

DESPERATE HOUSEWIVES

The Lure of Chap Ji Kee

Chap ji kee has been famously called the “housewives’ opium”. **Janice Loo** traces its rise and subsequent decline.



In 1977, Prime Minister Lee Kuan Yew, explaining the need for state-run lotteries such as Big Sweep and Toto, said:

“If you do not run [the lotteries], the chap-ji-kee man who has always swindled the people of their money is still there. *It is the history of Singapore* [author’s emphasis]. The Chinese who travelled overseas are the biggest gamblers you can find in the world. Because to leave China was to gamble. In Manchu China if you returned you were beheaded. Because you were bringing in dangerous foreign ideas. So to leave China for Nanyang was a gamble.”¹

Lee’s words point to the perennial thorny question on the control of a vice that is intertwined with the early beginnings and social history of the Chinese community in Singapore. While the allure of *chap ji kee* has faded, it had, for more than half a century, been the most entrenched and widespread form of illegal public gambling in Singapore.

The Root of All Evil

In 1823, following his return from a four-year administrative stint in Java, Stamford Raffles, the founder of modern Singapore, issued orders for the suppression of gambling in the colony. Severe penalties were introduced such that “whoever games for money or goods shall receive 80 blows with a cudgel on the breech, and all money or property staked shall be forfeited to Government”. This was a move to remedy what Raffles perceived as the moral laxity of the administration under the first resident, William Farquhar, who had set up gambling, opium and spirit farms² against Raffles’ wishes, where revenue from the sale of gambling licences was used for public works.

According to the memoirs of Abdullah bin Abdul Kadir, a teacher of the Malay language, the Chinese – for whom gambling was a major pastime – “sighed and drew deep breaths [with] a grim look on their faces as they grumbled and abused Mr Raffles for preventing them from gambling”. Abdullah, who not only worked for Raffles

as a scribe and interpreter but was also an admirer of the man, castigated the naysayers for failing to recognise that the measures were for their own good. The temptation of quick money often led to debt and crime. In his defence of Raffles, Abdullah declared: “[It] is obvious that gambling ruins people, deceives them and puts wicked ideas into their minds. Gambling is the mother of vice, and of her three children the eldest is named Mr Liar, the second Mr Thief and the third Mr Thug... it is these three persons who ruin the world.”

The new regulation did not spell the end of gambling in Singapore. The new resident, John Crawfurd, who shared the views of his predecessor, saw gambling as a necessary evil and an invaluable source of income to cover the administrative costs of running the settlement. In 1820, when the gambling farms first began operating under Farquhar, the amount collected was 5,275 Straits dollars. The figure rose three-fold to \$15,076 in 1823 after Crawfurd reinstated the gambling farms; and it further doubled to \$30,390 in 1826, reaching \$71,283 a year later. In its time, the revenue yielded from the gambling farms exceeded all other forms of excise revenue. It was not until 1829 that gambling was outlawed for good in the Straits Settlements and the gambling farms in Singapore were closed down. Despite the threat of prosecution, the enthusiasm for what was regarded as “one of the curses of the Colony” continued unabated. The prohibition of gambling only served to drive it underground where it thrived due to the weakness and ineffective enforcement of the law.

“The love of gambling is inherent in the Chinese. Men, women and children are addicted to the vice,” wrote J. D. Vaughan in *The Manners and Customs of the Chinese in the Straits Settlements* (1879). Around the time of his writing, there were reportedly no fewer than 10 types of gambling games available in Singapore, including lotteries, cards, dice and dominoes. Colonial administrators often held the view that gambling was an inborn trait of the Chinese. However, the observations of G. T. Hare, former Assistant Protector of the Chinese in the Straits Settlements, suggest how the Chinese penchant for gambling could be better understood:

“One’s length of days here, is to [the Chinese] mind, but a long game where the cards are always changing. Gambling seems to clear his mind and brace his nerves. It is training ground to him for the real gamble of life.”³



The 12 *chap ji kee* tiles and the corresponding *soo sik* (四色 or “four colours”) playing cards. All rights reserved, Dobree, C. T. (1955). *Gambling Games of Malaya*. Kuala Lumpur: Caxton Press with permission of the Government of the Federation of Malaya.

The socio-economic circumstances of immigrant life inadvertently conditioned the propensity of the Chinese to gamble. Fleeing poverty and unrest in their homeland in the 19th century, Chinese immigrants arrived by the boatloads, swelling the ranks of unskilled labourers in Singapore. In his study on Chinese rickshaw coolies, James Warren asserts that gambling “was an inevitable fact of life in a migrant community bereft of family life [and] comprised largely of restless adult men with time on their hands and money to burn”. With few options for wholesome recreational activities, gambling went hand-in-hand with drinking, opium smoking and prostitution – the “four evils” – as the main sources of entertainment and escape from the drudgery of everyday life for these men. Earning a pittance for back-breaking work with little rest, they nevertheless dreamt of returning to China with a fortune; the hope of winning a game or lottery was a psychological balm that made their grim existence more bearable.

