the act of giving one's parents money, and how such an act is to be comprehended within the notion of filial piety.<sup>25</sup> Respondents believe that money is of secondary importance and therefore manifests as partially constitutive of filiality, whereas respect, love and affection stand as paramount for family.

Interestingly, money that is given to parents has been symbolically labeled as 'jia kuey' money (translated from Hokkien dialect as 'cake money') by Alicia, who reasoned that such money was not to be regarded as repayment for parents' upbringing of children, but as pocket money, and as a gesture that adult children respect their parents.<sup>26</sup>

Every parents lah, I should say, when your children is capable, I mean ... have their own living, have their own job, should give a little bit of pocket money ... a little bit ... For parents, this money is like "jia kuey" money, like "cake money" ... because the parents old already, they retire they got no income ... only a little bit of their own savings lah ... It's not that parents expect you to return...oh last time ah, from baby until 20 years old, I pump in how much until wah ... how many million, so from now ah, you work, every month you must pay me five hundred until maybe 55 you retire then you return me the million, if not ... it's not in that calculation. It's just a small filial piety gesture to show respect and also to show love to your parents. Otherwise if your parents are so old already, like 70, you think you buy lobster they can eat? Once you 70 years old your body system weak already, upset this one, you think you buy lobster ... so maybe like you give 50 dollars, say for cake money, then maybe they will buy on their own, maybe they want to eat one simple "kuey", at least they have this money to spend, then they feel so happy that their children still remember them ... as long as parents have pocket money, a little bit, they'll be happy. All parents are like that actually ... even at this time, not my time [only]. (Alicia)

'Cake money', therefore, is neither expected nor demanded in order to 'avoid the suspicion that favours have been done in order to get something in return', for 'reciprocity [towards parents' upbringing of children] continues to be seen as a social relation devoid of naked economic (unlawful, profit-oriented) motives' (White 2000: 135). This relates back to Ian's view that if money

<sup>25</sup> It was reported that the practice of giving money to parents is still prevalent in Singapore. Some reasons for the continuing practice could be due to filial piety, socialisation and love for parents (ST, May 2 1994).

<sup>26</sup> For Confucius, money not only provides for one's subsistence, but also, for the care of one's parents and the elderly in general (Doyle 1999: 91).

given to parents is deemed to be repayment, it would be derogatory because it would entail that the familial relationship is being commodified. This would seem to confirm what Simmel (1978: 227) said about the nature of money, that ‘the indifferent objectivity of money transactions is in insurmountable conflict with the personal character of the relationship’.<sup>27</sup>

### **Money as a Tool for Moral Socialisation**

This section demonstrates how individuals learn about the importance of saving, largely dependent on the context in which they are in. Additionally, the idea of money utilised as a medium of instruction to inculcate into children the virtues of thrift and saving, along with imparting the idea that money has to be earned (and does not come easy), will also be illustrated. Such processes are related to moral values, for ‘how we teach [our children] to behave toward money...has momentous consequences for their further inner development, as it has for our own relationship to life’ (Needleman 1991: 268).<sup>28</sup> It follows that how we handle money bears a striking resemblance to how we handle other issues, like love and affection (Yablonsky 1991).

#### *(1) Saving money*

Generally, saving money is carried out via opening up a bank account for children by their parents, or through the use of piggy banks. Beyond the modes of saving, however, lie distinct attitudes which I term as *situational* saving and *liberal* saving. Situational saving points to the idea that when respondents are faced with a particular situation, such a context would shape the way they view savings and the way in which they carry out the saving of money. In other words, the act of saving is not merely taught nor policed by parents *per se*, but rather, arises as a result of the circumstances that pivot an individual towards saving (or not). In addition, the act of saving is not only characterised by keeping excess monetary tokens of cash or coins, but includes saving in other ways like not spending unnecessarily, or not asking for more money from parents. Hence, it is through the context of situational saving that we are able to comprehend the importance of having money, and of using money wisely.

Liberal saving, on the other hand, refers to how even if parents start savings for their children, the continuation is left to those who are saving, i.e.

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<sup>27</sup> Poggi contends: ‘Money’s impersonality makes it a particularly suitable medium for relations whose protagonists seek to minimise their own personal involvement’ (1993: 140). As such, the placement of money appears ambivalent in the face of propinquity.

