# 侨批局与侨批网络

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## 侨批

新加坡的华人移民把大部分收入寄回中国的家人。所用的工具是侨批，即附有汇款的家书。这些书信中有六成以上是寄给父母或祖父母的，收信人大多为男性，这反映了中国家庭的父权结构。[1] 由于许多移民不会写字，便由职业代书人代写，每封收费三至六分钱。[2]

侨批兼具经济和社会功能。它们供养家乡的家人，资助子女读书和建造房屋，并支付祭祖费用。它们还维系着移民在家族和村庄中的位置，这对他日后返乡以及在宗族中的地位都很重要。由于移民会找本群体的代书人，书信便以各社群的方言写成。因此，汇款体系强化了新加坡华人社会的方言结构。

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## 侨批局

书信和款项由专门的商号即侨批局递送。1887年，新加坡有49家侨批局，其中34家由潮州人经营，12家由福建人经营，客家人经营2家，广府人经营1家。1886年它们寄出侨批180,000件，三年后增至280,000件。[3] 20世纪初，新加坡约有200家侨批局，远多于槟城的70至80家、曼谷的约50家和雅加达的20家。[4]

这些数字显示了新加坡的枢纽地位。东南亚各地移民的汇款经由新加坡流向华南，使这座城市成为南洋与家乡地区之间通道的主要节点。[5] 作为区域资金流动枢纽的这一角色，在新加坡此后历史的每个时期都一再出现，从1968年的亚洲美元市场到今天的家族办公室，莫不如此。

## 侨批业务如何运作

侨批局集邮局、汇款业务和贸易行的功能于一身。它们通常通过移民聚居区的店铺和代理人收集书信和款项，再通过家乡地区的联号把它们交到中国的家人手中。款项往往并不以现金形式转移。侨批局用在新加坡收集的资金购买货物或外汇出口到中国，其联号再从所得款项中向家属付款。[6] 侨批局赚取手续费，并从资金沉淀和汇兑中获利。

这一体系完全建立在信任之上。移民把积蓄交给本方言群和同乡开办的商号，相信它们会把钱交到自己多年不得相见的家人手中。侨批局又依赖它们所信任的中国联号。收据和回批经由同一途径返回，确认款项已经送达。欺诈或倒闭造成的损失时有发生，但这一网络在一百多年间表现出了惊人的可靠性。

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## 鼎盛、衰落与遗产

侨批业务在第二次世界大战后的几年间达到鼎盛，成为新加坡最赚钱的行业之一。由于中国的政治变化以及新加坡向民族国家的转型削弱了这一体系，侨批局的数量从1940年代末的约200家减少到1970年的约60家。[7] 包括新加坡华资银行在内的银行接管了大部分剩余业务。2013年，侨批档案被列入联合国教科文组织《世界记忆名录》。[8]

对于今天的合规人员来说，侨批局令人联想到一些不安的问题。通过可信联号网络转移资金、且往往不发生资金实际移动的非正式价值转移体系，是反洗钱工作中常见的关注点。使侨批体系高效运作的那些特点，即封闭网络内的信任、通过贸易结算以及有限的文件记录，同样使其现代继承者难以监管。本书H部分将探讨新加坡如今如何监管支付服务和汇款业务。

## 常见误解

新加坡的华人网络有时被描述为纯粹基于家族关系的封闭体系。实际上，这些网络是分层的：家庭是最内圈，宗族和同乡会馆是第二圈，方言群是更大的一圈，整个华人社群则是最外圈。每一层都有自己的机构和各自的信任程度。陈笃生和佘有进等成功商人还与欧洲商行和殖民政府建立了关系。这些网络既足够开放，能够与更广泛的经济相连；又足够封闭，能够约束成员履行义务。

# 注释

1. “Qiaopi: Remittance letters from Chinese migrants”, *Culturepaedia*（新加坡华族文化中心），2026年9月访问：60%以上的侨批寄给祖父母或父母（父系），收信人以男性为主。 ↩

2. “Qiaopi: Remittance letters from Chinese migrants”, *Culturepaedia*，2026年9月访问：书信常由职业代书人撰写，收费“three to six cents per letter”。 ↩

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3. Hong Liu and Huimei Zhang, "Singapore as a nexus of migration corridors: The qiaopi system and diasporic heritage", *Asian and Pacific Migration Journal*, 2020（摘要与概述）：1887年有49家侨批局，其中潮州人经营34家、福建人12家、客家人2家、广府人1家；"180,000 packages of qiaopi sent in 1886, which increased to 280,000 three years later"。 ↩
4. Liu and Zhang, "Singapore as a nexus of migration corridors", *Asian and Pacific Migration Journal*, 2020：20世纪初新加坡约有200家侨批局，槟城70–80家，曼谷约50家，雅加达20家。 ↩
5. Liu and Zhang, "Singapore as a nexus of migration corridors", *Asian and Pacific Migration Journal*, 2020：侨批局和商业团体巩固了新加坡作为连接东南亚华人社群与其家乡的主要移民通道的地位。 ↩
6. 关于侨批局的经营模式，包括将所收资金用于贸易和汇兑业务以及通过中国联号结算，参见Liu and Zhang, "Singapore as a nexus of migration corridors"，以及Kwa Chong Guan and Kua Bak Lim (eds), *A General History of the Chinese in Singapore*, 2019中的"Money by Mail to China: Qiaopi and Chinese Remittance in Singapore"一章。 ↩
7. Liu and Zhang, "Singapore as a nexus of migration corridors", *Asian and Pacific Migration Journal*, 2020：战后时期是"golden era"；侨批局数量"declined from its peak of 200 in the late 1940s to about 60 in 1970"。 ↩
8. "Qiaopi: Remittance letters from Chinese migrants", *Culturepaedia*，2026年9月访问：侨批"included in the UNESCO Memory of the World Register in 2013"。 ↩

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