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MENDAKI Policy Digest 2014

CEO's Foreword

At Yayasan MENDAKI, we strongly believe in sharing our learning journey with all of our stakeholders. Over the years, through the MENDAKI Policy Digest, we have been able to share the year's happenings through commentaries and think pieces on key issues that matter to the community. More importantly, the MENDAKI Policy Digest has served as a community resource material that guides its readers to make meanings of, and further understand the social impact of national trends and public policy.

While 2013 witnessed calls for citizens to be more proactive through participation in national feedback and dialogue channels, 2014 has seen a progressive development of citizenry feedback mechanism weaved in national policymaking. The subject of Education continues to remain centre stage in the public discourse. For example, the announcement and call for a more systematic and structural approach to embrace lifelong learning through recommendations made by the ASPIRE and Continuous Education and Training (CET) committees, were applauded by many for their emphasis on looking beyond academic qualifications. Indeed, the new policy direction takes into serious consideration the need to build and develop relevant skills among Singaporeans, so as to foster a more inclusive nation in the next chapter of Singapore's development.

Likewise, in this year's Policy Digest, we will highlight pertinent issues relating to Education from various lenses, all tending towards the central core that is community empowerment. It aims to provide a more diverse perspective on Education beyond 'chalk and board'. MENDAKI Policy Digest 2014 also hopes to raise our community narratives to internalise Education as a key social enabler, while nurturing our community towards becoming savvier in navigating community learning throughout different life stages: from early years of education to employment and old age.

I hope that through these diverse lenses, our readers will become more inspired to discover new meanings and act in co-creating good community narratives that will spur our community towards excellence.



Tuminah Sapawi
Chief Executive Officer

Editor's Note

In this edition of the MENDAKI Policy Digest 2014, we examine the recent national policy announcements in the year and its impact on the Malay/Muslim community. The first section features four papers from the Research and Policy staff of Yayasan MENDAKI and two papers from external contributors.

Siti Khadijah Setyo's paper highlights key national policies like the ASPIRE (Applied Study in Polytechnic and ITE Review) committee recommendations that provide many opportunities for all students to excel. She explores the challenges faced by young employees in their education-to-employment (E2E) path and how the education system can be further strengthened to ensure that students, who would be future employees, are sufficiently equipped and be work-ready. Similarly, Khairun Nisa Yusni in her paper discusses how the ASPIRE recommendations will affect the lives of the future generation. She brings to attention the areas of concerns on issues like the diminishing value of degree, a competitive workforce and potential rise in unemployment rate amongst youths.

Focussing on graduates, Norshahira Abdul Aziz's paper touches on the employment, unemployment and underemployment data of local graduates. She argues for a larger shift in focus: away from technical and hard skills – moving beyond qualifications – to exploring the softer side of employability. In Muhammad Farouq Osman's paper, the theory of social capital is expounded to underline the importance of network of social relations or contacts. He argues that the theory of social capital is especially pertinent for Malay/Muslim families who are mainly concentrated in the lower socioeconomic rungs of Singapore society.

The paper by Dr Caroline Brassard sheds light in the lives of some of the low-income Malay/Muslim families in Singapore, in order to understand their day-to-day challenges and coping mechanisms. Last but not least, Suen Johan's paper examines the ethnic dimensions of ageing issues through a discussion of findings from selected studies on older persons in Singapore, especially those featuring data on Malay/Muslims. This is in light of the Pioneer Generation Package that was announced by the government. In Section II of the MENDAKI Policy Digest, the key national policy initiatives in education, employability, CPF, housing and healthcare are summarised and analysed. It is our earnest hope that the readers will find in these papers insights about Malay/Muslim community in Singapore and will contact the authors to discuss issues of common interests. We would like to thank all contributors especially to Dr Caroline Brassard (Lee Kuan Yew School of Public Policy, National University of Singapore) and Suen Johan (University of Cambridge, UK). Last but not least, I would also like to thank Dr Intan Azura Mokhtar in providing advice in the preparation of the digest.

Aidaroyani Adam
Editor

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I

Wider Opportunities,
Higher Aspirations

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Competition will not
be from other sources
of labour but from
the intelligence of
advanced computing
systems that are able to
think, learn and apply



Rethinking Learning: Bridging the Education-to- Employment (E2E) Path

By Siti Khadijah Setyo R S

Abstract

Rapid technological development and changes have significant impact on the future of work. This calls for the re-strategizing of educational policies and initiatives in ensuring that the pool of human capital is fully equipped with the right skills and dispositions to navigate through future challenges that lie ahead.

In response to these rapid social and economic changes, the Singaporean government has begun to “reframe the meritocratic model of earlier decades in favour of a more differentiated and pluralistic model of merit” (Hogan and Kang, 2006). Multiple and diverse pathways for academic and career progressions have been introduced, thus allowing students to not only pursue their interests, but to also take greater ownership of their learning. This article highlights key national policies and initiatives introduced by the Singaporean government in providing opportunities for all students to excel. This article also explores the challenges faced by young employees in their education-to-employment (E2E) path and how the education system can be further strengthened to ensure that students, who would be future employees, are sufficiently equipped and be work-ready upon graduation.

Finally, this article provides a brief discussion on how the Malay/Muslim community, in particular Malay/Muslim families and organisations, should ride on the wave of change to realise community’s higher aspirations while simultaneously remaining focused on building and strengthening its academic foundations.

Introduction

Investment in human capital development is an important strategy in ensuring that the economic goals of corporations and nations are met. This is especially so in volatile and changing economies of today whereby merely investing in physical assets are no longer adequate. The current and future world economy demands a robust pool of talents - embodied in the ability to perform labour so as to produce economic value - that are creative, skilful and adaptable to changes.

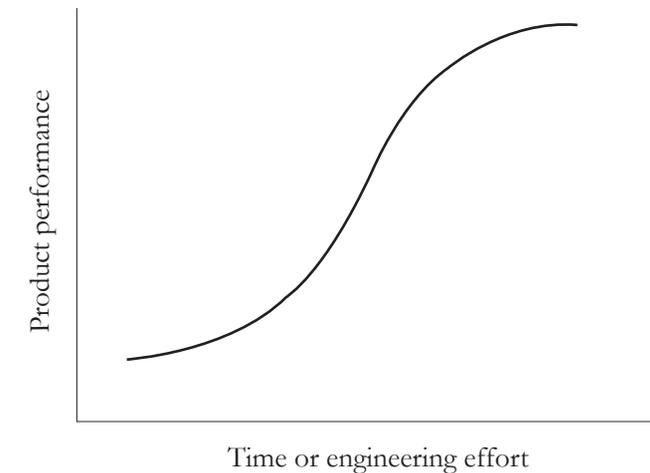
PM Lee Hsien Loong, in his opening speech at the Singapore Human Capital Summit in 2009, highlighted that “acquiring and nurturing human talent is a matter of survival” (Prime Minister’s Office, 2009) for a nation that is small and not endowed with natural resources such as Singapore. One of Singapore’s approaches to developing an efficient pool of human capital is through the allocation of vast financial resources into the education system. Apart from ensuring that Singapore’s schools are equipped with world-class learning infrastructures and well-trained teachers, the Ministry of Education (MOE) is constantly re-strategizing its key educational policies and initiatives in order for Singapore’s talent pool to remain relevant, competitive and be able to meet the demands of future economies.

Technological Shifts and the Future of Work

Discussions on the technological life cycle are often represented by the S-Curve (figure 1). Growth is relatively slow in the early stage of a particular innovation as the new product establishes itself. As the technological innovation becomes stable, customers begin to demand and the product growth increases more rapidly. New incremental innovations or breakthroughs happen and the product continues to grow. Towards the end of its life cycle, growth slows and may even begin to decline and finally in the later stages, no amount of new investment in that product will yield a normal rate of return and performance does not increase much more (Jayalath, 2010).

Professor John Seely Brown, in his public lecture on Learning in and for the 21st Century at the National Institute of Education (NIE) in 2012, highlighted that the era of the S-Curve (from the 18th to the 20th century) was characterised by episodes of technological systems being created and taking over a locale before being disseminated throughout the whole world. This was then followed by a long period of stability whereby “institutions were reinvented to help society understand how to operate, teaching practices from teacher training worked, career paths were clear and skills lasted a lifetime” (Brown, 2012: 13).

Figure 1: Technology Life Cycle – the “S” Curve



Source: <http://innovajourney.blogspot.sg>

Professor Brown further argued that the 21st century can no longer be seen as part of the S-curve era as we are in the beginning of the *Big Shift*, whereby it is an “era of exponential change and emergence” (Brown, 2012: 14) and technical skills that used to last a lifetime during the S-curve era will now become redundant in just a few years. These technological shifts, or moving into the era of *Big Shift*, have a great impact on the future of work as technology is continuously changing the nature of work.

For decades, technology has been transforming the nature of work and raising productivity. A discussion paper by Manyika, Lund, Auguste and Ramaswamy (2012) from McKinsey Global Institute highlighted that the first wave of technological change affected the nature of work through the automation of routine production work via the utilisation of robots and other smart machines. As technology continues to advance, the second wave of work redesign involved the use of computers to process information and to perform routine transactions. Within the span of a few decades, we have witnessed that the advent of technology and computerisation are taking over jobs that used to be done by humans. This continuous narrative of technological substitution for labour will persist as newer and more sophisticated innovations are developed in the future. Given such rapid technological advancements, Devadas Krishnadas in a commentary published in Yahoo! aptly highlighted that, “competition will not be from other sources of labour but from the intelligence of advanced computing systems that are able to think, learn and apply” (Krishnadas, 2014).

Taking into consideration the narrative of technological substitution for labour and potential future challenges following an even more globalised and changing economy, it is thus important that Singapore’s educational system is accurately designed to

address future challenges and manage uncertainty and risks. The challenge lies in understanding how work has and will continue to change, and thus the need to find ways to prepare as many workers as possible for jobs of the future.

Development of Human Capital through Education

– Key Policies and Initiatives

Schools are crucial social institutions for a country's development as amongst other functions, they are sites for the preparation of the country's labour force (Gopinathan, 2013). The mainstream education system is designed for the S-curve society in which their primary concern is to "optimise the transfer of expert-generated knowledge to students" (Brown, 2012: 14). However in recent years, the Ministry of Education has undertaken great efforts in reviewing its current pedagogies and developing new instructional methods, policies and initiatives that would be more relevant in addressing the cognitive, technical and social needs of the 21st century that are required of our students.

Pre-school Education

Quality early childhood education plays a crucial role in laying the foundations for children's learning and academic trajectories. The early years are important 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. Although pre-school education is not institutionalised within MOE's framework, the government has been proactive in providing financial support, especially for families from low income households, in ensuring that all children are given the opportunity to receive quality pre-school education. At this year's Budget announcement, it was announced that enhancements to the Kindergarten Fee Assistance Scheme (KiFAS) were made and subsidy was raised from \$108 per month to \$160 per month. The eligible gross household income cap was also raised from \$3500 to \$6000 (or PCI less than not exceeding \$1500) and the scheme was also extended to MOE kindergartens and key anchor operators (Ministry of Finance, 2014).

Primary Education

At the primary school level, the education system focuses on laying strong foundation of literacy, numeracy and problem solving skills (Ministry of Education, 2012). Apart from developing academic competencies through core subjects such as English, Mathematics and Science, students are also exposed to other subjects such as Art, Civics and Moral Education and Physical Education to ensure that young children are holistically developed. More support for students to access opportunities in schools was also introduced at the Budget debate as MOE will be working in partnership with student care centre (SCC) service providers to expand school-based SSCs to 40 more primary schools over the next two years, covering a total of 120 primary schools. These school-based SSCs provide students with a structured, supportive and conducive environment for learning and development after school hours.

Secondary and Post-secondary Education

As students progress to secondary and post-secondary institutions, their opportunities for learning and development widen as there is recognition of students' diverse interests and abilities. This has resulted in an education system that is more flexible and diverse, one that offers multiple educational pathways for students to better enable them to realise their aspirations. This allows students to not only pursue their interests, but to also assess their strengths and take greater ownership of their learning as they are able to choose what and how they learn.

Apart from the mainstream secondary education route, specialised schools, such as Crest Secondary School and Spectra Secondary School, provide customised programmes for students who are inclined towards hands-on and practical learning to excel. Students talented in areas such as Math, the Arts, Sports and Science are also given the opportunity to enrol in specialised independent schools such as the Singapore Sports' School, NUS High School of Math and Science and the School of the Arts (SOTA).

At the post-secondary level, students who possess academic strengths have the option of enrolling into junior colleges (JCs) and centralised institutes (CIs), while students who wish to pursue applied and practice-oriented training have the option to pursue their interests in polytechnics or Institute of Technical Education (ITEs). Polytechnics and ITEs allow students to sharpen their skills and abilities through broad-based, multi-disciplinary curriculum and practice-oriented training.