<sup>28</sup> Yablonsky (1991) points out that parental influence on a child’s pecuniary attitudes arises from the parents’ own ways of handling money matters, including conflicts they may have over money, the financial status of the child’s family, and the specific approach which a child’s parents employ in doling out money.



the children, and not governed by those who started the savings, the parents. I argue that it is through such a method that parents instill independence and responsibility in their children, for they would have to exercise discretion in the use and accumulation of their finances. On top of that, this indirect mode of teaching, i.e. leaving room for independence, allowing the children to ‘take charge’ as it were, is also passed down through the generations, showing it as a particular familial monetary practice that sustains across time.

To illustrate situational saving, I refer to the cases of Ian and Kamal. Ian’s parents divorced when he was in primary school, and his mother raised his sister and himself single-handedly. Given the financial constraints in their single-parent household, Ian makes it a point to save on his own:

I had a little turtle bank ... like piggy bank ... I always put it in my grandmother’s cupboard. During primary school. I saved it out of my own accord. I don’t think it was socialisation or stuff like that. It was after my parents’ divorce and I saw the need to save in some senses. So from young I didn’t want to burden my mum so much, that’s why I try to save when I can. (Ian)

In this instance, learning to save is not a case of direct teaching by parents, but due to the situation in which the individual is found, which caused him to save in reaction to his circumstances. Ian’s uncle, Kamal, further illustrates this idea that the act of saving is learnt in situational ways, albeit in a different manner:

I do learn something from my father, with regards to money. He was the Manpower Officer. He ... implement this ... this forced savings for his men. Which was not very popular. Because the money he keeps. At the end of three months, he give the money back. I remember this well because whenever there was a salary roll, every week there would be a lot of soldiers guarding my house, [laughs]...getting money...some of them actually argued with my father. I know...they had to come out with...fifty dollars...something like that, you know. So they say why, you know. This money doesn’t give to him, it goes back to their own family, at the end of three months. That much I learnt from him. (Kamal)

Evidently, the notion of saving can be understood as that of situational saving with the responses presented above, showing that children are socialised towards saving not only through direct means (parental encouragement/supervision), but as a reaction towards the context in which money is valued. The concept of situational saving also involves situations where there is nothing much to save in terms of money (as Alicia puts it: ‘Our time we were so poor, so nothing to save’), and therefore, the act of saving is enacted through other means, i.e. using certain items until they are no longer usable, for instance. Alicia and Marie both articulate this:

Every day mother give fifteen cents for us to go to school, whether you spend on food or what, it’s your own decision.

Mum never asked at all. One toy nine of us share. Our school textbooks are hand-me-downs, from the eldest to the younger ones, to save money. (Alicia)

Anyway there's no need to teach because there's not much money to spend..so we only spend on our basic needs..school uniforms lah, school shoes lah, socks lah ... erm ..food lah, you know..and then school books that's all..bus fare. I remember we have to wear a pair of shoes until..my school shoes wear until broken then can change. Only one pair each..then the pass-me-down clothings lah ... from number one to number two, from number two to number three ... then also, we ... eh ... because during those time people hardly shop, like we don't buy things one ... and then even home clothes people give one you know ... and school books at the end of the year you see them piling up ... eh ... all the aunties and all that ... whether they have ... their children have those school books or not. (Marie)

Where liberal saving is concerned, one archetypal method used is that parents start a bank account for their children, thereafter letting them save on their own, without stipulating how much they should save or spend. In Nora's case, her father opened up bank accounts for his three children (Nora, Kamal and Nurul). Subsequently, the decision to save was left to them. When asked if her father specifically taught his children to save for certain things, Nora replied in the negative:

No, it was up to us ... he gave us money and said this is yours ... that applies to my brother and my sister as well (Nora)

Similarly, Alicia adheres to this method:

I think I did teach my own children about money ... of course remind them lah, not to buy expensive things ... started bank account through the school, POSB savings stamp scheme ... (Alicia)

She offered that it was up to her two sons, Leonard and James, to save excess pocket money in line with the POSB (Post Office Savings Bank) saving scheme, where school children bought stamps with their savings, filling up a card with the stamps subsequently.<sup>29</sup> To her, all she wanted to do was to

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<sup>29</sup> POSB (then known as the Postal Savings Bank) launched a savings competition with the Ministries of Education and Communications to encourage students of government and government-aided schools to cultivate the habit of thrift and save with the postal savings bank (ST, April 16 1969). The scheme was to last for the next five years, where every student entering a Secondary School for the first time and having a postal savings account with a minimum deposit of \$5 would receive a gift of \$5 paid into his account by the Government. Another incentive would be the annual competition amongst schools for the highest average amount of savings per student, over a specified period. Three prizes - \$3000, \$2000 and \$1000 - were awarded to the three schools that had the highest average amount of savings

help her children start bank accounts of their own, thereafter leaving them to save via the accounts. When probed further as to why she would not enforce saving for them, she replied that the whole idea was to get them to learn the virtue of saving, and more importantly, to exercise the discretion of saving on their own. In this manner, Alicia hopes that her sons would be able to more independent in dealing with their finances as they grew up.

