Getting By: Neoliberal Governmentality and the Lack of Success in Instilling Financial Self-Reliance

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Abstract

The Short-To-Medium-Term Assistance (SMTA) is a state programme in Singapore providing financial, employment and other assistance to individuals in financial need. SMTA frames the resources that it provides as a temporary form of support that applicants should use to regain their financial self-reliance through employment. Drawing on eleven months of ethnographic fieldwork, this article identifies two forms of self-reliance which differ from the objective of the programme. First, informants worked to receive assistance by convincing Social Service Office (SSO) officers of their financial need; they further approached their Members of Parliament (MPs) to enhance the approval of their assistance. Second, informants worked to find jobs on their own rather than accept job recommendations from SSO officers and career consultants. The different forms of self-reliance illustrate the agency of informants to get by, which contrasts with the agency resource embedded in the neoliberal governmentality of SMTA. These ethnographic insights indicate that SMTA was unsuccessful in directing informants to work and achieve financial self-reliance.

Keywords: Governmentality; Neoliberalism; Self-reliance; Singapore; Welfare-to-work

1. Introduction

Since independence, Singapore has steered clear from the provision of welfare benefits (Lee, 2000). Social security provisions (e.g. healthcare, retirement security and housing) are the responsibility of the citizen who works and contributes to his/her wellbeing (Teo, 2017). Even when the Singapore state had begun to provide residual financial support for needy citizens in 2005, a period when income inequality was peaking (Ng, 2015), it was based on a principle of 'self-reliance: assistance, not welfare; mutual obligation, not entitlement' (Lim, 2007). The Short-To-Medium-Term Assistance (SMTA) exemplifies this principle. It is a state programme providing temporary financial, employment and other assistance to individuals in financial need with the expectation that they will regain their economic self-sufficiency (Ministry of Social and Family Development (MSF), 2018).

This article frames the SMTA programme which seeks to guide applicants to achieve financial self-reliance through employment as an instance of neoliberal governmentality. Neoliberal governmentality is a set of market-oriented activities employed by the state with an emphasis on the personal responsibility of citizens to become financially independent (Foucault, 2008; Schram, 2018). However, I identify two different forms of self-reliance in the application process of SMTA which highlight how informants sought assistance for their economic survival. First, informants worked to receive assistance. This is seen in how they provided truthful or untruthful accounts to convince Social Service Office (SSO) officers of their financial need and how they proactively contacted the latter as well as Members of Parliament (MPs) to enhance the approval of their applications. While such behaviours indicate that SMTA results in the unintended effect of informants working to receive assistance, I do not claim that they are exploiting SMTA. Rather, I propose that they were compelled to seek and receive assistance due to a labour market characterised by wage stagnation in low-wage jobs (jobs of most SMTA applicants).

In Singapore, the salaries of low-wage jobs have stagnated over the past two decades. Ng, Ng and Lee (2018) find that there has been a persistent stagnation of wages in low-wage jobs for the past two decades. The authors show that the percentage of employees earning below two-thirds of median (the incidence of low-wage work) in Singapore rose above countries such as United States of America, the United Kingdom and South Korea from 2010 to 2015. They also find that 'the wages of the lowest occupational category of cleaners, laborers and related workers stagnated from 2001 to around 2012' (Ng, Ng and Lee 2018: 312), before gradually rising as a result of state intervention in the labour market. Due to wage stagnation, informants found it hard to achieve financial self-reliance through low-wage work, which explained their need for the financial assistance of SMTA.

Second, I found another different form of self-reliance in the employment assistance of SMTA, one where informants found jobs on their own rather than accept the jobs recommended by SSO officers and career consultants. The jobs recommended paid lower than what informants could find themselves or were too far away and inflexible in their work hours such that they were often declined. In the end, informants found jobs, but they took a longer time and those with caregiving responsibilities typically worked in part-time and/or odd jobs. Thus, the programme did not appear to direct applicants to work; instead, informants were self-reliant in finding their own jobs. Nevertheless, the wages of the jobs they found remained low and this illustrates the crucial context of wage stagnation which limited their job options regardless of whether these were found through personal efforts or the employment assistance of SMTA.