In supporting the learning and development of polytechnic and ITE students, the government introduced a series of bursary enhancements for ITE and diploma students from the lower and middle income households (Ministry of Finance, 2014). The income eligibility thresholds for bursaries was revised and raised from \$1700 per capita income (PCI) to \$1900 per month, thus broadening the pool of students who will qualify for the bursaries. For ITE students, the bursary quanta were raised by between \$90 and \$200 while diploma students will receive between \$150 and \$200 more in bursary quanta, subjected to their household income eligibility. These enhanced financial support open more doors for students to access opportunities in institutes of higher learning and thus, allowing them to sharpen their skills and abilities and simultaneously widen their horizons. Regardless of the pathway chosen, the education system in Singapore strives to equip students with the necessary knowledge and skills required to navigate through the constantly evolving economies of tomorrow.

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education-to-employment (E2E) path is not often free of intersections and challenges.

} *Education-to-Employment (E2E) Path – Challenges for Young People*

While well-thought policies and various initiatives to prepare students for potential

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Many employers reported that they face difficulties in recruiting enough workers with specific skills they require

challenges of future economies can and have been implemented, the education-to-employment (E2E) path is not often free of intersections and challenges. Referencing European youth¹ as their focus of discussion, Mourshed, Patel and Suder (2014) highlighted three significant hurdles faced by young people in Europe on their education-to-employment (E2E) path, namely cost barrier, lack of soft skills and lack of support in transitioning

to work. The authors highlighted that the cost involved in enrolling for further education in European cities is often a barrier as the combined cost of living and financing tuition fees are too high to sustain. In addition, non-academic track and vocational courses are not subsidised and thus can be expensive. Secondly, employers are reporting a particular shortage of soft skills such as spoken communication and work ethic amongst the youths in Europe, thus hindering their chances of gaining employment. Finally, the authors also highlighted that young people find transitioning to work difficult as many lack access to career support services at their post-secondary institutions.

Apart from the challenges highlighted above, another salient barrier to gaining employment is the mismatch between the supply of and demand for skills. Many employers reported that they face difficulties in recruiting enough workers with specific skills they require (Manyika, Lund, Auguste and Ramaswamy, 2012). A global survey² that conducted in 2011 highlighted that 26% and 80% of employers in Europe and Japan respectively reported having difficulty fitting jobs due to the lack of qualified talents. Another survey conducted by PricewaterhouseCoopers³ in 2011 indicated that two-thirds of European CEOs articulated that their key challenge in the next three years is the limited supply of candidates with the right skills.

In the local context, Minister Lim Swee Say cautioned the nation of the possibility of structural unemployment that would affect workers at all levels, including PMETs, in an article published in The Straits Times on 5 August 2013. He called on workers and employers to work together with unions and the Government to tackle the problem as “the mismatch between jobs created and skills needed to do them is harder to fix than the seasonal job churn in the labour market” (Toh, 2013). More recently, in a report released by Hays on the availability and efficiency of skilled labour in the labour market in 30 countries, Singapore scored 5.9 for talent mismatch on the Hays

¹ It is useful to note that despite the specificity on European youth, challenges and issues raised by the authors are relevant to youth from advanced economies such as Singapore.

² ManpowerGroup, 2011 Talent Shortage, a survey of 39, 641 employers in 39 countries.

³ PricewaterhouseCoopers, 2011 Global CEO survey of 1,201 business leaders in 69 countries.

Global Skills Index⁴ (2014). According to the Index, a score greater than 5 means that the labour that is available lacks the skills employers want and thus, suggesting that Singapore is facing a mismatch between the demand for and supply of skills. It was also reported that Singapore’s educational performance is among the best in the Hays Global Skills Index, placing it second only to Hong Kong in terms of PISA scores. However, high scores for talent mismatch and wage pressures in both high-skill occupations and industries suggest some significant skills-related friction within the labour market (ibid). This is in contrast to countries such as Austria and Germany that are known for their successful models for vocational education. Such emphasis on the development and deepening of skills through vocational training has resulted in low levels of talent mismatch within the labour market (both countries scored 3.3 on the talent mismatch indicator).

Given the uncertainties and challenges face by young people, both globally and locally, in the pursuit of employment post-graduation as highlighted above, it is crucial that the Singapore government take stock of and strengthen its educational strategies, especially with regard to preparing students to be work-ready for the labour market. The next section of this article will highlight and discuss the Applied Study in Polytechnic and ITE Review (ASPIRE) that was conducted recently and how such a timely review addresses the need to prepare and equip our students with the right skills and dispositions to navigate through future economies.

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Education and training are key drivers in improving educational qualifications and skill levels of the workforce.”

Facilitating Progression and Advancement through Deepening of Skills and Mastery - Applied Study in Polytechnic and ITE Review (ASPIRE)

Education and training are key drivers in improving educational qualifications and skill levels of the workforce. Recently the government has been putting greater emphasis on the importance of training and development, and the deepening of skills and mastery as reflected through the Applied Study in Polytechnic and ITE Review (ASPIRE). This is an important educational strategy as it aims to address the needs of future economies as illustrated in the earlier section, thus meriting a deeper discussion in this article.

The ASPIRE Committee was chaired by Senior Minister of State for Law and Education Ms Indraneel Rajah. The aim of the review was to strengthen the applied

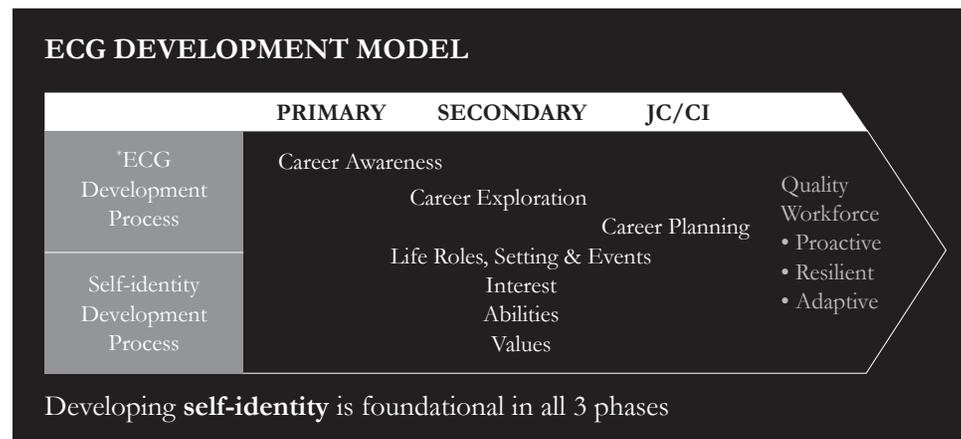
⁴ The Hays Global Skills Index assesses the efficiency of the skilled labour market in 31 countries, or its ability to supply skilled labour. It is made up of seven indicators, namely education flexibility, labour market participation, labour market flexibility, wage pressure in high-skill industries, wage pressure in high-skill occupations, talent mismatch and overall wage pressure. The talent mismatch indicator scale ranges between 0 to 10 and a score greater than 5 indicates skill shortages while a score of 5 or less indicates few signs of skills shortages.

education pathways in polytechnics and Institute of Technical Education (ITEs), in order to better provide graduates with good career and academic progression prospects. Following a nation-wide consultative process with key stakeholders such as school leaders, teachers, students, parents and industry players, the Committee proposed 10 key recommendations that were subsequently accepted by the government. The recommendations by the Committee centre on three key themes which will be further elaborated below: helping students make better education and career choices, creating more opportunities to grow the **skills** needed to excel in the career they choose to pursue and building more **pathways** that will allow polytechnics and ITE graduates progress in their career (ASPIRE Report, 2014).

Helping Students Make Better Education and Career Choices

As highlighted earlier, one of the challenges young people are facing is the lack of support and guidance during transitional times between school and workplace. Students, and their families, have aspirations in wanting to start and subsequently build their careers upon graduation. Unfortunately, students are usually not aware of what are required of them in order to gain suitable employment. Within the current education system, students are exposed to Education and Career Guidance (ECG) curriculum from Primary 5 onwards. The ECG curriculum provides modules that correspond to the developmental stage of the students. For instance, primary 5 and 6 students are exposed to interactive tools such as “The Occupation Game” that allows them to explore the different types of jobs available in different industries and the key skill sets and attributes associated with the different types of jobs (Ministry of Education, 2010). Once the younger students are **aware** of various types of careers available in the market, they will then be guided to **explore** the relevant skills and qualifications required of the various careers in secondary schools (Ministry of Education, 2014). Finally at the post-secondary level, career **planning** commences and students are expected to be able to synthesise information gathered from relevant sources to make sound educational and career decisions.

Figure 2: ECG Development Model



Source: Ministry of Education

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Lifelong learning is an important culture that should be embraced in order to remain competitive and relevant in future economies.”

While existing framework and curriculum are useful and students are exposed to a developmental model of ECG, the guidance and assistance provided are often disjointed, do not provide a clear and holistic view of the labour market and often ends upon students’ graduation. This was accurately brought up by the ASPIRE Committee and thus, as an effort to help students make better education and career choices, the Committee recommended that ECG efforts are **strengthened** and **coordinated** as part of an **integrated national ECG framework**. The Committee proposed that an integrated national ECG framework should be made available for all across their entire lives, starting in school and continuing beyond graduation (ASPIRE Report, 2014: 19). Support will also be rendered through a **one-stop online portal** for students, educators and parents to access important information on the conditions of and opportunities available in the labour market. This seamless guidance and career support would be useful in equipping students with the necessary knowledge and skills in navigating through the E2E path and avoid transitional roadblocks. Parents would also be empowered to provide relevant support for their children’s transition from schools to the workforce.

Creating More Opportunities for the Development and Sharpening of Skills

Post-secondary education provides opportunities for students to widen their knowledge, hone their talents and develop their skills through enrolment in suitable courses and training programmes. The ASPIRE Committee acknowledged that polytechnic and ITE education has always played a key role in preparing Singaporean youth for work and life and thus, recommended that the current educational structure is strengthened to create more opportunities and enhance students’ learning.

One of the key messages espoused by the ASPIRE Committee is the importance of polytechnics and ITEs to work very closely with industry players in creating more opportunities for the development and sharpening of skills. This is especially given the fact that industry players are more attuned to the needs and skills required within the labour market. One of the key recommendations was the call to enhance internships at the polytechnics and ITE. An internship is a key component of an applied education programme as it provides students with hands-on experience on-the-job training that are useful in preparing students for employment. While the quality of internships at polytechnics and ITE are generally good, the ASPIRE Committee highlighted that the quality of experience could differ, depending on how the internships is carried out by the host companies. Thus, according to the ASPIRE Committee, it would be useful

for polytechnics and ITE, **in collaboration with industry partners, review their curricula and approach** to internships to better support learning at the workplace (ASPIRE Report, 2014: 22). Support from host companies is critical as they could strengthen the learning process through clear guidance and allocating mentors to monitor and guide the interns.

In widening opportunities for students, the ASPIRE Committee also recommended that a polytechnic or ITE college is designated as a **lead institution for each key sector** (ASPIRE Report, 2014: 23). This would require the **educational institutes to work closely and strengthen linkages with industries** in understanding the needs of each key sector, and thus allow the schools to enhance programme offerings for students. Such concerted efforts and strong links between institutes of higher learning and the industries would facilitate greater communication and provide greater opportunities for students to develop and sharpen their skills. This in turn ensures that the supply of skills available meet the specific demands of the labour market, thus preventing cases of talent mismatch.

Building Diverse Pathways for Career Progressions

Unlike the S-Curve era where skills remain relevant for a lifetime, the era of Big Shift requires students, who would be future employees, to learn and deepen their skills even after they graduate. **Lifelong learning** is an important culture that should be embraced in order to remain competitive and relevant in future economies. Therefore the ASPIRE Committee recommended that new **programmes that integrate study and work**, such as place-and-train programmes, are launched to deepen skills and facilitate career progressions for polytechnic and ITE graduates. This is similar to the Swiss and German **apprenticeships** where further skills training take place in a structured manner at the workplace through an integration of knowledge learning in the classroom and its real-world application.

The graduates will be matched to progressive employers committed to supporting on-the-job learning and further upgrading (ASPIRE Report, 2014: 29). Such programmes allow graduates to attain employer-recognised skill certifications through structured job training in the workplace, which will be complemented with classes at the polytechnics and ITE. Such place-and-train programmes will also open up opportunities for graduates to **take new or larger job scopes and progress in their careers** as they are constantly learning and training, and thus equipped with up-to-date skills that are relevant and needed by the industries.

