

# 2013

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MENDAKI

# Policy Digest 2013

# CEO's Forward

This year marks the 12th year of our Policy Digest publication. Over the decade, the policy digest had raised many issues, thoughts and commentaries on national policies. Through contributions from writers over the years, we had also seen a degree of maturity and content appreciation that level up the thought discourses on issues that are of key relevance to the Malay/Muslim community.

In 2013, as the national landscape continues to change, many new policies are announced by the government. Inclusivity and consultative and holistic approaches in disseminating national policies seem to be the way forward. Public dialogues through platforms like the 'Singapore Conversations' had taken centre stage, with many citizens coming forward to participate in shaping national policies. Through these dialogues, the Singaporean real concerns were raised and discussed and collectively contributed to an upstream shift of policy measures, largely in the field of Education, Family and Employability.

The Policy Digest acts as a platform where such issues of common community interests are further discussed, analysed and communicated to the larger groups of the Malay/Muslim community. It is our hoped that through this upstream effort, more positive discourses, dialogues and community narratives will be generated, especially among the Malay/Muslim Organisations (MMOs) that will level up the degree of conscientisation and thought leadership within the community. Through the collective appreciation of these policies, the community will thus be able to sharpen its common purpose and increase its active contributions to the larger national discourses.

Finally, as this is the last edition of The Policy Digest my team and I worked together on, I would like to express my heartfelt thanks to all those who had journeyed with us either by contributions of academic writings, commentaries and/or critiques that had helped us grow in our policy understanding and appreciation. I strongly believe that our community's learning could be further strengthened through the documentation and publication of ideas and discourses and I am certain that the community will collectively continue to seed and grow the spirit of learning and sharing as we bring the community to greater heights.



**Moliyah Hashim**  
Chief Executive Officer  
2010 - 2013

# Editor's Note

In 2013, Singapore marked a “watershed year” when the Population White Paper: A Sustainable Population for a Dynamic Singapore unveiled the roadmap for Singapore’s population policies to address the demographic challenge by 2030. The aim is to build a sustainable population with a strong Singaporean core — that strengthens our social cohesion, while providing a good living environment for Singaporeans and maintaining our economic vitality.

Also, in PM Lee Hsien Loong’s delivery of the 2013 National Day Rally Speech, he said: “Singaporeans sense correctly that the country is at a turning point. I understand your concerns. I promise you, you will not be facing these challenges alone, because we’re all in this together. We will find a new way to thrive in this new environment... We must make now a strategic shift in our approach to nation-building.”

In this edition of the MENDAKI Policy Digest 2013, we examine how these recent policy reviews affect Singaporeans, particularly the Malay/Muslim community. The policy digest has two sections. Section I features articles from research officers of the MENDAKI Research and Policy Development (RPD), an academic, Prof. Tan Khue Giap (Asian Competitiveness Institute, LKYSPP) and a medical professional, Dr Noorul Fatha (Ministry of Health). Section II summarizes and analyses the key policy initiatives that were announced in 2013.

We would like to thank all the contributors in this policy digest for their patience and understanding in working towards the production of this publication. I would like to thank Prof. Tan Khue Giap (Asian Competitiveness Institute, LKYSPP), Prof. Narayanan Ganapathy (Sociology Department, NUS), Dr. Mardiana Abu Bakar (NIE/NTU) and Dr. Suzaina Abdul Kadir (LKYSPP) in providing advice in the preparation of the digest.

From MENDAKI, I would like to thank Sabrena Abdullah for proof reading the manuscript, and Muhammad Nadim Adam for coordinating the publication of the manuscript. Last but not least, Chairman Dr Yaacob Ibrahim, and CEO Madam Moliah Hashim, for the advice and encouragement in the publication of this digest.

Aidaroyani Adam  
Editor

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# I

The Malay/Muslim  
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in 2013 & Beyond

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The human brain  
develops most rapidly  
from birth through  
the age of 5.



# “Melentur buluh biarlah dari rebungnya”: Elevating the Malay/Muslim community through Early Childhood Education

By Siti Khadijah Setyo R S

## *Abstract*

Quality early childhood education (ECE) plays a pivotal role in laying the foundations for children's learning and academic trajectories. The early years are imperative for children's development as the brain is most receptive to learning, and access to quality pre-school education ensures that children get a strong start in life. The Singapore government has unveiled several key policies and initiatives to ensure that every child has access to quality and affordable ECE. This article highlights these key policies and initiatives, and how the Malay/Muslim community (MMC) can tap on these national resources in a bid to raise its educational standards and subsequently, its socioeconomic well-being in the long run. Despite these initiatives, there are bound to be challenges or “factors of resistance” that may impede the participation of Malay/Muslim families, especially those from disadvantaged backgrounds, in providing quality ECE for their children. Hence this article also aims to uncover these “factors of resistance” and how through concerted efforts by various stakeholders such as Malay/Muslim organisations (MMOs), community leaders and parents, these barriers can be broken down to ensure that every child is given the opportunity for an equal headstart through quality and affordable ECE.

## *Keywords*

Early childhood education; preschool; early years development; disadvantaged background; barriers to educational opportunities

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One of the keys to a quality preschool education is the provision of a good curriculum that meets the developmental needs of young children.”

### *Introduction*

The early years of a child are critical in laying the foundations for all that is to come. Research from the field of neuroscience has proven that the human brain develops most rapidly from birth through the age of 5; (Shonkoff & Philips, 2000) a crucial time for cognitive, emotional, social and physical developments, when children build either a strong or fragile foundation for future growth and learning. In light of this critical developmental period, quality early childhood education (ECE) plays a critical role and provides the essential support needed for future success in life and in school (Bowman, Donovan & Burns, 2000).

### *Benefits and lasting effects of quality ECE*

Various studies have demonstrated the benefits and lasting effects of quality ECE on young children's cognitive, social and emotional development. Camilli, Vargas, Ryan & Barnett (2010), highlighted that ECE produces an average immediate effect of about half (0.50) a standard deviation on cognitive development, which is the equivalent of 7 or 8 points on an IQ test, or a move from the 30<sup>th</sup> to 50<sup>th</sup> percentile for achievement test scores. Apart from cognitive developments, quality ECE also has significant lasting effects on school progress and social behaviour (Aos et al., 2004). The lasting effects of ECE, especially for children from low-income families, were also demonstrated through the High/Scope Perry Preschool Study Through Age 40 (Schweinhart et al., 2005)<sup>1</sup> whereby 97% of participants that took part in the study from 1962 to 1967 were interviewed at the age of 40. The study found that adults who participated in the project had higher earnings, were more likely to hold a job and were more likely to have graduated from high school than adults who did not attend pre-school. Finally, investment in ECE also provides substantial societal returns as for every dollar invested in ECE results in a \$3-\$16 return of investment (Reynolds, Temple, White, Or and Robertson, 2011).

### *Improving the quality of pre-school education in Singapore*

Following the release of a study by the Economist Intelligence Unit (2012)<sup>2</sup>, Singapore's ECE sector came under the spotlight as it was ranked 29 out of 45 in the Starting Well Index.<sup>3</sup> Prime Minister (PM) Lee Hsien Loong articulated in his National Day Rally speech last year on the need to “substantially raise the quality of pre-school education for children aged 5 and 6 years olds” (Lee, 2012: 5). In an article published in Berita Harian, Speaker of Parliament, Madam Halimah Yacob, also encouraged Malay/Muslim parents to give more attention and be involved in their children's early years education; so as to ensure that Malay/Muslim students are given the necessary headstart to their educational journey (Azahar, 2013). Fuelled by the growing awareness on the developmental importance of the early years of life, a plethora of efforts

is currently underway to improve the standards and accessibility of pre-school education in Singapore. In the next section, I will highlight key policies and initiatives introduced, and the implications they have on the Malay/Muslim community (MMC).

### *Key policies and initiatives*

#### **Developing life-long learners through holistic pre-school education**

One of the keys to a quality preschool education is the provision of a good curriculum that meets the developmental needs of young children. Prior to 2003, Singapore's pre-school education was perceived as preparation for primary school and thus kindergartens tended to put emphasis on academic skills through a “didactic teaching approach that put children through repetitious exercises” (Tan, 2007:39). As Singapore progresses towards a knowledge-based economy that values creativity, Ministry of Education (MOE) published a curriculum framework, “Nurturing Early Learners: A Framework for a Kindergarten Curriculum in Singapore” in 2003. This framework served as a guide for kindergartens and child care centres to tailor a curriculum that engage the child in life-long learning through the integration of learning activities in the areas of creative expressions, literacy and numeracy, motor skills development and self and social awareness. In an effort to ensure relevance of curriculum to the developmental needs of children and to enhance programme quality and delivery across the sector, a refreshed Kindergarten Curriculum Framework (KCF) was launched in 2013. Incorporating professional advice from school educators and early childhood experts as well as the best practices of curriculum frameworks internationally, the refreshed KCF highlights the importance of holistic development of children and lays out clearer teaching guidelines and desired learning goals (MOE, 2013c).

#### **Raising quality standards of early childhood sector**

The Early Childhood and Development Agency (ECDA)<sup>4</sup> was launched on 1 April 2013 to “oversee the regulation and development of kindergarten and child/infant care programmes for children below the age of 6” (MOE, 2013a). Amongst other things, ECDA's scope of responsibilities include overseeing measures to raise quality standards of early childhood sector, implementing master plan for infrastructure and manpower resources and conducting public education to raise parents' awareness and support towards their children's development (ECDA, 2012). The setting up of a coordinating and regulatory agency such as ECDA demonstrates the government's commitment in ensuring a certain level of standards for the ECE sector, which is integral in raising the quality of ECE in Singapore.

#### **Nurturing the love of learning**

MOE had previously provided kindergarten education within the formal education system through the Pre-Primary Programme (1979-1990) and the Preparatory-Year Programme (1991-1993). These programmes allowed five year-old children to be admitted into selected primary schools to facilitate the learning of the English and Chinese languages. However, these programmes have ceased to exist since 1993 as it was found that an extra year of schooling year demanded a significant increase in financial and manpower resources (Tan, 2007).

<sup>1</sup> From 1962 to 1967, the High/Scope Perry Preschool Program was conducted for young children to help them avoid school failure and related problems. 123 low-income African-American children who were assessed to be at high risk of school failure were randomly assigned into 2 two groups (58 of them to a programme group that received high-quality preschool programme at ages 3 and 4, and 65 to a control group that received no preschool programme). Results demonstrated that the educational and life outcomes for the children receiving the programme were much better than those who did not receive the programme.

<sup>2</sup> The study was commissioned by Lien Foundation.

<sup>3</sup> The study considered factors ranging from availability and affordability to quality of programmes.

<sup>4</sup> ECDA is an autonomous agency jointly overseen by Ministry of Education (MOE) and Ministry of Social and Family Development (MSF).



In a continuous effort to nurture the love of learning and providing quality and affordable pre-school education for every young children, MOE announced that 15 pilot MOE kindergartens<sup>5</sup> will be set up in the next few years. Of the 15, five<sup>6</sup> will start operating and enrolling Kindergarten 1 (K1) children in January 2014 (MOE, 2013b). These kindergartens, located at primary schools and community spaces in Housing Board estates, are expected to benefit children from modest family backgrounds as Singaporeans are required to pay a monthly fee of \$150. To reduce the financial burden of and to encourage more families from modest background to enroll their children into MOE kindergartens, financial assistance is available for families with gross monthly household income not exceeding \$3500.<sup>7</sup>

### Enhanced support for pre-school Anchor Operators (AOPs) and non-Anchor Operators (non-AOPs)

Pre-school providers play a crucial role in ensuring the provision of quality ECE for all young children. Hence it is pivotal that adequate support and resources are provided to pre-school operators to ensure that they are able to provide a holistic and conducive learning environment for our children. In recognising the valued role of pre-school operators, MSF has announced various support schemes for both AOPs and non-AOPs to meet their rising operational needs.

#### Expansion of AOP scheme

The AOP scheme was introduced in 2009 to provide funding support to eligible operators in scaling up their provision of quality and affordable ECE and care services for all. Currently there are two AOPs<sup>8</sup> within the ECE sector, which make up 20% of childcare centres and 15% kindergartens (REACH, 2013). In return for government grants and subsidies, AOPs are required to provide affordable, good-quality pre-school services aimed at low and middle-income families.

To expand the provision of quality and affordable pre-school places for more families, especially those from disadvantaged backgrounds, the Government reviewed the eligibility criteria for more pre-school operators to be considered as AOPs. Under the new guidelines, fees for full-day childcare programme are capped at \$720 a month, \$160 for kindergarten and \$1275 for infant services and current operators that have good track record, are demonstrating strong regulatory compliance and governance and able to maintain a financial guarantee equivalent to 6 months of operating costs are welcome to apply for AOP status (ECDA, 2013a). With the expansion of the AOPs scheme, cheaper and better provision of pre-school programmes will be available and parents are accorded greater choices in selecting pre-school providers for their children.

#### Greater support schemes for non-AOPs

As part of a greater push to help pre-school operators that are receiving little or no government funding, \$25 million is set aside to fund a suite of support schemes for non-AOPs. These support initiatives will help non-AOPs raise quality while remaining affordable, and hence a viable option for low- to middle-income families (Chia, 2013). The first suite of support

scheme introduced in August was the Enhanced Development Grant for new childcare operators run by Voluntary Welfare Organisations (VWOs) at Housing and Development Board (HDB) blocks. Under the enhanced grant, subsidies to defray the start-up costs involved in the infrastructural development of new centres will increase from 20% to 50%.<sup>9</sup> Additionally ECDA will introduce a Pre-school Opportunity Fund to support innovative projects run by non-AOPs that promote the holistic development of pre-school children from less advantaged<sup>10</sup> or at-risk background.<sup>11</sup> Projects may include learning and development programmes, partnerships with external stakeholders or customized in-house initiatives that support the holistic development of pre-school children, and a grant of up to \$1300 will be given per qualifying child for each project (ECDA, 2013c). This fund provides opportunity for pre-school children, especially those from disadvantaged background, to undergo valuable experiences that will contribute to their early years development.

“The AOP scheme was introduced in 2009 to provide funding support to eligible operators in scaling up their provision of quality and affordable ECE and care services for all.”

The second suite of support for non-AOPs was introduced in September when MSF announced that \$40 million are set aside over the next five years to fund the Infrastructure Support Schemes. The schemes include supporting childcare centres in high demand areas and in workplaces. The Portable Rental Subsidy helps to defray the cost of operating in commercial non-HDB void deck premises to give centres in high demand areas the flexibility to take up alternative premises beyond HDB void decks. Support for centres in high demand areas also includes the Kindergarten Conversion Grant that aids in defraying the conversion cost involved for kindergartens to provide full-day childcare services. In providing support and convenience for parents who prefer utilising childcare services at or near their workplaces, the Workplace Child Care Centre Scheme was extended to non-government owned buildings. On top of these initiatives, non-AOPs may also benefit from a new Training and Learning Resources Grant<sup>12</sup> for materials and equipment that support children's holistic development (ECDA, 2013b).

#### *Impacts on the Malay/Muslim community*

Despite making vast improvements in educational achievement over the past 30 years, Malay/Muslim students are still lagging behind in comparison to their peers of other ethnic backgrounds. In 2011, only 92.3% of Malay pupils who sat for the Primary School Leaving Examination (PSLE) were eligible for secondary school. Malay pupils performances in Standard English Language and Standard Mathematics were also unsatisfactorily, as only 94.9% and 60.1% of them passed the respective subjects at PSLE (MOE, 2012)<sup>13</sup>. Amongst other

<sup>5</sup> MOE kindergartens will operate two sessions (morning and afternoon) and each session will be a four-hour programme. MOE will be rolling out a curriculum with a “distinct Singapore flavour”. For more information, please see <http://www.channelnewsasia.com/news/singapore/curriculum-for-moe/797486.html>

<sup>6</sup> The five pilot MOE-kindergartens that will start operating in 2014 are located in primary schools; Blangah Rise Primary School, Dazhong Primary School, Farrer Park Primary School and Punggol View Primary School, and in HDB neighbourhood at Block 489C Tampines Street 45.

<sup>7</sup> Gross per capita income not exceeding \$875

<sup>8</sup> PAP Community Foundation (PCF) and NTUC's My First Skool

<sup>9</sup> On average, operators will receive subsidies of up to \$200,000 for each new centre.

<sup>10</sup> As a guideline, less advantaged backgrounds refer to families earning a gross household income of \$4500 or below; or per capita income of \$1125 or below.

<sup>11</sup> Children who lack good family support or without conducive home conditions and typically, characterized by low academic performance, poor social skills or disengagement in school.

<sup>12</sup> Grant of up to \$4000 per annum over 3 years.

<sup>13</sup> In comparison, 98.9% and 96.1% of Chinese and Indian students respectively were eligible for secondary school.

reasons, the unsatisfactory performance in academic achievement could be attributed to the lack of exposure to quality ECE. Research has shown that an intensive two-year early childhood programme for infants and toddlers could eliminate most, if not all, of the achievement gap found at the point of entry to formal education (Halle et al., 2009). Additionally, given the lasting effects of quality ECE, as demonstrated by the High/Scope Perry Preschool study, there are higher chances of Malay students attaining better academic achievements throughout their educational journey if they were exposed to quality ECE in their early years.<sup>14</sup>

ECE policies and initiatives introduced in 2013 benefit the Malay/Muslim families, especially those of lower-income, in terms of providing access to quality and affordable pre-school education for their young children. With the setting up of more affordable and quality pre-school providers such as MOE kindergartens, alongside with AOPs such as PCF and NTUC's My First Skool and various financial assistance schemes<sup>15</sup>, children from low-income Malay families will have access to quality ECE that will contribute to better academic performance in the long run. Additionally, various grants introduced for non-AOPs such as the Pre-school Opportunity Fund will enhance students from disadvantaged background learning experiences. For instance MMO-run kindergartens such as Jamiyah Kindergarten and PPIS Early Childhood Education can tap on the grant to fund projects such as learning excursions, admission fees for plays and resources for character development activities to facilitate the holistic development of their students. Apart from benefiting the Malay/Muslim family unit, initiatives introduced will also benefit MMO-run early childhood service providers in leveling up and building their capacities. As general eligibility criteria for the various support schemes for non-AOPs, they will have to commit to quality improvement via the Singapore Pre-school Accreditation Framework (SPARK) process. Thus apart from receiving the various grants, MMO-run non-AOPs will commit to building their standards and capacities with the aim of attaining SPARK accreditation, and ultimately provide better services for the benefit of our Malay/Muslim children.

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Unsatisfactory performance  
in academic achievement  
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of exposure to quality ECE.”

While the various initiatives introduced are encouraging and could possibly increase the take up rate of ECE amongst Malay/Muslims, especially those from disadvantaged backgrounds, there are bound to be several challenges or “factors of resistance” that may hinder the participation of Malay/Muslim families, especially those from disadvantaged backgrounds, in providing quality ECE for their children. These “factors of resistance” will be discussed in the next section.

<sup>14</sup> Apart from exposure to quality ECE, the author acknowledges various other factors that contribute to the positive academic performance of Malay students. However given the proven developmental benefits of ECE, it is paramount that our Malay students have access to ECE to ensure a strong start to their educational journey.

<sup>15</sup> Financial assistance schemes such as Kindergarten Financial Assistance Scheme (KiFAS), Centre-Based Financial Assistance Scheme for Childcare (CFAC), Home Ownership Plus Education (HOPE) Scheme, PCF Headstart Fund and Mendaki's Pre-school Subsidy Scheme (ETF) are readily available for low-income Malay/Muslim families to tap on.

*“Factors of Resistance”: ECE and Malay/Muslim families from disadvantaged background*

**Lack of awareness on financial assistance**

Cost is one of the most common reasons that hamper pre-school education participation by families from low-income background. In a pre-school policy brief released by National Institute for Early Education Research (NIEER) (Barnett and Donald, 2007), pre-school participation amongst American children from low-income families are relatively low as compared to their peers from advantaged background. A similar trend is prevalent amongst low-income Malay/Muslim families and this is attributed to the relatively high fees involved in the provision of pre-school education.

In response to the high fees involved in pre-school education, apart from ensuring fees are affordable amongst AOPs, a plethora of financial assistance scheme is available at the national and community levels to ensure that Malay/Muslim children from disadvantaged background are given the opportunity to a good headstart via participation in preschool. For example the Education Trust Fund (ETF), which was launched in 2003, provides financial assistance for pre-school education to low-income families to encourage parents to send their children to childcare centres and kindergartens. Under the School Assistance Scheme (SAS), ETF also assisted primary to tertiary students from low-income families by disbursing book vouchers to help pay for textbooks, assessment books and stationaries. Since the establishment of ETF in 2003, more than 28000 students from preschool to tertiary level have benefited from this scheme. Whilst financial assistance schemes such as ETF have benefitted a lot of Malay/Muslim families with regards to financing their young children's pre-school education fees, there are still pockets within the community that are not enrolling their children into pre-school and often cite lack of financial resources or their lack of awareness on the existence of financial assistance schemes such as ETF.

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from low-income background.”

Hence it is paramount that more efforts are pumped in to ensure that low-income Malay/Muslim families are aware of the availability of such assistance schemes. In reaching out to the targeted group, MMOs play an integral role in ensuring that information regarding financial assistance for ECE reaches the Malay/Muslim families in a palatable manner. The National Council of Social Service (NCSS) has compiled and uploaded a list of various financial assistance schemes, inclusive of assistance for ECE, onto their website<sup>16</sup> for easy reference by those who are in need of aid. MMOs can consider embarking on a similar initiative and produce brochures on the availability of pre-school financial assistance schemes and ways to apply, in a palatable manner. This effort is to empower Malay/Muslim families with the necessary knowledge and ensure that no low-income Malay/Muslim family is deterred from enrolling their children to pre-school education due to the cost involved.

<sup>16</sup> For more information, see [www.ncss.org.sg/documents/AssistanceSchemes.pdf](http://www.ncss.org.sg/documents/AssistanceSchemes.pdf)

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**Malay children from low-income backgrounds are more likely to be at an educational disadvantage if their early years were spent in informal childcare.**

#### **Preference for informal childcare**

In meeting the economic demands of a globalised city, Singapore is witnessing an accelerated growth in the female labour force. The labour force participation rate for Singaporean women increased from 50.2% in 2000 to 52% in 2005 (GHS, 2005). As more women are entering the workforce, the role of parenting tends to fall in the purview of other players such as childcare centres and informal childcare arrangements such as nannies, au pairs and extended family members.

In 2005, 41% of Malay women are economically active (ibid) and such economic arrangement affects Malay families' child rearing practices. Tham (1993:6) argued that despite the increasing trend towards family nuclearization in Singapore, Malay families prefer to live in families of three or more generation. From 2005 to 2010, statistics reflected that the number of Malay households having three or more generation under the same roof increased by 8% for a one nuclear family structure and 53% for a two family nuclei structure (Census of Population, 2010). This is especially so with the increasing ageing population in Singapore and Blake (1992) highlighted that a Malay elderly female contributes in major ways to the maintenance and well-being of the family such as providing emotional support, performing household chores and childcare. Hence, it is a common practice for Malay families to employ informal childcare practices, such as having young children being taken care of by extended family members such as grandparents.

Malay families, especially those of low-income background, are more likely to employ informal childcare practices due to the cost factor. The average full- and half-day childcare monthly fees can reach up to \$876 and \$651 (ECDA, 2012) and such amount may be exorbitant for a low-income family who is earning less than \$2700 per month.

Apart from structural impediment such as cost, the preference for informal childcare is also attributed to employment-based factors such as irregular working hours and value-based factors such as trust and flexibility (Rutter & Evans, 2011). 44.1% of the Malay workforce is concentrated in the service and sales industry (Census of Population, 2010) and given the irregular shift hours of the industry, it is difficult for Malay families to enroll their children into childcare which operate within specific hours daily. The declining percentage of home ownership by Malay households, from 93.4% in 2000 to 89.6% in 2010 (Census of Population, 2010), also makes it difficult for parents to enroll their children into formal childcare as these families are usually caught in temporal living arrangements. Thus, value-based factors such as trust and flexibility increase the appeal of informal childcare as parents can make ad-hoc childcare arrangements according to their needs, and have an ease of mind knowing that their children is taken care of by family members or trusted acquaintances such as neighbours.

This preference for informal childcare has detrimental effects on the educational development of young children. Hansen and Hawkes (2009) looked at two dimensions of educational development – vocabulary and school readiness, and reported that children

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**Rates of parental involvement are lower in low-income families than those from the higher-income group.**

being looked after by grandparents scored well on the vocabulary test, but are less school ready than their peers who were in formal childcare. However the authors further concluded that higher vocabulary scores only manifest in students of advantaged background, and not in children of poorer families. Based on these conclusions, Malay children from low-income backgrounds are more likely to be at an educational disadvantage if their early years were spent in informal childcare.

#### **Knowledge gap amongst parents in playing the role of co-educators**

Parents play a pivotal role in supporting their children's learning as increasing parent involvement has been identified as a key mechanism for closing achievement gaps between more and less advantaged students (Dearing & Kreider et al., 2006). The Parents in Education (PIE) Fund, introduced in 2012 by MOE to enhance school-based parent partnership efforts in education, attest to the importance of parental support in children's academic achievements. The creation of a community of families, students, teachers and school administrators is encouraged as such concerted support will be very beneficial for children's learning (Booth & Dunn, 1996).

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**economically deprived families view schools as “frightening monolith”.**

However researchers found that rates of parental involvement are lower in low-income families than those from the higher-income group (Epstein, 1995; Abrams & Gibbs, 2002) as low-income parents tend to feel less in control of their child's success in school and they experience a lack of confidence in their own ability in providing support to their children's learning (Chavkin and Williams, 1989), causing them being at risk of poor academic performance. Parents' lack of confidence, and thus passiveness, in supporting their children's learning is attributed to the lack of knowledge and skills in becoming adept co-educators for their children's early years learning. Such lack of confidence, or even fear, in playing the role of co-educators, may be a strong deterrent for low-income Malay families to enroll their young children into pre-schools and thus causing them to opt their children out of the ECE system.

Various efforts have been in place to equip families with adequate resources and knowledge in providing support for their children's education. In complementing national initiatives such as PIE and Parents Education in Pre-school (PEPS), MMOs have introduced various programmes and initiatives such as Maju Minda Matematika (3M) by MENDAKI and the Learning Kit Series by AMP, to empower Malay families with the knowledge, skills and resources to be co-educators in supporting their children's learning. For example, 3M aims to increase parents' knowledge and understanding of basic Mathematical concepts and this will turn heightened parents' confidence in engaging their children for home-based activities that would develop problem-solving and numeracy skills.

Thus in order to garner greater parental involvement in children's early years learning and development, more upstream programmes and initiatives could be conducted by various MMOs. These programmes will be useful in empowering Malay families, especially those of disadvantaged backgrounds, with the necessary resources and knowledge to provide stimulating learning environment at home and ensuring maximum congruency between the educative environment of the school and the home.

### **Perception of education as “middle-class” value**

Payne (1996) argued that the middle-class view education as “crucial for climbing success ladder and making money”, while those from the lower-income “value and revere education as abstract, but not as reality” (Payne, 1996: 42-43). Such attitude towards education is often shaped by their “social position that engenders particular types of cultural practices, habits and dispositions that are developed through lasting experiences by interacting under particular class and racial circumstances” (Baharom Adzahar, 2012: 155). As opposed to “concerted cultivation” (Lareau, 2003) being a prevalent parenting style amongst middle-income families, low-income families tend to detach themselves from their children’s education and are less likely to interact with social institutions such as schools. This is because economically deprived families view schools as “frightening monolith” (Lightfoot, 1978) as the power of knowledge makes them feel inadequate and spur them to disconnect from the institution.

Given their social habitus and lived experiences with the educational institution, low-income Malay families tend to have a disconnection with education and hence perceived education as not being important. The concept of “structured play” employed by pre-school providers to tailor their curriculum may also not be appreciated by Malay families from low-income backgrounds who may view pre-school education as literally “child’s play”. Additionally, such perception is compounded by the lack of economic resources, resulting in the families not putting pre-school education as top priority. This attitude towards education may be a contributing factor in hampering the take up rate of ECE amongst disadvantaged Malay families, especially given the fact that pre-school education is not compulsory in Singapore.