Through the two concepts of situational and liberal saving, the act of saving has been problematised towards understanding the morals behind saving, and the virtue of thrift, displaying the idea that as children, learning and appreciating the value of money is concretised either through that which is circumstantially learnt, or practiced via independent saving. The notion of liberal saving appears to thread across generations, in the case of Mirani for example. Her mother, Nora, was allowed to deal with money on her own, where Datuk (Nora's father) did not specify how the money was to be used. In a similar vein, Mirani mentioned that no one told her what to do with the money she received:

I just bought things like foodstuff ... ya ... go to school ... nobody told me what to do with my money. They just gave me money and made sure I was well-kept for and stuff like that... (Mirani)

Nora offered that since she was allowed to handle her money without much supervision, she thus applied the same method on her own children. Again, liberal saving, and allowing children to spend and save on their own, with minimal if not absent supervision, is geared towards letting children learn how to handle money on their own.

## *(2) Learning the Value of Money – The Virtue of Thrift*

Where notions of saving have been discussed in understanding the value of money, parents often employ other approaches to inculcate the idea that money does not come easy. Such approaches are often related to everyday experiences or through examples and 'experiments' in order to show children the value of money. As a child, Kamal was taught the value of money via the issue of buying toys. His experience of pestering his father for toys remains indelible to the extent that he employs the same method when his own children ask for toys. He offered:

I always wanted to buy toys, but erm ... I have to ask the money from my father. And he would say no. He's gonna make it difficult for me to get that [toy] ... [laughs] ... he's gonna give it to me at the end, but he's gonna make it difficult for me, because the lesson that he taught me you know, that money is not that easy to get ... you have to work for it. (Kamal)

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per student. Students saved by means of either cash or postage stamps affixed to special stamp cards (ST, August 9 1968). By 1973, the total prize money increased to a sum of \$29,000 (ST, March 23 1973).

When it comes to his own children, Kamal utilises the same method that he was subjected to:

Ya I will use my father's method but they always get what they want at the end of it. Because they follow the ... er ... you do something for me, I must do something for you. You know, that sort of a thing. When I say do something, it's not like you must pass your exam ... let's say for example like my son, my second son, erm ... when he wants to buy a toy, I would reason out with him. Why you must have...why you cannot buy this. You have to wait ... once you get that you must promise me something you know. Teaching them ... real life examples. Like my father taught me. (Kamal)

Through the entire process of asking for a toy, in which the parent does not make it easy for the child, we see how parents teach their children that money does not come easy, and therefore one should spend with discretion. Such a mode of monetary education also appears to perpetuate from one generation to the next, as seen in Kamal's case.

Marie shared an 'experiment' that she carried out with her daughters, to show them two things. Firstly, money should be earned the right way. Secondly, needs should be placed before wants, and therefore, purchasing branded goods would stand as a want that can be done away with. She recounts:

Even now I'm using money to encourage them to do, er ... what is right lah. So I give Cheryl ten dollars for wrapping all the Christmas gifts, all the Christmas gifts this year, then er this is not to make them money minded, more to ... er because sometimes they still need an outward ... you know...before they have this inner ... you know, become a habit, a second nature to do this, you need to teach them to..last time you give them rules, and then you scold them to make them do certain things. Then later when they reach a certain age huh, you know that it's too much for that. So you give the rewards, the carrot you know. Give it to them, then they'll do. Even their studies also, if you can get A1, I give you this amount. You know, you can get A2, you get this amount.

Alright, erm ... I always tell my children to er ... put wants ... er needs first before wants ... sometimes I will see they buy certain things that is not really necessary, because you see them use a while and then they throw it away. Then they will tell me, branded things are better. So in order to prove them wrong, sometimes I have to fork out the money. Ok I let you buy the branded thing, then we ... you will do a study yourself, ok? And see how long, does that pair of branded shoe last you ... is it

longer than the normal unbranded ones, ... so anyway er ... I would say that one or two times I prove them wrong lah, you know. Their branded things also ... because I also try out. Then I see eh, it's just the same ... it's almost the same you know.  
(Marie)

Kamal and Marie both show that in teaching their children about the value of money and thrift, indirect approaches were undertaken, relating to everyday experiences and experimenting to drive home the point. Such methods point to the idea that money should be used wisely, especially on needs more than wants.