By showing how informants displayed different forms of self-reliance, this article contributes to the literature on how welfare-to-work (WTW) programmes elsewhere (which share with SMTA the objective of employment) do not direct their recipients towards financial self-reliance. For instance, Raffass (2016: 417) argues that while WTW programmes in liberal democracies provided a supply of labour to employers by pushing welfare recipients to work, these programmes ultimately forced them into 'inferior jobs', curtailed their individual autonomy to work and were counterproductive in fostering economic self-sufficiency in the longer term. Put differently, while informants demonstrated agency, in that they behaved in a purposive manner (Wright, 2012), their forms of agency differed from, even resisted, neoliberal governmentality.

The rest of this article is organized as follows. First, I situate SMTA within the literature of welfare-to-work programmes. Second, SMTA is framed as an instance of neoliberal governmentality. Third, I elaborate on the ethnographic approach of this research. Fourth, the findings of the two different forms of self-reliance are delineated. Finally, these findings are discussed.

2. Situating SMTA in the Context of Welfare-To-Work (WTW) Programmes

The workings of SMTA are similar to WTW programmes elsewhere where recipients meet frontline officers at local welfare offices and receive benefits conditioned on the fulfilment of work-oriented activities such as training, job interviews and employment (Blaxland, 2013; Van Berkel, Caswell, Kupka and Larsen, 2017).

Research on WTW programmes has focused on two main aspects: their effectiveness in achieving their intended outcomes and their delivery at street-level organisations (Dall and Danneris, 2019). This article situates itself in the latter strand of research investigating the frontline delivery of WTW programmes where the everyday dynamics of governing welfare recipients are elucidated (Haikkola, 2019; Patrick, 2014; Wright and Dwyer, 2020). A key dynamic has to do with how welfare recipients are autonomous subjects who do not constantly abide by the rules and values of WTW programmes (Wright, 2016). As individuals with the capacity to think and act, welfare recipients often behave in ways which fail to comply with the objectives of WTW programmes. Haikkola (2019: 338) identified the 'sporadic appearance of responsibilized subjectivities' in unemployed youths receiving benefits. During interview meetings, she observed how they verbally accepted their responsibility to seek employment but displayed body languages (e.g. staring into space and fiddling with their phones) which suggested otherwise.

At the institutional level, another key dynamic in activating employment has to do with the design of WTW programmes. Over the past two decades,

there has been a shift from an enabling approach investing in human capital to a punitive approach employing the heightened use of sanctions to activate welfare recipients to work (Edmiston, Patrick and Garthwaite, 2017; Soss, Fording and Schram, 2011). While the shift to a punitive approach boosts employment in the short term, it limits the opportunities of recipients to better paying jobs in the longer term and has been found to be counterproductive towards fostering financial self-reliance (Van Oort, 2015; Wright and Dwyer, 2020). Van Oort (2015) contrasted the differential treatment of low-income individuals in a welfare-to-work programme and middle-income individuals in an employment support programme in Minneapolis, USA. Findings illustrated how middle-income job seekers were given the time and autonomy to re-establish their future careers while low-income job seekers experienced a disciplinary approach which pushed them towards low-wage and contingent employment. Although the different approaches might be in response to differences in middle-income and low-income labour markets, it is not unexpected that the design of the respective programmes would shape the employment activation of job seekers in different ways.

In sum, research on the delivery of WTW programmes suggests difficulties in getting welfare recipients to act as intended, at both the individual and institutional levels. It is such attempts and responses to governmentality that this article is interested in.

3. SMTA as an Instance of Neoliberal Governmentality

Governmentality is a set of calculated activities targeted at shaping the behaviours of individuals for the pragmatic purpose of the state in governing populations (Foucault, 1991). WTW programmes represent a site of neoliberal governmentality (Haikkola, 2019; Whitworth and Carter, 2014) where welfare recipients are governed to internalise their personal responsibility in securing financial self-reliance through participation in the labour market (Schram, 2018; Wright, 2016). SMTA is an instance of governmentality; like Welfare-To-Work (WTW) programmes elsewhere, SMTA utilizes techniques of conditionality – behavioural requirements tied to the receipt of assistance – to direct them towards finding a job (Watts and Fitzpatrick, 2018). These include interview meetings with SSO officers and career consultants where applicants commit to an employment goal and plan, attending arranged job interviews and providing updates on one's employment status. Non-fulfilment of these conditions may result in the non-approval of financial assistance.