Such indifference towards pre-school education is unsettling and it is instrumental that we break down these mental barriers through active engagements and positive role modeling. “Parent champions” play a pivotal role in sharing their experiences and ideas with other parents on the importance of pre-school education. Additionally, it would be useful to highlight success stories of children from low-income families as a source of inspiration for other families of similar background. Such shared experiences would instill a sense of camaraderie and belonging, and ultimately give them the aspiration to attain the same level of achievement, or even scale greater heights.

### *Conclusion*

Research has shown the benefits and lasting effects of ECE on the educational development of children and thus it is encouraging to witness the level of commitment by the government in promoting ECE, and ensuring that every child has access to quality and affordable pre-school education. Although our Malay/Muslim students have charted remarkable improvements in terms of educational attainment for the past 30 years, there is still room for improvements as they are still lagging behind their peers of other ethnicities. This could be due to the unequal headstart Malay/Muslim students, especially those from disadvantaged backgrounds, experienced in their early developmental years. Given the plethora of policies and initiatives introduced by the government vis-à-vis the ECE sector, both Malay/Muslim families and MMO-run ECE providers should tap on readily available assistance and grants to ensure that our Malay/Muslim students have access to quality and affordable ECE. However there are bound to be challenges or “factors of resistance”, such as lack of awareness on the availability of financial assistance schemes, preference for informal childcare, knowledge gap in playing the role of co-educators and perception of education being incongruent to their worldview, impeding the take up of ECE amongst Malay/Muslim families. Through concerted efforts from various stakeholders; the government, parents, community leaders, and MMOs, it is our aim that every Malay/Muslim child is given the opportunity for an equal headstart, so as to continuously scale the peaks of excellence.



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Vulnerable Malay/Muslim families are not only measured in terms of their financial inadequacy and social ills that menacingly loom against the family members, but also in terms of their general physical, emotional and psychological well-being.



# Social Aspirations, Community Needs, Relevant Social Safety Nets & Its Implications for Vulnerable Malay/Muslim Families in Singapore

By Muhammad Nadim Adam

## *Abstract*

Slower global economic growth, combined with internal factors such as an increasingly ageing population, the slow growth of income, especially among the low-income group, and continued income disparity between the top and bottom percentile of wage earners had increased the demands for these socio-economic challenges to be more aggressively addressed, within the context of Singapore's present workfare system. In 2012 alone, \$1.3 billion had been spent just on the bottom 20 per cent of Singapore households<sup>1</sup>. Via the progressive wage model, Singapore tries to close the local income disparity through training and productivity gains for low-wage workers. This article is aimed to: (1) analyse the rationale behind the Government's strategies in the nature of distribution of social assistance rendered towards Singapore's needy residents; (2) and uncover how Malay/Muslim organizations (MMOs) can possibly assist the larger national cause towards more effective efforts for social inclusion, and thus, evading the creation of a permanent Malay underclass in Singapore.

## *Key Words/Phrases*

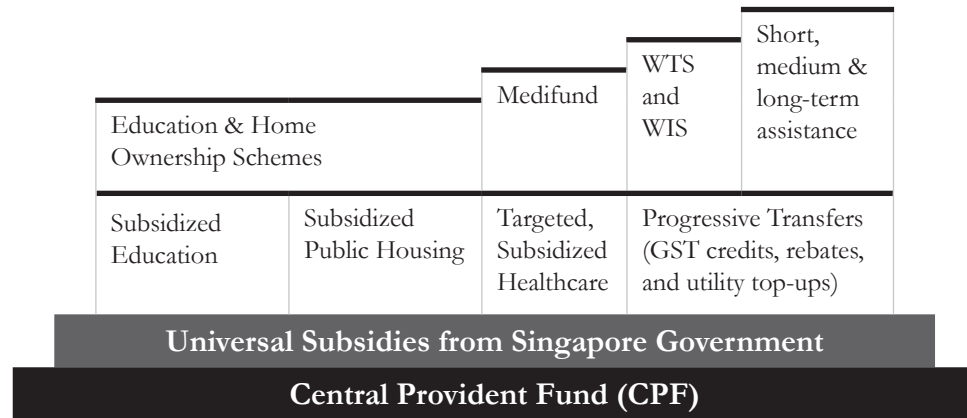
vulnerable Malay/Muslim families, income disparity, workfare system, progressive wage model, safety net initiatives, social inclusion, underclass

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<sup>1</sup> Based on Deputy Prime Minister and Minister for Finance Tharman Shanmugaratnam's speech at the NTUC Ordinary Delegates' Conference on Tuesday 29 October 2013.

## Background

In light of serving the increasing social needs of the disadvantaged groups among Singaporean citizens, relevant ministries in the local social service sector had introduced more intensive initiatives to their respective social assistance schemes. Minister for Social and Family Development, Chan Chun Sing, likened the framework of the multiple lines of assistance to help Singaporeans across spectrums in terms of help schemes that are overlapping one another as the “kuih lapis” way<sup>2</sup>. The general framework of these schemes is summarized below<sup>3</sup>:



Source: Ministry of Social and Family Development (2013)

## The Need for a More Inclusive Singapore

According to an article published by the Institute of Policy Studies (IPS), Singapore’s current social compact had been founded on the principles of self-reliance, high growth, full employment and a social security system which emphasizes individual savings and home ownership. This broad strategy, based on the spirit of workfare, which essence is about self-reliance, has served Singapore well, and rather widely admired abroad<sup>4</sup>. The term “workfare” here is defined as a government’s initiative that tops up the income of workers earning less than \$1,900 a month<sup>5</sup>, but at the same time, promote beneficiaries from the workfare model to continue working, or the very least, to be relevantly employable, in return for eligibility of the numerous national social assistance benefits<sup>6</sup>.

In the same think piece, it was however reported that the bottom 10 per cent of Singapore’s working age households have difficulty making basic ends meet; while the bottom third have little discretionary savings and are highly vulnerable to bouts of unemployment and illnesses. These

create major barriers to social mobility. It was further added that Singapore’s key social policies that were the foundation of the old social compact in the areas of housing, healthcare, social security, education and infrastructure were designed for an era characterized by a smaller, more youthful population, when there was ample room to boost productivity, thus, rising real wages and high rates of economic growth<sup>7</sup>.

“The bottom 10 per cent of Singapore’s working age households have difficulty making basic ends meet; while the bottom third have little discretionary savings and are highly vulnerable to bouts of unemployment and illnesses.”

However, with slower economic growth, an increasingly ageing population and stagnant wages, especially among the low-wage workers, this creates a situation of rising inequality, where the rich are getting richer and the bottom 20-30 per cent of the local households are apparently left behind<sup>8</sup>.

In the Key Household Income Trends, 2012, it was reported that real growth in average monthly household income per member increased for all Singaporean residents in 2012. However, poor households suffered a decline in incomes. The lowest 10 per cent are the hardest hit with a decline in wages in 2012<sup>9</sup>. If left unchecked, it may be argued that the bottom economic echelons will remain in the bottom rung of society.

## Singapore Cannot Afford the Development of a Permanent Underclass

American anthropologist, Oscar Lewis, who spent many years studying low-income families stricken by poverty in Latin America, identified that for low-income groups, if left unattended, the long-term effect may create the emergence of an underclass. According to Oscar Lewis, the underclass is a group of people who are vulnerable to the culture of poverty.

Traits of the culture of poverty refer to individuals who develop a sense of awkwardness, mistrust, fear, and in some cases, amounting to defiance towards formal institutions and the authorities. These individuals carry those sentiments based on the fact that they are sceptical towards those holding higher positions, as a result of their past friction and negative encounters with authority figures. Unable to effectively articulate their frustrations and apprehension towards the more privileged class, those who succumb in the culture of poverty may possibly face a situation of psychological pathology such as the behavioural pattern of fatalism, helplessness, dependence and inferiority<sup>10</sup>. In his research, Oscar Lewis (1966) however concluded that not all poor will necessarily fall into the culture of poverty. But by being prolonged poor, marginalized and feeling alienated, it increases the chance of those at the bottom rung to resort to anti-social behaviours<sup>11</sup>.

<sup>2</sup> Chan, Robin & Ong Hwee Hwee. (2013). “Tackling Poverty the ‘Kuih Lapis’ Way” in The Sunday Times, 17 November

<sup>3</sup> The diagram model was shared by Seah Yang Hee, Director of the ComCare and Social Support Division from the Ministry of Social and Family Development (MSF), during a seminar co-organized by the Singapore Research Nexus, The Social Science and Policy Research Cluster and the Centre for Social Development Asia at the Faculty of Arts and Social Sciences, National University of Singapore (NUS) on 24 September 2013.

<sup>4</sup> Yeoh Lam Keong, Donald Low and Manu Balakrishnan, “After Both a Cataclysmic Economic Crisis and a Watershed General Election, Singapore Stands at a Cusp of Forging a New Social Compact” in <http://www.ipscommons.sg/index.php/categories/society/58-rethinking-singapores-social-compact> (Retrieved on 07 October 2013)

<sup>5</sup> Chan, Robin & Ong Hwee Hwee. (2013). “Tackling Poverty the ‘Kuih Lapis’ Way” in The Sunday Times, 17 November.

<sup>6</sup> Trickey, Heather and Lodemel, Ivar, “Workfare in International Perspective: Accommodating Heterogeneity” and presented in the ESRC Labour Studies Seminar held at Warwick University on 28-29 March 2000.

<sup>7</sup> Op.cit.

<sup>8</sup> It had been reported that Singapore’s billionaire ranks have surged to a total of 21 individuals and families, according to the widely tracked Forbes Singapore 2013 rich list. The wealth of Singapore’s 50 richest is collectively worth US\$80 billion. See Gabriel, Anita, “Number of Billionaires Rises in Singapore’s Rich List” in The Straits Times, 30 August 2013, p.A3.

<sup>9</sup> See [http://www.singstat.gov.sg/Publications/publications\\_and\\_papers/household\\_income\\_and\\_expenditure/pp-s19.pdf](http://www.singstat.gov.sg/Publications/publications_and_papers/household_income_and_expenditure/pp-s19.pdf) (Retrieved on 31 October 2013)

<sup>10</sup> Lewis, Oscar. (1966). “The Culture of Poverty” in Scientific American, 215(4), pp.21-23.

<sup>11</sup> Lewis, Oscar. (1996). Ibid, p.24.

A more recent joint-study from Harvard University and Princeton University (Cass, R, Sunstein. 2012), testified the fact that if one is poor, one is more likely to be preoccupied with her/his economic situation, and therefore the mind has less room for other endeavours, indicating a strained mental intuition, and are less likely to perform well on other tasks. Thus, the under-performance of the poor is not necessarily because they were content of their state of poverty, but poverty may potentially impede one's cognitive capacity, on top of coping with the structural barriers and challenges<sup>12</sup>.

Human capital has become one of Singapore's most crucial, if not the most crucial economic driver for the island republic. The government cannot afford to have any pockets within its society to degenerate into a group of permanent underclass who are unable to break free from the vicious cycle of poverty, and thus, not being able to be a positive contributing member of the Singapore's social compact. The Malay/Muslim community is of no exception, as the community too are expected to progress like the other communities. However, this does not dismiss the reality that there are vulnerable individuals and families out there, who ought to be further understood, so that this group are being effectively tracked down, and do not fall through the social cracks.

### *Identifying the Vulnerable Malay/Muslim Families: A Brief Literature Review*

For Malay/Muslim families who live in the fringes of the larger framework of society, their presence had been discussed for quite some time now. As early as in the late 1950s, a Malay movie produced in Singapore by the Malay Film Productions, entitled *Masyarakat Pincang* (1958), served as a form of social critic, reminding the viewers of a group of socially excluded individuals within the community, who had been left behind in the cosmopolitan demands of Singapore – for being unable to cope with the cost of living in an urban setting, and impeded with limited opportunities to progress through the mobility ladder<sup>13</sup>.

Judith Djamour (1959) was particularly interested in better understanding of the “instability of Malay marriage” and how this instability affected the divorced couples themselves, their children, and their respective kinsmen<sup>14</sup>. In more recent times, Djamour's observation proves to be still relevant as the latest marriage and divorce statistical figures (*Statistics on Marriages and Divorces, 2013*) indicate that the divorce rate among Muslims in Singapore are still relatively higher as compared to their non-Muslim counterparts<sup>15</sup>.

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By being prolonged poor,  
marginalized and feeling  
alienated, it increases the  
chance of those at the  
bottom rung to resort to  
anti-social behaviours.”



<sup>12</sup> Cass, R. Sunstein. (17 September 2012). “How Poverty Takes Over the Mind”. See <http://www.bloomberg.com/news/2013-09-17/how-poverty-takes-over-the-mind.html> (Retrieved on 04 October 2013)

<sup>13</sup> A full view of the movie can be assessed at <http://www.youtube.com/watch?v=E-SZS2Jl0nc> (Retrieved on 21 November 2013)

<sup>14</sup> Djamour, Judith. (1959). Malay Kinship and Marriage in Singapore, London: Athlone Press, p.1.

<sup>15</sup> See [http://www.singstat.gov.sg/publications/publications\\_and\\_papers/marriages\\_and\\_divorces/smd2012.pdf](http://www.singstat.gov.sg/publications/publications_and_papers/marriages_and_divorces/smd2012.pdf) (Retrieved on 21 November 2013)

The issue of vulnerable Malay/Muslim families lingered further in Singapore post-independence. Tania Li's (1989) study stresses the fact that relationship between members of households cannot be taken for granted and need to be worked out. More often than not, family institutions disintegrate when communication break down between family members<sup>16</sup>.

For Myrna Blake (1992), her understanding of vulnerable Malay families was focused on how family members cope in their elderly age. According to Blake (1992), Malay elderly tend not to be able to support themselves in post-retirement age, and tend to be overtly reliant towards their children in providing both financial and physical support in the process of growing old<sup>17</sup>.

Realizing the importance of post-retirement planning, the government had since introduced the CPF Minimum Sum Scheme which aims to provide members with a monthly income to support a basic standard of living during their retirement. CPF members can apply to commence their monthly pay-outs from their Retirement Account when they reach their applicable Draw Down Age. The monthly pay-outs are designed to last for about 20 years, or until the member's Retirement Account savings are exhausted<sup>18</sup>.

Today, Malay/Muslim families tend to be caught in a situation of a “sandwich generation”, whereby breadwinners have to support their direct dependants who consist of young family members whom are at pre-working age, elderly family members who are no longer fit to work, and those who are permanently unable to work (physical and/or mental issues). This is supported by Tham Seong Chee's (1993) who argued that although there is an increasing trend towards family nuclearization in Singapore, but the Malay/Muslim community continue to live in families compromising of three or more generations<sup>19</sup>.

The turn of the new millennium saw increasing number of Malay/Muslim families who are unable to maintain strongly functioning family institutions. This is especially so in the context of minor marriages. Today, despite the fact the fact that minor marriages within Muslim community had declined - this does not dismiss the fact that the Muslim community in Singapore has the largest representation of young married couples, if compared to their non-Muslim counterparts<sup>20</sup>.

Minor marriages amongst Muslim couples are a concern based on the fact that it may perpetuate an intergenerational transfer of dysfunctionality<sup>21</sup>, while teenage mothers are subjected to a higher possibility of health hazards<sup>22</sup>.

<sup>16</sup> Li, Tania. (1989). Malays in Singapore: Culture, Economy and Ideology, Singapore: Oxford University Press, p.4.

<sup>17</sup> Blake, Myrna L. (1992). Growing Old in the Malay Community, Singapore: Times Academic Press, p.43.

<sup>18</sup> See <http://www.mom.gov.sg/employment-practices/employment-rights-conditions/cpf/Pages/minimum-sum-scheme.aspx> (Retrieved on 21 November 2013)

<sup>19</sup> Tham Seong Chee. (1993). Malay Family Structure: Change and Continuity with Reference to Singapore. Seminars and Occasional Papers Series No.13. Singapore: Department of Malay Studies, National University of Singapore, p.6.

<sup>20</sup> Statistics on Marriages and Divorces, Reference Year 2012. (2013) Singapore: Department of Statistics, p.10.

<sup>21</sup> In a media interview, Dr. Mohamad Maliki Osman, Minister of State for National Development and Defence argued that early marriages among Muslim couples tend to result in a situation of intergenerational transfer of dysfunctionality, whereby members within the families are unable to break the socio-economic cycle, such as succumbing into minor marriages that are passed on from a mother to her child, or break away from the vicious cycle of poverty. See Goh Chin Lian. (2013). “Malay Men Need to be More Proactive” in The Straits Times, 23 November, p.D4.

<sup>22</sup> It was reported by the World Health Organization (WHO) that having babies during adolescence has serious consequences for the health of the girl and her infant, especially in areas with weak health systems. See <http://www.who.int/mediacentre/factsheets/fs364/en/> (Retrieved on 12 September 2013).



For the young, married couples, the ultimate concern is when if they are financially unstable, which becomes more precarious when they struggle to keep up in meeting the demands of their children's growing-up expenses, especially when the quality of child nurturance and nutritional habits are compromised, as a result of financial strain.

More unfortunate, are cases when young mothers, who despite their academic qualifications, are unable to contribute to the badly needed household income, as these young mothers have resigned themselves to full-time babysitting at home, due to their inability to secure a better child-care arrangement for their children, or the demands from their husbands who expect them to become fulltime housewives, regardless the domestic financial strain – thus implying a deeper patriarchal complexity among certain Malay/Muslim families, whereby the ladies are expected to be more domesticated in the household front.

The social state of vulnerable Malay/Muslim families, motivated Zaleha Ahmad (2005) to categorize these Malay/Muslim families as being “dysfunctional”. These families are deemed as not financially independent to support themselves, the children in these families more often than not are faced with the situation of absent/incarcerated fathers, the overwhelming responsibilities of single-mothers fending the family institution alone, ill-equipped caregivers (usually grandparents or aunties/uncles), poor performance of children in schools and consistent inability among family members to rise up the mobility ladder<sup>23</sup>.

Prime Minister Lee Hsien Loong in his National Day Rally speech (2007) coined these vulnerable families as “at-risk families” who have little ability to break away from the poverty cycle, while their children continue to under-perform in terms of academic attainment, and vulnerable to the social risks such as teenage pregnancy and substance abuse. Unable to close the gap in terms of socio-economic attainment, members of these families are also vulnerable running into the risks of unemployment.

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The poor in this republic  
range from those going  
through temporary setbacks  
to families suddenly felled by  
illness, to the needy elderly  
and low-skilled workers.

In 2008, in an inter-ministry report, vulnerable families that were categorized as “dysfunctional” were identified as family institutions that were faced with multiple issues such as: parents and children whom are being incarcerated for criminal and juvenile offences; presence of domestic violence including child abuse; couples involved in minor marriages (with children); serially reconstituted families; repeat low-income Social Assistance clients; children who are beyond-parental-control and/or not enrolled in Primary 1; and youths who succumb to teenage pregnancy/abortion cases. In these families, members might also be faced with challenges such as mental illness, gambling and substance addiction<sup>24</sup>.

<sup>23</sup> Zaleha Ahmad. (2005). “Is the Malay Family Breaking Down?” in Karyawan, 6(1), Singapore: Association of Muslim Professionals (AMP), pp.6-8.

<sup>24</sup> Report of the Inter-Ministry Committee on Dysfunctional Families (2008), Singapore: Ministry of Community Development, Youth and Sports, p.7.

Today, vulnerable Malay/Muslim families are not only measured in terms of their financial inadequacy and social ills that menacingly loom against the family members, but also in terms of their general physical, emotional and psychological well-being. The National Health Survey 2011, which was released in 2013, indicated that the Malay/Muslim community are faced with poor health trends within the community, in which Malay/Muslims are over-represented, compared to other races in succumbing to chronic illnesses such as hypertension, high cholesterol level, obesity, smoking, poor mental health and exercise the least.

The biggest concern is when the main breadwinners for these families succumb to their illness and are unable to provide for their family sufficiently, as a result of their illnesses. This may not be helped by the present circumstances in Singapore, where citizens tend to be asset rich, but cash poor - in which, the factor of cash liquidity becomes an impediment.

### *The Financial Challenges of Vulnerable Malay/Muslim Families*

A study from the National University of Singapore (NUS) in 2008 indicated that Malay/Muslims in Singapore are significantly represented of members with low education qualifications and thus, low income attainment<sup>25</sup>. Based on the Census of Population 2010: Statistical Release 2 Households and Housing (2011) affirms the fact that the majority of the Malay workforce consist of the: craftsmen and related trade workers<sup>26</sup>; clerical support workers<sup>27</sup>, plant and machine operators; service and sales workers<sup>28</sup>; cleaners, labourers and related workers – many of which, their basic wages are below \$2,000 per month<sup>29</sup>.

Meanwhile, the Census of Population 2010: Statistical Release 2 – Households and Housing affirms the fact that the Malay/Muslim community's income median has fallen short from the national's income median. In 2010, Singapore's national median income was \$5,000. In the same year, the median income for the Malay/Muslim community was a mere \$3,844, as compared to their Chinese and Indian counterparts, whose median incomes were \$7,432 and \$5,370 respectively<sup>30</sup>.

Adopting the Multidimensional Poverty Index (MPI), developed and applied by the Oxford Poverty and Human Developmental Initiative (OPHI), with the support from the United Nations Development Program (UNDP), the idea of poverty in this article is not focused on absolute poverty, but emphasizes more on the complexities of relative poverty. In differentiating the terms, absolute poverty refers to the complete lack of resources to sustain life, while relative poverty refers to the inadequate lack of income when compared to the average standards living.

<sup>25</sup> Dhamani, Ishita. (2008). Income Inequality in Singapore: Causes, Consequences and Policy Options, (Singapore: National University of Singapore) See [http://lms.asknlearn.com/EdulearnNETUupload/dhs/learningobject/File/0c379700-0bd4-4149-4cfc-0c310f702686/Singapore\\_Income\\_Inequality\\_-\\_Reading\\_for\\_teachers.pdf](http://lms.asknlearn.com/EdulearnNETUupload/dhs/learningobject/File/0c379700-0bd4-4149-4cfc-0c310f702686/Singapore_Income_Inequality_-_Reading_for_teachers.pdf) (Retrieved on 05 September 2013).

<sup>26</sup> Craftsmen are classified by the Ministry of Manpower (MOM) among others as: mechanics, maintenance workers, electrician, electronic installer, welder, foreman, building painter, carpenter etc.

<sup>27</sup> Clerical support workers officially classified among others as: bank teller, clerk, data entry, secretary, telephone operator, typist etc.

<sup>28</sup> Service and sales officially classified among others as: lounge hostess, bartender, beautician, waiter, chef, childcare, despatch, security guard, shop assistant, dish washer, petrol station attendant, postman, housekeeper, sales demonstrator etc.

<sup>29</sup> Cleaners, labourers and related workers officially classified among others as: attendant, watchman, food and drink stall assistant, hand packer, hospital/clinic/laboratory attendant, kitchen assistant, library attendant, park/garden assistant, car-park attendant etc.

<sup>30</sup> See [http://www.singstat.gov.sg/publications/publications\\_and\\_papers/cop2010/census\\_2010\\_release2/cop2010sr2.pdf](http://www.singstat.gov.sg/publications/publications_and_papers/cop2010/census_2010_release2/cop2010sr2.pdf) (Retrieved on 01 November 2013)

As such, relative poverty implies that the individual has the ability to sustain his or her basic needs, but may lack the resources to engage in various social activities.<sup>31</sup>.

In fact, in response to more recent calls towards establishing a poverty line in Singapore, Prime Minister Lee Hsien Loong, argued that the poor in this republic range from those going through temporary setbacks to families suddenly felled by illness, to the needy elderly and low-skilled workers. Each of these groups need a different type and scale of assistance, and often, this cannot be accomplished by a rigid poverty line<sup>32</sup>.

### *Housing Arrangements Among Vulnerable Malay/Muslim Families*

As reported from the Census of Population 2010: Statistical Release 2 – Households and Housing (2011), official figures on the dwelling pattern of Malay/Muslim families show that a total of 30.7 per cent or almost one-third of the Malay/Muslim households live in 3-roomed HDB flats or smaller<sup>33</sup>. In fact, over two-third of the Malay households in Singapore occupy in public housing dwelling of 4-rooms or smaller.

However the figures above do not actually represent a deeper situation for a certain segment of Malay/Muslim families in Singapore. In November 2012, National Development Minister, Khaw Boon Wan, commented that 60 per cent of HDB rental blocks have reached the limit allowed for Malay residents, which is capped at 25 per cent per ethnic group, per block<sup>34</sup>. With the latest development, the Ministry of National Development (MND) is to review the quota earlier set. From case to case basis, families whom are technically homeless may be placed in interim public housing arrangement. But living conditions in interim public housing may prove to be a culture shock for some. This is because in an interim unit (a 3-room HDB unit), the residential space is being shared between 2-3 families. Complications tend to arise when total strangers suddenly are placed under one roof.

Quoted from The New Paper (14 March 2012), a young, Malay/Muslim interim dweller complained<sup>35</sup>.

“Hi, im one of the tenant who stays in the Interim Rental Housing Scheme...I’ve been living here since December 2011 while waiting for my 30mth debarment from hdb to rent a flat..and now im waiting for a letter from HDB to give us a flat to rent on our own.. Well, im just sharing with the public what ive seen, went tru all these while im staying here.. My family of 5 were given a common room to stay with a monthly rent of \$315 for the 1st 6mth and subsequently increase by \$50-\$80 after the 6 mth.. no doubt the rental prices were below market rates but living conditions were far beyond happy.. we are required to share the units with another family members which may consist of 2 people if your lucky or for my case, its 11 people in a family..so you can imagine how crowded the 3 room flat will be. ive seen so many quarrels and fights in this block. some end up injured or attempt to commit suicide due to the stress that we got to endure.. the SP services bills were shared among 2 or 3 families.. yes there are even 3 families in a unit..”<sup>36</sup>

Taking heed from the lessons learnt from the dwellers of interim housing, in a symposium, organised by the Ang Mo Kio Family Service Centres (FSC) and UniSIM, practitioners discussed trends and challenges in the industry. The Ang Mo Kio FSC revealed more details on a pilot programme called Transition Plus, which was launched in January 2013. The program is targeted to provide accessible help readily to interim residents in the neighbourhood more conveniently, as the social service professionals from Ang Mo Kio FSC based themselves in a converted office in one of the interim blocks, so that these professionals can conduct their walkabouts and door-to-door interactions<sup>37</sup>.

A similar initiative is also presently being carried out by a non-profit organization called Pave, that in early 2013, had set up a branch in Siglap to help needy residents living in the neighbourhood’s interim dwellings<sup>38</sup>.

### *Financial Woes & Spending Lifestyle That May Lead Towards Vulnerability*

In terms of finance and debt management, the extent of how chronic are the Singaporean Malay/Muslim households is not available, but there are sufficient emerging trends within the community, for Muslim self-help bodies like the Association of Muslim Professionals (AMP), to start on a new initiative called the Debt Advisory Centre (DAC), which is a one-stop center that provides education and advice to individuals who face debt problems, and was launched on 01 April 2013<sup>39</sup>. Since inception, it was reported that out of the 153 cases handled by DAC as of from April right to September 2013, there were 80 cases that involved complex debts which amounted to more than \$1.7 million, and of the total cases, 84 per cent of the clients are already married and have children<sup>40</sup>.

At the national level, according to a Credit Bureau Singapore (CBS) report, the average amount of debt per borrower is up 27% as compared to five years ago<sup>41</sup>. Meanwhile, the Monetary Authority of Singapore (MAS) says that 5 to 10 per cent of borrowers in Singapore have probably overstretched themselves on their property purchases<sup>42</sup>.

Based on the same report, it was highlighted that youths aged 21-29 years old tend to overspend as a result of their lifestyle wants and aspirations. For young adults aged 30-39 years old, individuals in this category usually just got married, and tend to apply for home and renovation loans. Mid-life family members, especially the breadwinners, who are within the age range of 40-49 years old tend to be bogged down on expenses for both their children and sustaining the parents (sandwich generation). And for those nearing retirement age, medical costs were cited as the highest expenditure burden for them<sup>43</sup>.