The Continuing Education and Training (CET) framework will be enhanced to allow graduates to maintain their skills currency. The ASPIRE Committee recommended that **more skills-refresher and skills-deepening opportunities through post-diploma CET** at the polytechnics should be introduced. The CET framework should also be enhanced and developed through close consultation with industries as so that

the framework will incorporate the latest developments and skills that are required and recognised by employers. Embracing a culture of lifelong learning is crucial in today's landscape as given the fast pace of technological shifts and developments, one must be constantly upgrading his/her skills in order to remain competitive and relevant.

SkillsFuture Council

Following the recommendations by the ASPIRE Committee, PM Lee Hsien Loong announced at this year's National Day Rally that a tripartite council will be set up to look into the implementation of the recommendations. The SkillsFuture Council, chaired by DPM Tharman Shanmugaratnam, was then introduced to develop an **integrated system** of education, training and career progression for all Singaporeans. The council had their inaugural meeting in November and one of the key directions discussed was the development a system that includes "a whole range of flexible, modular and bite-sized learning opportunities" in schools and in continuing education (Ng, 2014). Such modular courses ensure flexibility, which will not only allow individuals to respond to changing workplace, but to also anticipate future skills in demand.

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cultivating “dispositions of
tinkering and imagination”

Another key strand of the council's discussion was **boosting employers' recognition of skills mastery**. Skills mastery and advancement have to be a part of a company's overall human resource strategy as through constant engagement and continuous learning and development opportunities, employees would be motivated and productive and thus able to contribute more to the company and nation's economy as a whole. In supporting employers to develop their workers and recognise the importance of skills mastery, a **SkillsFuture Jubilee Fund**⁵ was recently announced by the SkillsFuture Council. The fund will be useful in facilitating a culture of lifelong learning and upgrading, as employers will be able to use it to provide excellent education and training opportunities for their employees.

The review on the applied study programmes in polytechnics and ITE colleges was indeed timely as it addressed the needs and demands of navigating through future economies. Amidst constant and rapid technological developments and changes, it is paramount that educational strategy moves away from one that privileges credentialism and forms of explicit rewards through the teaching of explicit knowledge, to an educational system that encourages the learning of tacit knowledge and values individuals' unique talents and skills.

⁵ The fund has a \$30 million target and the Government will match donations dollar for dollar.

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 rethink learning and move
 away from a Cartesian view
 of learning to one that view
 learning as a social act

Rethinking Learning – Cultivating 21st Century Competencies

Apart from equipping students with hard skills and mastery through education and training, the cultivation of soft skills through holistic education is equally important. Brown (2012) highlighted that in the era of *Big Shift*, cultivating “**dispositions of tinkering and imagination**” is essential as people tinker, “they expand their repertoire for problem-solving, which also enables them to embrace change” (Brown, 2012: 21). Similar call for the cultivation of 21st century competencies was echoed in the Community Leaders’ Forum (CLF) Forward Planning Exercise (2010) in which the Education Workgroup sought to promote the appreciation and thirst for multi-disciplinary understanding and skills (CLF FPE, 2010a: 30). Such holistic education and learning allow for the cultivation of 21st century skills and dispositions such as the ability to solve problems, be adaptable, civic literacy, global awareness and communication and collaboration skills that are necessary for the globalised world.

Cultivating 21st century competencies helps in preparing students for the workforce as certain dispositions and traits, such as collaboration, innovation and resilience, cannot be learnt through books or lecture notes. Therefore there is a need to **rethink learning and move away from a Cartesian view of learning to one that view learning as a social act**. The Cartesian view of learning – “I think, therefore I am” – signals that schools should frame learning as knowledge transfer from authorities and textbooks to the individual’s head (Brown, 2012). However the Cartesian view is “inadequate in explaining how new situations raise new questions that demand their own answers, resulting in knowledge having a short shelf life” (Brown, 2012: 15).

On the contrary, a social view of learning – “we participate, therefore we are” – is a more adequate perspective on learning in the age of digital innovations. Learning as a social act encourages active participation, collaboration, critical reasoning and creative thinking to come up with solutions to current and future problems. For example, advancements in technology allow learning to take place through online settings. Online platforms such as Facebook and Google Hangout allow collaborative learning and discussions to take place regardless of spatial and temporal boundaries. Open-source systems such as Linux also allow seamless interactions and collaborative learning where users-learners are able to co-construct and upload knowledge and information that could be further discussed amongst them online.

In essence, learning as a social act transcends traditional subject boundaries and removes the boundaries of a classroom setting. Students are allowed to learn and

collaborate in an environment that cultivates 21st century skills such critical reasoning, collaboration, imagination and communication. These skills are in great demand by employers and by equipping students with both the hard and soft skills, they will be ready for the labour market and be in demand upon graduation.

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Embracing a Pluralistic Model of Success – Implications for Malay/Muslim Community

Policies and initiatives introduced in recent years has “reframe the meritocratic model of earlier decades in favour of a more differentiated and pluralistic model of merit”

(Hogan and Kang, 2006: 31). The recognition of students’ diverse interests and abilities has resulted in an education system that is more flexible and diverse, one that offers multiple educational pathways for students to better enable them to realise their aspirations. The ASPIRE Committee recommendations are also prime examples in recognising and valuing every individual unique talent and aspirations, and providing the support necessary for all to progress and succeed. Amidst such positive changes, the Malay/Muslim community should leverage on these initiatives in enriching its quest for excellence.

Role of Malay/Muslim Students and Families

While recent policies focus on widening opportunities for students from secondary level onwards, it remains crucial that the Malay/Muslim community continue to **strengthen** foundations through academic excellence from young. Strong literacy and numeracy skills should continue to be developed and Malay/Muslim students should maximise their learning experience by leveraging on the opportunities provided in schools. Malay/Muslim parents must also continue to be empowered with the knowledge and skills so that they are able to create conducive learning environment at home. Parents also play the important role of co-educators and thus should be proactive in supporting their children’s learning and development.

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As Malay/Muslim students progressed to secondary schools, they are provided with multiple and diverse opportunities and support programmes to **discover their passion**. ECG programmes are readily available in schools to guide students in exploring their interests and passion, and developing skills required to realise their aspirations. It is crucial that Malay/Muslim students fully leverage on these programmes and services.



Parental involvement in their children’s learning is an on-going process



Apart from active participation in ECG programmes, Malay/Muslim parents also play a role in supporting their children’s aspirations. Children possess the traits of creativity and curiosity but somehow lose the fervour along their trajectory towards adulthood. It would be worthwhile for Malay/Muslim parents to encourage “tinkering and imagination” amongst their children as such dispositions would allow children to explore and discover their strengths, and at the same time develop 21st century competencies such as lifelong learning, critical thinking and innovation. For example, simple toys such as Lego blocks provide endless opportunities for “messaging around” and that would trigger children’s imagination and creativity. Family bonding activities such as art and craft sessions are also useful in allowing children to be engaged in cultivating ideas and making things. These resources should not just be available to those who can afford it, but they should also be shared in public community spaces such as libraries.

From the post-secondary level onwards, initiatives such as ASPIRE are useful as they **develop and support education and training needs** of Malay/Muslim students. This is especially relevant for the Malay/Muslim community as majority of students are enrolled in polytechnics and ITE colleges across the island. Oriented towards developing and strengthening practical, technical and hands-on expertise, the plethora of support that will be made available under the banner of ASPIRE will greatly be relevant and useful for Malay/Muslim students. For example, the ASPIRE Committee recommended that more Higher Nitec places are made available for Nitec graduates. This means that the opportunities for academic and technical progression are widen for Malay/Muslim students in ITE. They should leverage on this and work towards attaining Higher Nitec certification as this would widen their career opportunities upon graduation.

Parental involvement in their children’s learning is an on-going process and it changes over time as children mature. Thus it is important that in order for parental involvement to be effective, the “practices and relationships in which parents engage to support learning must be matched to the child’s stage of development” (CLF FPE, 2010b: 27).

Role of Malay/Muslim Organisations (MMOs)

The commendable progress of the Malay/Muslim community would not have happened without the concerted efforts by the community themselves and Malay/Muslim organisations (MMOs). MMOs play a crucial role in leading the journey towards strengthening the community’s pillars and they also are important players in providing necessary programmes and services that would aid the journey towards excellence and success.

In view of recent announcements on creating multiple opportunities to realise aspirations, especially through ASPIRE, MMOs such as Yayasan MENDAKI, AMP, 4PM and Clubilya should take stock of its current programmes and services and realign its efforts to meeting the needs of our youth in terms of equipping them with the right 21st century skills and dispositions. This is especially critical amidst rapid globalisation and changing and volatile economies, thus it is important that Malay/Muslim children and youth are provided adequate education and training to prepare them for the future labour market. Support programmes and services that allow Malay/Muslim youths to explore and discover their passion and potential should be made more available. Mentoring programmes such as Project bITE and Youth-in-Action (YIA) run by 4PM and Yayasan MENDAKI respectively are useful in providing culturally sensitive mentoring and positive role modelling services for our youth. In addition, programmes that allow students to have a glimpse of working life, such as Windows on Work (W.O.W) by Young AMP, are also beneficial in equipping students with skills, such as team work, project management and effective communication, which are required at the workplace. These concerted efforts by MMOs, where each organisation has a niche of their own in delivering programmes and services to meet the need of Malay/Muslim students and youth, would value-add to the range of support received at the national level, thus widening Malay/Muslim students and youth’s educational and career opportunities.

Apart from delivering programmes and services, it is also important that MMOs play ambassadorial roles and disseminate right messaging to the Malay/Muslim community. For example, in light of the ASPIRE recommendations announcements; there were confusion on the ground on the value of university education. It is a frightful misconception to think that university education is no longer important. Thus it is important that MMOs articulate the correct intentions of national initiatives such as ASPIRE to the Malay/Muslim community through their outreach. For example, it is key to note that ASPIRE is about creating multiple pathways to success and facilitating progression and advancement through the deepening and sharpening of skills. It is also about inculcating the value of lifelong learning and the desire for continuous learning



worthwhile for Malay/Muslim parents to encourage “tinkering and imagination” amongst their children



and upgrading throughout one's life, from school to work life. Winning the Malay/Muslim community's mindshare through such effective and positive messaging would go a long way as they would be more attuned to the current social, educational and economic landscape and thus would make the necessary steps towards empowering themselves in meeting the demands of current and future challenges.

In a nutshell, Malay/Muslim families and MMOs need to be aware of and leverage on existing resources and opportunities available at the national level. Long gone are the days where success is merely defined by achieving good academic performance and securing a good job upon graduation. It now involves continuous lifelong learning, deepening of skills and mastery. Soft skills and 21st century competencies are also important and should be cultivated in every Malay/Muslim students. However it does not mean that foundations should be ignored, as it is crucial that strong academic foundations are laid to assist Malay/Muslim students to reach for the highest stars as they progress through their academic journey and subsequently, their careers. Malay/Muslim community, in particular families and MMOs, should continue to work together in embracing a pluralistic model of success and support Malay/Muslim students and youth in realising their aspirations.

Conclusion

As Singapore moves forward amidst changing and uncertain global landscape, it is vital that the population is equipped with the right skills and dispositions to navigate through the social and economic challenges that lie ahead. Having the right and suitable educational strategies are beneficial in moulding a pool of resourceful and skilful citizens of tomorrow. Therefore, it is no surprise that various inclusive policies and initiatives that focus on equipping students with the right 21st century skills and dispositions were introduced this year. For example, the ASPIRE Committee recommendations clearly articulated the need to develop and sharpen skills for polytechnic and ITE students, so that they would be competitive and work-ready as they journey on the education-to-employment (E2E) path. This is important as technological advancements are moving at a fast pace and skills and knowledge are continuously created and re-created and thus rendering only one way of knowing obsolete in an era of Big Shift. Thus it is also crucial that learning be thought in a new way – in a way that facilitates collaboration, critical reasoning and effective communication – as these are skills that would be useful for future social landscape and economy.

In order to not be left behind, it is vital that the Malay/Muslim community ride on the waves of technological shifts and equipped themselves with relevant and indispensable 21st century knowledge, skills and dispositions. While being focused on developing technical skills that are important for the future job market, it is critical that the development of strong academic foundations should not be ignored. In fact, the Malay/Muslim community should continue to make progress in academic excellence, as strong foundations in literacy and numeracy are vital in propelling the

community towards better academic and career progressions. Through continuous and concerted efforts by Malay/Muslim families and MMOs, while simultaneously leveraging on existing national resources, it is hoped that Malay/Muslim students are well equipped with the right skills and dispositions to navigate through the future social and economic landscape.

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Unlike the unemployed, those who are underemployed have some form of work, but not as much – or not as high-paying – as what they are qualified for.