In sum, the analyses presented here concur in general with extant literature concerning saving as an imperative, regardless of differences in social and cultural contexts. Be it Indian thought, Protestant English beliefs (Dutta-Bergman & Doyle 2001), or in this case, 'Chinese' and 'Malay' practices, values of thrift apply throughout, cutting across racial and/or religious parameters.

### Concluding Thoughts

The act of giving money to one's parents underscores the contention that money is taken to be inherently economic in nature, and hence is not readily permitted into the realm of familial relationships, relegated as a secondary moral imperative that trails behind love and affection. Most respondents appraised such an act as not directly symptomatic of filiality, since it would imply a reduction of kinship ties to the level of impersonal, business-like relationships. Rather, giving money stands as a partial component of filiality, as well as a pragmatic move, to support parents financially once they retire.<sup>30</sup>

Money, *au fond*, is also shown here to be an intermediary – either direct or indirect – that is employed to demonstrate the importance of saving, of earning money through honest means, and of spending wisely. The examples depict the placement of money within familial morals, where morals of 'doing

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<sup>30</sup> The need for financial upkeep appears to transcend the living/dead realm. Some respondents like Alicia shared that as living beings, we owned a house, a car, and had money with us. Similarly, the dead would also need such items in their own realm, just as they previously did. Patrick says: 'When our parents passed away, we have to continuously burn money and pray and offer food to them, for their welfare, just like giving maintenance', for if the 'living have to eat everyday, so the dead the same thing lah'. In practising ancestral worship, joss sticks are meant as food for the dead, while paper money is burnt for the dead to spend in the nether world. Interestingly, Edwin offered that he heard of relatives who burned paper money, paper clothes, and offered more food for their ancestors, as ancestors 'asked for' such items through dreams 'sent' to their descendants. Patrick added to this, saying that his auntie dreamt of Ah Pa (her elder brother), asking for noodles, which was his favourite food while he was alive. She subsequently acceded to the 'request' by offering Ah Pa noodles the next day.

the right thing' are enacted through the treatment of and attitude towards money.<sup>31</sup> In addition, certain monetary practices (such as liberal saving) are sustained from one generation to the next. The ways in which moral values emerge from the empirical data presented, parallel earlier discussions on how (intergenerational) transmissions of lessons via money as an intermediary take place, through such avenues as fairytales (Doyle & Doyle 2001), religion (Dutta-Bergman & Doyle 2001; El-Zein 1996) and novels (Fang & Doyle 2001) as depicted. However, though varying in degrees such as focal points and sociocultural contexts, it can be submitted that these existing studies broach on the topic of money from the viewpoint of sociocultural and economic discourses, whereas primary data presented herein represent the translation from *discourse to patterns of practice*, thereby providing not just a difference in terms of context where money is regarded and treated, but also, add as a contribution to the actualities of practice when money is located within the family. Such actualities are often overlooked (perhaps with the exception of anthropological projects) where money is typically traced within the context of modernity and macro-level concerns (for example, Giddens 1990; Parsons 1971; Simmel 1978), with scant/inchoate attention placed upon how money affects relationships, as intimate as that of familial ties. To sufficiently comprehend money as a social medium (and issues of intergenerational transmissions/discontinuities), I propose, requires one to look into everyday life experiences, where money can then be analysed beyond economic macro-structural terms. This is also intended by Doyle and Doyle (2001: 191) who argue for how content analysis of wealth-related passages in fairytales, for instance, can help us gain a clearer picture of 'financial attitudes and values we convey to our children and grandchildren'. Values are therefore, not merely represented textually, but have to be investigated in different, cross-cultural contexts of practice.

Fundamentally, my discussion focused on the idea that money is to be understood here as a symbolic token that reveals moral reasoning and practice within the family, illuminating the social aspects of money as such. Linking money and morality thus provides a two-way lens, for an analysis of money and familial relationships reveals familial moral discourse, while on the other hand, tracking familial moral reasoning with regard to money also explicates money as a social conduit. Therefore, this study has provided empirical verifications of conceptual propositions that allow for a more systematic way in which money can be comprehended in the context of the family.

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<sup>31</sup> 'Morality makes reference to right/wrong/permissible behavior with regard to basic values' (Pojman 1998: 2). Hume (1983) argues that morality is not simply a matter of external behavior. Rather, external acts translate into signs from which we can learn about an individual's inner character. It follows that morality as external behavior is seen via the act of giving money to one's parents, while the individual's inner character, as Hume posits, stands as the moral reasoning that my respondents adopt in locating money within filiality.

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