However, based on a research done by a Harvard law professor, and an expert in the study of bankruptcy, (Warren, Elizabeth & Tyagi, Amelia. 2003), the findings pointed out that those who fall into the deepest financial troubles are not necessarily the destitute, nor the elderly who

<sup>31</sup> See <http://www.ophi.org.uk/policy/multidimensional-poverty-index/> (Retrieved on 01 November 2013)

<sup>32</sup> Chang, Rachel. (2013). “PM: We Don’t Need Poverty Line to Help the Poor” in The Sunday Times, 17 November, p.1

<sup>33</sup> See [http://www.singstat.gov.sg/publications/publications\\_and\\_papers/cop2010/census\\_2010\\_release2/cop2010sr2.pdf](http://www.singstat.gov.sg/publications/publications_and_papers/cop2010/census_2010_release2/cop2010sr2.pdf) (Retrieved on 01 November 2013)

<sup>34</sup> See <http://app.mnd.gov.sg/Newsroom/NewsPage.aspx?ID=4633&category=Parliamentary%20Q%20&%20A&year=2013&RA1=&RA2=&RA3=> (Retrieved on 13 September 2013)

<sup>35</sup> The typos in the quote are transcribed exactly based on the original text sent by the interim dweller.

<sup>36</sup> See <http://www.tnp.sg/forum/interim-rental-housing-scheme> (Retrieved 08 October 2013).

<sup>37</sup> See <http://app.msf.gov.sg/Portals/0/Summary/pressroom/MediaCoverage/Sep2013/200913%20ST%20pB2%20Govt%20to%20set%20up%20nationwide%20social%20service.pdf> (Retrieved on 22 November 2013)

<sup>38</sup> Op.cit.

<sup>39</sup> Saiful Nizam Jemain. (July-September 2013). “Towards a Positive Net Worth Community” in AMPlified, Issue No. 19, Singapore: Association of Muslim Professionals (AMP), p.4.

<sup>40</sup> Ervina Mohd Jamil. (2013). “Bijak Rancang Wang, Elak Perangkap Hutang” in Berita Harian, 28 September, p.3.

<sup>41</sup> Dhanaraj, Jennifer. (2013). “Living on the Credit Line” in The New Paper on Sunday, 11 August, pp.12-13.

<sup>42</sup> Ibid, p.12.

<sup>43</sup> Ibid, p.13.

may not have enough saving to last through the final living journey, or the impulsive consumer who lacks self-control in terms of spending, but consist of couples with children. Couples with children are more than twice as likely to file for bankruptcy as compared to childless couples – indicating clearly the sign of middle-class distress<sup>44</sup>.

Localizing it to the Malay/Muslim community's context, the above findings do explicitly imply that couples with children do have high dependency responsibilities. However, for parents with low-income, or for families faced with breadwinners who are long-term or chronically unemployed, these families do face a higher likelihood of multiple vulnerabilities. This is because studies (Jones, L.1991; McLoyd, V.C. 1989; and Thomson, E., Hanson, T., & McLanahan, S.S. 1994) have proven that parents, especially fathers who are poor, unemployed and/or facing financial and unemployment crises are far less likely to fulfill their economic and emotional responsibilities to their children.

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and coordinated.

### *Renegotiating the Social Contract: Strengthening the Social Safety Nets*

Singapore is an open economy adopting the minimalist welfare policy. According to Minister Mentor Lee Kuan Yew in an interview in 2011<sup>45</sup>,

“The fundamental issue is, we must not demotivate people. Once we demotivate them and they feel that that it is an entitlement – ‘Society should look after me. I am born, you are the government, you have to look after me’ – then we are in trouble. You are born, the government has to provide conditions for good healthcare, housing, good education. You must strive. What you make yourself depends on you. We can’t equalize everybody’s results.”

In a similar grain of thought, Singapore’s first Foreign Minister, the late S. Rajaratnam, in an interview conducted in 1985, he too emphasized that unequal incomes based on merit and unequal contributions to a society’s progress is not unjust inequality. According to him<sup>46</sup>,

“Equal opportunities, not equal incomes, is the essence of equality.”

However, the quest for larger equity in Singapore’s distribution of income continues as a heavy debate in the national discourse. Local social activists such as Braema Mathi and Sharifah Mohamed (2011) for instance, advocate for the idea of universal social protection for all

Singapore residents.<sup>47</sup> This protective measure is basically known as the social protection floor (SPF), which ensures basic income security for persons in active age who are unable to earn sufficient income, in particular in cases of sickness, unemployment, maternity and disability. The basic income security shall also encompass the children and the elderly, so that they are ensured with sufficient access to health care, nutrition, education and care<sup>48</sup>.

Former chief economist to the Government of Singapore Investment Corporation (GIC), Yeoh Lam Keong, meanwhile, strongly feels for Singapore’s “working poor” – a term he uses to refer to the bottom 10 per cent of working household breadwinners, who hold full-time jobs, but yet find themselves entrenched in the poverty cycle – barely earning enough money to bring up a family decently or to improve the children’s economic opportunities<sup>49</sup>.

Yeoh Lam Keong acknowledges the fact that under the present workfare model, Singapore’s government has long opposed the imposition of a minimum wage, arguing that it could cause unemployment. Yeoh Lam Keong, however, maintained that minimum wage does not necessarily create job loss if it is not aggressive rise<sup>50</sup>.

Nonetheless, as an alternative to the minimum wage model the Singapore government since mid-2012, had introduced the progressive wage model. The progressive model structure increases the salaries of workers through the enhancement of skills and improving productivity. The model aims to encourage upgrading of skills to allow productivity and wages to increase with higher-quality jobs, according to the National Trades Union Congress (NTUC)<sup>51</sup>.

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As a testament to the government’s continued commitment to help low-wage workers, conservancy workers at the fifteen People’s Action Party (PAP) Town Councils will soon be able to earn more under a progressive wage model salary structure. Under the new salary structure, the salary of cleaners will start from S\$1,200 a month, up from an average of S\$1,000 currently<sup>52</sup>. And in the most recent announcement by the Public service Division (PSD), the government agency confirms the year-end bonus of the civil servants as 1.1 months. 1,300 civil servants earning less than \$1,460 will however get a minimum. Annual Variable Component payment of \$1,600. For example, an officer earning a monthly salary of \$1,200 will get \$1,600 in bonus,

<sup>44</sup> Warren, Elizabeth & Tyagi, Amelia. (2003). *The Two Income-Trap: Why Middle Class Parents are Going Broke*, New York: Basic Books.

<sup>45</sup> Kwang, Han Fook; Zuraidah Ibrahim; Hoong, Chua Mui; Lim, Lydia; Low, Ignatius; Lin, Rachel; and Chan, Robin. (2011). *Lee Kuan Yew Hard Truths to Keep Singapore Going*, Singapore: Straits Times Press, pp.214-215.

<sup>46</sup> Chee, Chan Heng and Ul Haq, Obaid (eds.). (2007). *S. Rajaratnam: The Prophetic and the Political*, Singapore: Institute of Southeast Asian Studies (ISEAS), p.513.

<sup>47</sup> The idea of the “universal social protection” is defined as a minimum level of income or consumption granted as a right by the state to all citizens and residents of a country, thus treating everyone with equal consideration and respect. See Esping-Anderson, Gosta. (1990). *The Three Worlds of Welfare Capitalism*, (Cambridge: Polity Press. See also the report *Combating Poverty and Inequality: Structural Change, Social Policy and Politics* (2010), Geneva: United Nations Research Institute for Social Development, p.136.

<sup>48</sup> See <http://www.ilo.org/secsoc/areas-of-work/policy-development-and-applied-research/social-protection-floor/lang-en/index.htm> (Retrieved on 08 November 2013)

<sup>49</sup> Tan, Jeanette. (2012). *Behind Singapore Inc. (Part 1): The Growing Class of ‘Working Poor’*. See <http://sg.news.yahoo.com/behind-singapore-inc---part-i---the-growing-class-of-working-poor.html> (Retrieved on 06 November 2013)

<sup>50</sup> Op.cit.

<sup>51</sup> See <http://www.todayonline.com/singapore/ntuc-seeks-pay-rise-low-wage-workers> (Retrieved on 06 November 2013)

<sup>52</sup> See <http://www.channelnewsasia.com/news/singapore/conservancy-workers-at/872770.html> (Retrieved on 06 November 2013).



which is \$280 more than the \$1,320 he would have received based on 1.1 months of his salary. However, on a more critical note, what then is the fate of the low-wage, non-civil service workers? In fact, it was reported in September 2013, that the move to raise security guards' pay had stalled because many firms were worried that it might increase their costs<sup>53</sup>.

Despite what is being called as “tough love” measures by the Singapore government in terms of its welfare policy in Singapore, the Deputy Prime Minister of Singapore, Tharman Shanmugaratnam, addressed the fact that in 2012 alone, the government had spent \$1.3 billion just on the bottom 20 per cent of Singapore's households.

As a matter of fact, Singapore, according to Tharman, had intensified its expenditure in support of important social needs. He was quoted as saying<sup>54</sup>,

“We began tilting social policies actively in favour of the lower income group in 2007 through Workfare, and in recent years through stronger support programmes in education, housing and healthcare. We have also expanded support for the middle-income group in the last few years. We will now go further. But we are doing so with our eyes open. In particular, we have learnt from our own experience and that of many other countries, that it is not just how much Government does, but how and what it does, that will determine if we succeed in fostering a better society, one that keeps alive the values that matter to Singaporeans. The Government will play a more active role in redistribution. We will preserve and build on a progressive system of taxes and benefits. But the important question is what form redistribution should take, so that we keep ours a fair society without reducing its vim and energy.”

### *Bridging National Initiatives with Community-Centric Efforts by the MMOs*

In light of a more pro-active role by the government in looking after the well-being of the vulnerable groups in Singapore, the Malay/Muslim organizations (MMOs) too need to complement downstream national initiatives such as ComCare<sup>55</sup>, with upstream measures for the Malay/Muslim community.

As announced in March 2013, whereby MSF will set up about 20 Social Service Offices (SSOs) island-wide over the next 2 to 3 years to serve needy residents in HDB towns (public housing) – so that to strengthen service delivery as social assistance and services will be more accessible and coordinated in each locality<sup>56</sup>. What then shall be the complementary roles of the local MMOs? The emergence of the SSOs in the heartlands needs to be closely observed, so that the MMOs are able to complement the SSOs in its service provisions, especially in looking out for more new, vulnerable Malay/Muslim families that had previously been missed out by the social service sector, and hence not to duplicate the roles of the national agencies.

At present, seven SSOs have been set up - one in Kereta Ayer and another in Jalan Besar, while five others are co-located with five Community Development Councils (CDCs) which serves various parts of Singapore. Three more SSOs – in Boon Lay, Chua Chu Kang and Bukit Merah – will open by the end of 2013. While another four new SSOs will be set up in Ang Mo Kio, Bedok, Queenstown and Sengkang by June 2014<sup>57</sup>. In the spirit of the “Many Helping Hands” approach<sup>58</sup>, how then will MMOs be able to play a significant part as a strategic partner?

“There needs to be an increased level of family involvement among Malay/Muslim fathers in Singapore.”

Perhaps the joint-program between Yayasan MENDAKI and the Islamic Religious Council of Singapore (MUIS), which is scheduled to be operationalized in 2014, known as “Nadi Khidmat@Mosques”, can serve as a pivotal influence in integrating holistic assistance to needy Malay/Muslim families, of which, the target groups are to be reached out by MENDAKI's heartland centres and MUIS' Enhanced Mosque Cluster. The outreach shall be in the form of mosque programs, house visits and neighbourhood activities. And as for the vulnerable families, they will be referred to the relevant national agencies such as the SSOs in a more coordinated manner<sup>59</sup>.

### *Conclusion*

It is unlikely that Singapore will emulate the first world countries like Australia, Britain, Germany, and the United States of America (U.S.) in adopting the traditional welfare model. Experiences in Western Europe have taught Singapore to be prudent in its social expenditure, and at the same time, avoid the pitfalls of marginalizing and alienating any segments of the society. While protective social assistance measures are there to ensure a more inclusive society in Singapore, cross-cutting all income groups. In the context of the Malay/Muslim community, a close watch is needed, especially towards the vulnerable families, so that they will not fall through the cracks of Singapore's resent socio-economic compact.

As stressed by Dr Mohamad Maliki Bin Osman, Senior Parliamentary Secretary for the Ministry of National Development and Defence, there needs to be an increased level of family involvement among Malay/Muslim fathers in Singapore, especially among the low-income group within the community<sup>60</sup>. Malay/Muslim women too need to be sufficiently empowered, in terms of their mental mode of resilience, especially among the vulnerable families, so that even with the absence of parental, and especially father-figures in these family institutions, family members will not eventually succumb into a state of dysfunctionality.

<sup>53</sup> See Chuan, Toh Yong. (2013). “Rise in Pay For Security Guards Put Off” in The Straits Times, 11 September.

<sup>54</sup> See [http://app.mof.gov.sg/\(S\(t4oc5i45cbusq1v3x00lrk55\)\)/TemNewsroomDetail.aspx?pagid=20090924508092100125&pagemode=live&type=speech&cmpar\\_year=2013&news\\_sid=20130823859197968586](http://app.mof.gov.sg/(S(t4oc5i45cbusq1v3x00lrk55))/TemNewsroomDetail.aspx?pagid=20090924508092100125&pagemode=live&type=speech&cmpar_year=2013&news_sid=20130823859197968586) (Retrieved on 06 November 2013)

<sup>55</sup> More details on ComCare in Section 2 of MENDAKI Policy Digest 2013.

<sup>56</sup> See <http://app.msfgov.sg/PressRoom/SocialServiceOfficetobesetupinHDBtowns.aspx> (Retrieved on 07 October 2013)

<sup>57</sup> Yi Han, Lim, “4 More Social Service Offices by Next June” in The Straits Times, 21 September 2013, p.B2.

<sup>58</sup> Taking the “Many Helping Hands” approach, MSF works in partnership with families and the community to promote a safe, stable and nurturing family environment for their members. MSF plays the role of the enabler, believing that families are able to help themselves and regain a suitable functioning when given appropriate and adequate support and assistance. See <http://app.msfgov.sg/Policies/StrongandStableFamilies/SupportingFamilies/FamilyProtectionWelfare/PolicyonProtectionWelfareoffamilies.aspx> (Retrieved on 07 October 2013).

<sup>59</sup> Maryam Mokhtar. (2013). “Outreach Boost for Malay/Muslims” in The Straits Times, 15 November

<sup>60</sup> In his speech, Dr Maliki pointed out his observations on his male Malay/Muslim residents ward in the South East CDC, who two-third of them are in need of social assistance, but without employment, and when successfully match with suitable employment, merely one-fifth of them who actually participated in upgrading courses, despite these courses being heavily subsidized by the government.

Ultimately, national efforts have been made and consistently enhanced, so that present policies become more relevant with the demands of time. But all these efforts cannot possibly be burdened upon the national policy actors alone. Malay/Muslim organizations need to strategize a more effective role in assisting national agencies in the process of publicly educating the Malay/Muslim community of the national initiatives and assistance that they can optimize from, while successful individuals within the community need to be pro-active in guiding the less privileged towards self-help and self-empowerment via upstream effort. This calls for a more coordinated effort by all agencies and actors involved in the social service industry.

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As the number of M/M degree and diploma holders stand at a 16.7%, how ready are the M/M youths for the swiftly evolving job market landscape?



## ‘The Two-Thirds Challenge’ – the MMC’s Race of the Next Two Decades.

By Nur Aqilah Suparti

### *Abstract*

The labour market is in a constant and rapid state of change and Singapore, is not immune to the ripples in the global knowledge-driven economy. In order to remain relevant, it requires a skilled workforce that is capable of responding flexibly to the labour market needs. Concomitantly, this has resulted in questions being raised about the quality of the graduate labour market and the graduates’ ability to meet the needs of employers, more so following the Government’s estimate that Singaporean are expected to fill up two-thirds of the PMETs posts by 2030. Yet a 2012 government statistics on unemployment indicated that PMETs formed the slightly majority (54%) of workers laid off and by educational attainments, degree holders were the worse hit. In this context of considerable changes in the labour market how ready are the M/M youths for the evolving and tightening job market? This paper examines the Malay/Muslim graduate employability prospects vis-à-vis the broader labour market condition, and discusses the challenges they face. In doing so, it hopes to add to the current discourse in this area.



## Introduction

With the government's two-third resident PMETs – professionals, managerial, executives and technician – estimate underway, as laid out in the Population White Paper (PWP)<sup>1</sup>, questions and concerns from within the community have arisen as to the circumstances of the Malay/Muslims (M/M) workforce by the year 2030, especially since a significant proportion of the M/Ms are insufficiently skilled and concentrated in blue-collared jobs<sup>2</sup>. This paper is of the view that ensuring Singaporean M/Ms do not lose out in the race by 2030 is one of the most important challenges facing the community today. Even though the Malay/Muslim community (MMC) have recorded upward trends in the socio-economic and education indicators over the years, the situation has gotten ever more urgent now, given that the other races are still ahead of the MMC. Losing out would possibly entail a dilution, if not, a regression of the many years of progress already attained by the community.

Specifically, there is a need to support, the younger, educated subgroup that would eventually join the PMETs workforce. Demographic statistics have shown that MMC have the highest youth base, with 33% of Malays being in the 0-19 years age group<sup>3</sup>. Such a high youth base reflects the great economic potential for the community when this group starts to enter the workforce. Sufficient to say that on top of all the progress the M/M youths have made today, it will only further augment their growth if they were to be given the necessary guidance and support as they pursue their careers.

Currently, as the number of M/M degree and diploma holders stand at a 16.7%, how ready are the M/M youths for the swiftly evolving job market landscape? In order to address the question, the framework of this paper is built on the reciprocal relationship between education and employment. This is pertinent to the MMC as they have been struggling to improve the community's plight through education and skills upgrading for the adults and lower-skilled workers. The greatest challenge faced by the MMC, particularly the younger prospective PMETs as well as the 'aspiring PMETs'<sup>4</sup> subgroup, is how to ensure that the knowledge and skills they possess can stand up to economic and market changes whilst simultaneously ensuring mobility in their careers. Beginning with a brief overview of Singapore's employment landscape, it will then underline some of the key highlights of the employment discourse, as well as the attendant policies and initiatives that have transpired in recent months. This serves as a preamble to the discussion on the main reasons for as well as the extent of higher education's impact towards securing gainful employment in the current economic climate. Finally it will proceed with a discussion on the implications on the M/M PMETs subgroup.

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The resident  
PMETs subgroup  
faces increasingly  
stiff competition  
from skilled  
foreigners on  
Employment  
Passes (EP).”



## Overview - Policies, Initiatives & Implications

Singapore's PMETs, a flourishing group of people who make up 51 per cent of the workforce, mostly comprises of university graduates and some diploma holders, whose numbers and role in society had steadily increased given the opportunities to attain higher education. Yet today, this subgroup of Singaporeans is under stress from competition that is not just global in nature. Oft-late there have been many claims that Singaporeans had not been considered fairly for some of the PMET jobs and were losing out to competition from foreign talent who are willing to work at lower wages than local fresh graduates and mid-level PMETs<sup>5</sup>. Concomitantly, an MOM report recently showed the number of workers being laid off had risen to 10% last year from a year ago<sup>6</sup>. Analysis by Rikvin has likewise indicated that restructuring and recession affect not only blue-collar manufacturing workers, but mid-level white-collar workers as well<sup>7</sup> ergo reflecting the latter's growing vulnerability. Even the competition between university graduates for jobs has become very intense. This has been accrued to the impact of economic slowdown and restructuring<sup>8</sup>, as well as globalisation and technological innovations that has since displaced many workers. Moreover, whereas contract employment type used to be the domain of low-skilled workers, it appears that short-term contract work is becoming a growing trend among professionals in Singapore as the economy restructures<sup>9</sup>.

To be exact, the resident PMETs subgroup faces increasingly stiff competition from skilled foreigners on Employment Passes (EP) who do not face quotas. It was reported that the employment rate of university graduates 6 months after their final examinations dipped from 2007-2009 and has still not recovered to 2007's pre-recession figure of 94.2%<sup>10</sup>. Ironically, these are the graduates purported to be the knowledge workers of the future – who have invested heavily in their education, and yet are likely to struggle to attain the careers to which they aspire. While some have argued that competition from foreigners might not have been the main cause, but it is hard to ignore the rise in EP numbers during that period, which continued on in subsequent years<sup>11</sup>. Additionally, the fact that the government did not pre-determine a specific quantity restriction on EPs for the foreign PMETs group, to some extent, may have given certain employers an unspoken mandate to employ foreigners<sup>12</sup>. Unfortunately there are no publicly available numbers on what industries EP holders are in, or indeed, whether certain nationalities do cluster in single companies. But still, based on TAFEP's disclosure that discrimination complaints have hit an all-time high in 2012<sup>13</sup>, with half of the 303 complaints coming from Singaporeans who highlighted their bosses' preferential treatment over foreigners, it clearly indicates the matter to be more real than mere anecdotal.

<sup>5</sup> Cheam, J., and Janice Heng. "Hire Locals First." The Straits Times, SATURDAY, 30 March, 2013

<sup>6</sup> Heng, J. "Layoffs up 10% with restructuring, more white-collars hit." The Straits Times, 26 April, 2013.

<sup>7</sup> Rikvin. "Singapore PMET Redundancies rises amid restructuring, recession." RIKVIN - Singapore Company Registration Specialists. 25 April, 2013. <http://www.rikvin.com/press-releases/singapore-pmet-redundancies-rises-restructuring-recession/> (accessed 20 September, 2013)

<sup>8</sup> Low, Aaron. "How many PMET jobs can Singapore support." The Straits Times, 14 May, 2013.

<sup>9</sup> Figures from the Manpower Ministry reported that some 70,000 PMETs were hired on term contracts in 2012, up from 67,000 in 2011. For more see, "Labour law review moves to further protection for vulnerable workers" by Kok Xing Hui. TODAY, Tuesday 23 July 2013. Also, "More PMETs hired on Contract" <http://www.channelnewsasia.com/news/singapore/more-pmets-hired-on/750760.html>, Channelnewsasia 20 July 2013.

<sup>10</sup> Cheam, and Heng. "Hire Locals First." 30 March, 2013.

<sup>11</sup> Except in 2012 when they fell by 1,600. (cite source Singstat MOM)

<sup>12</sup> See, W.H., "What you should know about 'Singaporeans First' and 'Fair Consideration for Singaporeans'." Singapore Business Review. 5 September, 2013. <http://sbr.com.sg/hr-education/commentary/what-you-should-know-about-singaporeans-first-and-fair-consideration-singapo> (accessed 30 September, 2013)

<sup>13</sup> REACH. Government Open to Anti-Discrimination Labour Laws. 21 May 2013. [https://www.reach.gov.sg/YourSay/DiscussionForum/tabid/101/mode/1/Default.aspx?ssFormAction=%5B%5BssBlogThread\\_VIEW%5D%5D&tid=%5B%5B12552%5D%5D](https://www.reach.gov.sg/YourSay/DiscussionForum/tabid/101/mode/1/Default.aspx?ssFormAction=%5B%5BssBlogThread_VIEW%5D%5D&tid=%5B%5B12552%5D%5D). (accessed 13 September 2013)

<sup>1</sup> According to MOM, MTT, two-thirds PMETs is not a projection, but an estimate based on the expected rise in the levels of education and the kinds of jobs such as graduates are now working in.

<sup>2</sup> Singapore Department of Statistics. General Household Survey 2005. Statistical Release, Singapore: Department of Statistics, Ministry of Trade and Industry, 2005. & Singapore Department of Statistics. Census of Population 2010. Statistical Releases, Singapore: Department of Statistics, Ministry of Trade & Industry, 2010.

<sup>3</sup> Ibid.

<sup>4</sup> Aspiring PMETs refer to those who are currently occupying rank and file positions, expressing intention and/or have the potential for upward mobility, to move up to supervisory positions and subsequently to managerial positions.



The government has since worked on stemming the inflow of foreign labour. Juxtaposed with the emphasis on the need for Singapore to remain open to talent inflows if it is to retain economic competitiveness and vibrancy<sup>14</sup>, the focus now is on building up its local workforce so as to give them the competitive edge, to be able to sufficiently compete with the lower-cost FTs. Pertinent to this discussion, and one that has a direct bearing on the fate of both the PMETs and the aspiring PMETs, is in MOM's most recent announcement – a centralized job bank, the tightening of EPs<sup>15</sup>, additional scrutiny for firms suspected of having discriminatory hiring practices<sup>16</sup> and the Fair Consideration Framework (FCF). Under the framework, firms with more than 25 employees must advertise vacancies for jobs paying less than \$12,000 a month on new jobs administered by the Workforce Development Agency (WDA) for at least 14 days before applying for an employment pass to bring in foreign nationals. As more young Singaporeans are expected to join the workforce as PMETs in the near future<sup>17</sup>, these changes are meant to ensure that they have fair opportunities and remuneration.

It must be stressed however that this affects only the Q1 pass holders, who are competing with local fresh graduates and mid-level PMETs and are therefore in a different league from the P1 and P2 EP holders, who command higher salaries and responsibilities<sup>18</sup>. Notably, Acting Minister for Manpower, Tan Chuan Jin has acknowledged how some companies were circumventing certain regulations vis-à-vis S-passes, which registered a growth of 14,200 early in 2013, as a means of bringing in more junior level PMETs<sup>19</sup>. While it may seem rather premature to comment on the overall effectiveness of FCF in mitigating these issues, safe to say that merely raising the qualifying salary for EP holders to a minimum of \$3,300 a month, up from \$3,000 currently, inadvertently excludes the relatively older Singaporeans. In other words, it mostly serves to ensure that their lower wages do not depress only those of young Singaporeans. This paper opines that maybe in order for this to work effectively, Q1 passes be subjected to quotas and levies. Conversely the higher tiers ought to be kept as a 'special preserve for exclusive talent'<sup>20</sup>.

In the same vein, if the allegations of discriminatory hiring practices are anything to go by, then realistically there is no guarantee either that the system will work a hundred percent. The new measures are after all, merely barriers to deter employers from such practices, but it is not fool-proof. Instead, these errant employers might just end up going through the motions of advertising in the job bank for the stipulated timeframe, and then hire a foreigner anyway. Even so, it will require further monitoring to determine if it achieves its objective of helping Singaporean PMETs find job opportunities while assisting employers to find good local talents.

## *Employment, Education & the Labour Market*

Singapore today displays many characteristics typical of a knowledge-based economy<sup>21</sup> (KBE) whereby people, their ideas and capabilities are the key sources of wealth and opportunities. Much like every other developed economy in the world, the creation of a high-skilled, high-waged economy by upgrading the education and skills of its workforce has dominated Singapore's policy decision. This approach coheres with the state's ideology of pragmatism and developmentalism<sup>22</sup>. The state has constantly emphasized the enormous importance of investing in education to speed up economic development and social progress so as to remain competitive in the global economy<sup>23</sup>, thereafter leading to widening participation in higher education. Hence it is not surprising to find many Singaporeans on the paper-chasing career path and how a university degree has erstwhile served as the benchmark towards good employment prospects and higher starting salary. Then again, this expansion in higher education is prevalent everywhere across the world, and not confined to advanced economies only. Within a decade, there has been a 'great doubling' of university enrolments around the world, reaching close to 63 million in 2005<sup>24</sup>. It is a fact that high-skilled workers in high-cost countries, like Singapore, will have to contend with the price advantage of university graduates in developing economies in the coming years<sup>25</sup>.

On a separate note, but nonetheless germane to the discussion lies in the reality is that not all degrees are created equal, thereby resulting in the returns on degrees to differ accordingly<sup>26</sup>. This is further aggravated by the exercise in university branding whereupon employers' hiring processes are heavily influenced and thus affecting graduates from being targeted for recruitment, research, and training activities in a fair manner<sup>27</sup>. The same can be said for Singapore as it has been reported that employers, including the civil service, make a distinction between graduates from the publicly-funded universities and those who attain their degrees through the private schools like Singapore Institute of Management (SIM)<sup>28</sup>. In this regard, clearly a degree per se may not suffice, to effectively compete in the job market, much less command a high salary. Those touted to be the crème de la crème enjoy the benefits of corporate largesse, while the majority find themselves struggling to reap a return on their investments in higher education. All this has made the task of gaining employment even challenging to a point that increasing numbers of university graduates are either turning to temporary and informal employment or are forced to be less selective about their career options.

From the outset, Singapore's open market economy and the relatively small job market automatically makes it all the more competitive. Fortunately amidst the global youth unemployment crisis, this tiny island state that is strongly plugged in the global economy has

<sup>14</sup> Teh, S.N., "Give locals fair shot at white-collar jobs: MPs." The Business Times, 7 March, 2013

<sup>15</sup> Ministry of Manpower, Enhancements to the Employment Pass Framework. 16 August, 2011. <http://www.mom.gov.sg/newsroom/Pages/PressReleasesDetail.aspx?listid=377>. Accessed 18 September 2013.