Beyond Qualifications: Fulfilling Potentials & Aspirations of Graduates at the Workplace

By Norshahira Abdul Aziz

Abstract

In the ideal job market, there would be a perfect fit between the skills of graduates and the needs of employers. Unfortunately, recent employment trends show that a paper qualification does not automatically lead to gainful employment, with employers today considering a broader range of criteria before hiring someone. This paper begins by examining the employment, unemployment and underemployment statistics of local graduates, before looking at recent government initiatives aimed at addressing these concerns. It also argues for a larger shift in focus: away from technical and hard skills - moving beyond qualifications - to exploring the softer side of employability. Looking at employment through the lenses of Job Satisfaction and Motivation, it concludes that Malay Muslim Organizations are in a good position to uncover the underlying beliefs of Malay Muslim undergraduates, thereby enabling them to find greater meaning and purpose in their careers.

Introduction

With its people as its largest resource, Singapore needs a highly-skilled and sophisticated workforce to meet the ever-changing needs of the economy. As announced by Prime Minister Lee Hsien Loong in his 2011 National Day Rally speech, the government had agreed with the recommendations of the Committee of University Education Pathways Beyond 2015 (CUEP) to provide an increasingly diverse array of tertiary-education options for today's youth. More publicly-funded university places are also intended to be created for Singaporeans, raising the cohort participation rate to 30% by 2015 (MOE, 2012).

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developments in hiring practices coupled with the increasing supply of graduates have made workforce entry being significantly more competitive for today's youth. Hence, while the Malay Muslim community may have recorded improvements in educational attainments, at the end of the day, many would like to see these improvements also translated into results at the workplace.



While Singapore had once been notoriously rigid for its emphasis on paper qualifications, there is now growing recognition that paper qualifications are no longer the only criteria influencing job applications. As part of the Our Singapore Conversation series last year, Minister of National Development Mr Khaw Boon Wan observed that having a university degree is “not vital to success”, rather, what was more important was getting a good job upon graduation (Toh, 2013). In a Facebook post, Member of Parliament (MP) Mr Hri Kumar expressed his concerns that Singaporean teens still “fared poorly in spoken English and lacked confidence in articulating their views”, noting that this is “a serious disadvantage” at the workplace.

The situation locally is an inevitable reflection of global sentiments. A survey conducted by The Chronicle and American Public Media's Marketplace concluded that employers wanted fresh graduates to have hands-on, practical experience – for example through internships or any other form of work experience prior to graduation (Scott, 2013). Similarly, in a recent interview with Mr Laszlo Block, the person in charge of Google's hiring processes, he acknowledged that while “good grades don't hurt”, Google considered other criteria, other than merely hiring what he described as “top graduates” (Friedman, 2014).

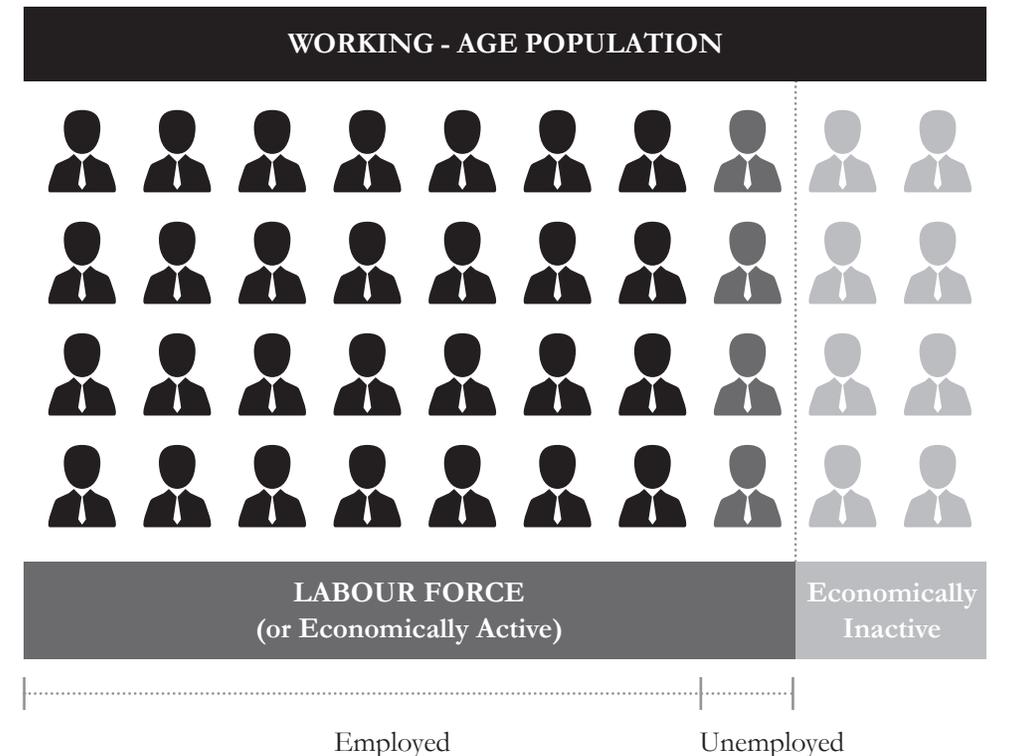
The proportion of those attending higher education is also increasing - in their book, social economist Philip Brown and his colleagues lamented an “oversupply” of graduates, in which the numbers had doubled over the last decade (Brown, Lauder, &

Ashton, 2011). Earlier in March this year, the Minister of Manpower Mr Tan Chuan-Jin cautioned against “a graduate glut... resulting in over-educated and underemployed people”. SIM University economist Randolph Tan observed that many graduates think that getting a degree is “a pinnacle of achievement”, not realizing that the workplace “demands much more of them” (Seow, 2014).

Indeed, developments in hiring practices coupled with the increasing supply of graduates have made workforce entry being significantly more competitive for today's youth. Hence, while the Malay Muslim community may have recorded improvements in educational attainments, at the end of the day, many would like to see these improvements also translated into results at the workplace.

Understanding the Labour Force Participation of Graduates in Singapore

The working-age population in Singapore comprises of all persons aged at least 15 years and can be divided into two categories: (i) the economically active (those in the labour force), and (ii) the economically inactive. The economically active includes those currently employed as well as the unemployed who are actively searching for work. Economically inactive persons are those who are neither working nor looking for work. This is represented graphically in the diagram below (MOM, 2014):



The Unemployment Rate of Graduates

Responding to a parliamentary question by Non-Constituency Member of Parliament Yee Jenn Jong in September this year, the Minister of Manpower (MOM) Mr Tan Chuan-Jin observed that the unemployment rate of resident degree holders has remained low at 2.9 and relatively stable over the years – amongst the lowest across all educational groups in this period (Chia, 2014). However, while the unemployment rate of local graduates might be low, when one looks at the absolute numbers of unemployed degree holders, it is clear that these numbers should not be underestimated.

Table Showing Unemployed Residents Aged 15 Years & Older in June 2013 by Highest Qualification Obtained (MOM, 2014):

Highest Qualification Obtained	Unemployed Residents (in thousands)
Total	82.6
Primary & Below	9.5
Lower Secondary	7.1
Secondary	16.1
Post-Secondary (Non-Tertiary)	10.0
Diploma & Professional Qualifications	15.5
Degree	24.4

From the table above, it is clear that while the resident unemployment rate of degree holders might be lowest among all educational groups, in absolute numbers, the unemployed degree holders is in fact the largest group, making up approximately 29 per cent of the total unemployed residents in Singapore. This could in part be attributed to the increasing numbers of graduates entering the workforce particularly in June 2013, and Mr Tan also noted that over the last decade, the proportion of degree holders in the resident population had increased substantially: from 14.4 per cent in 2003 to 23.9 per cent in 2013.

Also interesting is to look at the unemployment rates of degree holders as broken down by their field of study: graduates holding professional degrees were less likely to be unemployed than general degree holders. Architecture & Building (1.6 per cent), Health Sciences (1.7 per cent), Education (1.7 per cent), Law (2.1 per cent) and Engineering Sciences (2.6 per cent) had the lowest unemployment rate among degree holders, and were well below the average for all residents (3.9 per cent). In contrast, graduates from Mass Communication & Information Science (5.3 per cent), Business & Administration (4.9 per cent), Fine & Applied Arts (4.4 per cent) and Humanities & Social Sciences (4.2 per cent) had above-average unemployment rates (MOM, 2014). In a recent commentary for the Straits Times, Associate Professor Randolph Tan

“while the resident unemployment rate of degree holders might be lowest among all educational groups, in absolute numbers, the unemployed degree holders is in fact the largest group, making up approximately 29 per cent of the total unemployed residents in Singapore.”



similarly observed a job-skills mismatch among graduates in which the “academic training of university graduates has not rendered them immune to the problems facing other workers in the job market” (Tan, 2014). The age profile of unemployed graduates is also interesting: Among graduates aged below 30, 7.9 per cent are unemployed. The figure falls to 1.9 per cent for those in their 30s, but rises to 2.5 per cent for those in their

40s and further to 3.1 per cent when they hit their 50s. Dr Tan suggested that some degree holders might find it difficult to keep up with the demands of the labour market when they hit their 40s and 50s, suggesting a need to boost “in-employment training”, not just “pre-employment training”.

The Underemployment Phenomenon

Even among the graduates currently in employment, the figures by MOM also reveal those who might not be in the right occupations, indicating further job-skill mismatches. These people are referred to as the “underemployed”: defined by MOM as persons aged 15 years and above who normally work less than 35 hours a week, but are willing and available to engage in more work. In his book *The Education-Jobs Gap*, Livingstone (2004) defines underemployment as the extent to which the knowledge and skill levels of members of the potential labour force exceed their opportunities to use these levels of knowledge and skill in paid employment. Unlike the unemployed, those who are underemployed have some form of work, but not as much – or not as high-paying – as what they are qualified for. On the whole, Singapore’s underemployment rate fell from 4.6 per cent in 2011 to 4.2 per cent last year. However, for degree holders, approximately 2.3 per cent were underemployed as a proportion of all employed workers, up slightly from 2.2 per cent in 2012 (Boon, 2014).

Unfortunately, the phenomenon of underemployment has received much less attention by researchers and policy makers. A quick scan of selected databases (Business Source Complete, EconLit, PsycInfo and SocINDEX) by Maynard and Feldman (2011) revealed only 785 peer-reviewed works in the last 50 years with underemployment in the abstract, compared to a whopping 31, 839 for unemployment. Given Singapore’s reliance on her people as her primary resource, underemployment also signals a grave misallocation of resources, and subsequently, “a waste of human capital” (Boon, 2014). Underemployment also raises questions about how well our local education system is preparing students for the working world. Are our educational programs aligned with employers’ needs? As social economist Orlando Pereira (2013) argues, the

university curriculum should highlight a diversity of skills in graduates, to build “an open and flexible mind to uncertain and volatile market imperatives.”

One of the key reasons cited for unemployment in Singapore is structural employment: a type of employment that occurs due to the structural changes in the economy. This type of unemployment occurs when there is a mismatch of skills due to the changing structure of the economy. McEarhern (2009) explains that structural employment occurs because changes in “tastes, technology, taxes and competition reduce the demand for certain skills and increase the demand for other skills”. Human resource experts argue that as economic sectors diminish in importance and new ones emerge, jobs are still being created for graduates – but they require new skills, and mid-career workers are seemingly not upgrading themselves fast enough. Many professionals, managers, executives and technicians (PMETs) who are retrenched are unable to fit into new jobs, and are forced to take on lower-level, lower-paying jobs. Mr Erman Tan, president of the Singapore Human Resources Institute said, “A lot of PMETs are... very comfortable where they are, which is part of the reason they are not motivated to learn, unlearn and relearn” (Boon, 2014).

Another group of individuals worth mentioning would be those who fall under the umbrella of the economically inactive. While the economically inactive are those who are both neither working nor looking for work, it also includes the discouraged workers – defined by MOM as those who are not in the labour force because they believe their job search would not yield results. One heartening observation is that over the last decade, the proportion of degree holders who are economically inactive increased only marginally – from 10.5 per cent in June 2003 to 11.9 per cent in June 2013 (Chia, 2014). For this group, further education and training as well as childcare were the most commonly cited reasons for being out of the workforce. An understanding of these reasons can only serve to assist us in our efforts to design more comprehensive policies that would also best address the employment needs and concerns of graduates in Singapore.

Recent Initiatives Impacting Graduate Employability

Responding to the call for a wider range of skills, competencies and expertise needed at the workplace, the Applied Study in Polytechnics and ITE Review (ASPIRE) Committee was set up in November 2013 to review and recommend enhancements to Singapore’s applied education model. Chaired by the Senior Minister of State for Education Ms Indranee Rajah, the committee recently released their report, in which the recommendations made were drawn from best practices learned from various countries – including Switzerland and Germany – and woven into the Singaporean context and system.