Governmentality is furthermore based on prescribed ways of thinking or rationalities (Dean, 1999; Foucault, 1991). I posit that SMTA is underpinned by a neoliberal rationality. First, it is a specific social policy site which represents the extension of the logic of the market to non-economic domains (Brown, 2015;

Foucault, 2008). As according to Foucault (2008: 144), 'there is only one true and fundamental social policy: economic growth'. Likewise, Garrett (2019: 472) notes that the role of social policy under neoliberalism is 'one of facilitating market processes'. By conditioning benefits to work obligations, SMTA serves economic interests by directing applicants towards participation in the labour market and exemplifies neoliberal social policy.

Second, a central aspect of neoliberalism is the construction of the entrepreneurial subject who is, essentially, a self-activating individual who operates according to a market logic and strives to be the producer of his/her financial self-reliance. As Foucault (2008: 226) notes,

> In neo-liberalism . . . there is also a theory of homo oeconomicus, but he is not at all a partner of exchange. Homo oeconomicus is an entrepreneur, an entrepreneur of himself. This is true to the extent that, in practice, the stake in all neo-liberal analyses is the replacement every time of homo oeconomicus as partner of exchange with a homo oeconomicus as entrepreneur of himself, being for himself his own capital, being for himself his own producer, being for himself the source of [his] earnings.

SMTA can be framed as a programme which develops the financial self-reliance of applicants. This can be inferred from the following statement regarding the overview of SMTA: 'To support low-income and vulnerable individuals and families who may be looking for work; are temporarily unable to work (e.g. due to illness, caregiving responsibilities); or are earning a low income and require financial assistance' (MSF, 2020). Applicants are provided with temporary financial support with the expectation that they will find work and regain their economic self-sufficiency. In shaping the conduct of applicants in this economic manner, SMTA is an instance of neoliberal governmentality.

4. Research Project, Data Collection and Methods

This article presents original data from an eleven-month ethnographic study conducted from mid-2019 to early 2020, after ethics approval from the Department of Sociology at the National University of Singapore was granted. A purposive sampling strategy was chosen with a focus on recruiting informants from different low-income rental flat neighbourhoods across Singapore. In Singapore, those who qualify and live in rental housing earn a monthly household gross income not exceeding $1,500 a month (Housing Development Board (HDB), n.d.) and are more likely to need SMTA. To recruit potential informants, the initial two months of fieldwork were spent door-knocking at rental flats of these neighbourhoods to build rapport with residents. I also waited outside a few SSOs to recruit potential informants. Finally, low-income families I knew from volunteer work, previous employment and my personal contacts were approached. A total of twenty-eight informants were recruited.

To compensate for their time, $10 grocery vouchers were given to informants at the completion of various milestones (e.g. interviews and trips made to SSO).

An ethnographic approach was chosen to study the lived experiences of the neoliberal governmentality of SMTA. While research on governmentality has traditionally involved the study of archives and official texts, ethnographic research utilizing interviews and participant observation has emerged in recent years as an alternative means to study governmentality from the perspective of individuals in their everyday lives (Brady and Lippert, 2016). The use of ethnography is premised on the assumption that the study of governmentality includes the day-to-day practices of governing individuals (Brady, 2014). Moreover, ethnography is increasingly recognized as a useful tool to elucidate the lived experiences of social policies (Dubois, 2009; Mcintosh and Wright, 2019). In this study, ethnography was conducted via 'commuter fieldwork' (Ong, 2003: xvi) where trips to the homes of informants as well as various organizational sites were made rather than the usual practice of remaining in the field for an extended period. I maintained engagements with informants by visiting them at their homes and accompanying them on trips to SSOs, Meet-The-People Sessions (MPS) and Career Centres wherever possible. Given that I did not qualify for rental housing, and fieldwork sites could be reached usually within forty minutes via public transport, it made logistical sense to conduct commuter fieldwork. The techniques of semi-covert participant observation (Roulet, Gill, Stenger and Gill, 2017) and semi-structured interviews (Ayres, 2012) were employed.

Semi-covert participant observation was chosen because it generates more accurate insights than overt observations. Revealing one's identity as a researcher to both informants and their officers would have inadvertently shaped the interaction dynamics between both parties resulting in a greater impetus to conduct themselves in a socially desirable manner (Roulet et al., 2017). In turn, this would affect observations of how one typically went about applying for assistance. While it is not possible to fully eradicate social desirability bias through semi-covert participant observation, it was presumed that building rapport with informants through fieldwork would enable more accurate observations of the SMTA application process.