<sup>16</sup> Previously, foreigners coming in on a Q1 pass (lowest EP level), had to earn at least \$2,500. This was raised to \$2,800 in 2011, and again to \$3,000 in 2012 – not too far off from the median starting pay of university graduates. Furthermore, under the Wage credit scheme, the government subsidises pay rises for locals earning up to \$4,000. Finally at the legislation level, efforts have been put towards ensuring that labour laws stay relevant in the changing circumstance. MOM has reviewed the Employment Act (EA) and the Employment of Foreign Manpower Act (EFMA).

<sup>17</sup> Low, (2013) "How many PMET jobs can Singapore support."

<sup>18</sup> Ministry of Manpower. Employment Pass - Before you apply. 2013. <http://www.mom.gov.sg/foreign-manpower/pass-visas/employment-pass/before-you-apply/Pages/default.aspx> (accessed 1 October, 2013).

<sup>19</sup> "Foreign Manpower Growth Slowing Down : Tan Chuan Jin." Yahoo! Newsroom. 25 September, 2013. <http://sg.news.yahoo.com/foreign-manpower-growth-slowing-down--tan-chuan-jin.html>. (accessed 27 September, 2013)

<sup>20</sup> Cheam, and Heng. "Hire Locals First." 30 March, 2013

<sup>21</sup> The Organisation for Economic Co-operation and Development (OECD, 1996) defines a knowledge-based economy as one in which the production, distribution and use of knowledge are the main drivers of growth, wealth-creation, and employment for all industries. For more, see Organisation for Economic Co-operation and Development (OECD) (1996), The Knowledge-Based Economy, OECD, Paris.

<sup>22</sup> Kong, L. (2000), "Culture, economy, policy: trends and developments", Geoforum, Vol. 31, No. 4, pp. 385-90.

<sup>23</sup> Hing, ai yun (2003) "Subjectivity and the reinvention of an industrial regime: the case of Singapore". Economic and Industrial Democracy 24(1): 103-127.

<sup>24</sup> Brown, P., Lauder, H., and Ashton, D. (2012) "Education, globalisation and the knowledge economy", TLRP Commentaries. London: University of London. <http://www.tlrp.org/pub/documents/globalisationcomm.pdf>. Accessed 15 September 2013.

<sup>25</sup> Brown et. al, (2012), "Education, globalisation and the knowledge economy."

<sup>26</sup> Adams, S., (2013) "The College Degrees with the Highest Starting Salaries." 20 September 2013. <http://www.forbes.com/sites/susanadams/2013/09/20/the-college-degrees-with-the-highest-starting-salaries/> Accessed 10 October 2013.

<sup>27</sup> Brown et. al, (2012), "Education, globalisation and the knowledge economy," p13.

<sup>28</sup> Davie, S., (2013). "Ensuring a higher degree of Pay-off," The Straits Times, 14 May 2013.

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A diploma, a degree and even postgraduate certification are no longer considered an adequate proxy by employers to get hired.

been able to keep its youth unemployment level low by international standards, so much so that it is not a cause of great concern for the state<sup>29</sup>. Regardless, landing a job does not necessarily imply that every graduate manages to get a ‘good’ job that matches their educational skills or a job that pays well. As succinctly noted by Ye (2013), the impetus to get a job, or any job for that matter, is high because employment is closely linked to their CPF contributions<sup>30</sup>. With the increase in the global supply of highly-educated workers who are able to compete on both price and knowledge converging in Singapore, the pressure is high for the local workforce. Hence the challenge faced by the PMETs and aspiring PMETs in Singapore is real in its consequence and warrants attention.

Bearing this in mind, the Singapore government has chosen to remain steadfast in its reliance on the ability-driven education (ABE)<sup>31</sup> system as its main mechanism to ensure that workforce demands are met by adequately supplying a harvest of graduates into the labour market each year. A case in point, they have since responded by expanding university places<sup>32</sup> which would inevitably guarantee that approximately 50 per cent of young Singaporeans would have a shot at a local university education, full-time or part-time notwithstanding. Also, industry-specific foreign degrees in collaboration with the Singapore Institute of Technology will be offered to ensure that there are ample opportunities for everyone. At this rate, the number of graduates Singapore churns out yearly can be expected to remain as high or even more in the coming years. Regardless, it is beyond question that this educational strategy and the corresponding tactics for skills training have been attributed as beneficial for ensuring young Singaporeans find jobs when the time comes, irrespective of the educational tracks that they are in.

### *Mainstream versus Alternative Routes*

Earlier in the year, the government has urged young Singaporeans to consider other pathways, indirectly implying that a degree is not vital for success, which thereafter sparked a debate on the value of higher education. Prime Minister Lee in his address to graduating Ngee Ann Polytechnic students recently, encouraged them to even with-hold pursuing a degree in place of gaining work experience and consider the entrepreneurial track as a career choice<sup>33</sup>. This opinion is shared by Ministers Khaw Boon Wan, Heng Swee Keat and Chan Chun Sing on various, separate occasions. To this end, it may seem that a diploma, a degree and even postgraduate certification are no longer considered an adequate proxy by employers to get hired, and all these years of education merely delay the start of a career. To some extent, this seemingly contradictory message can be rather confusing and unhelpful because this dissociation between success with degrees and PMET jobs is invariably questioning not only

the integrity but also the fundamental purpose of tertiary education in securing a bright future, particularly in Singapore’s context.

But before jumping the gun, perhaps it would be best to examine the situation objectively. What past job trends may tell about a graduate’s career prospects and income does not necessarily mean that this will continue to be the case in the future. A study from Warwick University found that the rise in numbers attending university and increased competition for jobs in the UK has drastically driven down the earning power enjoyed by previous generations of graduates<sup>34</sup>. So much so that graduate unemployment has become rampant, a higher proportion of graduates in non-graduate employment and a lower rate of progression for graduates as compared to a decade ago, in some advanced economies. On this matter, Brown (2003) argues that the growing importance attached to educational credentials symbolises a tightening bond between education, jobs and rewards and that “credentials are the currency of opportunity<sup>35</sup>.” This is indubitably the case in Singapore, where there exists a clear premium on higher education. Figures from the 2011 Wage Report published by MOM highlighted that University graduates had a median monthly starting pay of \$3,000, while that of Polytechnic and ITE fresh graduates were \$1,850 and \$1,300 respectively<sup>36</sup>. Apart from this official report, there have been other studies as well which yielded consistent results pertaining to the rate of returns for schooling<sup>37</sup>. Although there is no data clarifying how fast a degree holder moves up the career ladder, anecdotally, they tend to advance faster than non-degree holders. Graduates from Polytechnics and ITE are thence compelled to continue in their scholastic pursuits. So who can blame them then for thinking that a degree is the new O-level and a stepping stone to a good career?

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The state has constantly emphasized the enormous importance of investing in education to speed up economic development and social progress.

Thus this apparently linear relationship between skills, jobs and rewards, where mass higher education is predicted to reduce income inequalities with greater access to high-skilled, high-waged jobs, and that has influenced official accounts of the global KBE may no longer hold indefinitely<sup>38</sup>. A number of surveys hereof have shown that employers are having problems finding suitable and/or sufficiently qualified candidates<sup>39</sup> because they demand abilities that go beyond academic content. Also among the charges levelled by some employers against locals in the recent debate over wages and skills, younger Singaporeans are found to be too soft and lack the skills to keep up

<sup>29</sup> International Labour Office (2012). Global Employment Trends 2012: Preventing a deeper job crisis. Geneva: ILO. [http://www.ilo.org/wcmsp5/groups/public/@dgreports/@dcomm/@publ/documents/publication/wcms\\_171571.pdf](http://www.ilo.org/wcmsp5/groups/public/@dgreports/@dcomm/@publ/documents/publication/wcms_171571.pdf). Accessed 20 October 2013.

<sup>30</sup> Ye, R., (2013). Youth unemployment in Singapore: An Overview. Lifelong Learning in Europe (LLinE) <http://lline.fi/en/article/policy/20139/youth-unemployment-in-singapore-an-overview>. Accessed: 12 November 2013.

<sup>31</sup> Ibid.

<sup>32</sup> The Government had decided to offer 3,000 more university places a year by 2020, which will be created by expanding the Singapore Institute of Technology, SIM University. See more, Davie (2013) “Ensuring a higher degree pay-off.”

<sup>33</sup> Chan, R., and Chia, S. (2013). “Many Options for Poly Grads,” The Straits Times, 4 May 2013.

<sup>34</sup> Clark, I. (2012) “Is it Still Worth going to University?” <http://www.dailymail.co.uk/news/article-2229587/value-university-education-falls-Graduates-degree-earn-22-decade.html#ixzz2fj8MJ0CP>. Accessed 31 October 2013.

<sup>35</sup> Brown, P. (2003). The Opportunity Trap: Education and Employment in a Global Economy. European Educational Research Journal, 2(1), p145.

<sup>36</sup> Ministry of Manpower (2011). Report on Wages in Singapore, 2011. [http://www.mom.gov.sg/Documents/statistics-publications/wages2011/mrsd\\_2011ROW.pdf](http://www.mom.gov.sg/Documents/statistics-publications/wages2011/mrsd_2011ROW.pdf). Accessed 7 November 2013.

<sup>37</sup> Low, A.W.L., Ouliaris, S., Robinson, E., & Mei, W.Y. (2004). Education for Growth: the premium on education and work experience in Singapore. Economic Policy Department, Monetary Authority of Singapore and Manpower Research and Statistics Department, Ministry of Manpower. & Yong, Y.K., Heng, T.M., Thangavelu, S.M., Wong, K. (2007). Premium on Fields of Study: The Returns to Higher Education in Singapore. (SCAPE Working Paper Series 2007/03), Singapore: Centre for Applied and Policy Economics.

<sup>38</sup> Brown et. al, (2012), “Education, globalisation and the knowledge economy,” p17.

<sup>39</sup> Chan, R., “PMET? - Pampered, Mediocre, Expensive, Timid?” The Straits Times, Insight, 13 July 2013.

in the global contest of talent. It seems rather peculiar that such claims are made despite the growing ranks of university educated workers, particularly in one of the best-educated markets like Singapore. Increasingly too employers perceive that the Singaporean employee is getting more demanding and less deserving of his/her pay<sup>40</sup>. In fact, a 2012 employer survey conducted by The Chronicle and American Public Media's Marketplace has confirmed that grades and institutions' reputation are hardly the most important factors<sup>41</sup>. Rather employers would want new graduates to have real-world, practical experience – be it through internships or any other form of employment prior to graduation. Lest it be read that this strategy is applicable to all scenarios and employers, one caveat to note is that beyond experience, the rest of what matters to employers depends on the company and the job itself.

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The focus for  
the MMC now is  
to figure out how  
to accelerate  
the process of  
churning out  
sufficiently  
qualified and  
capable M/M  
PMETs.

There has never been a time as today when alternative visions of education and economy have been more urgent and important. At this juncture, the Ministers' aforesaid advice may not seem that contradictory after all and perhaps it would be best that young Singaporeans pay heed so as to prepare themselves to meet the needs of their prospective employers. The underlying message in their comments is the need for the youths to figure out where their interest and ability lie. A university education is not and should not be a rite of passage towards a good career. Immediately heading to university may not always be the best choice for everyone. Some would be best suited to work for a few years to hone their skills and understand the demands of the career they are interested in. In this way, upon entering university, they would be able to make the most of their education to meet their career aims. The last thing Singapore needs is a growing mismatch between expectations of young Singaporeans pertaining to work and rewards, and the actual opportunities available in the labour market to a point that they become excessively picky, wanting only to participate in work that pays handsomely well or is of acceptable status.

In short, higher education does help to keep up on the changes in the chosen industry. With technology as it is today and the speed at which this world travels it is necessary to have a degree education, at least on the specifics of one's chosen field. Yet on some instances, the job that one lands may not even revolve around the degree acquired. A university is just one route, but there are alternatives and by that account, it must also be acknowledged that acquiring paper for its own sake or to deepen knowledge of a chosen occupation are two different things. To this end, this paper opines that the pursuit of non-mainstream academic qualifications to be promoted and considered in tandem with existing efforts, for not only would this ensure diversity within the MMC's pool of expertise and abilities, it could also entail that the individual would stand out from his/her competitors in the labour market.

### *The Malay/Muslim Community*

The MMC has seen many improvements as evidenced by the narrowing gap between the community and the national average in the various socio-economic and educational indicators. The improvement in the education profile of the M/M workforce inevitably translates to better employment prospects and upward mobility. True enough they are gradually transiting from labour-intensive occupational options to occupations that require higher-order thinking skills, in line with the national economic transition. From only 7.2% of Malays holding PMET jobs in 1980, the numbers have risen to approximately 27.8% in 2010<sup>42</sup>. However, when compared to the challenges of the globalised world today, as well as the actual cost of living, the progress is definitely slow. Judging by the number of relatively lower M/M PMETs than the non-Malay PMETs, the question now is whether the M/Ms are truly doing enough to seize the opportunities available to them and leveraging on the various national schemes?

There has been extensive support via continuing education and training (CET), Skills Training for Excellence Programme (STEP) launched by the Workforce Development Agency (WDA), Continuing Education Centres, e2i and Caliberlink – all the infrastructure which the government have set up over the years in anticipation of tough times catering to the needs of the PMETs and aspiring PMETs alike. It is crucial, if not necessary, that the M/M workers capitalize on the numerous aforesaid government-initiated skills' upgrading programmes so as to boost their technical and professional competencies<sup>43</sup>. Analogously the community, vis-à-vis the various employment-related programmes offered by the MMOs, has also come a long way to uplift the MMC. On the topic of employability alone, MENDAKI SENSE has been offering various courses and training opportunities to 100,000 workers<sup>44</sup> since its inception nine years back. It has also since reported an increase in uptake in skills upgrading courses, particularly from amongst the highly educated M/M workforce<sup>45</sup>. Though this is certainly heartening news, however the MMC should not be resting on their laurels just as yet. There is a need to encourage greater participation from the M/Ms to upgrade and re-train even amongst the more higher-educated subgroup. It is highly likely that while the MMC are taking one step forward, other ethnic groups are taking two. Hence the focus for the MMC now is to figure out how to accelerate the process of churning out sufficiently qualified and capable M/M PMETs.

The various MMOs should ensure that they are working not in silos but collaborate to first, take cognisance of the differing abilities and talents of the young and, second, develop programmes and strategies to achieve the desired outcomes, based on the comparative advantage of individual MMOs. Above and beyond that, the support and service rendered needs to be holistic. For a start, the youth-oriented programmes offered by some of the MMOs, ought to move away from being purely remedial in nature to developmental, where they can afford to do so. Also its scope and outreach must be targeted yet indiscriminate at the same time. Meaning, regardless of how small-scale the programme or support may be, it should most importantly value-add to their overall development – be it in networking opportunities, mentoring, series of workshops to build up on their soft skills – or more large-scale in nature such as through

<sup>42</sup> Singapore Department of Statistics. (2010) "Census of Population 2010."

<sup>43</sup> In 2010, the then MOM, Gan Kim Yong, continued to encourage workers to take up these opportunities to improve their skills, promising financial and training support from the state: 'the Government will continue to provide financial support for PMET training. PMET courses will enjoy course-fee subsidy of up to 50%. In addition, the government will increase the course fee tax relief from \$3,500 to \$5,500 with effect from year of assessment 2011. (Speech delivered to the Institution of Engineers IES, 1 October 2010)

<sup>44</sup> Nur., D.E., "Lulusan ke-100,000 Mendaki Sense," Berita Harian, Friday, 10 October 2013.

<sup>45</sup> Community Leaders Forum Convention (2013), "Network Review Reports: Employability." Singapore: CLF Secretariat

<sup>40</sup> Ibid.

<sup>41</sup> Ibid



industrial attachments or even overseas internship stints. As for the latter, it is not always the case that tertiary and university educated students have a chance to pursue such experiences, since it is entirely dependent on the course of study and the specific skills set it demands of their graduates. Central to the intent of such practical work experiences is that they carry enormous value and it could prove to be a key marketing asset – even if it may sometimes seem like a disconnected academic enterprise.

The Community Leaders' Forum (CLF) is yet another platform conceived for the sole purpose of uplifting the MMC, where members of the community, fellow MMOs are encouraged to capitalize on the resources that have been made available to them. Having recognised that the community needs to increase its number of PMETs, the employability network within the CLF framework identified a gap in services or programmes catered to assisting the aspiring M/M PMETs – especially in soft skills like leadership, management and writing skills which are crucial for when the assume leadership roles in the company or organisation. Also the network identified the lack of both network and networking skills amongst the M/M workforce that is needed to do their jobs effectively at PMETs levels<sup>46</sup>. The next step would be to encourage all members of the community to come together to work in sync such that the M/M workers, particularly those who will be joining the workforce soon, can be sufficiently prepared and equipped. At present, SENSE is dedicated to address the needs of the aspiring PMETs and

those who are looking for a career switch through its Career Rising programme as a means to provide necessary support and training. This is to assist the M/M workers to improve their employability prospects especially those who possess the potential to advance, in the hope that they will be deemed sufficiently qualified to take on PMET jobs.

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The 2030 ‘two-thirds’ figures was not a projection. Rather it is a supply-side estimate based on the expected rise in the educational profile of Singaporean workers as well as the occupation trends of this group.

The various M/M self-help groups and volunteer welfare organizations (VWOs) are already doing their maximum to address the aforesaid issues. Yet efforts to help the M/Ms cannot be the burden of these institutions alone. Various actors within the community – agencies, media groups, individuals, interest groups – too have a complementary role to play, of which it's immense potential can be harnessed and subsequently channelled towards supporting the growth of the community as a whole. Academically, the community is witnessing the emergence of high-calibre M/M graduates from both mainstream and Madrasah education stream alike, who are excelling in diverse fields of study<sup>47</sup>. Unequivocally the MMC is on their way in producing their very own group of scholars and professionals. If we were to take stock of the M/M youths' achievements thus far, the community is definitely not short in the talents and capabilities departments. But above and beyond that, increasingly the younger generation have showcased a lot of grit by carving out their careers as entrepreneurs. Berita Harian recently featured six young, creative, and talented individuals in its Sunday edition, shedding light on their passions, their visions, and their struggles prior to attaining success in their respective career paths in fields as diverse as

audio-video production, graffiti art, film production and handicrafts<sup>48</sup>. In this regard, the idea of developing an “entrepreneurial streak” in the community's youth could be explored further as entrepreneurship brings jobs as well as produces wealth to the economy.

However knowledge about this M/M subgroup is seemingly lacking. This in itself presents a scope for further study to understand the needs and aspirations of this particular M/M subgroup such that the right programmes or support can be effectively rendered. More often than not their concerns and problems are more or less similar to that of their ethnic counterparts. But there is still room for improvement in terms of the programmes and assistance that can be catered to this M/M subgroup.

### *Concluding Remarks*

In a recent Straits Times report, both MOM and MTT clarified that the 2030 ‘two-thirds’ figures was not a projection. Rather it is a supply-side estimate based on the expected rise in the educational profile of Singaporean workers as well as the occupation trends of this group<sup>49</sup>. Since ‘two-thirds’ can be read either way, the caveat is that majority of Singaporeans will end up expecting to have a high-salaried, comfortable jobs by 2030. Moreover as the economy restructures, what many PMETs are realizing is that while their qualifications have not changed, the job market has become more complex and competitive with employers fussier about exact qualifications and skillsets they demand.

As for the future development of the MMC, it is inextricably linked to the growth and socioeconomic health of its upcoming working population. Economist-turned-currency strategist Nizam Idris told the New Paper there is definitely a growing Malay middle-class and that most of them are better qualified and are in better-paying jobs compared to the generations before<sup>50</sup>. Insofar as the fate of the community's PMETs and aspiring PMETs are concerned, if left unsupported, could invalidate all of the MMC's achievements and hard work. At present, the heavy reliance on foreign labour to take up places in low-skilled and low-wage jobs will continue in lieu of Singapore's aging demographics. But all that cannot replace what is perhaps the biggest factor – self-motivation and pride to continually get better. As living standards and aspirations rise, it is even more of an imperative for the MMC to strive to improve, to compete and stay relevant.

It is probably futile to be questioning the value of higher education. Rather, acquiring university education should be more about what piques a person's curiosity and less about what will line his/her pockets. Simply put, any individual hoping to be deemed a valued employee, must demonstrate the right skills, knowledge and ability to meet the exacting demands of the fast-evolving marketplace. Ultimately the M/M workforce must strive to continuously improve themselves through acquiring new skills and knowledge, by any means necessary, so long as they remain in tune with the rapid technological changes.

<sup>46</sup> Ibid. p36.

<sup>47</sup> Irma, K., “Dari Madrasah ke universiti ulung dunia.” Berita Harian, 27 September, 2013.

<sup>48</sup> Haryani I., and Nazri, H.S., “Sembur Semangat Kreatif” Berita Harian, 3 November 2013.

<sup>49</sup> Low (2013), “How many PMET jobs can Singapore support.”

<sup>50</sup> Ng, T.Y., “A Look at the Malay Community.” The New Paper, 8 December, 2006.

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The biggest challenge for  
a level playing field is to  
foster a perception change,  
both on the individual and  
national level.



# Greater Flexibility in Secondary Schools: The Challenge for a Level Playing Field

By Sharifah Hana Alhadad, PhD

## *Abstract*

This year Singapore's Prime Minister Lee Hsien Loong announced at the National Day Rally 2013 that greater flexibility would be introduced to secondary schools in terms of certain curriculum choice, admission to schools and financial assistance. Moore (2010) describes the education system in Singapore as one of the primary engines driving the nation's meritocratic stratification, next to multi-racialism. However, historically the system has been hampered by the seemingly socially entrenched disadvantages faced by the Malay community evident by the relatively lower academic achievement of Malay students compounded by the lower socioeconomic status faced by the Malay families at present. The new initiatives announced at this year's National Day Rally seek to circumvent some of the significant obstacles to the practical application of the meritocratic education system to create better access to those facing stratification disadvantages. This article seek to take a glimpse at the challenge for achieving inclusion with the new policy against some of the social entrenched disadvantages faced by the Malay youths in terms of education access, societal perception and their attitudes towards educational achievement and aspirations.

## *Keywords*

Educational achievement, aspirations, meritocracy, social disadvantage, perception, expectation, stereotypes, attitudes

## Introduction

Education is important, not only for the production of human capital to contribute to the workforce, but also as a means of promoting social economic mobility. In a meritocratic society like Singapore, education is one of the means to enable social mobility, which as expressed by then Minister for Education Dr Ng Eng Hen, “will continue to be a hallmark of [the government’s] education system” (Ministry of Education, 2011). At the National Day Rally 2013, Singapore’s Prime Minister Lee Hsien Loong announced policy changes which, according to him, “should greatly benefit the Malay-Muslim community and improve their social mobility” (Chan, 2013, p. A5). Edusave<sup>1</sup> will be extended to madrasah and home-school students, as well as students studying abroad, a change that Member of Parliament Zaqy Mohamad<sup>2</sup> said would open up more opportunities and help Malay students enjoy the extra courses or activities using Edusave.

Greater flexibility will be introduced in secondary schools to tailor students’ education to their abilities and development. Secondary 1 students in the Normal Stream will soon be allowed to take subjects that they excelled at in the PSLE examinations, at the Express level. This form of ability grouping conducted with a degree of flexibility, according to Prime Minister Lee, would enable students to build on their strengths while learning at a pace suitable for them. When implemented correctly, it would allow the curriculum to be better tailored to meet the needs of the students at varying levels; and when properly executed, it would even enable students placed in lower-ability streams to advance to higher-ability streams based on their performance and progress, thereby enabling crossing over of streams (Tieso, 2003).

There will also be early placement for students into secondary schools through Direct School Admission scheme based on sporting or artistic skills to foster greater student diversity in schools. This incidentally ties in with Singapore’s thrust since the mid-1980s towards meritocracy, greater creativity and innovation to maintain the nation’s international competitiveness in the global economy (Ministry of Trade & Industry, 1986). In line with Singapore government’s belief in an education-based meritocracy which emphasizes the equality of educational opportunity, financial assistance and bursary schemes in schools will be enhanced to ensure eligible students from lower-income families have access to schools of their choosing according to their ability.

## Income and educational gap

A report from the Ministry of Community Development, Youth and Sports (MCYS) in 2005 reveals the Malays make up a significant portion of the low-income bracket with their median monthly income being the lowest among the other ethnic groups (MCYS, 2005). Recent data reveals the Malays as generally having the lowest socioeconomic status compared to other ethnic groups in Singapore (Census of Population, 2010), and Malay families as being over-represented among financial assistance recipients (Han, Rothwell & Lin, 2011 as cited in Senin & Ng, 2012; Ministry of Education, 2013).

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<sup>1</sup> The Edusave scheme was established in 1993, giving funds to students attending national schools for enrichment programmes, or to buy extra resources needed for school.

<sup>2</sup> Member of Parliament for Chua Chu Kang GRC

Therefore the new financial and bursary enhancement scheme may be beneficial for the Malay students to gain better access to education suited to their ability based on merit and not affordability, as echoed by former Member of Parliament,

Sidek Saniff who said:

Meritocracy has hastened the sense of confidence and equal treatment of Singaporean Malays who feel they are not being stigmatized and can compete on a level playing field. (Hussain, 2010, p. A20)

Without conflating correlation with causality, a recent study based on the data from the 2010 National Youth Survey found that youths from lower socioeconomic background tend to have lower educational aspirations (Senin & Ng, 2012). Other studies have found that educational aspirations of youths are significant predictors of eventual educational attainment and achievement in adulthood (Beal & Crockett, 2010; Kao & Tienda, 1998; Qian & Blair, 1999), and the gap between educational aspirations and higher educational attainment is wider for groups from a lower socioeconomic background and those from ethnic minorities (Centre for Research on the Wider Benefits of Learning, 2008 as cited in Senin & Ng, 2012). Using the 2005 National Youth Survey in Singapore, Ho (2010) found that youths who come from lower-income families, or whose parents had less education, and are ethnic minorities are more likely to have lower educational aspirations. While being an ethnic minority does not necessarily equate to being at an educationally disadvantaged position, the 2010 National Youth Survey further reveals Malay youths have lower educational attainment and aspirations compared to youths from other ethnic groups in Singapore.

The issue of lower education performance of the Malays has long been a concern for the Singapore government, who has taken steps to remedy this educational gap with the other ethnic groups in Singapore. Yayasan Mendaki was primarily set up in 1981 to improve the education status of Malay/Muslim children with programmes aimed at helping students aspire higher academically. Mendaki was set up not only to improve education in the Malay community, but also to instil a sense of self-reliance that would enable Malays to become more productive and active members of society (Moore, 2010). In absolute terms, findings suggest the educational performance of Malays has improved through the years, of which results were seen shortly after the establishment of Mendaki (Moore, 2010; Senin & Ng, 2012). In relative terms however, the Malays are still lagging behind the other ethnic groups in Singapore with a comparably higher representation of Malay students in the Normal streams in secondary schools (Senin & Ng, 2012; Suratman, 2004).

Greater flexibility in secondary schools, broadening the criteria and assistance for admission could permit wider learning and creative integration in the school system, but it does not necessarily level the playing field and make it more accessible for students from lower-income families. In effect, greater flexibility and expansive criteria for admission could also mean that parents would now have sporting and artistic skills as measures of excellence to push their school-going children towards through extra tuition. For example, parents are now sending their children to tuition sessions for sports to improve their chances for Direct School Admission (Loh, 2013). In the current climate where tuition outside of school is so common it is almost expected, securing high-quality private tuition is accessible to those who can afford it, giving students from the more affluent in the society an educational advantage. This would outmode the intent of greater flexibility in secondary schools, and still exclude those who



cannot afford the extra tuition, not to mention adding extra stress to children in a fiercely competitive environment where economic success is almost determined by educational success (Moore, 2010).