It was only a matter of time before the gambling habit exacted its price. Having squandered their hard-earned money, the men borrowed heavily from their employers to feed their gambling addiction. Mired in debt, they invariably pledged to continue working for their creditors until the sum was paid up. Without personal savings, it was impossible for sons, brothers and husbands to fulfil their moral duty of providing for their dependants back home, and this failure became the cause of untold family strife and tragedy. It was no surprise that, when driven to desperation, many resorted to theft, violence and crime, and when all was lost, suicide.

The Brains Behind the Business

Writing at the end of the 19th century, Hare likened gambling in Singapore to epidemics that “break in waves from time to time over the surface of Chinese life, carrying trouble and distress with it . . .” He thought it expedient to document the latest fever among the immigrant and Straits Chinese over a new form of gambling called *chap ji kee* “before it passes away out of men’s minds and becomes one of the dead ghosts of a forgotten past...” *Chap ji kee* is Hokkien for 12 Cards (*Shi er zhi*; 十二支) where *chap ji* means “12” and *kee* refers to the card. While its origins can be traced to the game of Chinese cards popular in the southern Chinese province of Fujian, the evolution of *chap ji kee* into a large-scale underground lottery in Singapore was an innovation that Hare attributes to Peranakan or Straits Chinese women (*nonyas*)⁴. According to him, *chap ji kee* was first played in Johor before catching on in Singapore in 1893; it



was suppressed only three years later when the authorities began stamping it out.

The game operated in the manner outlined (see text box on facing page) until 1894 when, as Hare claims, it became much altered by the *nonyas* who had emerged as its chief organisers and top patrons. As the popularity of the game grew, *chap ji kee* was modified in order to evade detection by the authorities and to make it difficult to prosecute the offenders. To circumvent the law, the promoter would engage a number of collectors who went from door to door taking bets from private homes, thus obviating the need for punters to gather in one place to stake their money in person. To avoid being caught with evidence of the lottery on their bodies, collectors rarely carried the *chap ji kee* cards with them and further devised their own cryptic notations to keep track of the various accounts. For example, the value of 10 cents was denoted by a circle, and a dollar by a cross inside a circle. These symbols were combined or doubled to represent higher values. Likewise, *chap ji kee* characters were represented in a variety of ways such as written and pictorial symbols, strings of beads, numerals – even the number of spots on a certain type of handkerchief carried by *nonya* ladies could surreptitiously function as a code.

The Modus Operandi

After gathering the bets, the collectors would assemble for the drawing of the lottery at a place and time decided in advance by the promoter. Houses that afforded some means of quick escape through a backdoor or over the roofs of neighbouring houses onto the streets were usually selected as the venue. With informants hired to keep a lookout for the police, the game would only commence after the front entrance had been secured and the whole party ensconced in a room upstairs or on the ground floor at the back of the house. The packets containing the stakes and betting memoranda would be laid on a table in front of the promoter, who would proceed to announce the winning character from the selected card. The group quickly dispersed once the winnings were paid out.

The role of collector was greatly sought-after for the steady income it brought; collectors typically earned a 10 percent commission on every winning stake. Profit margins were high as some lotteries did not restrict the amounts staked. It helped of course that the clientele comprised mainly affluent Straits Chinese ladies with ample leisure time and money to spare. Their healthy appetite for gambling came

to public attention in several notable police court cases: in 1909, for instance, when 11 *nonyas* were arrested in a house on Tank Road for playing *chap ji kee*, the magistrate – who felt that the maximum fine of \$25 was grossly inadequate as punishment – sagely advised their husbands to let the women be imprisoned for two weeks instead of paying a fine. In another interesting case, the wife of a wealthy Chinese gentleman pawned her jewellery to settle a \$50,000 *chap ji kee* debt – a sizable fortune even by today’s standards – and had them replaced with cheap imitations.

The success of the *chap ji kee* lottery spawned a franchise of sorts. Enticed by the lure of easy money, enterprising individuals opened sub-agencies or branch firms, declaring the same winning number announced by the main syndicate. Unlike the principal *chap ji kee*, the sub-agency was open to the general public and run by men as well as women. In time, an elaborate three-tier system of promoters, sub-promoters and collectors was established.

Over time, *chap ji kee* further evolved to attract a wider audience: the Chinese characters were replaced by the numbers 1 to 12, ensuring that even the illiterate could play, and instead of betting on a single character, punters would stake their money



(Far left) A group of Chinese men gambling in the 1880s. Gambling was a principal vice of the migrant Chinese community in the Straits Settlements. Courtesy of National Archives of Singapore.