The use of semi-covert participant observation meant that my identity as a researcher was made known to my informants but not to the frontline officers we encountered. Precautionary steps were therefore taken to ensure that the wellbeing and confidentiality of informants and their officers were not compromised. Consent to accompany informants into these spaces as their "friend" was obtained after I had carefully explained the objective of the research. Where informants were uncomfortable with me accompanying them, I did not do so. Instead, I arranged a convenient time to meet them shortly after they had met their officers. In addition, no audio recording or notes were taken

when I was inside any organisational spaces; fieldnotes about participants' experiences at these sites were written in hindsight from memory. Finally, the identities of informants were protected through pseudonyms and edits of their personal details. Personal identifiers of frontline officers from the above-mentioned organisations were not collected.

Semi-structured interviews were also conducted during fieldwork (Ayres, 2012). These interviews enabled the gathering of contextual information of the lives of informants which provided a deeper understanding behind their need for assistance. They also afforded informants the space to openly share their past experiences of applying for assistance. As conversations revolved around state assistance (a sensitive issue for some), audio recording was not utilized to help informants feel safe to share their candid and personal views. A practice of scribbling notes during the interview and subsequently typing them in detail was adopted.

Fieldnotes from participant observation and informal interviews were analysed thematically. Identified core themes were then interpreted in relation to the neoliberal governmentality framing of SMTA. The guiding question was: Does the SMTA programme direct applicants towards financial self-reliance? This resulted in the identification of the themes of how applicants were working to receive assistance and finding jobs on their own. It is to fieldwork data explicating these themes that this article now turns.

5. Working to Receive Assistance

The SMTA application process results in the unintended effect of informants becoming focused on receiving assistance. This can be seen in two aspects of the application process – the interview meetings with SSO officers and waiting for the outcome of one's application. Informants worked on their thoughts and feelings before and during interviews with their officers and acted in a proactive manner while waiting for the outcome of their applications. In short, a different form of self-reliance – one seen in how informants worked to receive assistance – is identified.

5.1. Working on One's Thinking and Feelings

A central aspect of the SMTA application process is the face-to-face interview with the SSO officer. To convince officers of their financial need, informants prepared for their interviews by thinking of what to say and managing their emotions. Truthful and untruthful accounts were identified in the interactions between informants and their officers.

Untruthful accounts were those where informants fabricated reasons to aid the approval of their assistance as they anticipated that the actual reasons that they had would not justify the approval of their assistance. This was illustrated in

the case of Philip, a recipient of SMTA for more than two years, who decided to return to the SSO as he was struggling to make ends meet in his freelance job as a plumber. Unlike his usual enervated self whenever I met him, he was animated when meeting his officer and forthrightly discussed his difficulties in securing an alternative job despite having gone for several job interviews; he also shared his upcoming plan to attend an interview for a delivery job recommended by a friend. When his officer queried on whether his wife was planning to work, he explained that she was looking for housekeeping jobs at hotels and that she had been consistently sending their toddler son to a full-day childcare centre for the past month to allow him to acclimatize to the new environment. Placing the child in a childcare would free her time from caregiving responsibilities and enable her to work. Cognizant of the expectations that his officer would have of him, Philip knew he had to demonstrate that he and his wife were trying their best to help themselves.

Yet, the reality of his everyday life was different from what he had told his officer. Philip wasn't planning to attend a job interview and was against the idea of his wife working as he wanted her to take care of their son who frequently fell ill. When probed about the disparity between his household situation and what he had narrated, Philip cryptically replied, 'While the authorities above have their policies, the people below have their ways to get around them'. Even as he went to SSO out of a dire need for financial assistance, he contrived an account about the plans of his wife and himself to work as he knew that he had to highlight such positive efforts to aid the approval of his application. In this process, Philip not only thought and crafted an untruthful account, he also worked on his emotions by speaking animatedly to be convincing.