However this fierce competition has somewhat been counter-balanced by the remedial programmes provided at no or low cost to low-income families by self-help groups such as Mendaki for the Malay students. Mendaki offers tutorial programmes and scholarships in the bid to strengthen the educational attainment of Malay students, and to close the educational gap between Malay children and those from other ethnic groups. The Community Leaders' Forum (CLF) run by Mendaki was also set up in 2003 to provide greater support to Malay youths in innovation, creativity and entrepreneurship. Be that as it may, the study conducted by Senin and Ng (2012) suggests that remedial programmes to motivate Malay youths to aspire to do better academically might not be enough to close the educational gap in achievement and aspirations. The CLF integrated programmes targeted at low-income families and Malay youths could be a step in the right direction towards motivating Malay youths and building their capacity. However, if lower educational achieving students were ever to achieve equity in the society, the perceptions and relative disadvantage faced by Malay youths, and the Malay community at large have to be reframed in order to close the educational gap (Adzahr, 2012; Moore, 2010; Senin & Ng, 2012).

### *Expectations and attitude shaping aspiration*

The flexibility in secondary schools for students to tailor their education to best suit their ability could help students get up to speed more effectively; and the provision financial assistance and enhanced bursary could be more inclusive towards students from lower-income backgrounds. However, what would these new schemes mean for the Malay youths in Singapore? Although they may be beneficial they may not be the panacea for equal opportunities to education to yield a justly stratified society. A fair meritocracy dictates that societies should strive for fair and equal opportunity where efforts to level the playing field in which the inherited advantages and disadvantages are compensated for (Moore, 2010), before the competition begins based on a student's academic and social aptitude. While the intent is here in the nation's education system, the ground realities of meritocracy in Singapore have been argued to be hardly level (Barr, 2006). Furthermore, the educational meritocratic process might be miscarried and demoralize those who fail to do well hence propagating a low self-worth attitude, while promoting the self-satisfaction of those who excel (Goldthorpe & Jackson, 2008). According to self-worth theory in the school setting where one's worth is measured by one's ability to achieve, self-perceptions of incompetence and the internalization of societal perceptions would trigger the alteration of the meaning of failure and success, often resulting in lower expectations and aspirations (De Castella, Byrne & Covington, 2013). Adzahr (2012) posits that the low self-worth attitude amongst Malay youths is perpetuated by their continual education underachievement propagated by the social milieu of low aspirations and perception of success, reinforced by the social structures and challenges faced by those from a largely underperforming working class background.

The problem with educational aspirations and achievement among Malay youths are multi-dimensional and cannot be adequately explained by the state's commitment to meritocracy in Singapore's education system. Furthermore, Barr (2006) asserts that the meritocratic system places a greater handicap to the less socioeconomically privileged. McNamee & Miller (2009) argue that education can be an effect of social status rather than a vehicle towards it, meaning the state's education system based on meritocracy could have the unintentional effect of perpetuating social inequalities rather than promoting social mobility. In addition the

meritocratic social order and to being at a socioeconomic disadvantage, other factors such as societal perception on the ethnic group and the internalization of societal expectations, as well as peer associations also underline and influence the educational aspiration and attainment of Malay youths. Discourse on the educational underachievement of the Malay youths is often underlined not only by socioeconomic deficit but also the lack of a positive attitude towards school and education. Adzahr (2012) found the lack of positive mental attitude expressed in their everyday social interaction and practices, which shape their attitudinal defect towards educational achievement as they embrace the socially "accepted educational trajectories" (p. 165). These social experiences provide a lens through which Malay youths perceive their social mobility and educational aspirations (Kang, 2005). Therefore a positive attitude towards educational attainment is equally important, if not more significant, in achieving academic success as illustrated in a speech – which is resonant now as it was then – by the former Member of Parliament Sidek Saniff who said:

“While money might help, it is not a guarantee of success in the classroom. What was needed was money and the correct mental attitude.” (Mendaki, 1981)

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The Malays make  
up a significant  
portion of the  
low-income bracket  
with their median  
monthly income  
being the lowest  
among the other  
ethnic groups.

### *Effects of labels and stereotypes*

As Singapore remains committed to youth engagement and development, the new flexibility in secondary schools suggests that it would seek to ensure youths are given greater equity and inclusion in terms of access to better and more tailored education opportunities. This could be beneficial towards assisting the achievement gains for the Malay students whose performance continue to progress behind students from other ethnic backgrounds, and needing to catch up despite overall improvement in educational achievement (Senin & Ng, 2012; Suratman, 2004).

However, in secondary schools where stratification becomes more obvious than in primary schools, students assume their places in the Express and Normal streams along with the expectations of educational attainment that comes with being labeled in the 'Express', 'Normal Academic' or 'Normal Technical' streams. Macionis (2007) believes the labeling theory perpetuates the self-fulfilling prophecy where people act in certain ways according to society's perception and expectation. Therefore, for those on the academically lower-ability streams, a steady diet of lower expectations often leads to low level of motivation towards school. In a classroom setting, Jussim (1986) believes that the teacher's expectation and perception reflects those of the society's bias which manifests itself in the classroom. The teacher has different academic expectations for students from the 'Express' stream than the lower-aptitude 'Normal' stream. The differential treatment manifested by the biases could lead teachers to perceive failures, but not successes, of students from lower-aptitude streams as indicative of their ability; and may also lead to interpreting students' performance in such a way as to sustain those expectations. For example, the recurrent over-representation of Malay students in the 'Normal' stream would manifest a bias or expectation that Malay students have lower ability, and this would then be perpetuated in the teacher's and to a larger extent, the societal expectation. When the Malay youths are perceived as not being able to match up their educational achievement to those from other ethnic groups, the Malay youths would internalize that expectation (Adzahr, 2012; Senin & Ng, 2012). They would act in expectancy-confirming ways, evoking low levels



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The low self-worth attitude amongst Malay youths is perpetuated by their continual education underachievement propagated by the social milieu.

of expectations consistent to that of the teacher's and society (Jussim, 1986) often resulting in students having lower educational aspirations. This notion reinforces the effects of stereotyped behaviour echoed by Kao (2000), who asserts that youths define their goals primarily in terms of stereotypical images attached to their ethnic group, and they act in accordance to what is expected of them. Since the dominant society's perception is one that does not necessarily equate Malays with academic excellence, it is not surprising then, that the educational aspirations of Malay youths are lower, as compared to youths from other ethnic groups.

Moore (2010) believes that this continual structural inequality exacerbates the bias toward the Malays who would underachieve in education, and consequently contributing to their disproportionate economic success in the society. Unequal interracial performance in education ultimately manifests itself in the workforce as revealed in a recent survey<sup>3</sup> where a significant number of people perceived the Malays as being disadvantaged at work, having to work much harder than someone of another race to achieve their goals (Lim & Ong, 2013, September 12). Furthermore, peer associations with Malay working class youths of a similar socioeconomic level may make Malay youths in secondary schools find it more difficult to imagine themselves aspiring higher. Adzahar (2012) believes that this plays an important role in moulding the low educational aspirations and unpromising perceptions of success among the Malay youths in secondary schools. Compounded by the negative portrayal of Malays at the national level, the working class Malay youths reinforce and accept their low educational aspirations, hence justifying their irrelevance of doing well in school (Adzahar, 2012, p. 170). Moore (2010) believes even though the extent to which these stereotypes would be difficult to assess, Malay students have a “different starting line” in education, and its disadvantageous effects cannot be dismissed.

### *Reframing Perception: Concluding Remarks*

The prevalent perception of Malay youths are not being able to do well academically compared to youths from other ethnic groups, combined with popular peer socialization makes it harder for Malay youths to break these barriers to achieve higher levels of educational attainment, much less aspirations. Measures beyond the flexible curriculum, broader admissions scheme and financial assistance need to be taken to reframe the biases and perception of Malay youths. Sociocultural factors need to be overcome in order for Malay youths too aspire higher educationally. A strengths-based approach (Chapin, 2011; Healy, 2005; Saleeby, 1996) can be implemented to counteract the negative perception and expectations of Malay youths. Through the strengths-based approach, individual capacities, talents, skills, competencies, possibilities, visions and hopes are recognized and emphasized. Implementing this approach within the pedagogy could be a step-up to the new broader recognition of skills such as resilience, drive, character and leadership at schools that was announced by PM Lee at the National Day Rally 2013. In practice, instead of emphasizing on the educational gap of Malay youths with other ethnic groups, youth workers, social workers and – to a larger extent even – teachers should place the emphasis on the strengths of Malay youths, and to build on them.

<sup>3</sup> A survey on the ‘Indicators of Racial and Religious Harmony’ conducted by the Institute of Policy Studies with OnePeople.sg

Mendaki, with CLF, conducted on a forum in 2011 – a first in a series of engagements – to engage Malay youths in secondary schools and institutions of higher learning. This engagement echoed PM Lee's call for a community approach to progress at a CLF dialogue session in 2010. Its purpose is to talk about, question and challenge the disadvantages faced by the Malay youths and the community at large. The forum engaged 200 Malay youths in the effort to develop a “conscientised generation” – one that is able to be reflexive, engage and challenge ideas and practices that form stumbling blocks in the path of progress and development of the community (Alwee, 2011). This is entrenched within Paulo Freire's (1970, 2005) view of ‘conscientisation’ or critical consciousness that engages people to ‘see’ their world, question the nature of their social situations and seek ways to bring about positive change (as cited in Alhadad, 2013). Dominating structures and perceptions in society could have psychological and social implications for minority groups – such as the implications faced by Malay youths in Singapore – causing lack of self-worth and a sense of inferiority (Alhadad, 2013). Therefore, developing a sense of ‘conscientisation’ or critical consciousness can serve as a vehicle to help reframe or transform existing problems and obstacles, in which the socioeconomically disadvantaged internalise the negative portrayals of themselves and the world they live in, towards the development of empowerment (Freire, 1970, 2005).

Contributing to the vision for a “conscientised” generation, CLF Labs was created to provide a platform in which Malay youths to build their capacity, develop their innovative ideas to deal with issues that affect them, including issues of employability, lack of work experience and opportunities for youths, and building social capital and mobility. Another CLF programme under Mendaki include the MaxOut programme which targets more disadvantaged youths such as those who drop out of schools or at the brink of dropping out. The MaxOut programme attempts to help them stay within or bring the youths back in to the education system, while other youth-related programmes by CLF and Mendaki are designed and created to empower and develop youth potential.

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Malay students have a “different starting line” in education, and its disadvantageous effects cannot be dismissed.

While the CLF forum engages high-achieving Malay students, other programmes under CLF engage Malay youths spanning the educational ability spectrum. The aim is to gain active participation and involvement of Malay youths in a holistic community building process focussing on their strengths to explore, define, demystify, contest and seek possible alternatives to address some of the persistent challenges and predicament faced by the community (Alwee, 2011). This strengths-based framework where intervention focuses on goals, opportunities and resource (Chapin, 2011) could be particularly powerful; especially in light of the negative portrayal and expectation of educational achievement and aspirations of Malay youths (Senin & Ng, 2012). Such approach offers a framework to spark a mindset or perception change among individual Malay youths and their families, which could be sourced to set off and propel a societal perception change. Senin and Ng (2012) believe that a strengths-based approach might allow for national intervention beyond current policy changes, or to capitalise on what is already being done by Mendaki and CLF, to reframe the perception of Malay youths – that being Malay does not necessarily equate to low educational achievement and aspiration. Furthermore, the positive imagery of the success of Malay youths when promoted to the larger society could change the negative perception Malay youths achieving less than others, and possibly counter its internalisation among Malay youths.

Thus, would the greater flexibility in secondary schools, broader admissions and greater financial assistance level the playing field for Malay youths? It is hard to tell. Would these policy changes help in closing the educational achievement and aspirational gap among Malay youths and other groups? That remains to be seen. Seemingly the biggest challenge for a level playing field is to foster a perception change, both on the individual and national level. Perhaps only then would Malay youths be able to compete fairly, to set off from the same “starting line” as youths from other ethnic groups in the education race.

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...national commitment of achieving annual productivity growth of 2 per cent to 3 per cent by 2020 as Singapore moves up the technology ladder to become an even higher value-added economy.



# Rejuvenated Singapore, Renewed Social Contract, Getting the Correct Politics and Community Priority: Implications for Malay/Muslim Singaporeans

By A/P Tan Khee Giap

*A brief update on Singapore's growth strategies, public policy initiatives and implications for Malay/Muslim Singaporeans*

In the 2013 Population White Paper (PWP), it was suggested that the government would work towards a two-third Singaporean Professionals, Managers, Executive and Technicians (PMETs) by 2030.

It was also projected in PWP that a sustainable longer-term manpower ratio for Singapore would consist of two third indigenous versus one-third foreign work force so as to ensure full and gainful employment for Singaporeans and not to undermine social harmony and cohesion.

The 2009 Economic Strategies Committee announced the national commitment of achieving annual productivity growth of 2% to 3 % by 2020 as Singapore moves up the technology ladder to become an even higher value-added economy.

Amongst other objectives, in achieving the three broad aims above, the government has put in place plans for productivity enhancement for all Singaporeans at the same time assured that there would be sufficient time and support to help Singapore companies to transit through the required manpower adjustment.

Increasingly for Singapore companies, in particular for small and medium enterprises (SMEs), given the tight labour market situation, where *higher wages at times are not matched by productivity increases and challenges in recruiting indigenous manpower with employment continuity* are the two paramount concerns. Confidence and familiarity of SMEs in coping with Malay/Muslim Singaporeans and adaptability of the latter in a closely knitted family-base working environment of former is of practical concerns which must be addressed and overcome sensitively.

Singapore's worsening income disparity is partly the negative outcome of correct rapid globalization route we pursuit, and it is also structural-led as older Singaporeans who are 55 years and beyond typically received education at secondary school level or lower are suffering from skill mismatches and found themselves difficult to be retrained. Such cohort of Singaporeans will gradually fade away over time.

Younger Singaporeans, especially those who graduated with ITE qualification or lower in general and Malay Muslim Singaporeans in particular, may well fall into such structural trap again if we do not pro-actively ensure they are being placed, trained and employed in a gainful manner with creative, flexible, targeted up-skill and productivity enhancement programs.

“Trends over past two decades in terms of demographic, highest education attainment, marriage and fertility rate for Malay/Muslim Singaporeans are rather worrisome to say the least.”

To effectively facilitate Malay/Muslim Singaporeans to be better informed, well equipped and more productive within the highly competitive labour market so as to improve their employability and enhanced career path advancement towards becoming a potential base and subsequently constitutes a respectable part of the team of professionals, managers, executives and technicians (PMETs) by 2030 is amongst the most important agenda for Malay community leaders and parents.

### *Facts on Malay/Muslim Singaporeans: Demographic, highest education attainment, marriage and fertility trends.*

According to the Singapore Census of Population 2010, in terms of general statistics and demographics, Malay/Muslim Singaporeans have the smallest percentage pool of permanent residence (2.98%) as compared to Chinese (61.39%), Indian (20.45%) and others (15.98%). Malay/Muslim Singaporeans also have the highest dependency ratio at 39.9 per 100 persons aged 15-64 as compared to Chinese (34.8) and Indian (37.4).

In terms of education trends, as a community, Malay/Muslim Singaporeans' achievement in highest education attained have improved significantly at all levels of qualification since 1990. However in Census 2010, as compared to other ethnic groups, Malay/Muslim Singaporeans (83.3%) have the highest percentage of those who possess qualification which are non-tertiary and below as compared to Chinese (61.9%) and Indian (50.9%). Malay/Muslim Singaporeans (5.10%) who have a university degree is also markedly lower than their Chinese (22.6%) and Indian (35%) counterparts.

In terms of resident population aged 15 years and over, divorced rate and percentage of singles for the Malay/Muslim Singaporeans have steadily increased since 1995 and 2000 respectively. In

census 2010, Malay/Muslim Singaporeans (34.84%) actually have the highest ratio of divorce couples and singles at 4.20% and 34.84% respectively as compared to Chinese (3.22% ; 32.86%) and Indian (3.03% ; 25.9%). Malay/Muslim mothers (14.5%) possess 5 or more children are also of the highest percentage as compared to Chinese (8.8%) and Indian (6.1%).

As highlighted above, trends over past two decades in terms of demographic, highest education attainment, marriage and fertility rate for Malay/Muslim Singaporeans are rather worrisome to say the least. Upon deeper analysis, these unhealthy trends are likely to be interrelated and re-enforcing. Such trends could deteriorate further unless consistent effort are being undertaken to effectively halt and to reverse these trends in order to ensure the community to progress along the national mainstream or risk the potential emergence of economic or permanent underclasses.

“Malay/Muslim Singaporeans do have the highest dependency ratio and a relative bigger family size as compared to other ethnic groups.”

By economic underclass, we refer to those economically less competitive residents who are caught at economic hardship especially during period of discontinued growth, recession or even rapid economic expansion. These group of residents, if given positive encouragement, do stand a chance to bounce back if effort to up-skill or acquire new skill set are being undertaken systematically.

By permanent underclass, we refer to those resource-poor residents who are caught in the spiral vicious cycle of social circumstances, due to whatever reasons be it structurally-driven or self-inflicted, that no amount self-effort could bring them out of the pit or trap unless with official support being rendered as a second lease of livelihood. In this brief essay we thus proposed a few broad directions which ought to be explored, discussed and examined. We would not be surprise if these worrisome trends may well have been looked at by the leadership of the Malay/Muslim Community.

### *Broad directions for re-examination, re-vitalization and re-positioning of the Malay/Muslim community under a renewed social contract*

As of 2012, Singapore's GDP per capita adjusted for purchasing power parity stood at US\$61,803, joining the league of wealthiest nations by ranking fourth in the world but with worsening income disparity. Gini Coefficient peaked at the all-time high of 0.489 in 2007 whose impact were subsequently mitigated through special transfers from annual government budgets. After the watershed result of the 2011 General Election, we have witnessed adjustments in government's longstanding philosophy on provision of public services and public goods. The breakeven pricing of market benchmarking would no longer be the sole criteria for public policy formulation, and the government is determined to step in to correct shortcoming of market outcomes in order to facilitate a more inclusive society demanded by citizens.

“The Malay/Muslim Singaporeans must not lose out in the race for being part of the two-third PMETs by 2030.”

The Ministry for National Development had promised help for every working family to buy a flat. The Public Housing Board (HDB) would ensure Singaporean households with monthly income of \$1,000, \$2000 and \$4,000 be made affordable to purchase a two-room, three-room and four-room flat respectively. Expanded Central Provident Fund Housing Grants will be given to middle-income households for up to \$20,000 to buy a four-room



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An economically prosperous Singapore is meaningless if without affordable housing, inclusive education, comprehensive healthcare insurance, convenient public transportation and upward social mobility.

flat. Further housing grants will be set aside for families in two-room flat to help them upgrade to three-room flat.

*As affordable public housing policy is amongst key strategies for a more equitable distribution of economic success. Going forward, the Malay/Muslim Singaporeans must aim for HDB flat upgrading and moving from rental to HDB flat ownership as prioritized objectives for the community which is a steady and a surer avenue for wealth accumulation.*

An affordable healthcare system is paramount to all Singaporeans and it matters even more to lower income households. Ministry for Health had announced MediShield insurance for all Singaporeans with no age limit or exclusion and will cover people for life. More subsidies will now be granted for out-patient care where lower and middle income patients at Specialist Outpatient Clinics in hospitals will also get more than the current 50% subsidies. Younger low-income Singaporeans are to enjoy subsidized rates at private GPs and dental clinics under the Community Health Assist Scheme with minimum age removed. National medical savings scheme will likely to cover more outpatient treatments in the future although contribution rates will have to go up.

*Since Malay/Muslim Singaporeans do have the highest dependency ratio and a relative bigger family size as compared to other ethnic groups, it is possible to argue that children who helped to top up parents' MediShield should be encouraged with matching subsidies by the government.*

In Singapore, education has been and would remain as key equalizer for ensuring upward social mobility. Thus an inclusive education system would continue to be the cornerstone of national priority. Ministry for Education (MOE) had announced effort to ensure a less exclusive school admission system where top secondary schools are to broaden admissions and direct school admission would be broadened for outstanding students with special qualities such as resilience and drive with at least 40 places in primary one schools for children without alumni or school links. More affordable pre-school and child care centers will be built through balanced criteria for site bidding, and MOE would also run pilot schemes to force competition and quality services.

*The Malay/Muslim community should set targets to achieve higher attainment of tertiary qualifications, minimize secondary school dropout rate and to encourage mindset change for younger parents to ensure quality education through a smaller family size and to prioritize education for children from early days.*

With rapid globalization, skill contents of jobs created by foreign direct investment tend to be decided by the rate of technological upgrading, innovation and creativity. Hands-on industrial internships for younger workforce are critical for employability as skill set tends to quickly become obsolete. Skill requirements of the highly competitive global market place cannot be found in or replaced by formal educational curriculum.

To enhance productivity with employment stability, we thus proposed a Placed-Trained and Employed (PTE) Scheme which would be a German variant of a private-sector driven comprehensive scheme involving tripartite parties consisting of employers, employees and the government. Such PTE scheme is supposed to be coordinated by cutting across-ministries and government agencies involving education institutions and private sector companies.

*The Malay/Muslim Singaporeans must not lose out in the race for being part of the two-third PMETs by 2030 and in fact this should be the top agenda which would help to ensure parallel progress of the community along with the national mainstream. A highly focus effort on industrial employment information gathering, job-mapping, understanding job expectations and adaptability will be paramount for Malay/Muslim Singaporeans which can be achieved via the following strategies:*

- A. Conduct sampling surveys on companies involving in manufacturing and services activities through Singapore Manufacturing Federation and 17 verticals for services industries through SPRING Singapore on their respective manpower requirements by job-type, by skill sets and remuneration level on an annualise basis
- B. Sampling face-to-face interviews with sample employers from various companies within manufacturing and services industries on potential opportunities, their expectations and issues in coping with ethnic minorities especially for SMEs should be conducted.
- C. Initiates direct job interviews/placements for tertiary educated, ITE educated and secondary school educated Malay/Muslim Singaporeans who are interested to work in manufacturing and services industries, in coordination with Yayasan Mendaki, through the established survey networks with Singapore companies.
- D. Sampling survey on Malay/Muslim Singaporeans of ITEs and lower qualification, by working through ITEs and secondary schools on job expectations, issues and adaptability to cope with a closely knitted family-based working environment of SMEs would be conducted.

*Rejuvenated Singapore, renewed social contract and getting the politics right*

The government has laid down a long-term vision plan for remaking of Singapore as a modern cosmopolitan city state by investing in a seamless public transportation infrastructure, expanding education institutions of the world-class quality and building of more public hospitals ahead of demand so as to revitalize the Singapore economy by 2030.

During the 2013 National Rally Speech, the Prime Minister announced a new Terminal 4 and also allocated the site embarked for Changi Airport's future Terminal 5 which would more than double the current capacity. A new Southern Waterfront City will be built as existing ports at Tanjong Pagar will be moved westward to Tuas. A Paya Lebar new town is also being proposed, which would be bigger than Ang Moh Kio, for new homes, offices and factories.

An economically prosperous Singapore, however high our international achievement may be, is meaningless if without affordable housing, inclusive education, comprehensive healthcare insurance, convenient public transportation and upward social mobility. However, a revitalized Singapore economy we shall get if we could figure out our politics right without diverting our attention and precious energy away from shaping an inclusive, prosperous and harmonious society!

A two-party political system must ultimately pay the price for pro-long debate, indecisiveness and delay in seizing opportunities presented to us, being nimble and decisive are paramount for a highly open, vulnerable and small economy such as Singapore. A strong opposition to supervise the government in terms of policy formulation and implementation may not be a bad strategy, but accidental over thrown of the PAP government can happen!

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## “Health is Wealth”: A Call to Action

By Dr Noorul Fatha

Social issues in the Malay/Muslim community are well-documented and much effort has been invested in trying to understand these issues; ranging from poor academic performance, employability issues, drug abuse, high divorce rates, and minor marriages. In the face of myriad problems, it is therefore unsurprising that health issues in the community do not often feature in the public discourse surrounding the Malay/Muslim community. However, such an approach that sidelines health and treats it as a phenomenon separate from the larger issues of the community is self-defeating. Health issues and social issues are closely intertwined, with the social milieu of a family greatly influencing their health outcomes, and vice versa. Addressing one issue may in fact provide a degree of resolution to the other. Since much effort has been invested in addressing the social issues facing the community, it is time that the health issues are examined.

This essay will provide a brief overview of the current health situation of the Malay/Muslim community, and proposes that future initiatives addressing social issues in Singapore also take into account the potential impact of the health of the community, and the potential benefits in improving it. This essay is not intended to provide detailed policy proposals; rather, it aims to bring to attention the current health status of the Malay/Muslim community, and invites relevant stakeholders to consider what their contributions could be towards the improvement of the health of the community.

A summary of the health of the Malay-Muslim community

Based on national health surveys, tobacco use, obesity, and low attendance at health screenings are some of the lifestyle risk factors faced by the Malay/Muslim community in Singapore. Such risk factors predispose a person to developing non-communicable diseases (NCDs) i.e. cardiovascular diseases, cancer, chronic respiratory disorders and diabetes. NCDs in turn, account for 70% of disability-adjusted life years in Singapore.<sup>1</sup> Cancer and ischaemic heart disease already account for approximately 55% of all deaths in Singapore in 2011.<sup>2</sup>

Based on the National Health Surveys (NHS), the prevalence of smoking in Singapore residents has declined from 18.3% in 1992 to a low of 12.6% in 2004. However, there was an increase in prevalence from 12.6% in 2004 to 14.3% in 2010. In 2010, an estimated 378 000, or 14.3% of adults (aged 18-69) were daily smokers. Of this, Malays had the highest smoking prevalence (26.5%) followed by Chinese (12.8%) and Indians (10.1%).<sup>3</sup>

Comparatively, Malay males also have consistently had higher smoking rates than males from other races. The prevalence of smoking in Malay males decreased from 41.2% in 1998, to a low of 29.8% in 2004. However, there was a rebound and the smoking rate in Malay males increased to a high of 45.5% in 2010.

Although male smokers still outnumber female smokers, a similar increasing trend of smoking can be observed in females, with the prevalence of female smoking increasing from 3.1% in 1992 to 4.2% in 2010. In parallel with the increase of smoking in the Singapore residents, smoking rates in Malay females has continuously increased since 1998 (3.2%), with 8.0% of Malay females being daily smokers in 2010. This, again, is the highest rate among all the ethnic groups.

“Based on the National Health Surveys (NHS), Malays had the highest smoking prevalence (26.5%) followed by Chinese (12.8%) and Indians (10.1%).”

Similarly, there has been an increasing trend in obesity in the Singapore resident population. The prevalence of obesity in the Singapore resident population increased from 5.1% in 1992, to 6.9% in 2004 and from then, a sharp increase was seen in 2010 (10.8%). Based on the NHS 2010, 40.1% of Singapore residents aged 18 – 69 years were overweight (BMI 25.0kg/m<sup>2</sup> or more). One in nine (10.8%) Singapore residents were obese (BMI ≥ 30kg/m<sup>2</sup>). The prevalence of obesity was higher among males (12.1%) than among females (9.5%), and the highest prevalence of obesity was noted in the 30 – 39 year age group (12.3%).

Obesity was most prevalent among the Malays (24.0%), followed by Indians (16.9%) and Chinese (7.9%). This effectively means that almost a quarter of the Malay population are obese. Of this, Malay females bear a disproportionate burden of obesity in the population, with Malay women being more obese compared to their male counterparts (Table 1). Additionally, Malay women also consistently have the highest rates of obesity compared to Indian and Chinese women.<sup>4,5</sup>

<sup>1</sup> Ministry of Health, Singapore. Singapore Burden of Diseases Study 2010.  
<sup>2</sup> Ministry of Health, Singapore. Principal causes of death. [http://www.moh.gov.sg/content/moh\\_web/home/statistics/Health\\_Facts\\_Singapore/Principal\\_Causes\\_of\\_Death.html](http://www.moh.gov.sg/content/moh_web/home/statistics/Health_Facts_Singapore/Principal_Causes_of_Death.html) [ last accessed 22 Nov 2013 ]  
<sup>3</sup> Ministry of Health, Singapore. National Health Survey 2010.  
<sup>4</sup> Ministry of Health, Singapore. National Health Survey 2004.  
<sup>5</sup> Ministry of Health, Singapore. National Health Survey 2005.

Table 1: Crude prevalence (%) of obesity among Singapore Residents aged 18 – 69 years by gender and ethnic group

Malay		Indian		Chinese	
Male	Female	Male	Female	Male	Female
8.8	23.7	7.4	17.5	4.6	3.1
16.9	21.4	8.1	18.8	4.5	3.9
19.6	28.2	13.1	21.2	10.7	5.1

“Almost a quarter of the Malay population are obese.”