The recommendations of the ASPIRE Committee and the new Continuous Education and Training (CET) master plan signal the importance of looking beyond

academic qualifications, to build and develop skills among Singaporeans in the next chapter of Singapore’s development as a nation. The SkillsFuture Council, chaired by Deputy Prime Minister Tharman Shanmugaratnam, is intended to lead the way for Singaporeans to build a future based on skills and mastery in every job. To some extent, structural unemployment can be mitigated by more mid-career training, which Singapore is addressing with its CET 2020 plan.

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While MPs showed unanimous support for the ASPIRE Committee’s ideals, some raised concerns with regards to message the government might be sending with regards to university education and the value of a degree. Based on his experience at a recent dialogue session with residents and grassroots leaders, Mr Lim Biow Chuan, MP for Mountbatten SMC shared

that many had asked him if it’s even necessary to get a degree anymore. In response, Education Minister Mr Heng Swee Keat noted that “qualifications matter, but they must be the right qualifications and of the right standard for what we want to do”. He clarified that the ASPIRE recommendations are not meant to discourage anyone from pursuing a degree or upgrading himself. While qualifications may represent “a proxy measure” for some competencies, they cannot, however, represent the “full package of attributes” that each employee has (Saad, 2014). MP for Ang Mo Kio GRC, Dr Intan Azura also remarked on the changing employment landscape where increasingly, there seems to be more opportunities for capable individuals who might not possess paper qualifications.

The Way Forward: Moving Beyond Qualifications

Alongside ASPIRE’s call for a mindset shift in the way qualifications are viewed, Mr Heng concluded that “at the heart of the matter, it is not just about qualifications, not just about jobs, not just about economic growth... all of this is to create the conditions for Singaporeans to pursue lives of meaning”. A quick check on the American Psychological Association (APA) website also shows that recent studies are beginning to focus on a particular aspect of work: finding meaning in it. Through their research, experts have gleaned new insights, showing that meaningful work is good for the employee and the organization – and that “even employees in tiresome jobs can find ways to make their duties more meaningful” (Weir, 2013).

In one case study, Singh and Tiwari (2012) observed that because a career is so integral to an individual’s identity, it naturally evokes strong positive or negative reactions which predict an individual’s level of Job Satisfaction and Motivation. In their study, they found that Job Satisfaction is so important that its absence often leads to lethargy and reduced organizational commitment. On the other hand, Motivation can be

understood from two dimensions: one being “making employees work better, more efficiently and effectively” (from the point of view of employers), and the other being “enabling employees to do their jobs in the best way with enjoyment and desire” (from the point of view of employees). Hence, from an organization’s perspective, it is of utmost importance that employees are sufficiently satisfied and motivated, as this would in turn raise productivity levels. The economic costs of dissatisfied and unmotivated employees should also not be underestimated: in one report, Gallup (2013) found that employees who are disengaged cost American companies between \$450 billion to \$550 billion per year.

In March this year, the Minister of Communications and Information (MCI), as well as the Minister-In-Charge of Muslim Affairs Dr Yaacob Ibrahim pointed out that one of the objectives of education is to prepare students to seize economic opportunities, observing that “the challenge is not only to equip our students with the hard skills... but also the soft skills”. Other government officials have also begun to acknowledge the importance of soft skills: Speaking at the Singapore Indian Development Association (SINDA) Excellence Awards, Second Minister for Trade and Industry (MTI) S. Iswaran urged students to develop their soft skills – such as the ability to work across cultures, disciplines and in teams – if they wanted to be competitive in the job market. This was later echoed by Ms Indranee Rajah who observed that skills refer to both hard skills and soft skills, again highlighting the importance of the latter. Indeed, the literature supporting the links between the possession soft skills and employment is vast. For example, Gallivan, Truex, and Kvasny (2004) found that soft skills cover approximately 26% of the skills requirements listed in online job advertisements – suggesting that nurturing the development soft skills in schools can improve the employability of students. This was later supported by Beard and colleagues (2007) who found from a survey of 250 employers that they sought soft skills when deciding to hire someone. Bonnstetter (2012) cites a multi-variable analysis which his company had conducted, in which he listed a set of personal skills - or soft skills - which were found to be most predictive of an entrepreneurial mindset. The five distinct skills identified were: (a) persuasion, (b) leadership, (c) personal accountability, (d) goal orientation and (e) interpersonal skills. The mastery of interpersonal skills in particular was described as “the glue that holds the other four skills together”, and includes the ability to relate well to people to people from all backgrounds and communication styles.

To conclude, while the Singapore government may have set the ball rolling to enhance graduate employability amidst a dynamic economic environment, there is still a greater role that Malay Muslim Organizations (MMOs) can play. As a follow up to the ASPIRE committee’s recommendations, Prime Minister Lee Hsien Loong announced the setting up of a new SkillsFuture Jubilee Fund, which Singaporeans keen to master new skills would be able to tap on (Tan, 2014). Deputy Prime Minister Tharman Shanmugaratnam who heads the SkillsFuture Council said, “SkillsFuture

is about becoming a truly advanced society - one which has a competitive economy, but also one in which every Singaporean is able to stretch their potential and achieve their aspirations in life” (Ng, 2014). Given the abundance of resources and initiatives already available at the national level, an important question to ask would be how Malay Muslim Organizations (MMOs) can complement, rather than overlap these efforts, in their own quest to help the community.

One area which this author feels has not been given sufficient attention would be in helping our undergraduates find greater meaning and purpose in their career, alongside efforts to impart them with soft skills – skills which would hopefully stand them in good stead when faced with future career challenges and adversities. Given that one of the key goals of the education system is to prepare students for the “real world”, it might hence be worth studying ways to inculcate these softer skills and values within the curriculum, thereby making it part and parcel of every student’s environment. To pay attention to these skills and values only at the point graduates are about to make their foray into the workforce might be too late. In Krznaric’s (2013) book *How to Find Fulfilling Work (The School of Life)*, he lays out five dimensions of meaning: (i) earning money, (ii) achieving status, (iii) making a difference, (iv) following your passions (interests) and (v) using your talents. A deeper exploration of these dimensions, the amount of importance placed on them, as well as the factors influencing job satisfaction and motivation would help us gain a better understanding of the needs and priorities of our Malay Muslim undergraduates. In turn, a better understanding of these needs and priorities might lead to an upward spiral of positivity: undergraduates who are fulfilled and happy at work would ultimately also be more productive workers. There is enormous potential for society to benefit – not just in terms of monetary gains, but in terms of increasing the overall well-being of Singaporeans. Precisely because these concerns lie at the very core of an individual’s belief system, MMOs are one group well-positioned in their attempts to tackle them.

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Realising Youth's Aspirations; Bleak or Bright Future Lies Ahead?

By Khairun Nisa Yusni

Abstract

The onset of recognising talent and skills had been riveting the government since year 2012. Since then, the government has put in many initiatives to acknowledge every talent and nurture them while simultaneously elucidating that university qualification alone does not promise life success. This year's National Day Rally (NDR) speech given by the Prime Minister observed many more promises to strengthen such initiatives. Despite the alleged lowered aspirations and expectations of the youth due to their concerns on "uncertainty of their future" as depicted in the National Youth Survey 2010 survey findings, there are more efforts established recently to help the youth achieve their dreams. Given the fact that Singapore has a large young population, there is a need to understand how the society and government can push the youth in elevating the socio-economic state. The deliberation of this paper attempts to identify the policies introduced or enhanced this year and how such implementation and reinforcement will affect the lives of future generation. Areas of concern revolving the initiatives such as the diminishing value of degree, competitive workforce and potential rise in unemployment rate among the youth will also be explored.

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Introduction

According to the United Nations (UN), youth is best defined in its age group especially in reference to education and employment, as a person between the ages of leaving the compulsory education and finding their first job (United Nations, 2014). Based on the key indicators on youth in Singapore, that period normally represent those age 15-29 years old. In 2013, the youth population composed of 20 per cent of Singapore's total resident population which stands at 3.84 million.¹

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Although the aspirations of the youth change together with age, experience, influences and opportunities available to them, once they gained experience, they develop more self-knowledge which should lead to further refinements in their aspirations and expectations.

There is a Chinese idiom that says “a youth worth educating”. Educating the youth is seen as the responsibility of the society in anticipation that the next generation would be better especially in thrusting for social progress. However, the question is; are today's youth worthy to be cultivated and taught? Do they have strong desire to help the society with the knowledge received? Are they aware of their roles in the society?

Of late, there is a growing anxiety that the state need to recognise the positive contribution youth could make to society and that youth is a ‘national asset’ that should not be squandered. Youth reflects the stage of development of humanity as a whole. Some even say it is the turning point in life. Whatever it is called, it is undeniably the energetic and creative stage of life. Youth being better connected than any other age group, through the internet and social media have the potential and are capable to address global issues than previous generations could. They are what some called true global citizens in this new age.

However as scientific studies proven, the transitional period from being total dependent (childhood) to semi-dependent (adolescence) that youth undergo loads them with lots of intricacies, challenges and at times emotional upheavals. This happens in parallel to the changing landscape of socio-economic and political spheres in both locally and globally. In spite of all that, the youth remain to have high aspirations for themselves although expectations of which may not necessarily echo them.

¹ Singapore Department of Statistics, Ministry of Education, Ministry of Manpower

Aside from aspirations, youth are also burdened with worries and concerns in regards to their future. In a Huffington Post report (Unemployment Plagues Young People Around the World, 2013), there are 75 million unemployed youth worldwide². In Singapore itself, the youth unemployment rate stands at 6.7 per cent. Although the figure showed that it is among the lowest in the world, it is something that should not be taken for granted. Minister Heng³ in his speech at National University of Singapore on 30th October remarked that the nature of jobs will change and jobs in the future will be polarised due to global forces driving change.⁴ Young people will need a lot of preparation to equip themselves for the future – to be alive to ideas, innovate and invent things and also the need for possessing communication and soft skills.

Understanding the aspirations of youth

Aspirations as understood are generally defined as an individual's desire to achieve a status, object or goal such as a particular occupation or level of education. The aspirations of youth give them the impetus to strive for their ambitious dreams and visions bearing in mind that the circumstances and situations surrounding them such as family support or financial status play a big part.

The youth or currently known as Gen Y is a period of exploration and when planning for the future is seen as important developmental task. During this period too, when thinking about the future, it triggers dreams, goals and aspirations. Doctor, lawyer, teacher and many more kinds of occupation or career choices appear in the minds of young people as to what they want to become in the future. Although the aspirations of the youth change together with age, experience, influences and opportunities available to them, once they gained experience, they develop more self-knowledge which should lead to further refinements in their aspirations and expectations.⁵ Literatures on this suggest that adolescents' future oriented cognitions shape their ultimate attainments and motivate behaviours related to the realisation of preferred outcomes.⁶

To understand the aspirations of Singaporean youth, National Youth Council held its National Youth Survey in 2010 and found out the top three life goals/aspirations of Singapore youths aged 15 to 34; are “maintain strong family relationships”(96%), “to have a successful career” (95%) and “to acquire new skills and knowledge”(94%). The familiarity of these findings can also be found in another survey done with some

² International Labour Office. (2012). Global Employment Trends for Youth. Geneva.

³ Mr Heng Swee Keat is currently the minister for Singapore's Ministry of Education. He is also a Singaporean politician. A member of the countrys governing Peoples Action Party, he has served in the Cabinet as the Minister for Education since May 2011.

⁴ Xing Hui, K. (2014). Low unemployment rate cannot be taken for granted, says Heng. TODAYonline. Retrieved 1 October 2014, from <http://www.todayonline.com/singapore/low-unemployment-rate-cannot-be-taken-granted-says-heng>

⁵ Beal, Sarah J. and Crockett, Lisa J., “Adolescents' Occupational and Educational Aspirations and Expectations: Links to High School Activities and Adult Educational Attainment” (2010). Faculty Publications, Department of Psychology. Paper 491.

⁶ Ibid.

800 Singapore Polytechnic (SP) students, conducted in 2013 by SP's students from Diploma in Media and Communication (DMC). The Mass Media Research survey unravelled the top three aspirations of youth as (i) financial stability, (ii) strong family relationship and (iii) work-life balance.

A more recent survey revealed relatively similar findings on youth aspirations when a wider spectrum of participants with diverse background and culture were surveyed in 2013 by Credit Suisse across four countries (the United States, Brazil, Switzerland and Singapore) that found the top five aspirations of youth aged 16 to 25 to be (i) following their own dreams; (ii) maintaining a good work-life balance; (iii) having their own place/apartments; (iv) pursuing a career; and (v) having a family and children.⁷ In other words, family-oriented and work-oriented life goals are the most important life goals of the youth.