(Left) Straits Chinese ladies, known as *nonyas*, were avid *chap ji kee* players. Boden-Kloss Collection, courtesy of National Archives of Singapore.



A \$1 “Syonan Shoken” lottery ticket issued by the Japanese military government during the Japanese Occupation (1942–45). The Japanese encouraged gambling in Singapore, and gambling dens were often set up along the streets. Courtesy of the National Museum of Singapore, National Heritage Board.

How Chap Ji Kee was Traditionally Played

Chap ji kee involved betting on six red and six black playing pieces in a game of Chinese chess. The red pieces were engraved with the Chinese characters 帅 (field marshal), 仕 (prime minister), 相 (minister), 车 (chariot), 马 (horse) and 炮 (cannon), while the black pieces consisted of the characters 将 (general), 士 (scholar), 象 (elephant), 车 (chariot), 马 (horse) and 炮 (cannon).

The lottery was initially played with a table or board on which the above 12 Chinese characters were inscribed. At

the start of each round, the *chap ji kee* promoter would pick a card from a bag containing 12 cards – each marked with one of the Chinese characters – and place the chosen card into a small wooden box. The players were then invited to bet on a character of their choice. Once that was done, the promoter would open the box to reveal the winning character. The odds of striking were 1 to 12 and the lucky punter would walk away with a tenfold return on the wager. This mode of play was known as *chap ji kee panjang*.



China Street in 1983. China Street was once known in Hokkien as *Kiau keng cheng* (賭間前), which means “front of the gambling houses”, and also as *Kiau keng khau* (賭間口), which means the “street on to which the gambling houses open”. To the Cantonese, China Street was *Po tsz chheung kai* (宝字场街) or “Gambling-hall street”. Lee Kip Lin collection. All rights reserved. Lee Kip Lin and National Library Board, Singapore.

on a pair of numbers between 1 and 12. This meant that a punter had to correctly guess two winning numbers. At 1 to 144, the odds of striking seemed more remote than before, but to sweeten the deal, the dividend was increased to 100 times the size of the stake. To attract as many punters as possible, the minimum bet could be as low as one cent, which over time increased to 10 cents.

The combination of small bets and high returns made *chap ji kee* irresistible to low-wage workers and housewives. Punters need not pay the full amount of their bets immediately as collectors generally extended some form of credit. It was easy to place bets as anyone could qualify as a collector – the stall-owner in the market, the hawker on the street corner, the bored housewife and even the washerwoman. The system worked because the arrangement was based on tacit trust: collectors never issued receipts, and most punters neither knew who drew the winning numbers nor where the draw took place. The winning numbers would be scribbled on walls or pillars in designated areas or conveyed by word-of-mouth in the streets. A collector who was the proprietor of a coffeeshop even used a wall-clock to display the results – the hour and minute hands would point respectively to the first and second winning numbers.

The odds were always rigged in favour of the syndicates as they would regularly choose the least-backed number as the winning one. This was achieved by having each sub-promoter draw up a schedule containing all the betting configurations

and stakes that the collectors had gathered. These were then consolidated into a master schedule that enabled the promoter to easily determine the combination with the lowest stakes among the 144 possible permutations. Such a practice guaranteed consistent profits for the syndicate.

The Lure of Chap Ji Kee

Chap ji kee flourished in the post-war decade with estimated takings of a whopping half a million dollars a day. The scene was dominated by two syndicates – Lau Tiun, which controlled the Tiong Bahru and Upper Serangoon Road areas, and Shanghai Tai Tong that held sway over the rest of Singapore. In 1948, the authorities brought the latter to its knees with the arrest and deportation of its ringleaders. However, the breakup of this powerful syndicate managed to disrupt the *chap ji kee* business for only five days before others swiftly stepped in to fill the vacuum. The former associates of Shanghai Tai Tong split into two syndicates – Sio Poh, Hokkien for “Small Town”, and Tua Poh, Hokkien for “Big Town”, which operated in the areas north and south of the

Singapore River respectively. By the 1970s, the Lau Tiun, Sio Poh and Tua Poh syndicates were raking in a combined annual turnover of \$100 million. It is little wonder that *chap ji kee* has been called a “colossal swindle”. Aside from the enormous sums of money involved, the lottery was an outright scam since a win was determined by deliberate choice rather than random chance.

Yet, punters remained undeterred. In 1973, the *New Nation* tabloid interviewed 200 gamblers and found that 95 percent knew how the winning numbers were derived. Quite incredulously, when asked the reason for their continued participation, the respondents, most of whom were housewives, explained matter-of-factly:

“Chap-ji-kee is the only form of gambling that we can take part daily without too many objections from our husbands, unless we bet heavily. The stakes allowed are small. It is convenient and it happens daily. All we have to do is tell the collectors some of whom are people we meet every day on our market rounds – the vegetable sellers or fish mongers”.⁵

The combination of small bets and high returns made *chap ji kee* irresistible to low-wage workers and housewives.