Malay women are also less likely to attend cancer screening compared to women in the other two ethnic groups. Among women aged 50-69 years, the proportion of Malay women who go for regular mammograms (22.9%) was significantly smaller compared to the Chinese (41.7%) and Indian (41.9%) ethnic groups. Similarly, the proportion of Malay women who went for regular cervical screening was lower (39.4%) compared to the (48.2%) and Chinese (49.1%).

Addressing health needs of the Malay-Muslim community

There are practical reasons why the relatively poorer health status of the Malay/Muslim community compared to the other ethnic groups, is a concern. Poor health has a negative impact on economic potential, and it is well established that there exists an income gap between the Malay community and the general population. Malays also have the highest dependency ratio. Malay families are therefore by definition, the least equipped to cope with any financial stresses. The causes of poor health behaviour are complex, and not easily explained. What is known is that there exists an association between poorer health habits and socio-economic and educational status. Negative health behaviour results in poorer outcomes and greater healthcare expenditure. In a community ill-equipped to handle financial stress, poor health only increases the burden experienced by families.

Existing health conditions can also affect employability. Obese people experience discrimination when seeking employment.<sup>6</sup> There are also gender differences - obese women have are more likely to be disadvantaged in terms of employment opportunities and income levels compared to men.<sup>7</sup> Similarly, it has been demonstrated that smokers are more likely to consume healthcare resources, be hospitalised, and miss work due to illnesses associated with smoking. Conversely, it has been demonstrated that unemployment can have an adverse impact on health; with financial strain leading to stress and poor mental health.<sup>8,9</sup>

<sup>6</sup> Puhl, RM and Heuer CA. Obesity: The stigma of obesity: A review and update. 2009;17:941–964.  
<sup>7</sup> S Sario-Lähteenkorva and E Lahelma. Int. J. Epidemiol. The association of body mass index with social and economic disadvantage in women and men. 1999;28(3): 445-449.  
<sup>8</sup> Mathers C and Schofield DJ. Med J Aust. The health consequences of unemployment: The evidence. 1998;168:178-182.  
<sup>9</sup> Price, Richard H.; Choi, Jin Nam; Vinokur, Amiram D. J Occup Health Psychol. Links in the chain of adversity following job loss: How financial strain and loss of personal control lead to depression, impaired functioning, and poor health. 2002 Oct;7(4): 302-312.

Poor health can also have an impact on academic performance. Obese children for example, are more likely to miss school and require more visits to the physician.<sup>10,11</sup> Each missed day of school may imply a risk to school performance, and increased physician visits may result in higher health care costs to the family.

*Existing initiatives and measures*

It can therefore be seen that the health problems faced by the Malay community are not inconsiderable, nor have they gone unnoticed. The Health Promotion Board (HPB), which has the mandate to oversee and run programmes on health promotion in Singapore, has reached out to relevant stakeholders and created community-specific initiatives. For example, HPB has worked with local mosques to promote smoking cessation in the Malay community, and healthy cooking programmes in the Malay community. They also work with family service centres (FSCs) to promote smoking cessation.

HPB has also worked with grassroots leaders to promote health screening in the community and reached out to the hawker centres in the Geylang Serai area to participate in the Healthy Hawker Programme. Such efforts have also received backing from politicians, who are keen to see the health of their constituents improve. These efforts by HPB are necessary, as it has been proven that culturally-sensitive public health programmes are more likely to be effective. As such, it can be expected that HPB will continue with their targeted programmes for the Malay community.

*A call to action*

An obvious area for improvement would be for the community itself to play a more proactive role in advancing health. The lack of focus on health can be reflected in the range of services provided by the Malay/Muslim Organisations (MMOs), which are geared towards improving educational performance and employability. This is not intended as a criticism, but rather, an objective observation. The slant by MMOs towards social issues was a natural outcome considering the economic imperatives and the need to address social concerns. Furthermore, there are resource concerns to be considered by the MMOs; in the face of competing needs from the community and existing leadership in health promotion by HPB, it is therefore unsurprising that health is not high on their list of priorities.

There remains however, room for improvement and a window of opportunity by the community to address issues in a more comprehensive way. As stated earlier, health, education, employability and socioeconomic status are closely related to each other. Viewing issues through only the lens of social concerns may result in problems being inadequately addressed. Such an approach may not be adequate as this may result in inadvertent under-provision of support to those whom we wish to serve. Teen motherhood for example, is both a social concern and health issue.

<sup>10</sup> Kesztyüs D, Wirt T, Kobel S, et al. BMC Public Health. Is central obesity associated with poorer health and health-related quality of life in primary school children? Cross-sectional results from the Baden-Württemberg Study. 2013 Mar; 22:13:260.

<sup>11</sup> Pan L, Sherry B, Park S, Blanck HM. J Adolesc Health. The association of obesity and school absenteeism attributed to illness or injury among adolescents in the United States, 2009. 2013 Jan;52(1):64-9.

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Just as a large burden of NCDs may derail economic development and contribute to poverty in developing countries, the current health status of the Malay community may jeopardise ongoing efforts to improve the academic performance and economic standing of the community. Health issues must hence be tackled simultaneously along with the other problems. Though HPB will continue to take the lead in health promotion for the population (including the Malay community), as they have both the resources and requisite expertise, there is space for the community itself to be more proactive.

For the community to begin to do that, there must be sufficient experts in the community with the capability to understand and address health issues at the macro level. Such an approach will necessitate capacity building by the community, including the MMOs, in health issues. This capacity building does not only refer to encouraging more Malays to enter the health field, but also officers who are comfortable with cross-disciplinary work. We would also need to engage partners in other sectors for this purpose. For example, religious leaders (who assert considerable influence and have a special place in hearts of the community) can be engaged to champion health issues.

In conclusion, health is part of the bigger landscape of issues that are currently affecting the Malay community. To complement ongoing efforts and programmes, the Malay community must address our health issues alongside other social and academic concerns. Only with such a multi-pronged approach can the problems of the community be addressed in a holistic manner.

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# Section

# II

Social Policy Scan for 2013  
& Its Impact on the Malay/  
Muslim Community

# “A General Scan for Education Policies”

Siti Khadijah Setyo R.S.

## New Education Policies Announced in National Day Rally 2013

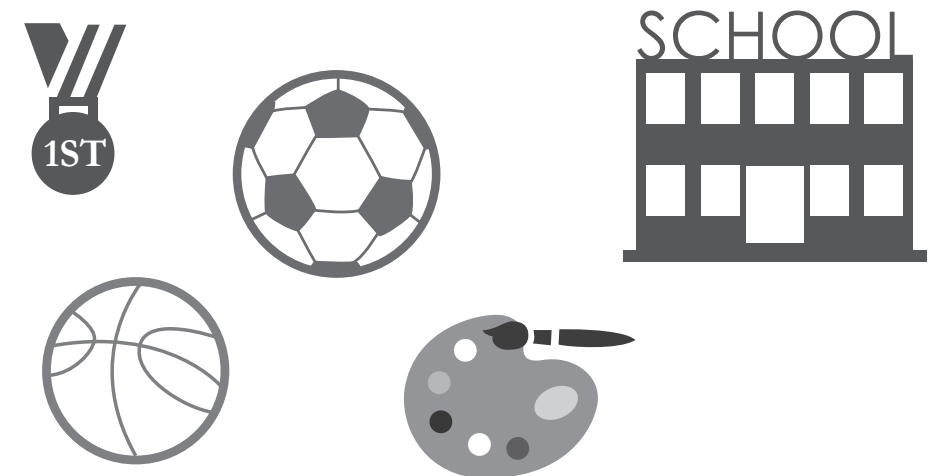
### *Expansion of Edusave Scheme to all students*



*Students aged 7 to 12 will receive \$200/year while those aged 13 to 16 will be receiving \$240/ annum*

*Madrasah students will benefit from suitable enrichment programmes that will contribute to the development of holistic education*

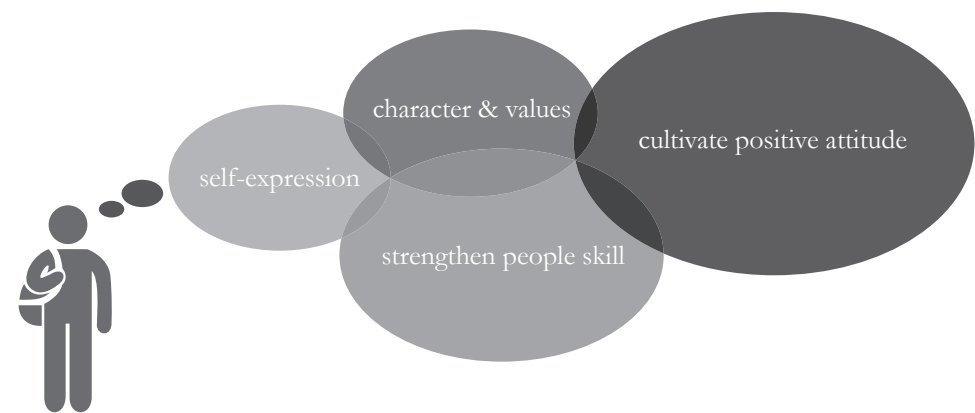
### *Broadening of Direct School Admission (DSA) criteria*



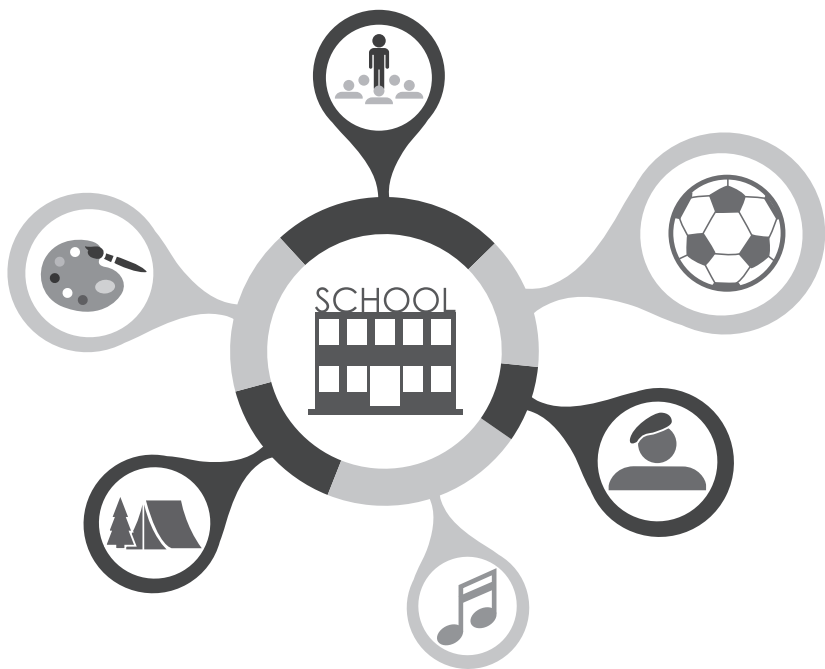
*Students who are outstanding in sports and arts can gain admission to secondary schools via DSA*

# New Education Policies Announced in National Day Rally 2013

## Learning for Life programme



Students will be provided with real-life experiential learning to develop their character and values, cultivate positive attitudes, self-expression and strengthen their people skills



Areas can include, among others, outdoor adventure learning, sports, student leadership development, uniformed groups, performing and visual arts

# Education Policies 2013 National Day Rally 2013

Objective	Policy Changes / Initiatives	Specifics	Implications on MMC
Learning opportunities for all Singapore Citizen students	Expansion of Edusave Scheme to all students	<p>Currently, only students in national schools can tap on Edusave contributions to support their enrichment activities</p> <p>From the second half of 2014, Edusave contributions will be extended to all children who are Singapore Citizens aged 7 to 16; including children in madrasahs, privately-funded schools and children who are home-schooled and residing overseas</p> <p>Students aged 7 to 12 will receive \$200/year while those aged 13 to 16 will be receiving \$240/annum</p>	<p>Reduce the financial burden on madrasahs in funding for enrichment programmes (e.g. service-learning trips, educational fieldtrips, supplementary programmes, leadership courses, participation in Outward Bound School to develop teamwork and perseverance, etc.)</p> <p>Madrasah students will benefit from suitable enrichment programmes that will contribute to the development of holistic education</p>
	Reserved places for Primary 1 admission	<p>From 2014, MOE will set aside 40 places in every primary school for P1 registration under Phases 2B and 2C</p> <p>The number of vacancies remaining after Phase 2A(2) will be added to the 40 reserved places and will be split equally between Phases 2B and 2C</p>	<p>MM students will have a chance to enter ‘popular’ schools</p> <p>It is more likely that MM parents, especially those of lower-income background, are participating less actively in their children’s schools. Hence, reserved places allocated to Phase 2C will be beneficial for MM children (especially if they are not</p>

<sup>1</sup> Phase 2B is for (a) a child whose parent has joined the primary school as a parent volunteer and has given at least 40 hours of voluntary service to the school (b) a child whose parent is a member endorsed by the church/clan directly connected with the primary school and (c) a child whose parent is a member endorsed as an active community leader.  
<sup>2</sup> Phase 2C is for all children who are eligible for Primary One in the following year and not yet registered in a primary school

## Education Policies 2013

### National Day Rally 2013

Objective	Policy Changes / Initiatives	Specifics	Implications on MMC
<i>Greater flexibility in secondary school</i>	Expansion of Edusave Scheme to all students	<p>Currently, students in Normal Academic (NA) streams are able to take subjects at Express level in Secondary Three</p> <p>The new policy will allow Secondary One students to take a subject that they excelled in PSLE at a higher level upon entry into Secondary School</p> <p>E.g. A student may be in the NA stream, but he is allowed to take Mathematics at 'O' Level if he had excelled in the subject at PSLE</p> <p>It was announced at MOE Work Plan Seminar 2013 that this new policy will be piloted in 12 schools next year</p>	<p>More learning opportunities for our MM students</p> <p>MM students can learn each subject at an appropriate pace and capitalize on their strengths</p> <p>Boost the morale and confidence of MM students who are generally concentrated in the Normal Academic stream</p>
	Broadening of Direct School Admission (DSA) criteria	<p>Students who are outstanding in sports and arts can gain admission to secondary schools via DSA</p> <p>Criteria for DSA admission will be broaden to include intangible factors such as character, resilience, drive and leadership</p>	<p>MM students generally have high self-concepts in sports and performing arts and hence, they will have the chance to be enrolled in top schools to develop their talents and skills</p> <p>Platform for MM students to excel in non-academic fields, and thus contributing to their self-esteem and confidence</p> <p>Holistic development for MM students</p>
<i>Lesser emphasis on scholastic achievements</i>	Wider bands for PSLE grades	<p>PSLE T-scores will be scraped to make way for wider bands (similar to 'O' Level grading system)</p> <p>Will take effect few years down the road</p>	<p>With lesser emphasis and competition to chase to the very last point, MM students will not be exposed to unnecessary stress</p> <p>MM students will be given the space to learn and develop holistically</p> <p>Wider bands will allow us to have a clearer and broader picture of MM students' achievements (e.g. 50% of MM students attained a C in Mathematics at PSLE vs. 30% of them scoring C6 while 20% scoring C5), and this will aid MMOs in introducing targeted and suitable intervention programmes for children based on their specific abilities</p>

## Education Policies 2013

### MOE Work Plan Seminar 2013

Objective	New Initiatives	Specifics	Implications on MMC
<i>Holistic student-centric education</i>	Applied Learning programme	<p>To connect what students have learnt in science, mathematics, humanities and/or languages into real-life applications</p> <p>May be developed in areas such as business and entrepreneurship, design, engineering and robotics, environmental science and technology, health services, heritage, journalism and broadcasting, literary arts, simulation and modeling</p> <p>Allow students to see the relevance and value of academic learning to real world situations</p> <p>Collaborations with external agencies to design Applied Learning programmes (e.g. Science Centre Singapore will partner 40 to 60 Secondary Schools to design suitable science, mathematics and technology-based programmes</p>	<p>In understanding the value and relevance of academic learning in real-world affairs, MM students will be more connected to their academic journey and hence motivated to succeed</p> <p>In the long run, such positive outlook towards education would contribute to an increased performance in MM students' academic achievements</p>
	Learning for Life programme	<p>Students will be provided with real-life experiential learning to develop their character and values, cultivate positive attitudes, self-expression and strengthen their people skills</p> <p>Areas can include, among others, outdoor adventure learning, sports, student leadership development, uniformed groups, performing and visual arts</p>	<p>Exposure to non-academic platforms such as sports, arts and volunteering, will give MM students the opportunity to discover their strengths and interests, and develop important skills and values such as teamwork, determination and communication skills</p> <p>Experiential learning will have a long-lasting impact on MM students as every learning experience is a unique and memorable one</p>
<i>Enhancing students' learning</i>	Integrated Online Learning Space	<p>An integrated online learning space will be implemented by 2016 (integration of existing online resources with new upcoming ones)</p> <p>Online resources will be aligned to the curriculum</p> <p>Collaborative tools within the online portal to facilitate discussions with teachers and fellow students</p>	<p>New and exciting learning experiences, through the utilization of ICT, will further deepen the engagement of MM students</p> <p>MM students will be able to explore various online resources within the portal to find learning materials that will facilitate better understanding and learning experience</p>

## Education Policies 2013

### Preschool Sector

Objective	Policy Changes / Initiatives	Specifics	Implications on MMOs and/or MMC
<i>More affordable and quality preschool education for every children</i>	Expansion of Anchor Operators (AOPs) Scheme	<p>Selection of additional AOPs that are committed to serving the needs of children and families, including those from lower income or disadvantaged backgrounds</p> <p>Applicants must demonstrate the ability to provide good quality developmental programmes for young children, as well as professional development and career advancement opportunities for early childhood educators</p> <p>Eligibility criteria:</p> <ol style="list-style-type: none"> <li>Must be a current operator of child care centres and/or kindergartens with at least 10 centres or providing 1000 preschool places</li> <li>Must demonstrate strong regulatory compliance and governance</li> <li>Must be legally and financially liable for all operations</li> <li>Must be prepared to provide and maintain a financial guarantee equivalent to 6 months of operating costs, or \$10m, whichever is lower</li> </ol> <p>Successful applicants must comply with the requirements of the scheme, such as meeting quality KPIs, and obtaining ECDA's approval for their fees. They will be subject to audit and reporting requirements, and have their performance monitored closely by ECDA</p>	<p>Leading MMO-run kindergartens and child care centres can partner up and form a consortium, and apply for AOP status</p> <p>Will be granted government funding if application is approved</p> <p>The funding will be useful in elevating service delivery, through the provision of quality programmes specially designed to enhance young children's development</p> <p>Funding can also be channeled to provide attractive wages to early childhood educators, and thus hopefully reducing turnover rates. In addition, teachers can be sent for more training to enhance their capacities</p> <p>As successful applicants are required to comply to rigorous requirements, such as meeting quality KPIs and performance being closely monitored by ECDA, it will spur MMO-run kindergartens and child care centres to improve service delivery and also motivate them to continuously build their capacities</p> <p>With more MMO-run kindergartens and child care centres attaining AOP status, MM families will have access to more quality and affordable preschool and child care centres (especially for low-income parents who want quality early childhood programmes for their children without burning a hole in their pockets)</p>

## Education Policies 2013

### Preschool Sector

Objective	Policy Changes / Initiatives	Specifics	Implications on MMOs and/or MMC
<i>Enhancing learning opportunities for children from disadvantaged background</i>	Preschool Opportunity Fund	<p>To support projects organised by preschools that promote holistic development of preschool children from disadvantaged<sup>3</sup> and at-risk<sup>4</sup> backgrounds</p> <p>Successful applicants will be awarded grant up to \$1300 per qualifying child for each project. Projects will be funded for duration of up to 1 year<sup>5</sup></p> <p>Projects should address one or more of the following key aspects of child development:</p> <ol style="list-style-type: none"> <li><b>Cognitive</b> (this relates to developing the intellectual capability)</li> <li><b>Aesthetic</b> (an appreciation for music and arts)</li> <li><b>Moral</b> (focus on developing sound values, positive attitudes and the moral compass to guide their actions)</li> <li><b>Physical</b> (this relates to healthy lifestyle and healthy growth and development)</li> <li>Social and emotional (the ability to manage self, relate to others and make sound decisions)</li> </ol> <p>Non-AOP operators licensed or registered with ECDA are welcome to apply</p> <p>Proposals will be evaluated based on the quality (effectiveness in addressing the challenges/needs of the identified children), sustainability and impact of programmes (number of children who can potentially benefit from the project)</p> <p>Two application windows per year:</p> <ol style="list-style-type: none"> <li>15 August to 15 October 2013</li> <li>March 2014</li> </ol>	<p>MMO-run preschools should identify the needs and challenges faced by children from disadvantaged and at-risk backgrounds, and come up with programmes that address those needs</p> <p>Where possible, collaborate with existing relevant training agencies to design suitable programmes and activities that are beneficial for the holistic development of targeted group</p> <p>Examples of possible programmes include:</p> <ul style="list-style-type: none"> <li>Project that look into enhancing the food and nutrition intake of children from less advantaged background, e.g. free milk day (addressing the physical component of a child's development)</li> <li>Activities that introduce fun learning experiences of mathematical concepts</li> <li>Collaboration with children-friendly theatre company such as Act 3 to design suitable theatrical programmes for preschool children to develop their confidence and interpersonal skills, and also appreciation for the arts</li> </ul>

<sup>3</sup>To be considered as coming from disadvantaged background, families must have a gross household income of \$4500 and below, or per capita income of \$1125 and below

<sup>4</sup>Children who lack good family support or without conducive home conditions and typically, characterized by low academic performance, poor social skills or disengagement in school.

<sup>5</sup>Renewal of support will be subject to ECDA's assessment of project outcomes



# Education Policies 2013

## Preschool Sector

Objective	Policy Changes / Initiatives	Specifics	Implications on MMOs and/or MMC
Greater support for non-AOPs with a social mission	Enhanced VWO Development Grant for VWO Child Care Centre Operators	<p>For new non-AOP child care centres in HDB void deck premises operated by VWOs, to support start-up costs involving infrastructure development of the centre</p> <p>At present, VWOs operating child care centres in HDB void decks are provided a development grant quantum of 20% of the norm cost at \$527 psm; or the actual cost incurred, whichever is lower</p> <p>With the enhanced development grant, the level of funding support <b>increase from the current 20% to 50% of development cost support;</b> or the actual cost incurred, whichever is lower. Additionally, the <b>norm cost has been increased to \$665 psm</b></p> <p>Furnishing and equipment grant will remain unchanged:</p> <ul style="list-style-type: none"> <li>The licensed capacity of the centre, up to \$27,000 for the first 30 places and \$300 for each additional place; or the total sum of the approved invoices submitted, whichever is lower</li> <li>Example (for a centre with 100 children): \$27,000 (first 30 children) + (\$300 x 70) (remaining capacity of children) = \$48,000</li> </ul> <p>Successful applicants must commit to attain SPARK certification within 1 year of operations for new centres, and 2 years of operations for existing centres</p>	<p>With greater financial support through this grant, existing MMO-run child care centres can consider expanding their centres in high demand areas to meet the needs of MM parents</p> <p>MMO-run child care centres can also use this opportunity to level up and enhance their standards and capacities through their commitment to attain SPARK accreditation with 2 years of operations</p>

# Education Policies 2013

## Preschool Sector

Objective	Policy Changes / Initiatives	Specifics	Implications on MMOs and/or MMC
To meet the increasing demand of early childhood services	Portable Rental Subsidy	<p>To defray the cost of operating child care centres and kindergartens in commercial non-HDB void deck premises</p> <p>To give existing centres in high demand area<sup>6</sup> flexibility to take up alternative premises beyond HDB void decks</p> <p>Government support:</p> <p><b>VWO centre:</b> 60% of rental costs, capped at \$36.50 per square metre</p> <p><b>Commercial centre:</b> 30% of rental costs, capped at \$19.60 per square metre</p>	<p>Most, if not all, MMO-run childcare and kindergartens are located at HDB void decks</p> <p>This subsidy will be beneficial for Malay/Muslim private kindergartens such as Huda Kindergarten and Al-Iman Kindergarten (both kindergartens have branches in high demand areas such as Woodlands, thus making them eligible for the subsidy)</p> <p>Middle-class MM families, especially those residing within the high demand areas, will have more choices of child care centres and kindergartens for their young children (this is especially so for young middle-class MM families)</p>

<sup>6</sup>High demand areas refer to preschools located within areas that experience high enrolment rates (e.g. 90% or more for child care services) and where the provision of places for children of preschool age in the area is insufficient. Examples of such areas include Woodlands, Punggol, Bukit Panjang and Tampines

## Education Policies 2013

### Preschool Sector

Objective	Policy Changes / Initiatives	Specifics	Implications on MMOs and/or MMC
<i>Greater support for non-AOPs</i>	Kindergarten Conversion Grant	<p>For kindergartens located in high demand areas for child care services who are experiencing low demand for their existing kindergarten programme, and hence have spare capacity</p> <p>VWO centre:</p> <ul style="list-style-type: none"> <li>Development cost capped at 50% x \$665 psm</li> </ul> <p>Commercial centre:</p> <ul style="list-style-type: none"> <li>Development cost capped at 20% X \$665 psm</li> <li>Additionally, operators receive a furnishing and equipment grant capped at \$27,000 for the first 30 child care places and \$300 for each additional place</li> </ul>	<p>MMO-run kindergartens who wish to convert to providing child care services can now do so without incurring high conversion costs, due to the grant provided</p> <p>By converting to child care centres in areas where demand for child care services is high, limited resources of MMO-run centres can be efficiently utilized</p> <p>MM parents who are in need of child care services would have greater choice and access to more centres</p> <p>Potentially greater labour participation by MM women as they would have the 'freedom' to work while their young children are being taken care of at the centres</p>
	Enhanced Workplace Child Care Centre Scheme	<p>To support the development cost of workplace child care centres in all buildings</p> <p>Previously, only government owned buildings were eligible for the development grant</p> <p>VWO centre:</p> <ul style="list-style-type: none"> <li>Development cost capped at 50% x \$665 psm</li> </ul> <p>Commercial centre:</p> <ul style="list-style-type: none"> <li>Development cost capped at 20% X \$665 PSM</li> <li>Additionally, operators receive a furnishing and equipment grant capped at \$27,000 for the first 30 child care places and \$300 for each additional place</li> </ul>	<p>The scheme will encourage more building owners to set up in-house child care centres for their employees</p> <p>The needs of working MM parents will be met, as they will have the choice to put their young children at child care centres near or at their workplace</p>

## Education Policies 2013

### Preschool Sector

Objective	Policy Changes / Initiatives	Specifics	Implications on MMOs and/or MMC
<i>To provide quality and holistic learning experiences for all young children</i>	Teaching and Learning Resources Grant	<p>To help eligible child care centres and kindergartens defray the cost of purchase and renewal of good quality materials and equipment to support teaching and learning activities</p> <p>Up to \$4000 per year over 3 years (reimbursement basis)</p> <p>Materials and equipments to support:</p> <ol style="list-style-type: none"> <li>Motor skills experience (e.g. sand play equipment, tumbling mats, hula hoops, bean bags, jump ropes, puzzles, blocks, stacking toys, etc.)</li> <li>Creative and aesthetic experiences (e.g. music/video player with sing-along CDs, easel boards, paintbrushes, crayons, washable markers, etc.)</li> <li>Social and emotional experience (e.g. appropriate dress up items, props and accessories for a variety of setting such as at a theatre or supermarket, etc.)</li> <li>Cognitive and language experiences (e.g. books that cover a wide genre, textured toys, charts on science/nature/mathematical concepts, measurement equipments such as weighing scale and height measurement chart, etc.)</li> </ol> <p>Submission windows for reimbursement:</p> <ul style="list-style-type: none"> <li>January – February</li> <li>July – August (first submission window will begin in July –August 2014)</li> <li>To submit reimbursement form for expenditure incurred in the preceding 6 months during the submission window</li> </ul>	<p>Application opens from 16 October 2013 via the Support Scheme application form</p> <p>MMO-run child care centres and kindergartens should tap on this grant and improve on their curriculum and activities, so as to provide holistic learning experiences for the children</p> <p>Upon approval by ECDA, ensure that an action plan to attain SPARK accreditation is ready</p> <p>Possible projects/activities MMO-run kindergartens and child care centres can have:</p> <ul style="list-style-type: none"> <li>Designated spaces equipped with suitable toys such as puzzles, blocks and stacking toys for young children to develop their motor skills</li> <li>Role-playing to encourage creative thinking and social and emotional learning experience</li> <li>A mini-library equipped with textured books/suitable books to enhance cognitive learning of young children</li> <li>Arts and craft sessions for young children to develop their creative and artistic side</li> </ul>

Education Policies 2013

Preschool Sector

Objective	Policy Changes / Initiatives	Specifics	Implications on MMOs and/or MMC
Leveling up early childhood educators	ECDA Training Award for Full-Time Diploma Students	<p>To replace MSF full-time diploma scholarship scheme</p> <p>Award includes:</p> <ul style="list-style-type: none"> <li>i) Full course sponsorship at \$7000</li> <li>ii) One-off grant of \$1050 for study related expenses (Learning Resource Grant)</li> <li>iii) Monthly study allowance of \$800</li> <li>iv) Up to \$1000 per year of funding for professional development (e.g. for supplementary courses supported by the Polytechnics)</li> </ul> <p>Successful applicants will be bonded for 1 year to the Early Childhood sector for each year of support</p>	<p>Greater support for early childhood educators will attract more of them into the sector. This is crucial due to the current high turnover rate of early childhood educators within the sector</p> <p>More MM students can benefit from the training award, and in return it will translate into a larger pool of MM early childhood educators</p> <p>Lesser financial burden on MM students from low-income background who are keen on pursuing a career in the early childhood sector</p>
	Teaching Awards for In-Service Educators	<p>For in-service educators across both child care centres and kindergartens to participate in professional upgrading</p> <p>Currently, MOE scholarships and training awards for the kindergarten sector are restricted to non-profit kindergartens only. With effect from January 2014, eligibility will be expanded to educators from all registered kindergartens</p>	<p>The teaching awards would provide opportunities for current MM early childhood educators to further their education and go through professional upgrading</p> <p>Such training opportunities will also encourage MM early childhood educators to level up and build their capacities. With better qualifications, MM early childhood educators will be better equipped and hence increasing the pool of quality educators for our young children</p>

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“A General Scan for Housing Policies”

Nur Aqilah Suparti

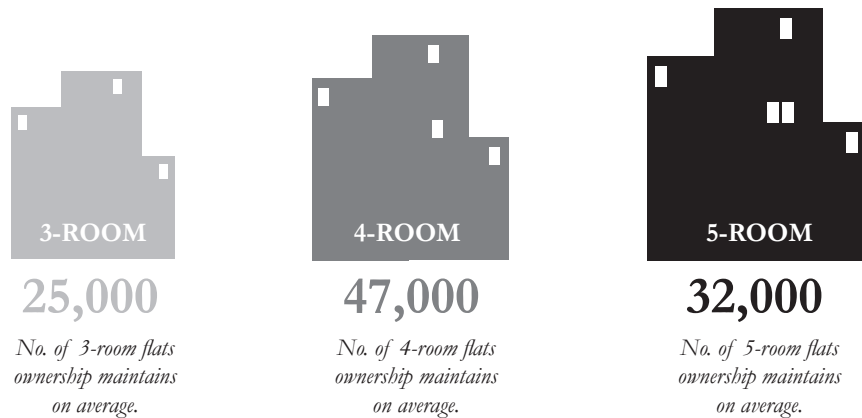
## MMC Present Housing Trends

### 1. Status Quo & Trends

#### A. Malay Households: Type of Dwelling

From 2005 to 2010, there is no significant change in types of dwelling typical of M/M households. However, there is an increase in number of households either acquiring or upcoming to 5-rooms and Exec as well as increase in residences in Condo and Pte flats.