Truthful accounts, on the other hand, required one to veraciously detail personal and financial information, provide evidence to substantiate one's account and remain calm in face of questions and remarks. This was so with Anne. Faced with mounting household debts coupled with her husband's unemployment, she wanted to apply for assistance but was reluctant due to an unpleasant maiden experience where she was censured for applying for assistance instead of finding a job. She also disliked revealing personal information about her family, another condition she would have to fulfil to receive assistance. The turning point came when she received a pink-coloured Housing Development Board[1] letter titled 'Notice To Quit' as a result of months of unpaid rental arrears. Worried that her family would be evicted from their home, Anne got her social worker to accompany her to SSO. She further prepared for the meeting by gathering household bills and bank statements and giving herself pep talks (telling herself that she could manage the situation and to remain calm when meeting her officer).

Anne began the interview by explaining her need for SMTA – the unemployment of her husband, her inability to work as she needed to care for four

school-going children and the growing arrears of her household. She furnished her officer with the necessary personal and financial documents and got her social worker to verify her situation. Her officer then raised questions regarding her monthly household expenses (e.g. how much she spent on groceries) and she answered accordingly. Anne listened silently as her officer emphasised the need for her to work. Even as she felt that she was not empathetic towards her plight, she refrained from taking issue with the words of her officer for fear of affecting her chances of receiving assistance. Her preparatory efforts and compliant conduct during the interview reflected the thinking and emotional work involved in providing a truthful account.

5.2. Proactive Waiting

Following the interview meeting, informants were told to wait between four to six weeks for the outcome of their applications. The lengthy period of waiting often created a sense of uncertainty within informants who, in turn, took proactive steps to enhance the approval of their assistance. Proactive behaviours came in the forms of contacting SSO officers to enquire on the progress of their applications and even enlisting the help of Members of Parliament (MPs).

Although they were instructed to wait for the outcome of their applications, the financial need of informants meant that the period of waiting was fraught with anxiety. Informants made frequent calls to their officers or even trips to the SSO to enquire on the progress of their applications. The difficulties of reaching one's officer either by phone or at the SSO further led them to seek the assistance of their MP. Durga, a single unemployed mother of two toddlers, waited two months for the outcome of her application. Sensing that her application was taking longer than usual, she called her officer several times but was unable to reach her. Desperate, she sought help from her MP at the weekly Meet-The-People-Session conducted at her neighbourhood who immediately emailed her officer. The next day, she received a call from the latter questioning why she had approached her MP instead of calling her directly. Reflecting on the incident, Durga said, 'When we call them, they do not answer our calls . . . So I have to find someone higher up to speak on my behalf'.

The pace at which Durga's officer got back to her following the MP's email illustrates the potency of the latter's words. Enlisting the support of a MP was therefore a useful strategy that informants frequently employed. As the local politician elected into office, the MP, like the SSO officer, attends to the needs of residents in his/her constituency through Meet-the-People Sessions. However, the difference between the SSO officer and the MP is that the former is expected to perform an apolitical role as a bureaucrat whereas the latter's political role entails that s/he has an obligation to attend to the needs of residents who elected him/her into parliament. Informants were cognizant of this difference in roles

and found ways to leverage on the political clout and authority of their MP to their advantage.

The initiatives taken by Durga demonstrate that waiting for the outcome of one's application is hardly a time to lie fallow. Rather, it is a period where informants were proactively involved in enhancing the approval of their assistance through liaising with SSO officers and approaching MPs for additional support. In other words, they were working to receive assistance.

6. Finding A Job of One's Own

Employment is a key objective of SMTA. When informants met their officers, they were frequently queried about their employment plans. Officers could recommend job opportunities through tie-ups with local companies or refer informants to career consultants at the Employment and Employability Institute (e2i) (2016) or the Workforce Singapore (WSG) Careers Connect for further employment assistance[2] (Government of Singapore, 2017; MSF, 2018). Informants were also pushed to find work through tapering where they faced reductions in the amount and/or duration of subsequent renewals of their financial assistance. These measures were geared towards directing them to regain financial self-reliance through employment.

However, I found another different form of self-reliance in how informants became employed. Rather than tapping the above-mentioned employment assistance to secure a job, they relied on themselves to find jobs which complemented their personal circumstances. First, this can be seen in how they took a longer time to secure a suitable full-time job, often passing on jobs initially recommended by their officers and career consultants. Second, because of costs and rigidities of alternative care arrangements, informants with young children below the age of twelve worked in part-time and/or odd jobs (rather than full-time jobs) to continue caring for their children. Consequently, their ability to achieve financial self-reliance was impacted.