The swathe of surveys carried out by different interested bodies to find out the contemporary aspirations of youth managed to synchronise the results as something common in youth's life goals across countries, borders and nationalities. It is noted that there exists a certain global culture among youth. Not only that, the restructured economy (foreign investment and trades) together with the influx of immigrants adds on the globalising environment for the youth. Although the optimism of youth across all four countries had declined due to globalisation and recent financial crisis, it is mutually noted that there is a combination of materialistic and non-materialistic desires. The youth realise that they need a certain level of materialism to achieve their aspirations.

On a brighter note, the findings of the National Youth Council Survey painted a somehow positive picture where around 1,268 Singaporeans and permanent residents were interviewed. Based on the findings, they now feel a greater sense of well-being due to their belief that there are ample of opportunities to achieve their aspirations.⁸ The surveys' findings however, did not reflect well with academic Donald Low⁹. He felt less sanguine about the future of Singapore's youth. He perceives that good, stable, middle income jobs might not be as easily available as before due to the rapid technological change that will reshape the workplace. He further cited examples of occupation that have become obsolete in advanced economies such as secretaries, clerks, factory workers, bank tellers etc. that have been replaced with computers, machines and robots. This phenomenon – where the top is thriving because of their capability and skills to control the technology, the bottom still holding on since their

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The youth realise that they need
a certain level of materialism to
achieve their aspirations.”

jobs are not easily automated, and the middle-income earners are left being squeezed by the technological advance – is what he called job polarization.¹⁰ Economists believe that this is one of the main factors causing rising social inequality across the countries.

On the flipside from all the surveys conducted, it directed to point that the participants did not entirely paint a rosy picture. When asking where they can achieve their aspirations and dreams, most (61.5 per cent) answered have considered leaving Singapore or have done so previously to achieve their life goals based on the 2013 Mass Media Research survey. Interestingly, the finding from this survey revealed that this group of people who value their freedom to make their own choices and decision, spent more time on social media and online whereas the other group who said they preferred to remain in Singapore with greater aspiration to get married and start a family, prefer traditional media over internet.¹¹

One of the many reasons that Singapore youth believe their dreams can be achieved elsewhere could be their pessimism about their financial stability in the future. Singapore being dubbed as the world's most expensive city to live in 2014 based on the Economist Intelligence Unit (EIU) probably owing to its strong currency combined with the high cost running the car, buying a house and soaring utility bills could have intimidated the youth living in Singapore and hence the fear of not able to sustain themselves, what more having a family and children.

To make it worse, 9 out of 10 youth in Singapore do not feel financially ready, indicated that they may need guidance with financial planning.¹² The knowledge of saving money and using it for appropriate reasons is imperative for them to make a better future since any decisions made today may have an impact on their financial well-being later in life.

Widening opportunities for high aspirations

Having a stable career and financial stability are among others the aspirations spoken by the youth. In ensuring that youth manage to land on a good and suitable job,

⁷ https://www.resourceportal.nyc.sg/nycp/ShowDoc/WLP%20Repository/nyc/resources_fs/Yplus/June%202014

⁸ Ibid.

⁹ Mr Donald Low is Associate Dean (Research and Executive Education) at the Lee Kuan Yew School of Public Policy.

Besides leading the School's executive education efforts, he also heads its case study unit. His research interests at the School include inequality and social spending, behavioural economics, economics and public policy, public finance, and governance and politics in Singapore.

¹⁰ The Independent. (2014). What the future is like for our youth | Lee Kuan Yew School of Public Policy. [online] Available at: <http://lkyspp.nus.edu.sg/news/what-the-future-is-like-for-our-youth/> [Accessed 4 Nov. 2014].

¹¹ TODAY. (2014). More than 60% of youth have considered moving abroad: Survey. [online] Available at: <http://www.todayonline.com/singapore/60-singapore-youth> [Accessed 4 Nov. 2014].

¹² Youth in Singapore pessimistic about financial future, survey finds. (2014). Retrieved from <http://www.channelnewsasia.com/news/singapore/youth-in-singapore/1356536.html>

the government has to provide a competitive and thriving economy and where the unemployment rate is very low. Given the global youth unemployment rate is estimated to be 74 million in 2013 which witnessed an increase from 12.3 per cent in 2012 to 12.6 per cent in 2013, the projections for 2014 show an even further increase to 12.7 per cent of youth unemployment rate worldwide. The trend however is predicted to linger and have high potential to increase to 12.8 per cent in 2018.¹³ The gradual acceleration of economic growth may not help much in terms of improvement of job prospects of youth at a global level. In comparison to adults, youth face a disadvantageous labour market situation.¹⁴ With most parts of the world suffer the same crisis, the International Labour Organisation (ILO) called the youth of today as 'lost generation'.

This job crisis forces the current generation of youth to be less selective about the type of jobs they are prepared to accept, increasing numbers of graduated youth are now turning to any available part-time jobs or any temporary employment just to make the ends meet. The causes underpinning youth unemployment is aggravated by income inequality.¹⁵ The interplay between income inequality and youth unemployment is understood to have a massive impact on the society. Meritocracy is always in the limelight of democratic countries, providing an even playing field for everyone regardless of the diverse ethnic backgrounds or social status as it claimed. But the reality of it may not agree since biased recruitment or the tenacity of 'double standard' practice exist in the workplace seemingly have jeopardised the fair income distribution.¹⁶

Aside from income inequality, market mismatch have also contributed to the increasing rate of youth unemployment.¹⁷ The mismatch of skills in the labour market impacts the economy when the right talents of the young people are underutilised. In other words, they are unemployed, in irregular employment or doing a job that is not maximising the skills and talent. Skills mismatch co-exists with skills obsolescence (e.g. typewriter, bank teller) brought to long-term unemployment atrophying productivity growth.

The optimistic figure of youth unemployment rate in Singapore (please refer to paragraph 5) should not wane the society or the government's efforts to stop the rate from deteriorating. Job polarisation as claimed is already taking place, more and more jobs have been replaced with machines, robots and cyber technology and if this is not taken seriously, Singapore would be among the countries facing the youth unemployment crisis. To apprehend the situation from becoming worse, the government has proclaimed various initiatives and policies to help the youth fulfil

their aspirations and support their ambitions. Prime Minister Lee Hsien Loong in his rally speech announced ASPIRE committee, CET together with SkillsFuture to widen opportunities particularly for the youth.

A call for 'cultural shift'

Singapore recently, has redefined and rewritten the definition of success in life. Although success is always thought to be achieved through degree and only paper qualifications, other skills such as interpersonal and intrapersonal, leadership, teamwork, and other pertinent values required at the workplace, can also determine one's way to success. There are many examples of people who made their way to top and lasting careers by showcasing their dedication, commitment, experience and satisfactory performance with no paper qualification as cited by PM Lee Hsien Loong in his NDR speech.¹⁸

In the pursuit for enhancing job opportunities for the youth, it is best to reassure them to study what is useful and relevant before they opt for work. Prime Minister Lee Hsien Loong stressed that the youth are bestowed upon them choices to choose the path for their future and their choice must be germane to what they will apply at the workplace.¹⁹ Although the change is long overdue, the call has been lauded by many Ministers, Members of Parliament and also many members from the public knowing there is a need to recognise talents from plummeting into the skills gap. The call for mindset change is summoned to emphasise the 'holistic' approach that Singapore has been promoting. The deeply entrenched 'paper chase' should no longer be understood as the only route to success.

Along the bid for 'acknowledging talents and not only qualifications' policy, there comes scepticism and pessimism from some. People with the contrary belief say that the call for mindset change is like telling one needs not to work hard to live a luxury lifestyle. The call for such change in a way is telling the value of degree is no longer relevant and it is not the way to be successful. They may have misunderstood the message's essence that degree is not the ONLY way to achieve success in the workplace or in life. In fact, all routes be it ITE, polytechnic or degree can purchase their ticket to success if they have the following gears carried with them during 'boarding'; soft skills, dedication and integrity.

When the word opportunity is reiterated many times by government and media to be presented before the youth, for some, the emphasis on opportunities is seen as 'too good to be true'. The pre-requisite of opportunities for progression is arguably nothing new. It is what everyone is already experiencing unless if opportunities are looked as

¹³ International Labour Organisation, (2013). Global Employment Trends for Youth 2013 ; A generation at risk (p. 7). Geneva.

¹⁴ Ibid.

¹⁵ Esposito, M. Reducing income inequality and youth unemployment. (2014, July 4). Today. pg. 20&22

¹⁶ Ibid.

¹⁷ International Labour Organisation. (2013). Global Employment Trends for Youth 2013; A generation at risk (p. 1). Geneva.

¹⁸ In his speech given in August 2014, PM Lee Hsien Loong called for Singaporeans to value a person based on his character and contributions rather than his paper qualifications. He praised Keppel Offshore and Marine for withstanding this and provide progressive opportunities for their employees.

¹⁹ PM to youth: Study what's good for your job. (2014, August 24). Straits Times. p. 8.

an expansionary one, that enlarges the talent pool, talent identification and creation. Furthermore the public service as commended to push for the call is proclaimed to retain talents and push up to progression path than to create them. Commonly, new roles are created due to external need and not from the available talents or passion to take up new challenges.²⁰ Hence, opportunities here are not always present for all.

However, the importance of recognising talents and skills had been the government's message to all including employers. This is reflected in the current move to appease to the psyche of the youth which is the newly set up SkillsFuture Council chaired by Deputy Prime Minister Tharman Shanmugaratnam. It is also known as the tripartite committee involving the Government, unions and employers to ensure for an integrated education system, training and progression for all Singaporeans. Another set up introduced by PM Lee was the Applied Study in polytechnics and ITE Review (ASPIRE) to pledge that the future polytechnic and ITE graduates have more marketable skills and better career choices that will help them to progress and realise good job prospects.

ASPIRE to keep pathways open and upward

The Applied Study in Polytechnics and ITE Review (ASPIRE) chaired by Senior Minister of State for Law and Education, Ms Indranee Rajah was introduced to highlight on these three focuses; choices, skills and paths. Choices; to help students make better selection in education and career. Skills; to create more opportunities to develop skills for their careers. Paths; to provide them with multiple pathways to develop skills and progress in careers.

The Committee was tasked to study how applied education in the polytechnics and ITE could be enhanced by; better matching students' strengths and interests to applied education pathways to enable them to maximise their potential; exploring deeper school-industry collaborations so that polytechnic and ITE students can learn deep skills and enjoy better career progression; and enhancing industry partnerships to raise the quality of teaching and learning for polytechnic and ITE students. Some of the initiatives by ASPIRE committee include; enhance internships at the polytechnics and ITEs, provide more higher NITEC places at ITE, new programmes integrating study & work, increase post-diploma Continuing Education & Training (CET) at polytechnics and strengthen Education and Career Guidance (ECG) in schools, polytechnics and ITEs.

In essence, it is a system to provide all Singaporeans the opportunity to fulfil their potential irrespective of their background and qualification. As being said by Education Minister Heng Swee Keat that the ASPIRE sets the tone for Singapore society moving

²⁰ Lee, H. (2014). That "cultural shift" issue and the public service mindset needed. The Online Citizen. Retrieved 7 November 2014, from <http://www.straitstimes.com/premium/forum-letters/story/culture-shift-offers-hope-non-grads-20140826>

forward as it transforms beliefs about education and learning.²¹ Although it is often misunderstood that with this implementation, the emphasis on pursuing the degree that has been the benchmark for many parents is being deterred, the intended meaning behind the initiatives is that the paper chase tradition should never desert opportunities for who are competent in their career or show potentials in beyond academics realm. As part of their focus, ASPIRE stresses on applied and lifelong learning for ITE and Poly students. Students graduated must not only be industry-ready but also procure skills that can elevate oneself to a step further in the future. Government and the public sector agencies employ just 4 per cent of the total workforce, in order for the application to be effective, employers should play a part to work together with employees in turning the workplaces into learning places.

Given that Singapore has Asia's unhappiest workers which means more career development, training and opportunities need to be presented to the employees²², but how can the government or companies ensure that there would not be any of youth "falls through the crack"?

Although it is ideal to say that we have to look at each and every youth's aspirations and fulfil them by realising their choice sector, some youth may start to understand their real aspirations when they are already working on to fulfil their initial dreams. That is why parents and educators play an important role in identifying students' passion and areas of interest to help them from getting lost and be on the right path that is deemed suitable to their passion. In doing that, parents and educators are not encouraged to dictate their choices nor compel them to fulfil others' aspirations instead of theirs.

Apart from parents and teachers, the government initiated **Education and Career Guidance (ECG)** and career counselling in schools, junior colleges, ITE and polytechnics to create an awareness among students that it is essential to have planning for the future. The centres and counsellors will help students to chart their future and educate parents of multiple education and career pathways which could drive a mindset shift from the traditional paper chase as the only road to success.²³

In order for ASPIRE recommendations to work, people need to start to value and respect the contributions made and the experience/skills acquired. The society needs to fully embrace qualities beyond that of the academic qualifications. That is what required for cultural shift and mindset change. The society in overall may take time to swallow and digest to jump from the traditional thinking.