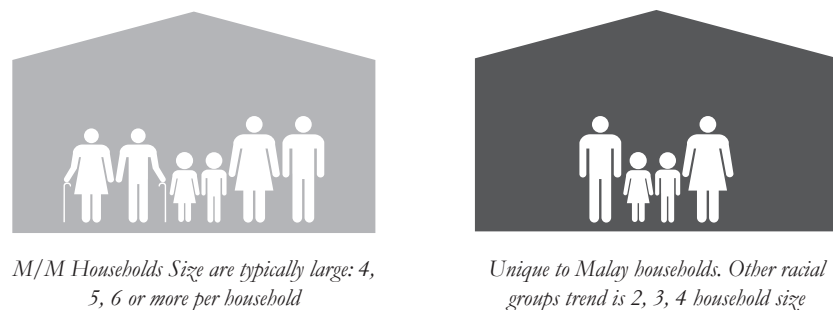
##### Characteristics:



#### B. Malay Households: Household size & Type of Dwelling

From 2005 to 2010, there is no significant change in types of dwelling typical of M/M households. However, there is an increase in number of households either acquiring or upcoming to 5-rooms and Exec as well as increase in residences in Condo and Pte flats.

##### Characteristics:



#### B. Malay Households: Household Size & Type of Dwelling

From 2005 to 2010, there is no significant change in household size typical of M/M households. However in 2010, the number of M/M households with family size of  $\geq 6$  recorded the highest at 27,000.

##### Characteristics:

- M/M Households Size are typically large: 4, 5, 6 or more per household. [Unique to Malay hsehlds. Other racial groups trend is 2-3-4 household size]
- Preference in type of dwelling: Mostly reside in 4-rms flats. The most common feature & the standard (applies to other racial groups as well).

#### C. Malay households – Structure and Sex of Head of Hsehold

Beyond just the household size, it is worth noting the structure which makes up the M/M households + accounts for the typically large M/M household size.

##### Characteristics:

- Comprise of mainly 2-generation households, maintains at an average of 78,000.
- But in 2010, witnessed an increase in 2-family nuclei households, comprising of  $\geq 3$  generation. (from 6814 to 10,392)

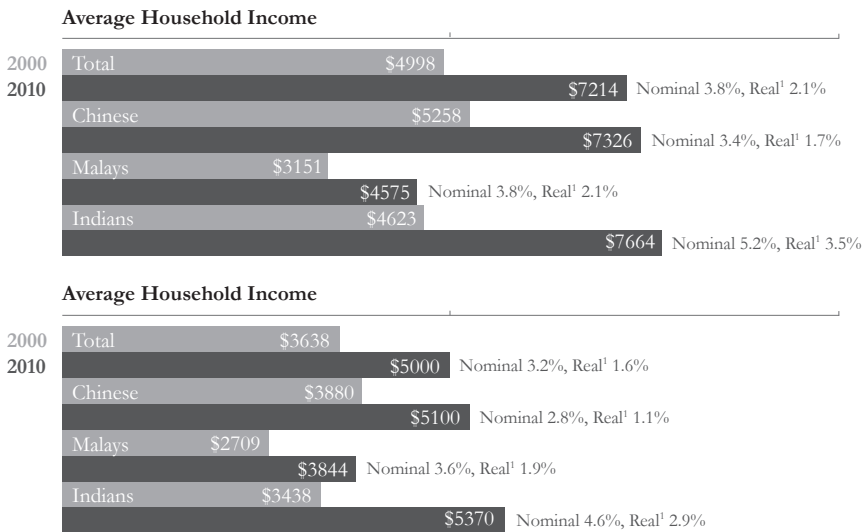
#### D. Malays Monthly Household Income from Work

From 2005 to 2010, it can be observed that the financial profile of M/M households, from the monthly household income, have improved significantly.

##### Characteristics:

- Previously, typically more low-income households.
- In 2005, Significant number of M/M households earnings fall within the range of \$1,000 - \$1,499 / \$1,500 - \$1,999 / 2,000 – 2,499 / 2,500 – 2,999
- In 2010, recorded increase in number of M/M households earning more than \$4,000.
- Hence profile is more typically middle-income. A significant number (11,800) is now earning \$5,000-\$5,999 range.
- Increased income → upward social mobility → preference for 4-room and other bigger flats increase





<sup>1</sup>The consumer Price Index (CPI) is used as deflator to compute real change

2. Housing Policy Changes

Status Quo	Intended Effect &/or Caveat	Objective	Policy Changes	Criteria &/or Caveat
1 <sup>st</sup> -time home buyers purchasing new flats enjoy up to \$60,000 of housing grants via the Additional CPF Housing Grant (AHG) & the Special CPF Housing Grant (SHG).	Ensure 2-room & 3-room flats affordable.  SHG (\$20,000) available only to households ≤ \$2,250  2-room & 3-room standard flats in non-mature estates	To help middle-income buy first home	1. SHG enhanced to benefit middle-income hseholds buying 4-room flat.  2. Income ceiling raised from \$2,250 to \$6,500  3. Extended to 1 <sup>st</sup> -timers of 4-room flats (standard or premium) in non-mature estates.	
Housing grants available ONLY to first-time HDB buyers.  Second-time buyers of subsidised flats ALSO subjected to resale levy.	Resale levy reduces subsidy on 2nd subsidised flat	To help low-income families upgrade	1. New step-up CPF housing grant of \$15,000  2. Grant subject to workfare condition <sup>2</sup>  3. Grant credited to CPF's OA at the point of flat purchase	Resale levy will stay  Only for those in subsidised 2-room flats in non-mature estates (& served Minimum Occupation Period) Upgrade option: 3-room standard flats in non-mature estates  Grant to be refunded into CPF OA upon sale of 3-room flat.

<sup>2</sup>Condition: applicant, or spouse/fiance/fiancée must be in continuous employment for the 12 months before flat application, remain employed at time of flat application.

### 3. Impact on MMC Households

Status Quo	Intended Effect &/or Caveat	Objective	Policy Changes	Criteria &/or Caveat
MGPS : Allows parents applying for SAs or a 2-rm flat to submit joint application with their married child applying for flat in SAME BTO project.	Enable both families to live in same precinct for mutual care & support.	<i>To support multi-generation families</i>	1. Enhance MGPS to allow parents to apply for 3-rm flats also.  2. Set aside 15% of SA, 2-rm, 3-rm flat  3. 3Gen Flats to cater to multi-gen families living under 1-roof (more spacious) 80 units (Yishun) & calibrate ss accordingly	Only BTO project (subject min of 20 units each)  Corresponding matching (parents to married children)  400 PAIRS new flats under MGPS
Maximum tenure HDB housing loans = 30 years  Mortgage Servicing Ratio (MSR) limit = 35% of borrower's gross monthly income  MAS maximum tenure of new housing loans = 35 years		<i>To stabilise HDB Resale Market</i>	1. Revise mortgage loan terms (financial prudence & discourage over-consumption)  2. MAS (In-tandem) reduce max tenure of NEW housing loans (incl. DBSS flats)	Reduced to 25 yrs  MSR limit reduced to 30%  MSR, in line with MAS, current low interest rate env unlikely to be sustained  Reduced to 30 years
SPR households may buy resale HDB flats as soon as they acquire SPR status	SPR has equal privilege as residents in acquiring public housing		1. 3 year waiting period	Affects RESALE flats only

Objective	Policy Changes	Specifics	Potential Implications
<i>To help middle-income buy first home</i>	SHG enhanced to benefit middle-income households buying 4-room flat.  Income ceiling raised from \$2,250 to \$6,500  Extended to 1st-timers of 4-room flats (standard or premium) in non-mature estates.	<i>CPF Housing Loan:</i>  Current SHG is only up till the \$2,250 income range. ≤ \$1,500 gets \$20,000 \$1,501-\$1750 gets \$15,000 \$1,751-\$2000 gets \$10,000 \$2,001-\$2250 gets \$5,000  Now: Up till \$5,000 income range, gets \$20,000 and subsequently reduction of \$5,000 till income ceiling reached.  Average price of 4-room flat is ≈ \$300,000.	MM household monthly has increased based on 2010 figures;  <ul style="list-style-type: none"> <li>Previously benefit low-income<sup>3</sup> households only: approximately 30,000.</li> <li>Now: extended to the lower-middle income and a proportion of those in the upper middle-income range. Potential benefit approximately 84,000 (54,000 + 30,000) households.</li> </ul> <i>SHG Changes:</i>  Benefit especially the erstwhile sandwiched group who exceeded the income ceiling and therefore not eligible for support previously  <ul style="list-style-type: none"> <li>MM household size typically larger (4-6 pax).</li> <li>ease financial burden, and improve living conditions of MM households (more spacious with bigger home)</li> </ul> BTO options better than buying 4-room flats in open-market in order to ensure financial prudence.

<sup>3</sup> Income group: Economies are divided according to 2012 GNI per capita, calculated using the World Bank Atlas method. The groups are: low income, \$1,035 or less; lower middle income, \$1,036 - \$4,085; upper middle income, \$4,086 - \$12,615; and high income, \$12,616 or more. See more, <http://data.worldbank.org/about/country-classifications>. Accessed 14 October 2013.

3. Impact on MMC Households

Objective	Policy Changes	Specifics	Potential Implications
To help low-income families upgrade	New step-up CPF housing grant of \$15,000	Resale levy will stay	On-top of current SHG structure which offers total of \$60,000 for households with average income of ≤\$1,500 and \$50,000 for households with average income between \$1,501-\$1,750. □ Now total grant amounts to \$75,000.
	Grant subject to workfare condition <sup>4</sup> <ul style="list-style-type: none"><li>Grant credited to CPF's OA at the point of flat purchase</li></ul>	Only for those in subsidised 2-room flats in non-mature estates (& served Minimum Occupation Period)  Upgrade option: 3-room standard flats in non-mature estates  Grant to be refunded into CPF OA upon sale of 3-room flat.  3-room flat ≈ \$150, 000	Trend among MM households is tenancy & approx. stable number of households owning 3-room flats <ul style="list-style-type: none"><li>Ease financial burden, and boost house ownership amongst lower-income group.</li></ul>
			<b>YM Support:</b> Assist with employment opportunities, encourage re-training, and promote dual-income households where possible.  Provide necessary advice and inputs such that there will be minimal problems in the foreseeable future (i.e school-going children and distance between home and school, movers perhaps?; financial advice; real-estate advice)  Provide avenue/opportunity for low-income families to seek clarifications with regards to terms and conditions where necessary (HDB and CPF-related)

<sup>4</sup> Condition: applicant, or spouse/fiance/fiancee must be in continuous employment for the 12 months before flat application, remain employed at time of flat application.

3. Impact on MMC Households

Objective	Policy Changes	Specifics	Potential Implications
To support multi-generation families	Enhance MGPS to allow parents to apply for 3-rm flats also.	Only BTO project (subject min of 20 units each)	MM households can qualify for 3Gen flats, thus more options of housing types and comfort, for the increasing number of middle-income households.
	Set aside 15% of SA, 2-rm, 3-rm flat ss	Corresponding matching (parents to married children)  400 PAIRS new flats under MGPS  Form multi-gen fmly comprising married/courting couple + parents	Suit needs of MM households, especially with large household size and typical family structure comprised of 2 generations.
	3Gen Flats to cater to multi-gen families living under 1-roof (more spacious) <ul style="list-style-type: none"><li>80 units (Yishun) &amp; calibrate ss accordingly</li></ul>	Subletting NOT ALLOWED during 5 yr (MOP)  3Gen flats can ONLY be resold in open market to other eligible multi-gen fmlies.	Caveat: Limited no. of units, if subjected to EIP, then MM households might have to be in the waiting list even longer.
To stabilise HDB Resale Market	Revise mortgage loan terms (financial prudence & discourage over-consumption)	Reduced to 25 yrs	More amount made available in retirement funds (CPF)
	MAS (In-tandem) reduce max tenure of NEW housing loans (incl. DBSS flats)	MSR limit reduced to 30%  MSR, in line with MAS, current low interest rate env unlikely to be sustained  Reduced to 30 years  Affects RESALE flats only	Reduced MSR → more available disposable income thus ease financial burden to some extent  With inclusion of DBSS flats → more supply and option of housing units available
	3 year waiting period		More supply and option of housing units made available

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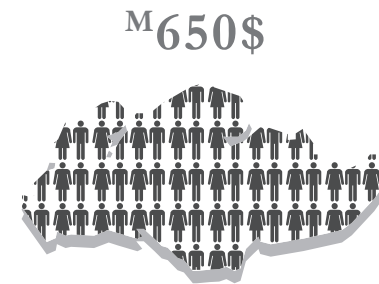
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# “Revisions on Workfare Income Supplement”

Nur Aqilah Suparti

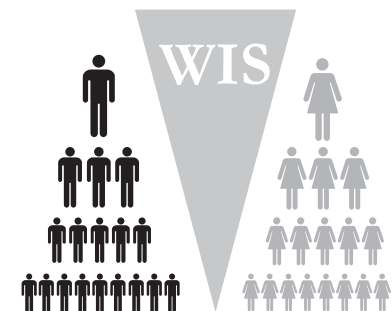
Workfare Income Supplement (WIS) scheme revisions  
base on Budget Speech 2013



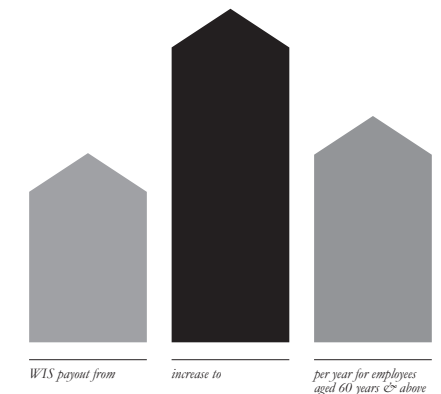
*About 480,000 Singaporeans are expected to receive \$650 million in WIS for work done in 2013.*



*Income cap extended from \$1,700/month to \$1,900/month*



*With the higher income cap, about 40,000 more Singaporean workers will benefit from WIS.*



**\$2,800** **\$3,500** **28%**

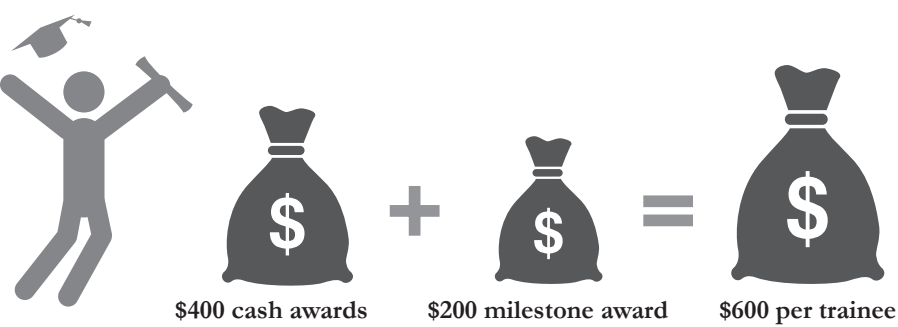
*Maximum WIS payout increased from \$2,800 to \$3,500 per year for employees aged 60 years and above.*



# Workfare Income Supplement (WIS) scheme revisions base on Budget Speech 2013



Employed Singaporeans with sign up for training on their own, may receive training allowance at \$4.50 per training hour, provided that they: achieve at least 75 per cent attendance, take all assessments, pass the course and employed in a job relevant to training



For those who complete training for (i) Statements of Attainment (SOAs) (ii) Modular Certificates (iii) Qualifications for the qualifying Certifiable Skills Training courses, may receive cash awards up to \$400 a year (for WIS recipient), while Milestone award of \$200 for each literacy or numeracy improvement (maximum \$600 per trainee)

# Workfare Income Supplement (WIS) scheme revisions

2007	2010	2012	2013 Budget Speech 2013
<p>Targeted at Singaporean workers in the bottom 20 percent.</p> <p>WIS is given only to workers whose place of residence has an annual value not exceeding \$13,000.</p>	<p>WIS Scheme enhanced by increasing the maximum WIS payment from \$2,400 to \$2,800.</p> <p>Increasing the qualifying average monthly income ceiling from \$1,500 to \$1,700</p> <p>Introduced Workfare Training Support Scheme (WTS)</p>	<p>The payment frequency of WIS increased from twice a year to four times a year</p> <p>Extended to younger persons with disabilities (PWDs).</p>	<p>About 480,000 Singaporeans are expected to receive \$650 million in WIS for work done in 2013.</p> <p>Changes will apply to work done from 1 January 2013 onwards – the first WIS payment under the enhanced scheme will be made to employees on 1 June 2013 for work done from January to March 2013.</p> <ol style="list-style-type: none"> <li>Income cap extended from \$1,700/month to \$1,900/month <ul style="list-style-type: none"> <li>To allow for a gradual phase-out of benefits.</li> <li>Ensures that their WIS payouts will not decrease too quickly as they upgrade their skills and earn more.</li> <li>With the higher income cap, about 40,000 more Singaporean workers will benefit from WIS.</li> </ul> </li> <li>Higher WIS payouts of up to \$3,500 <ul style="list-style-type: none"> <li>Maximum WIS payout increased from \$2,800 to \$3,500 per year for employees aged 60 years and above.</li> <li>For employees of other age tiers, the increase in maximum WIS payout is between \$350 and \$700.</li> <li>The payouts for self-employed persons will remain at two-thirds of the employee WIS payout, and therefore be correspondingly increased.</li> </ul> </li> <li>More WIS to be given out in cash <ul style="list-style-type: none"> <li>Cope with short-term needs.</li> <li>Receive 40% of their WIS payouts, an increase from less than 30% today.</li> <li>Self-employed persons will receive 10% of their WIS payouts. Previously, WIS for self-employed persons was paid entirely into their Medisave accounts.</li> </ul> </li> </ol>

<sup>3</sup> Income group: Economies are divided according to 2012 GNI per capita, calculated using the World Bank Atlas method. The groups are: low income, \$1,035 or less; lower middle income, \$1,036 - \$4,085; upper middle income, \$4,086 - \$12,615; and high income, \$12,616 or more. See more, <http://data.worldbank.org/about/country-classifications>. Accessed 14 October 2013.

## Workfare Income Supplement (WIS) scheme revisions

2007	2010	2012	2013 Budget Speech 2013
			<p>4. Increased WIS payments to CPF Medisave and Special Accounts</p> <ul style="list-style-type: none"> <li>More of the WIS that goes into the CPF will be channelled into the CPF Medisave and Special Accounts equally according to changes to the CPF contribution rates.</li> <li>There will not be a reduction in CPF Ordinary Account savings.</li> </ul> <p>5. Additional criteria to improve targeting of WIS – limited access to household wealth</p> <ul style="list-style-type: none"> <li>Individual does not own two or more properties</li> <li>Married individuals (individually &amp; together) do not own two or more properties</li> <li>Married individuals' (individually &amp; together) annual assessable income does not exceed \$70,000, which is higher than the 80th percentile income of fulltime employed Singapore Citizens.</li> </ul>

## Changes CPF contribution rates 2013 (for low-wage workers)

2012	2013 Budget Speech 2013
<p>1. Reduction of CPF contribution rates for low-wage workers to improve their employability and increase their take-home pay.</p> <ul style="list-style-type: none"> <li>For employees above 35 years old and earning &lt;\$1,500 a month.</li> <li>CPF contributions reduced gradually from the full rate at a monthly wage of \$1,500 to 0% at a monthly wage of \$50.</li> <li>The employer's share of the CPF contribution rates for employees also reduced</li> </ul>	<p>1. New CPF contribution rates for employees earning above \$50 up to \$1,500</p> <ul style="list-style-type: none"> <li>Scope to raise the CPF contribution rates of low-wage employees to boost their savings and retirement adequacy.</li> <li>Earning ≥ \$750 will follow existing rates of those earning ≥\$1,500.</li> <li>Earning &gt;\$500 to &lt;\$750 will be phased in.</li> <li>No change for employees earning ≤\$500 – not required to make employee CPF contributions.</li> </ul>
<p>1. Reduced Medisave Contribution Rates for Self-Employed and Informal Workers</p> <ul style="list-style-type: none"> <li>Currently makes one-third of full Medisave contribution rate relevant to their age group.</li> </ul>	<p>2. New Medisave contribution rates for self-employed persons earning Net Trade Income (NTI) of above \$6,000 to \$18,000.</p> <ul style="list-style-type: none"> <li>Medisave contribution rates will similarly be raised to boost healthcare adequacy.</li> <li>Earning an annual NTI of &gt;\$6,000 to \$12,000 – required to contribute half</li> <li>No change to the contribution rate for self-employed persons earning &gt;\$18,000</li> </ul>

<sup>3</sup> Income group: Economies are divided according to 2012 GNI per capita, calculated using the World Bank Atlas method. The groups are: low income, \$1,035 or less; lower middle income, \$1,036 - \$4,085; upper middle income, \$4,086 - \$12,615; and high income, \$12,616 or more. See more, <http://data.worldbank.org/about/country-classifications>. Accessed 14 October 2013.

## Workfare Training Support (WTS) scheme revisions

2010 - 2012	2013: MOM's Committee of Supply Speech WTS Enhancements
Introduced to help older (35 years old and above), lower wage Singaporeans) upgrade their skills through training, thereby improving their employability, upgrade to better jobs and earn more.	
Complement the WIS Scheme	
Earning not more than \$1,700 per month	1. The monthly income ceiling to qualify for WTS will increase from \$1,700 to \$1,900.
Funding for course fees and absentee payroll is given at 90%; or 95% - depending on the monthly income of the trainee	2. Single rate 95% subsidy for course fees and absentee payroll
Only employees who are sent for training by their employers continue to receive wages during the period of training.	3. Employed Singaporeans who sign up for training on their own, may receive a training allowance at \$4.50 per training hour, provided: <ul style="list-style-type: none"><li>• Achieve at least 75% attendance</li><li>• Take all assessments;</li><li>• Pass the course</li><li>• Employed in a job relevant to training.</li></ul> Such trainees may apply for training allowance at Self-Help Groups, NTUC and WDA Career Centres at the Community Development Councils (CDCs).
	4. Rewarded for completion of training <ul style="list-style-type: none"><li>• Cash awards of up to \$400 a year for Workfare Income Supplement (WIS) recipient</li><li>• Successfully attained (i) Statements of Attainment (SOAs); (ii) Modular Certificates; (iii) Qualifications for the qualifying Certifiable Skills Training courses</li></ul>
Current WTS Scheme, lower-wage workers can sign up for basic English literacy programmes ONLY with 100% funding.	5. More support for foundational skills in numeracy <ul style="list-style-type: none"><li>• 'Bridging' course before taking on further skills training.</li><li>• Extend 100% funding support to basic numeracy training courses as well.</li><li>• Milestone award of \$200 for each literacy or numeracy improvement (maximum \$600 per trainee)</li></ul>

### References

Central Provident Fund Board (CPF) Singapore. *Workfare Income Supplement (WIS) Scheme*. 2013. [http://mycpf.cpf.gov.sg/Members/Gen-Info/WIS/WIS\\_Scheme.htm](http://mycpf.cpf.gov.sg/Members/Gen-Info/WIS/WIS_Scheme.htm).

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Workfare. *WORKFARE - Work & Train, More to Gain*. 2013. <http://www.workfare.sg/>.