6.1. Taking Time to Find a Suitable Job

Time is needed to find a suitable job that not only meets the salary expectations of informants but also fits their daily schedules. A job which complements the everyday lives of informants is usually one where the amount of time spent on commuting is minimal. Yet, when they sought employment assistance from SSO officers or career consultants, informants were often placed in jobs requiring lengthy commutes. Informants often did not take up such jobs, and if they did, they did not last long in them and ended up spending additional time finding suitable jobs on their own.

Nurul's example illustrates both the conundrum in salary expectations and commute time. With the failure of a joint business venture in home-based

cleaning services, her savings were depleted; she had also incurred multiple debts due to her inability to service the loans she had undertaken. Faced with dire financial circumstances and having to provide for two adolescent children as a divorced single mother, she approached the SSO for financial and employment assistance. Upon learning about her previous work experiences as a cleaner, her officer recommended a cleaning job from a company which partnered with the SSO to provide jobs to SMTA applicants. The cleaning job paid a gross monthly salary of $1300 a month and her officer further made her financial assistance conditional on her accepting the job.

Nurul told her officer that, having previously earned $1800 a month as a cleaning supervisor, the salary offered was below her expectation. At the minimum, she expected a salary of $1500 a month given her decade of work experience as a cleaner at different settings (e.g. offices, shopping malls and condominiums) and the recognised certificates in basic and supervisory cleaning services she possessed. Her officer, however, saw things differently and urged her to accept the job offer first before finding a better paying job later.

Nurul needed the financial assistance but was dissatisfied with the job offer as the salary was low and the work location demanded more than two hours of commute each day via public transport. After much consideration, she passed on the job (and the financial assistance), rationalizing that the time spent on her daily commute was unsustainable and she could find a job with better conditions elsewhere. She then embarked on her own job search and was rewarded a month later when she found a full-time job as a delivery driver. Her delivery job paid a monthly salary of $1600 and provided a van which she could use to drive herself home. By rejecting the initial job offer from her officer, she was subsequently able to secure a job where the pay met her expectations, and which provided a time-efficient commute between work and home.

As the account of Nurul demonstrates, the personal efforts informants displayed in finding their own jobs illustrates a different form of self-reliance where the focus is on finding a suitable job rather than prioritizing immediate employment. This meant that they passed on the jobs initially recommended by their career consultants and SSO officers and spent additional time finding jobs with better conditions. They did these at the expense of losing financial assistance and delaying the earning of an income.

6.2. Caregivers Who Worked and Remained In Need

Efforts made to find work can also be seen in how informants with young children creatively balanced their caregiving responsibilities with part-time and/or odd jobs. In Singapore, parents can hold full-time jobs without a home-bound caregiver through two formal care arrangements: hiring a domestic worker or placing children in child or student care centres. For low-income families, unfortunately, the viability of both options is limited. Due to low wages,

these families are priced out of hiring domestic helpers to care for young children. This was something found by Teo (2016), where she asserts that in low-income households, women struggle to balance wage work and familial responsibilities as they lack the means to hire a domestic helper. Indeed, that no informants in my study mentioned domestic helpers when discussing the care arrangements of their children tellingly suggests that such an option is seldom viable.

The other option of child and student care centres appears at first to be helpful supports for parents in full-time employment. As a policy move designed to enable low-income parents to work[3], the latter are given additional subsidies on top of existing highly subsidized care. However, despite placing their children in these centres, informants still found it a challenge to work full-time due to various reasons that include the need to match work and childcare hours, and inability to take leave from work when centres close or deny admission to a sick child. Consequently, I noticed that informants with young children would incur the inability of one parent (usually the mother) to work full-time due to the need to care for his/her children.

Through the support of her social worker, Sophia managed to place her two sons in a childcare centre near her home at a subsidized rate. She was keen to do so as she wanted to work full-time to support her family and develop a career in the field of human resources. Her SSO officer had also been urging her to start working as her assistance was tapering off. In this regard, placing her children in childcare was a key step and the only financially viable option which enabled her to work. With her husband, Ali, working full-time as a barber at a hair salon and earning a gross income of $1800 a month, Sophia knew that they would not be able to afford a domestic helper even if both of them worked full-time. However, she soon realised that placing her children in childcare was not without limitations. Being a new employee in her job, Sophia did not meet the criteria of having worked for three continuous months (MOM, n.d.) and did not qualify for the annual childcare leave of six days for Singaporean working parents. Therefore, when either or both of her sons fell ill or when the childcare centre was occasionally closed on weekdays for its own organisational activities, she was forced to take no-pay leave from work to care for her children.