²¹ Saad, I. (2014). ASPIRE review sets the tone for Singapore society: Education Minister. Channels News Asia. Retrieved from <http://www.channelnewsasia.com/news/singapore/aspire-review-sets-the/1354028.html>

²² Randstat, a human resource company conducted a survey of 4,500 employees in 2012 found out that 56 per cent planning to quit in the next two years with reasons given as dissatisfaction with pay and little practices of work-life balance at the workplace.

²³ Ng, K. (2014). New career guidance scheme to help students chart future. TODAY. Retrieved from <http://www.todayonline.com/singapore/new-career-guidance-scheme-help-students-chart-future>

Implications of the policies on the Malay Muslim Youth

When comparing in particular the educational aspirations of Malay youths with other youths in Singapore, Malay youths more likely to have lower educational aspirations than youths from other races.²⁴ Educational aspiration is as important as aspiring to have a good career or to have an apartment for oneself since education is indispensable for the production of human capital as well as a means of social mobility.²⁵ Based on the Ministry of Community Development, Youth and Sports (MCYS) report, the percentage of Malay youths making it to the tertiary level of education is the lowest among all ethnic groups. Not only that, Singapore Malays has the lowest socio-economic status across all ethnicities.²⁶ But, do the policies empowering youth's aspirations will help the Malay youth too? In competing for jobs with other ethnicities, will Malay youth be promised to have the same opportunities? What will be the competitive edge that Malay youth need to have?



the youth of today is undeniably more privileged and sophisticated than previous generations. But that does not conclude that youth of today face no challenges



The Malay youth stands at 15.5 per cent out of 1.073 million resident youth population in 2012. With the figure in mind, Malay community has a large youth base. In order for them to progress forward, their aspirations must be voiced out openly and address their concerns as to how they affect their lives and future.

The Singapore government has been concerned about the plight of Malay Muslims families and has taken steps to close the gap with other ethnic groups in Singapore. Hence, the many efforts are to recognise the talents that the Malay youth might have and to comprehend the financial battle that Malay families have when comes to pushing for educational attainment for their children. With the set-up of MENDAKI and AMP, the educational aspirations leading to other aspirations were sought to uplift.

In doing so, many positive youth development programmes are being organised by many Malay Muslim organisations (MMOs) implementing holistic intervention involving the community which is said to be effective such as Youth-in-Action (YIA)

²⁴ Senin, N., & Ng, I. (2014). Educational aspirations of Malay youths from low-income families in Singapore. *Asia Pacific Journal Of Social Work And Development*, 22(4), 253-263.

²⁵ Ibid.

²⁶ Ibid.

programme by MENDAKI, Youth Enrichment Programme (YEP) by AMP, Remaja Resilien (Resilient Youth) by 4PM and other youth programmes organised by many local mosques. These programmes are shaped after the Positive Youth Development (PYD) framework in supporting the youth to develop a sense of competence, belonging and empowerment. Adopting this approach, it is hoped that the youth are given the support and opportunities they need to empower themselves including building relationship with other members of the community, developing skills and exercising leadership.

The Malay youth should also take full advantages of the more support programmes, guidance and opportunities announced and utilise the resources provided by the government. Of late, there are a lot of successful stories of young Malay individuals who made their way through and overcome their setbacks to maximise their potential and skills. With this in mind, Malay youth in general should follow the examples and attempt to break the vicious cycle once and for all with exploiting their dedication and passion in whatever field they are in. With the enforcement of widening opportunities and recognising skills beyond academic qualification policies, there are so many possibilities for the youth to embark their journey forward.

In tandem with the initiative introduced, many youth organisations are tapping on the delivered message that every individual youth now can achieve their dreams. Many programmes are being conducted to show support in reflecting the positivity of this effort. Malay Muslim organisations should also join in the support to realise the dreams of the young generation. Following the model of the tripartite committee involving government, union and employers, Malay Muslim organisations may develop the same concept to help the Malay youth attain their goals in life.

Conclusion

In spite of Singapore's low youth unemployment rate, the world's best country to do business and one of best education system in the world; there are miserable tags attached to Singapore too, such as the least positive country in the world; Asia's unhappiest workers with xenophobic citizens, proves that Singapore isn't by far a perfect country. Every state has its different needs to address and different social problems before they turn to social tensions. For Singapore, there is a pressing need to make some policy shifts to prepare for longer-term trends, namely the changing demographics, ageing population and maturing economy.

Within this context, the youth of today is undeniably more privileged and sophisticated than previous generations. But that does not conclude that youth of today face no challenges or worries. The rapid change in technology places them at a precarious fence; if they do not catch up, they will be left out or if they are extremely proactive with technology, they will be lacking of soft skills and emotional intelligence. Between these two, they need to balance the needs and expectations astutely; otherwise they will

fall into an ‘abandoned’ pit. The youth need to anticipate change and be prepared for any ramifications; they must not have a pell-mell attitude or any comprising element of condescension and complacency in forging forward.

Although, most of the youth would want to do well at school and at work, we must not forget there are also others who value achievement beyond qualification and materialism, who wants to maximise their talents in areas like sports, arts, entrepreneurship or community work. These aspirations from the youth must never be disparaged. Encouragement and support are important to let the youth go for their dreams and passion.

No one can ever predict as to how the future will be. The uncertainty of the future must not stop efforts to empower the youth. As we build our youth, we are also building our future. The youth is the generation that we will rely on in the future to take on the reins. Thus, shaping and inculcating them with the right values and knowledge can help prepare them to make tomorrow better than today. This is not only for the sake of our youth, but also for the shared future; their future is our future too. As for most of the youth (based on the NYC survey), their aspiration for Singapore in five years’ time, is to be a society that defines success beyond academic and material achievements; a society that encourages work-life balance and a place that is affordable to live in.

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Social capital theorists
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Beyond an Individual Education and Skills Focus in Community Upliftment: Insights from Social Capital Theory

By Muhammad Farouq Osman

Abstract

The Singapore government has long emphasised the importance of education and skills development not only as means to support a dynamic economy but also, as policy tools to ensure social cohesion (Ministry of Education, 2011; National Population and Talent Division, 2013). Nevertheless, in striving to bridge the income gap and give low-skilled workers a leg up, the government’s focus on improving individual human capital inputs – namely one’s “knowledge, skills, capabilities and experience” (Bresman, 2014) – may not be enough. Equally important is the need for students and workers to build social capital, defined as “embedded” (Granovetter, 1985) resources affecting “action outcomes” (Lin, 2000) that can be accessed through one’s network of social relations or contacts (Bresman, 2014). Such resources can be used to gain both instrumental and expressive returns, for example, finding a well-paying job or getting socioemotional support. The theory of social capital is especially pertinent for Malay/Muslim families – who are mainly concentrated in the lower socioeconomic rungs of Singapore society (Alatas, 2002; Mutalib, 2012) – as it offers potential directions to transcending their disadvantaged position. Indeed, social networks can act as a conduit for the transmission of cultural competencies and better informational resources required for academic success or career advancement.

Preamble

The Singapore government has long emphasised the importance of education and skills development not only as means to support a dynamic economy but also, as policy tools to ensure social cohesion. In a Parliamentary speech, then Education Minister Dr Ng Eng Hen held Singapore's education system as a social leveller, noting that it has created opportunities for all students to realise their maximum potential, regardless of socioeconomic background or which school they come from (Ministry of Education, 2011). In a similar vein, exhortations for Singapore workers – especially those belonging to the lower income strata – to upgrade their skills have become a leitmotif in government discourse about social mobility. For example, then Acting Social and Family Development Minister Chan Chun Sing stressed that in promoting social mobility, the government is committed to creating good jobs and investing in skills upgrading for our workers (Ministry of Social and Family Development, 2013). More recently, Prime Minister Lee Hsien Loong underlined skills upgrading and generating economic growth as part of the solution to inequality (Channel NewsAsia, 20 Sep 2014).

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The theory of social capital is especially pertinent for Malay/Muslim families – who are mainly concentrated in the lower socioeconomic rungs of Singapore society (Alatas, 2002; Mutalib, 2012) – as it offers potential directions to transcending their disadvantaged position.



Indeed, to this end, the government has implemented the Workfare Training Support (WTS) scheme, administered by the Workforce Development Agency (WDA) in which generous incentives are given to encourage low-wage workers to go for skills upgrading, so that they can improve their employability and get better pay (National Population and Talent Division, 2013). These measures, by and large, are illustrative of a proactive government with a keen eye on preempting future challenges that may affect Singapore's workforce, such as globalisation and technological change. Nevertheless, in striving to bridge the income gap and give low-skilled workers a leg up, the government's focus on improving individual human capital inputs – namely one's “knowledge, skills, capabilities and experience” (Bresman, 2014) – may not be enough.

Inequality and the Social Capital Perspective

Equally important is the need for students and workers to build social capital, defined as “embedded” (Granovetter, 1985) resources affecting “action outcomes” (Lin, 2000) that can be accessed through one's network of social relations or contacts (Bresman, 2014). Such resources can be used to gain both instrumental and expressive returns: examples of the former include finding a well-paying job and devising the best strategies to prepare one's child for examinations or school admissions; whereas for the latter, socioemotional, psychological and caregiving support count among possible benefits (Lin, 2000). The theory of social capital is especially pertinent for Malay/Muslim families – who are mainly concentrated in the lower socioeconomic rungs of Singapore society (Alatas, 2002; Mutalib, 2012) – as it offers potential directions to transcending their disadvantaged position. While the community has made tremendous socioeconomic progress in absolute terms, the latest official figures show that Malays still trail their ethnic counterparts in performance at various national examinations, whereas Malay workers continue to be overrepresented among the unskilled and semi-skilled occupational niches (Ministry of Education, 2014; Department of Statistics, 2011). The same pattern can be gleaned from income level: the median income for Malay households stood at \$3844 in 2010, compared to the national figure of \$5000 in the same year (Department of Statistics, 2011).

As National University of Singapore (NUS) sociologist Vincent Chua (2014) argues, the seemingly routine but fundamental everyday micro social interactions within and beyond the family environment constitute an important platform for the “amplification and attenuation” of inequalities. In reality, these interactions give rise to social networks which can act as a conduit for the transmission of cultural competencies and better informational resources required for academic success or career advancement. Yet, despite the pivotal role of social capital, the concept has not featured prominently in government pronouncements on inequality. A case in point: while laudable, the government's latest efforts at improving the educational and career prospects of Singaporeans as set out in the recommendations of the Applied Study in Polytechnics and Institute of Technical Education [ITE] Review (ASPIRE) Committee make no direct mention of the need to build social relations and expand one's contacts (Ministry of

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Education, 2014). The report of the aforementioned committee mainly focuses on encouraging Polytechnic and ITE graduates to master deep, relevant skills and eschew the chasing of paper qualifications for the sake of it (Ministry of Education, 2014). In light of this development, it is not too far-fetched to suggest that Malay/Muslim families are arguably “less equipped” (Jason Tan quoted in

Straits Times, 1 Apr 2014) to navigate the new and undoubtedly, complex educational and employment landscapes now emerging, due to their material circumstances. How then does the theory of social capital figure in efforts to uplift the community?

“Without discounting the significance of skills acquisition and increasing one’s education level, this paper accords social networks a central place in explaining the “mechanisms” (Bourdieu, 1977) underlying how inequalities are created and perpetuated in the social milieu.

This paper holds the view that the aggregate poor socioeconomic attainment of Singapore’s Malay/Muslim community is linked to the prevalence of low social capital in Malay families (Chua & Ng quoted in Sunday Times, 10 Mar 2013). Without discounting the significance of skills acquisition and increasing one’s education level, this paper accords social networks a central place in

explaining the “mechanisms” (Bourdieu, 1977) underlying how inequalities are created and perpetuated in the social milieu. It goes without saying that it behoves policy practitioners to pay more attention to the social capital deficit of Singapore Malays. As a corollary, it is hoped too that by adopting a social capital perspective, some light can be shed on the way forward for the community. Social capital theorists have long postulated that individuals with diverse and extensive social networks have greater access to those resources that can be mobilised to improve their life chances. This is because highly networked individuals are able to tap on a wider and richer pool of social ties through which novel information and varied perspectives flow, augmenting one’s ‘competency toolkit’ in dealing with problems in different contexts (Erickson, 1996).