# “Enhancing Social Services and its Social Safety Nets”

Muhammad Nadim Adam

# New Social Service Initiatives for 2013

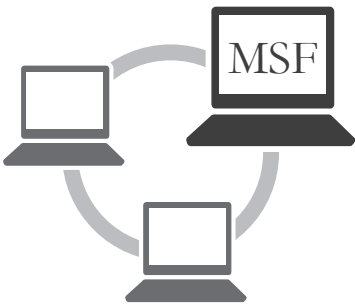
Minister for Social and Family Development (MSF), Chan Chun Sing laid out the key priorities for MSF and the ministry's emphasis on focusing on building a more caring and inclusive society, and putting in place stronger social safety nets for Singapore, during his speech in the Budget 2013: Committee of Supply Debate, which took place on 7-15 March 2013. The following is an attempt to encapsulate the social service master plan for the next three years.

by Muhammad Nadim Adam

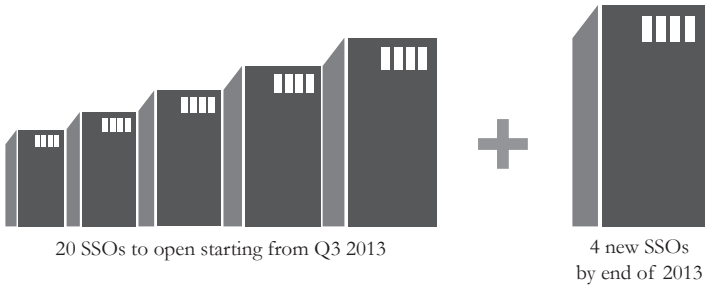
## Nature of Initiatives



MSF will be looking into helping families who may need medium term assistance between 5 to 10 years not covered under ComCare or Public Assistance

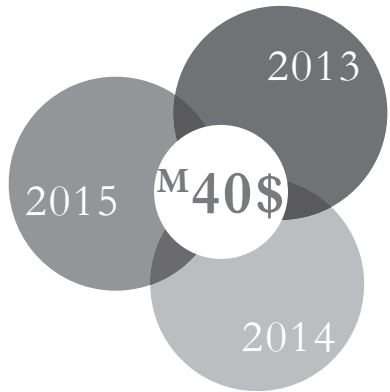


MSF developing an integrated IT system for the social service sector

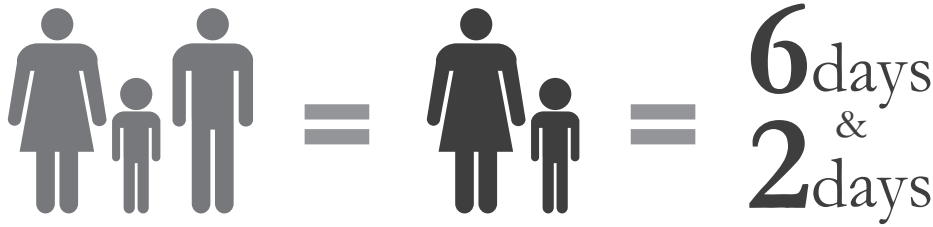


20 Social Service Office (SSOs) to open starting from Q3 2013, with 4 new SSOs expected to be opened by end of 2013 at Kreta Ayer, Jalan Besar, Jurong West and Bukit Panjang/Choa Chu Kang

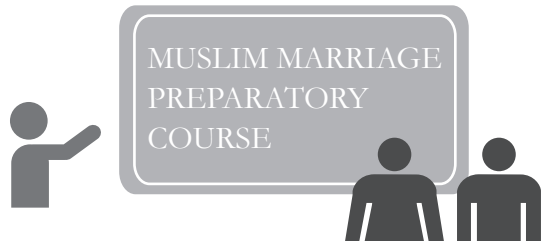
## Nature of Initiatives



\$40 Million investment over the next 3 years for the Family Matters! initiative, which will double outreach to 2 Million participants



Single Unwed parents will receive same infant care and childcare leave, similar to wedded mothers, consisting of 6 days of childcare leave a year for children below 7 years of age, and 2 days for those aged between 7 and 12



Under the enhanced Muslim marriage preparatory course, financial management will be its integral component, while couples will be taught on how to continually review each phase of their marriage life to share a shared value system



# New Social Service Initiatives for 2013

Nature of Initiatives	Implications to Malay/Muslim Community
<p>A more flexible and tailored approach for public assistance</p> <ul style="list-style-type: none"><li>MSF prepared to extend ComCare assistance to recipients beyond one year for those who need it</li></ul>	<p>Malay/Muslim families who need long-term assistance may be provided with continued assistance, as certain families are faced with issues that may need long-term help before they are able to get out from the precarious situation.</p>
<p>Better support for families with complex needs</p> <ul style="list-style-type: none"><li>MSF will be looking into helping families who may need medium term assistance between 5 to 10 years not covered under ComCare or Public Assistance</li></ul>	<p>The challenge is as to how Malay/Muslim organizations can assist in locating new vulnerable Malay/Muslim families who are in dire need for social assistance that might have been missed out from the national agencies radar (falling through the cracks/gaps), and convincing vulnerable Malay/Muslim families who for some reason or another, refuse to attain appropriate social assistance despite qualifying for such assistance.</p>
<p>New Social Service Offices</p> <ul style="list-style-type: none"><li>20 SSOs to open starting from Q3 2013, so that to provide more decentralized services and play a role in integrating social service delivery in the respective neighbourhoods, with locations decided based on caseloads, demographic profiles of population and needs of the community</li><li>By end of 2013, 4 new SSOs expected to be set up at: Kereta Ayer, Jalan Besar, Jurong West and Bukit Panjang/Choa Chu Kang</li></ul>	<p>A more collective effort is needed among self-help bodies like Yayasan MENDAKI, mosque institutions (administered through Mosque clusters centralized under MUIS), and other relevant agencies to assist the SSOs, especially in providing more insights in the complexities and cultural underpinnings of Malay/Muslim families. Ultimately, non-Malay social workers can be trained to deal with Malay/Muslim families within the neighbourhood vicinities of the SSOs. However, in terms of affiliation, it is more likely that Malay/Muslim families will naturally feel more comfortable dealing with a fellow Malay/Muslim social workers.</p>
<p>Building a stronger social service sector</p> <ul style="list-style-type: none"><li>Development of Social Service Professionals will be stepped up by developing more career opportunities and ensure competitive pay</li><li>MSF developing an integrated IT system for the social service sector that will cut down on administration load for social workers and professionals</li></ul>	<p>In the context of the Community Leaders' Forum (CLF), the Community of Practice under the Family Network, was set up in 2009 to address the high demand for Malay/Muslim social workers to meet high proportion of Malay/Muslim cases received at the Family Service Centres (FECs). And with the further expansion of the Social Service Professionals initiative by MSF, the Community of Practice may explore further means of collaboration with MSF, maybe in the creation of new scholarships and bursaries to attract more Malay/Muslim students into the social service industry.</p> <p>Malay/Muslim bodies in the social service sector need to be updated on the latest IT system initiative that MSF is developing, and to preferably be integrated into the initiative, so that a common shared data base can be assessed across all agencies in the sector. But the challenge, of course, will be in terms of confidentiality ethics via the personal data protection considerations.</p>

# New Social Service Initiatives for 2013

Nature of Initiatives	Implications to Malay/Muslim Community
<p>Family Matters!</p> <ul style="list-style-type: none"><li>The Family Matters! Initiative which involves a greater push to family education and promotion, will consist of MSF's investment of \$40 million over the next 3 years, so that to double the ministry's outreach to 2 million participants</li></ul>	<p>Calls for Malay/Muslim agencies and institutions to be more pro-active in supporting the Family Matters! initiative, and these organizations can host Family Matters! events or promotions at their respective venues such as the mosques or various other spaces belonging to the Malay/Muslim organizations, so that to get more audience among the Malay/Muslim community to participate in such events.</p> <p>In the process of thinking outside the box, the Malay/Muslim organizations can also have a deeper collaboration with relevant national agencies, so that larger scale road-shows in promoting the values of Family Matters! can be done in public spaces like the public parks, by the beach, under the void decks, or even at open spaces at the neighbourhood centres within the Singapore's heartlands.</p>
<p>Infant Care and Childcare Leave for single parents (from 01 May 2013)</p> <ul style="list-style-type: none"><li>Single unwed parents will receive the same benefit, consisting of 6 days of childcare leave a year for children below 7 years of age, and 2 days for those aged between 7 and 12</li></ul>	<p>Latest initiative is hoped to lessen the stigmatization of unwed mothers especially among Malay/Muslim families, and to provide these parents to care for their children like any other married parents. This has significant influence in terms of the necessary childcare arrangements, as unwed parents now have the rights for childcare or infant care leave.</p>
<p>Marriage Preparation Course</p> <ul style="list-style-type: none"><li>Topics useful to transnational couples now included in mainstream marriage preparation courses</li><li>Under the enhanced Muslim marriage preparatory course, financial management will be an integral part of it, while couples will also be taught how to continually review each phase of their marriage life to maintain a shared value system</li></ul>	<p>The issue of transnational couples is real to the Malay/Muslim community as well, while the challenge of financial management in marriage has always been considered as crucial. One of the main reasons for divorce among local Muslim marriages, are due to finance stresses. Perhaps, the Malay/Muslim community may also want to consider the feasibility of compulsory post-marriage courses in the near future, so that married couples can still be reminded of the main challenges after marriage, and even to participate in follow-up courses as young parents. Present remedial courses for vulnerable families may prove too late, as the issues that these families are facing may have become too complex, and attending courses alone may not suffice to solve the pertaining problems that the families are faced with.</p>

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*Assistance Schemes for Individuals and Families in Social and Financial Need*, (2012). Singapore: Children, Youth and Family Department, Service Department Division, National Council of Social Service (NCSS)

*Committee of Supply 2013 Debates: Acting Minister (MSF) Opening Speech*. <http://app.msfgov.sg/PressRoom/CommitteeofSupply2013DebatesOpeningSpeech.aspx> (downloaded on 14 November 2013)

*Committee of Supply 2013 Debates: Acting Minister (MSF) Closing Speech*. <http://app.msfgov.sg/PressRoom/CommitteeofSupply2013DebatesClosingSpeech.aspx> (downloaded on 14 November 2013)

*The Ministry of Social and Family Development will be rolling out social service offices in four more HDB towns by early 2014*. <http://www.channelnewsasia.com/news/singapore/msf-to-roll-out-social/820154.html> (downloaded on 14 November 2013)

# “Enhanced Marriage and Parenthood Package”

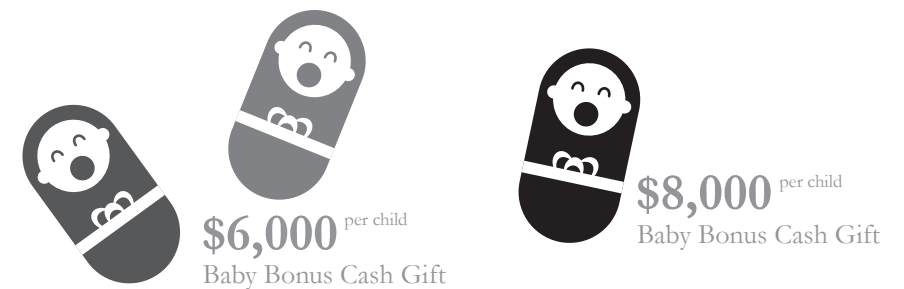
Muhammad Nadim Adam

Schemes for married couples with children/parents:  
**Specific Areas of Enhancement in 2013**

*Specific Areas of Enhancement in 2013*



*New Parenthood Priority Scheme for first-timer married couples with children to receive allocation when buying HDB flat*



*Enhanced Baby Bonus Cash Gift of \$6,000 per child for the first two births, and \$8,000 per child for third/fourth births*



*1 week of Government-Paid Paternity Leave for working fathers*

# Enhanced Marriage and Parenthood Package

## Schemes for married couples with children/parents

Name of Scheme	Objective	Areas of Focus	Further Information
<div> <div> Marriage &amp; Parenthood Package (2013) </div> </div>	To address evolving needs as individuals move through life – from marriage, to becoming parents, and raising children	<div> <div>To improve access housing to support earlier marriage and births</div> <div>To provide support for conception and delivery costs</div> <div>To further defray child-raising costs</div> <div>To help working couples to balance work and family commitments</div> <div>To encourage shared parental responsibility</div> </div>	<div> <div>For more information, please visit:</div> <div> <a href="http://www.heybaby.sg">www.heybaby.sg</a> </div> </div>

# Background of Marriage & Parenthood Package

## Introduced in 2001, and enhanced in 2004 and 2008.

Latest Enhancement (2013)	Specific Areas of Enhancement
<div> <div>Making it faster and easier for couples to get housing to support earlier marriages and births</div> </div>	<div> <div>New Parenthood Priority Scheme gives first-timer married couples with children priority allocation when buying a HDB flat, by setting aside a proportion of flats for them.</div> <div>New Parenthood Provisional Housing Scheme allows first-timer married couples with children rent a flat from HDB at an affordable rental, while awaiting the completion of their flats.</div> </div>
<div> <div>Providing support for conception and delivery costs</div> </div>	<div> <div>Enhanced Government co-funding for Assisted Reproduction Technology (ART) treatment now covers up to 75 per cent of treatment costs. Couples with more than one child will also be eligible for co-funding.</div> <div>Accouchement fees in the public hospitals will no longer be differentiated across birth order.</div> </div>

# Background of Marriage & Parenthood Package

## Introduced in 2001, and enhanced in 2004 and 2008.

Latest Enhancement (2013)	Specific Areas of Enhancement
<div> <div>Further defraying child-raising costs, including healthcare costs</div> </div>	<div> <div>Enhanced Baby Bonus Cash Gift of \$6,000 per child for the first two births, and \$8,000 per child for the third/ fourth births.</div> <div>Creation of a CPF Medisave account for each citizen new-born with grant of \$3,000 to further support parents in planning for their children’s healthcare needs and encourage early and continuous enrolment in MediShield.</div> <div>MediShield coverage for congenital and neonatal conditions (from 01 March 2013).</div> </div>
<div> <div>Encouraging support for work-life harmony</div> </div>	<div> <div>2 days of Government-Paid Child Care Leave annually for parents aged 7-12, in which, parents with at least one child below the age of 7 years will continue to have 6 days of Child Care Leave.</div> <div>4 weeks of Government-Paid Adoption Leave for working mothers.</div> <div>Government-Paid Maternity Benefit for shorter-term workers.</div> <div>Enhanced maternity protection for pregnant employees.</div> </div>
<div> <div>Encouraging shared parental responsibility</div> </div>	<div> <div>1 week of Government-Paid Paternity Leave for working fathers.</div> <div>1 week of Government-Paid Shared Parental Leave where working fathers can share 1 week of the working mother’s Maternity Leave entitlement.</div> </div>
<div> <div>Extended Maternity Protection Period</div> </div>	<div> <div>If a pregnant employee is retrenched or dismissed without sufficient cause during any point of her pregnancy, the employer will be required to pay her maternity benefits – this is to discourage employers from terminating the services of their female employees the moment that they are aware of their pregnancy status.</div> </div>

# Background of Marriage & Parenthood Package

## All Enhanced Leave Schemes Take Effect from 01 May 2013

Type of Latest Enhanced Leave	Who is Eligible?
Government-Paid Extended Child Care Leave for Parents of Children Aged 7-12 Years	<p>The child is between the ages 7 and 12 years (inclusive) on or after 01 May 2013.</p> <p>The child is a Singapore citizen.</p> <p>The parent has served his or her employer for a continuous duration of at least 3 months.</p> <p>For a parent who is self-employed, he or she has been engaged in a trade, business, profession or vocation for a continuous duration of at least 3 months.</p>
Government-Paid Adoption Leave	<p>The child is below the age of 12 months at the point of “formal intent to adopt”.</p> <p>The child is a Singapore citizen. If not, one of the adoptive parents must be a Singapore citizen, while the child must also become a Singapore citizen within 6 months from the passing of the Adoption Order.</p> <p>The adoptive mother is lawfully married at the point of “formal intent to adopt”.</p> <p>The mother has served her employer for at least 3 months, or was engaged in her trade, business, profession or vocation for at least 3 months preceding the point of “formal intent to adopt”.</p>
Government-Paid Paternity Leave	<p>The child is a Singapore citizen with estimated delivery date or birth on or after 01 May 2013.</p> <p>The child’s parents are lawfully married.</p> <p>The father has served his employer for a continuous duration of at least 3 months immediately preceding the birth of the child.</p> <p>For self-employed father, he has been engaged in a trade, business, profession or vocation for a continuous duration of at least 3 months immediately preceding the birth of the child.</p>

# Background of Marriage & Parenthood Package

## All Enhanced Leave Schemes Take Effect from 01 May 2013

Type of Latest Enhanced Leave	Who is Eligible?
Government-Paid Shared Parental Leave	<p>The child is a Singapore Citizen with estimated delivery date or birth on or after 01 May 2013.</p> <p>The mother qualifies for Government-Paid Maternity Leave.</p> <p>The father is lawfully married to the child’s mother.</p>
Government-Paid Maternity Benefit (GPMB)	<p>The mother is not eligible for paid Maternity Leave.</p> <p>The child is a Singapore citizen with estimated delivery date or birth on or after 01 January 2013.</p> <p>The child’s parents are lawfully married.</p> <p>The mother has been in employment for at least 90 days in the 12 months preceding the birth of the child. (If she has worked for different employers over the past 12 months, these employment periods can be added up to qualify for the GPMB).</p>
Extended Maternity Protection Period	<p>The employee must have served her employer for at least 3 months prior to receiving the notice of dismissal or retrenchment – so that to provide an employer a reasonable period of time to assess a female employee’s suitability for employment before taking on responsibility for her maternity benefits.</p>

### References

Marriage & Parenthood Package 2013. [http://www.heybaby.sg/images/pdf/MPO\\_MarriageParenthoodPackage\(EN\).pdf](http://www.heybaby.sg/images/pdf/MPO_MarriageParenthoodPackage(EN).pdf) (downloaded on 14 November 2013)

2013 Marriage and Parenthood Package: Enhanced Leave Schemes Take Effect from 1st May 2013. <http://app.msf.gov.sg/PressRoom/2013MarriageandParenthoodPackage.aspx> (downloaded on 14 November 2013)

Public Assistance (PA) Scheme Enhanced to Provide Greater and More Flexible Help for the Needy. <http://app.msf.gov.sg/PressRoom/PublicAssistancePASchemeEnhanced.aspx> (downloaded on 14 November 2013)

Summary of Measures. <http://www.heybaby.sg/summaryofmeasures.html> (downloaded on 14 November 2013)



# “Alleviating Medical Costs in Singapore”

Muhammad Nadim Adam

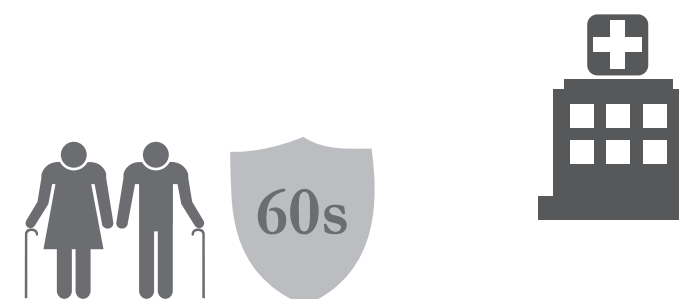
## Community Health Assist Scheme (CHAS) Change to CHAS as of 01 January 2014



*The qualifying age for CHAS (40 years old and above) will be removed, so that all Singaporeans in lower (per capita monthly income of \$1,100 or less) and middle-income households (per capita monthly income of \$1,800 or less) are able to access subsidized medical and dental care at over 800 private clinics*



*Medisave will be extended for the outpatient treatment of five more chronic conditions: osteoarthritis (degenerative joint diseases), benign prstatic hyperplasia (enlargement of prostate gland), anxiety, Parkinson's Disease, and nephritis/nephrosis (chronic kidney disease) can be subsidized under CHAS at up to \$480 per year*



*For Singapore's pioneer generation who are in their late 60s, the Government will create a pioneer Generation Package to help pay for Medisave Life premiums*

# Alleviating Medical Costs in Singapore

## Community Health Assist Scheme (CHAS)

Changes to CHAS as of 01 January 2014

The qualifying age for CHAS (40 years old and above) will be removed to enable all Singaporeans in lower and middle-income households to access subsidized medical and dental care at over 800 private clinics.

In terms of qualifying income, Blue CHAS cardholders are categorized at \$900 or less per capita monthly household income, while Orange CHAS cardholders are categorized with families earning more than \$900 \$1,500 or less per monthly income. But from 01 Jan 2014, Blue CHAS cardholders are categorized as those earning \$1,100 or less per capita monthly income, while the Orange CHAS cardholders are those earning more than \$1,100 but \$1,800 or less per capita monthly household income.

Medisave will be extended for the outpatient treatment of five more chronic conditions: osteoarthritis (degenerative joint diseases), benign prostatic hyperplasia (enlargement of the prostate gland), anxiety, Parkinson's Disease, and nephritis/nephrosis (chronic kidney disease) – can be subsidized under CHAS at up to \$480 per year (currently patients can use up to \$400 per Medisave account per year). Chronic conditions currently covered

are as follows: Diabetes mellitus, hypertension, lipid disorders, stroke, asthma, chronic obstructive pulmonary disease, major depression, schizophrenia, dementia and bipolar disorder.

CHAS cardholders will be able to enjoy subsidies for the recommended screening tests under the Integrated Screening Program (ISP), and hence able to enjoy subsidies for consultation with a GP for the screening, and to review the screening test results – recommended tests under ISP are screening for: obesity, diabetes, hypertension, lipid disorders, colorectal cancer and cervical cancer.

Medisave use will be extended for the vaccination of pneumococcal and influenza for high-risk groups such as the very young, elderly, persons with chronic medical conditions and those with poor immune function.

Medisave is also to be used for recommended neonatal screening tests for new-borns even in outpatient setting, which include: hearing test, G6P deficiency screening, metabolic screening and thyroid function tests.

MOH to lower charges at Specialist Outpatient Clinics (SOCs) in public hospitals by enhancing Subsidies for lower and middle-income groups. (Details will be announced in the first quarter of 2014)

# Universal coverage and better protection

## for large hospitalization bills

## Community Health Assist Scheme (CHAS)

Background

New Enhancement  
(as announced in the National Day Rally 2013)

MediShield is a low cost basic medical insurance scheme, introduced in 1990, to help members meet large Class B2/C hospitalization bills, which could not be sufficiently covered by their Medisave balances. To avoid problems associated with first-dollar, comprehensive insurance leading to unnecessary over-consumption of healthcare services, MediShield operates with co-payment features such as co-insurance and deductible where patients share part of the responsibility for his medical expenses. The co-insurance and deductible can be paid using Medisave or cash.

MediShield coverage will no longer stop at 90 and will be expanded to include those with pre-existing illnesses.

Benefits will be increased while there will not be a choice to opt-out under the scheme, and to be named as MediShield Life.

The premiums will likely be higher, but the Government will step in for those who could not afford to pay for the higher premiums.

For Singapore's pioneer generation who are now in their late 60s, the Government will create a Pioneer Generation Package to help pay for the MediShield Life premiums.

## References

*Community Health Assist Scheme.* [http://www.moh.gov.sg/content/moh\\_web/home/costs\\_and\\_financing/schemes\\_subsidies/Community\\_Health\\_Assist\\_Scheme.html](http://www.moh.gov.sg/content/moh_web/home/costs_and_financing/schemes_subsidies/Community_Health_Assist_Scheme.html) (downloaded on 14 November 2013)

*Health Ministry Shares Details on Key Policy Shifts to Alleviate Medical Costs.* [http://www.moh.gov.sg/content/moh\\_web/home/pressRoom/pressRoomItemRelease/2013/health-ministry-shares-details-on-key-policy-shifts-to-alleviate.html](http://www.moh.gov.sg/content/moh_web/home/pressRoom/pressRoomItemRelease/2013/health-ministry-shares-details-on-key-policy-shifts-to-alleviate.html) (downloaded on 14 November 2013)

*More Affordable Outpatient Services: Annex.* [http://www.moh.gov.sg/content/moh\\_web/home/pressRoom/pressRoomItemRelease/2013/health-ministry-shares-details-on-key-policy-shifts-to-alleviate/\\_jcr\\_content/entryFileDownload/download/file.res/Annex-%20Press%20Release%20on%20Post-NDR%20Announcements.pdf](http://www.moh.gov.sg/content/moh_web/home/pressRoom/pressRoomItemRelease/2013/health-ministry-shares-details-on-key-policy-shifts-to-alleviate/_jcr_content/entryFileDownload/download/file.res/Annex-%20Press%20Release%20on%20Post-NDR%20Announcements.pdf) (downloaded on 14 November 2013)

# Writers Profiles

## Aidaroyani Adam

is the Director for Education and Research. She currently sits on the Spectra Secondary School Board of Directors. She contributed as Chairman of the Education Workgroup, Community Leaders Forum Forward Planning Exercise and member of the Films Consultative Panel, MDA. Her research interests lie in education and minority achievement as well as home-school-community partnership.

## A/P Tan Khee Giap

graduated with a PhD from University of East Anglia, England, UK in 1987, after which he joined the Overseas Chinese Banking Corporation as a treasury manager and served as secretary to the Assets and Liabilities Committee for three years. Dr Tan then became the Deputy President of the Singapore Economic Society, 2004 as well as served in a number of committees like the Economic Review Committee (ERC) in 2002, as chairman of the Task Force on Portable Medical Benefits (PMB), as Deputy Chairman of the IPS Forum for Economic Restructuring (IFER) in 2003 and finally as a member of the Resource Panel of the Government Parliamentary Committee for Transport and Government Parliamentary Committee for Finance and Trade since 2007. He has taught at the Department of Economics and Statistics at NUS between 1990-1993, and later at Nanyang Business School at NTU in 1993, where he was also the Associate Dean at the Graduate Studies Office between 2007-2009. He later joined LKYSPP, NUS, to set up the inaugural Master in Public Policy and Management Program tailor-made for senior government officials from China. Apart from that, he has published in internationally refereed journals in the area of capital flows, economic forecasting, financial sector liberalization and macroeconomic competitiveness. Dr Tan has been providing extensive consulting services to the various government ministries, statutory boards and government linked companies of Singapore government. On top of that, he has also served as a consultant to international agencies such as the Asian Development Bank, United Nations Industrial Development Group, and the ASEAN Secretariat.

## Dr Noorul Fatha As'art

is currently an Assistant Director with the Non-Communicable Diseases Branch, Epidemiology and Control Division, Ministry of Health, Singapore. She graduated from the Yong Loo Lin School of Medicine, National University of Singapore; and obtained her Master in Public Health from the Mailman School of Public Health, Columbia University with a concentration in the history and ethics of public health. She is part of the team overseeing the strategic direction of non-communicable diseases (NCD) policy in Singapore, specifically pertaining to tobacco control, obesity, adolescent health and alcohol. She is also an active participant in the Ministry's international health cooperation, representing the Ministry at the ASEAN and WHO platforms. Dr Noorul has a keen interest in health disparities and the socioeconomic determinants of health. Dr Noorul is also an active volunteer in the community, and has a passion for women's issues and medical professionalism. She is currently a member of the Council of the Singapore Medical Association, the Honorary General Secretary of the Singapore Council of Women's Organisations, a member of the Board of the Young Muslim Women's Association, and a member of the Steering Committee of CLF-Labs.

## Dr Sharifah Hana Alhadad

over the past 12 years has gathered many stamps on her passport, as she travelled the world promoting Women, Youth & Children empowerment, youth participatory theatre and the use of the arts in peacebuilding and transforming conflict. She has led, produced and managed a wide range of educational, social justice and human rights projects involving multicultural communities and marginalised youths in Australia, Sri Lanka, India, Indonesia, Thailand, Cambodia, Brazil, Cuba, Africa and USA. Prior to returning to Singapore, Dr Alhadad led a ground-breaking National event bringing together – for the first time – segmented pockets of the Indigenous community and migrants from Somalia, Sudan, Afghanistan, Iraq and Asia. She is presently a Research Fellow at the National Council of Social Service (NCSS).

## Muhammad Nadim Adam

has been a Research & Policy Executive in Yayasan MENDAKI since 2009. A gold medal recipient for emerging as the best student in Malay Studies in his cohort at the National University of Singapore (NUS) in 1999 and 2000, he subsequently graduated with an Honours degree in Political Science in 2001. Presently Muhammad Nadim Adam is pursuing a Masters degree (by research) at the Malay Studies Academy (APM) from the University of Malaya (UM) in Kuala Lumpur. His research interests include developmental studies, urban sociology, and discourse on local historical narratives. Numerous of his social commentaries had been published through various platforms such as Singapore's Malay vernacular newspaper, Berita Harian (2001-2009), Malaysia's current affairs magazine, Dewan Masyarakat (June 2008) and the online portal of the Kyoto University Review of Southeast Asia (March 2003). Among his papers presented in international conferences were at Goethe-University of Frankfurt, Germany in 2011 and the University of Malaya, Kuala Lumpur in 2013. An abstract paper of his was officially accepted for presentation at another international conference in June 2013 at the University of Copenhagen in Denmark, but Muhammad Nadim Adam had to turn down the opportunity due to some inevitable circumstances.

## Nur Aqilah Suparti

is currently a Research and Policy Executive Officer at Yayasan MENDAKI, looking into the areas socio-economic development and issues of employability pertaining to the Malay/Muslim Community. She holds a Bachelor with Honours degree in Political Science from the National University of Singapore. Her research interests include international relations, comparative politics, sociology of religion, and the socio-historical development of the Muslim world.



## Sabrena Abdullah

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## Siti Khadijah Setyo R S

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