While she was able to find jobs as a receptionist in shopping malls and commercial offices which paid her a gross monthly salary of $2000, Sophia found it hard to pass the probation period of three months and was often dismissed. As she worked in a frontline service job which required her daily presence at work, her repeated absences from work greatly affected her performance. Ali occasionally helped by taking childcare leave; however, the nature of his job as a barber similarly meant that he could not take beyond a few consecutive days of leave.

Sophia's example illustrates that, even with subsidized full-day childcare or after school student care, working full-time remains to be a challenge for low-income mothers. Low wages and the concomitant inability to afford a domestic helper entail that one parent will be unable to work full-time due to the demands of caring for young children. Since it is hard for the parent tasked with caregiving to work full-time, part-time and/or ad hoc jobs became key solutions to striking a balance between the employment expectations of SMTA and the needs of their household. Such jobs were attractive options as they provided greater flexibility in work hours and daily or weekly cash pay-outs rather than monthly salary payments.

Following the third consecutive dismissal from her job as a receptionist, Sophia concluded that she could only work in part-time and/or odd jobs while caring for her children. Subsequently, she found a job as part-time packer of goods in an e-commerce company where she could choose between four-hour morning or afternoon shifts with an hourly pay of $7. Even as she worked part-time, she had to coordinate with Ali her weekly work shifts to ensure that either of them could send their children to the childcare centre in the mornings and fetch them in the evenings. On days when her children were unable to attend childcare, she stayed at home with them.

Therefore, without the support of a domestic helper and needing to conform to the schedules at child and student care centres, Sophia had to strike a balance between her work and caregiving responsibilities by working part-time. Consequently, her household income was significantly reduced, and she returned to SSO for a renewal of SMTA. This points to a different form of self-reliance where informants made efforts to find part-time and/or ad hoc jobs while caring for their children and remained in financial need.

7. Discussion and Conclusion

This article has focused on how informants navigate the SMTA application process and find jobs. To better understand the behaviours of informants, SMTA is framed as an instance of neoliberal governmentality which seeks to foster the entrepreneurial subject who regains financial self-reliance through employment. However, ethnographic fieldwork identified different forms of self-reliance. By providing truthful or untruthful accounts when meeting their officers and by proactively contacting the latter and their MPs, informants demonstrated the unintended effect of SMTA where they worked to enhance the approval of their assistance. By taking time to find a suitable low-wage job and by participating in non-standard employment to balance caregiving responsibilities, informants demonstrated the work they did to become employed. These behaviours constitute two forms of self-reliance which suggest that informants were primarily concerned with finding ways to alleviate their

financial needs. In other words, informants did not internalise the neoliberal governmentality of SMTA and were instead focused on getting by, viewing SMTA as a means to make ends meet. They subscribed to the governing logic of SMTA insofar as it met their financial needs and were not hesitant to behave in ways contrary to the programme. This raises questions about how appropriate the objective of financial self-reliance is.

While the design and delivery of SMTA is framed in terms of Foucault's (2008) articulation of the entrepreneurial subject as the producer of his/her financial self-reliance, this article demonstrates that instilling neoliberal governmentality into the everyday lives of informants is seldom achieved. This finding is consistent with research on welfare-to-work programmes illustrating the mismatch between the programme rhetoric (of activating welfare recipients to work and support themselves) and their lived experiences of getting by on limited benefits and job opportunities (Patrick, 2014; Wright, 2016). The mismatch between rhetoric and reality points to contrasting modalities of agency at work (Shachar and Hustinx, 2019), between the idealised entrepreneurial subject who acts for his/her economic freedom and the lived experiences of applicants who seek assistance for their economic survival. The agency of informants to get by (as seen in the two forms of self-reliance) implies that they did not mobilise the modality of agency embedded in the neoliberal governmentality of SMTA. Foucault's conception of the entrepreneurial subject is therefore unable to account for the agency of informants in their everyday lives.