年	月	日	組												第	年	級	學生
			820	1150	810	870	490	780	340	770	770	820	810	920				
			1210	780	1140	790	830	510	790	780	1010	610	440	1070				
			730	910	380	570	490	620	1260	680	730	760	1000	480				
			900	760	610	590	750	560	970	380	850	540	440	1360				
			550	1050	640	620	380	850	451	1270	1140	520	1000	710				
			890	610	630	670	890	370	1240	1170	660	790	610	1100				
			440	870	930	840	400	830	830	860	200	1330	450	820				
			610	1120	950	350	1381	710	810	380	570	830	760	780				
			1030	970	750	580	1250	750	1700	650	550	470	510	680				
			810	1120	1000	340	110	460	1030	560	300	670	760	540				
			970	520	1070	510	850	770	550	640	630	960	780	790				
			910	890	330	1270	600	1130	1520	620	390	500	820	420				

Chap ji kee sub-promoters drew up such schedules to tally the stakes collected on each of the 144 combinations. All rights reserved, Dobree, C. T. (1955). *Gambling Games of Malaya*. Kuala Lumpur: Caxton Press with permission of the Government of the Federation of Malaya.

Chap ji kee was called the “housewives’ opium” as it was an easy way of injecting some excitement into their lives, and to relieve the tedium of domestic chores and child-minding. Although the women played for low stakes and did not realistically expect a windfall from *chap ji kee*, the prospect of winning just that little extra cash was attractive enough for the average housewife with fairly modest wants – “that special meal, a new dress for baby or that much desired gold ring for herself”. The principles of an honest game did not concern the [wo]man in the street. In their minds, *chap ji kee* was still based on chance since the combination of numbers that was likely to attract the least stakes was anyone’s guess. The syndicates, which pocketed at least 80 percent of the annual turnover, were clearly the indisputable winners – so long as their luck held.

The Death of Chap Ji Kee

The authorities tried to stamp out *chap ji kee* for years but to no avail. The key to the game’s longevity lay in the well-organised syndicates and their covert operations as well as the intricate network of collectors who did the dirty work on behalf of the promoter. It would take two decades and the progressive tightening of the law and relentless police

raids throughout the 1960s and 70s before the *chap ji kee* rackets were smashed. The syndicates gradually disintegrated as the kingpins and their close associates were arrested or went into hiding.

In addition, the creation of a legal lottery operator, the Singapore Pools, in 1968 and the introduction of state-run lotteries beginning with Toto that year, gradually chipped away at the syndicates’ customer base. Since history has shown that gambling cannot be completely eradicated, the government took a pragmatic approach and introduced legalised gambling options; at least this way, gambling could be regulated and the revenue channelled towards worthwhile and civic causes. The first project funded by Singapore Pools was the construction of the National Stadium. Today, the Tote Board (Singapore Totalisator Board), which was formed in 1988, channels the surpluses from these state-run lottery operations to support public, social or charitable causes, as well as the growth of culture, art and sport in Singapore.

While it is entirely plausible that *chap ji kee* might still be played in some isolated circles today, there is little chance of the game ever regaining its former glory. To recall Hare’s words, *chap ji kee* has been cast “out of men’s minds and [has become] one of the dead ghosts of a forgotten past.” ♦

Notes

- 1 Singapore. Parliament. *Parliamentary Debates Singapore Official Report*. (1977, February 23). Debate on President’s Address (Vol. 36, col. 433). Singapore: Govt. Printer. Call no.: RSING 328.5957 SIN
- 2 A tax-farming system introduced by William Farquhar in which monopoly rights were auctioned off to sell opium and spirits, and to run gambling dens. See Turnbull, C. M. (2009). *A History of Modern Singapore 1819–2005* (p. 35). Singapore: NUS Press. Call no.: RSING 959.57 TUR-[HIS]
- 3 Hare, G. T. (1898, July). The game of chap-ji-ki. *Journal of the Straits Branch of the Royal Asiatic Society*, 31, 63–71, 48.
- 4 The term Peranakan or Straits Chinese generally refers to people of mixed Chinese and Malay/Indonesian heritage. Peranakan males are known as *babas* while the females are known as *nanyas* (or *nyonyas*). See National Library Board. (August 26, 2013). *Peranakan [Straits Chinese] community* written by Koh, Jaime. Retrieved from Singapore Infopedia.
- 5 Multi-million dollar chap-ji-kee racket. (1973, February 27). *New Nation*, p. 7. Retrieved from NewspaperSG.

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