This begs the question of why. Why do welfare recipients act for economic survival rather than economic freedom? I propose that a key reason has to do with the context of the low-wage labour market they were situated in. Despite government intervention to increase wages of low-wage jobs in the past decade, the salaries of these jobs (e.g. cleaning and security jobs) have largely stagnated (Ng, Ng and Lee, 2018). Due to their low educational qualifications, informants (and SMTA applicants in general) worked mainly in low-wage jobs. As wage stagnation kept their salaries low, informants had little financial buffer, such that with a job loss or an increase in expense for example due to childbirth, they were compelled to seek SMTA to get by. Moreover, the preponderance of low-wage jobs meant that informants spent a longer time searching for one with better conditions. Finally, low wages and restrictive conditions of low-wage jobs entailed that they were unable to hire domestic helpers to care for their young children and were limited to working in part-time and/or odd jobs to comply with institutional childcare schedules. In this regard, the different forms of self-reliance by informants do not suggest that they were exploiting SMTA. Rather, the agency they displayed in ensuring their economic survival needs to be understood in the context of a labour market where wages of low-wage jobs have stagnated.

Consequently, a key policy takeaway is that SMTA requires a significant commitment of state resources to achieve the outcome of financial self-reliance. First, there is a need for policy intervention in the labour market to increase the salaries of low-wage jobs which would have a salutary effect in directing applicants to work. With the availability of jobs with higher wages, individuals in financial need would be less incentivised to apply for assistance. SMTA applicants would also be less inclined to find ways to receive assistance and be more willing to accept the job recommendations of their SSO officers or career consultants which translates to a lesser amount of time spent in searching for a job with better conditions. Finally, increased wages could mean that those with young children can afford hiring domestic helpers or caregivers and focus their energies on working full-time; or the higher wages of the working spouse could be sufficient to tide them over when one spouse stops work or works part-time to care for young children.

Second, various aspects of the SMTA application process could be enhanced to better facilitate the outcome of employment. Customized employment assistance that attends not only to the job interests of SMTA applicants, but to any obstacles which prevent them from working, is required. There is a need to focus on crafting individualised employment plans which consider the employment history, familial situation and other mitigating factors that may affect the ability of the applicant to work (Rice, Fuertes and Monticelli, 2018). With regards to the application of financial assistance, a shortened waiting period of one month or less will help reduce financial anxiety and allow applicants to focus their energies on finding jobs. Less intrusive interviews could reduce the need for applicants to provide compelling accounts to convince officers of their need for help. While such enhancements require more resources, it will yield greater cost savings over time as applicants are more likely to be placed in suitable jobs. In sum, a significant investment of state resources is required to facilitate the outcome of financial self-reliance in SMTA.

A possible limitation to the findings of this study is that it does not obtain the views of street-level bureaucrats (SSO officers and career consultants). Research has shown that street-level bureaucrats actively mediate between applicants and programme and exercise discretion in determining the outcome and quantum of benefits applicants receive (Brodkin, 2013; Jordan, 2018) which could influence their behaviours. For instance, a positive relationship between a SSO officer and an applicant could motivate the latter to actively seek employment. It is important to note, however, that the focus of this study is the extent to which SMTA directs applicants towards financial self-reliance which justifies the latter as informants given that they experience the programme. Future research could focus on SSO officers and career consultants given their crucial role as street-level bureaucrats administering the programme.

In conclusion, this article has framed SMTA as an instance of neoliberal governmentality where applicants are directed to work and regain their financial self-reliance. However, based on eleven months of ethnographic fieldwork, I identify two different forms of self-reliance in the application process which illustrate the efforts of informants to get by. The different forms of self-reliance represent a modality of agency which not only contrasts with the agency resource of SMTA but also needs to be understood in the broader context of wage stagnation in the low-wage labour market of Singapore. All in all, the findings in this article suggest that SMTA was unsuccessful in directing informants towards financial self-reliance through work and point to the need for a greater commitment of state resources to increase the salaries of low-wage jobs, improve the quality of job recommendations and relax various aspects of the SMTA application process. These recommendations will better enable future applicants to become entrepreneurs of financial self-reliance.

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Competing Interests

The author declares none.

Notes

1 The Housing and Development Board is a public agency which oversees public housing in Singapore.
2 Both e2i and WSG are government-linked institutions which operate a total of five career centres across the island providing employment assistance to job seekers (e2i, 2016; WSG, 2017).
3 In Singapore, the Ministry of Social and Family Development (MSF) provides means-tested childcare and student care subsidies where low-income parents who work receive the highest amount of subsidies (Early Childhood Development Agency, 2020; MSF, n.d.).

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