In contrast, compared to their Chinese counterparts, Malays in Singapore have “less social capital” (Chua & Ng quoted in Sunday Times, 10 Mar 2013) as reflected in their possessing fewer contacts who are university graduates. Chua further posits that job seekers from minority ethnic groups such as Malays are more likely to land a high-skilled job if they are referred by a Chinese person (Sunday Times, 10 Mar 2013). In Singapore’s context, forging connections beyond ethnic lines and facilitating “cross-group ties” (Lin, 2000) is therefore one way for Malays beset by their “minority” (Amersfoort, 1978) status to transcend their disadvantaged position and access “better resources and better outcomes” (Lin, 2000). This is what former top civil servant and Yayasan MENDAKI’s first Chief Executive Officer the late Mr Ridzwan Dzafir was probably hinting at when he said in an interview that a big portion of his life was spent “not with the Malay community but with the Singapore community” (quoted in Rahman, 2002): as a child, he grew up in an area among people of mostly Chinese and Indian backgrounds. As it is however, such beneficial interethnic connections are few and far between. This paper will now go on to

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examine the application of the theory of social capital – both ‘within’ (Coleman, 1988) and ‘outside’ (Lin, 2000) the family milieu – which is lacking in existing studies about Malay socioeconomic underattainment.

Social Capital Within the Family

Scholars (Kellaghan et al, 1993; Rahim, 1998) have found family environment at home to be a “powerful factor” (Kellaghan et al, 1993 quoted in Quah et al, 1997) influencing the academic performance of children and their motivation in learning. Likewise, PM Lee echoes those views, contending during a dialogue session with Malay/Muslim community leaders that “the family’s influence on the child is equally, if not, more important than (the school environment)” as well as highlighting the need for a “nurturing, enriching environment at home (so as to give the child) the best start in life” (Ministry of Information, Communications and the Arts, 2010). Without probably realising it, the PM was alluding to the intra-family conception of social capital: this is where there are “strong relations between children and parents” as underscored by the “physical presence” of, and “attention given” by the parents to the child (Coleman, 1988). It is this strong bond between parent and child that functions as a channel for the transmission of “cultural capital” (Bourdieu, 1977) or “endowments such as cultural and linguistic competence” (quoted in Abercrombie et al, 2000) vital for success in school. In other words, families with a high level of social capital are likely able to provide their children a home environment conducive to high academic performance. Giving the example of Asian immigrant families in the US, Coleman (1988) finds that the parents managed to help their children succeed in school by purchasing “two copies of each textbook needed by the child” so that the mother could use the second book to study herself and assist her child.

On the other hand, research linking Malay family environment and academic performance in Singapore is sparse but a study by Hamid and colleagues (1995) reveals that “parental supervision” and “home environment” are correlated with the poorer “learning performances” of Malay students (quoted in Chang, 2002). A newer study by Chua and Ng (forthcoming) seems to confirm the latter’s findings, noting that having an educated parent “boosts educational attainment more for Chinese than Malays”, and that parental resources “trickle down less” for Malays (quoted in Sunday Times, 10 Mar 2013). What could explain the effects of the Malay

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family environment on the child? It is hard to attribute any single dominant factor in relation to the above but one should not ignore ethnic differences in child rearing. Kang (2005) observes that compared to Chinese parents who view education as a means to achieve high social status, Malay parents may encourage their children to “avoid the bottom”

rather than “aiming for the top”. This is because Malay parents tend to adhere to the philosophy of the Malay “adat” (Kang, 2005), emphasising holistic character building for the child and eschewing the single-minded pursuit of attaining top position in school. However, the former is not necessarily a bad thing, and could in fact be seen as a key strength of the community, in the context of assessing achievement in life from a broader child developmental perspective.

In low-income Malay families, socioeconomic status plays a defining role in influencing the impact of home environment on the child’s learning ability. A 2013 international study involving researchers from Harvard, Princeton and Warwick universities, among others, revealed that the experience and stress related to poverty could limit the “mental bandwidth” (quoted in TODAY, 30 Aug 2013) of poor people and cost them up to 13 IQ (intelligence quotient) points. As a result, the latter could become more prone to making “bad decisions that amplify and perpetuate their financial woes”, translating into using “less preventive healthcare” and becoming “less attentive parents”, for example (quoted in TODAY, 30 Aug 2013; The Guardian, 29 Aug 2013). It is not too much of a stretch of the imagination to suggest that low-income Malay parents here face similar stories. Such families are also less likely to practice “concerted cultivation” in childrearing, which involves parents enrolling “their children in numerous age-specific organised activities (seen as) transmitting important life skills to children” (Lareau, 2003: 648). Furthermore, in concerted cultivation, the daily lives of children are structured by a semblance of a household schedule which must be strictly adhered to. In Singapore’s context, the practice is evident when parents send their children to private tuition for academic subjects or enrichment courses: pursuits chiefly the preserve of the middle class.

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Social Capital Beyond the Family

The forging of social networks – by both parents and children – beyond the family milieu represents a potential antidote in attenuating existing inequalities plaguing the Malay/Muslim community. It is something worth exploring if Malays want to position themselves to ensure that their children “get the right kind of education” and “take advantage of new emerging (professional, managerial, executive and technical [PMET]) jobs”, in the words of Minister-in-charge of Muslim Affairs Dr Yaacob Ibrahim (Straits Times, 9 Mar 2013). Social capital theorists (Lin, 2000; Granovetter, 1985) recommend the cultivation of “weak ties” (Granovetter, 1985) to gain instrumental or expressive returns, that is, forming relationships with contacts outside one’s own social circle. The latter typically encompasses close family members and friends: people who fall under the category of ‘strong ties’. In terms of job search for example, it is argued that weak ties are more likely to serve as sources of “unique and uncontested” (Bresman, 2014) opportunities, thereby increasing a jobseeker’s possibility of landing

one. In fact, this is what former dean of the Harvard Kennedy School of Government Professor Robert Putnam was pointing at when he proposed the concept of “bridging social capital” (Putnam, 2000 quoted in Field, 2008): fostering connections across different social groups, usually beyond one’s ethnic, educational or class background. The benefits that can be gained from expanding one’s network do not stop at finding a job, however.

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Specific to parents, such social resources represent channels of durable and novel information necessary to navigate through frequent changes in the education landscape. For example, National Institute of Education (NIE) academic Associate Professor Jason Tan posited during an Association of Muslim Professionals (AMP) seminar on education that middle class parents are able to “tap a strong social network and devise strategies (for their children) such as polishing extra-curricular talents and preparing impressive portfolios” (quoted in Straits Times, 1 Apr 2014), thereby giving the latter an edge in school admissions based on the new non-academic criteria. For Malay parents, cultivating a similar network will no doubt prove useful in keeping themselves updated on emerging opportunities for their children,

“Herein lies a concern: the distribution of social capital resources tends to mimic existing inequalities in society where the former can be “hoarded” (Chua, 2014) along gender, familial, class or ethnic lines.

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The challenge for Singapore’s political leadership, policy practitioners and community leaders from all ethnic backgrounds therefore would be to facilitate more opportunities for interethnic and interclass mixing in the public sphere.

arising from the government’s implementation of the ASPIRE recommendations. Herein lies a concern: the distribution of social capital resources tends to mimic existing inequalities in society where the former can be “hoarded” (Chua, 2014) along gender, familial, class or ethnic lines. This is because as the principle of “homophily” (McPherson et al, 2001) posits, people of similar ethnic, educational

and class background tend to cluster together. Indeed, Putnam (2011) further argues that against the background of a widening income gap coupled with the “economic segregation” that comes with it, opportunities for “bridging social capital” between the haves and the less well-off may be lost if nothing is done, policy-wise (quoted in Straits Times, 31 Mar 2011). The challenge for Singapore’s political leadership, policy practitioners and community leaders from all ethnic backgrounds therefore would be to facilitate more opportunities for interethnic and interclass mixing in the public sphere. For Malay parents and students, this is all the more urgent as such networks offer potential pathways to transcending their disadvantaged status and accessing higher-quality information and resources.

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What this means is that opportunities for bridging social capital among Malay students – who are overrepresented in the Normal streams in secondary school (Association of Muslim Professionals, 2010) – may be limited.

Implications on the Community and Government Policy

In the preceding paragraphs, I have shown how the theory of social capital can be used as a lens from which to better examine the socioeconomic issues affecting Malay/Muslim families. This paper will now look at some of the existing policies and their implications on the prospects of improving the level of social capital within the community. Chua (2014) argues that the practice of academic streaming, especially at younger ages, represents the reproduction of inequalities because, not only does it sort students according to academic performance, it concomitantly segregates them according to socioeconomic status as well: as mentioned previously, financially well-heeled middle

class families are able to practice concerted cultivation at home, thereby giving their children a head start in the educational race. What this means is that opportunities for bridging social capital among Malay students – who are overrepresented in the Normal streams in secondary school (Association of Muslim Professionals, 2010) – may be limited. Perhaps, schools should pilot a programme where students from the faster track stream are given the opportunity to help out their Normal stream peers in the latter’s academic assignments. Not only would this initiative encourage intermixing, it

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Pulitzer Prize-winning journalist Tina Rosenberg in her book gives a compelling example of the power of peer pressure in how collaborative study groups in the University of California (Berkeley) helped to drastically increase calculus pass rates for African-American and Hispanic students in the 1970s (Rosenberg, 2011).

could potentially improve the performance of the academically less-inclined students too. Pulitzer Prize-winning journalist Tina Rosenberg in her book gives a compelling example of the power of peer pressure in how collaborative study groups in the University of California (Berkeley) helped to drastically increase calculus pass rates for African-American and Hispanic students in the 1970s (Rosenberg, 2011). As for Malay parents, joining the parent support group in their child’s school could help cultivate a social network useful for keeping oneself abreast of developments in the education system. They also have the option of joining Yayasan MENDAKI’s Family Excellence Circle, a social support network for parents to “interact, exchange ideas (and) share best practices on how to cope with daily challenges and embrace lifelong learning”

(Yayasan MENDAKI, 2014). The latter reflects the Malay/Muslim self-help group’s increasing cognisance of the potential of the social capital framework in strengthening the Malay family unit, as articulated during the 2010 Community Leaders’ Forum (CLF) Forward Planning Exercise (Yayasan MENDAKI, 2010).

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would not the organising of social assistance along ethnic lines – as is the case with Singapore’s self-help group scheme – encourage ethnic segregation and therefore reduce opportunity for bridging social capital? Well, it is not necessarily so.

At this juncture, the author would like to address an attendant issue:

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Moving forward, our self-help groups can become platforms for greater interethnic interaction through more collaborative education or family programmes involving Singaporeans across all ethnic groups.

would not the organising of social assistance along ethnic lines – as is the case with Singapore’s self-help group scheme – encourage ethnic segregation and therefore reduce opportunity for bridging social capital? Well, it is not necessarily so. To begin with, Singapore’s nationhood experience is quite different from that in certain countries, like the US, where cultural differences were being eliminated in favour of a homogenous American identity: the ‘melting pot’

model. Conversely, Singapore’s model of multiculturalism seeks to respect and celebrate those differences, while banking on cultural familiarity as it endeavours to find specific ways to deal with the unique issues faced by disadvantaged groups. This is an idea endorsed by Putnam (2011) who postulated that “it’s important that people be able to have special ties with other people like them. That’s completely normal (quoted in Straits Times, 31 Mar 2011).” Moving forward, our self-help groups can become platforms for greater interethnic interaction through more collaborative education or family programmes involving Singaporeans across all ethnic groups. Those Singaporeans who are more comfortable seeking help from their ethnic brethren in the first instance can then avail themselves to the wider and richer resources that an expanded social network has to offer.

Concluding Remarks

This paper has been an exposition on how the aggregate poor socioeconomic attainment of Singapore’s Malay/Muslim community, vis-à-vis the other ethnic groups, is linked to the prevalence of low social capital in Malay families. Indeed, the application of the theory of social capital in Singapore’s context holds great implications for government policy in terms of uplifting that section of society where Malays tend to be overrepresented: a mere focus on improving individual education and skills level is not enough. Equally imperative is the need for Malay students and workers to build social relations or contacts with people outside their social circle which can then be used to access instrumental or expressive returns. As explained at length in the paper, social capital concept offers potential directions for Malays to transcend their disadvantaged position.

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Low-income Malay/ Muslim households in Singapore: Challenges and coping strategies

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Abstract

This article sheds light in the lives of some of the low-income Malay Muslim households in Singapore, in order to understand their day-to-day challenges and coping mechanisms. One of the objectives of the research is to provide Malay/Muslim organizations with recent evidence that can be used to refine their programs and strategies. Ultimately, the aim is to ensure that these low-income families can improve their economic status and overall well-being. The research team collected narratives and quantitative data from 25 low-income households, based on purposive sampling design, to study households with various socio-economic characteristics. Over the course of 15 months, the team conducting three rounds of in-depth interviews, lasting 45 minutes to one hour each. This included a detailed household survey using open-ended and closed-ended questions. The objectives were three-fold: 1) To attain in-depth understanding of the households everyday lives; 2) Identification of whether households are aware of, and benefited from, the presently available assistance schemes within the social service sector; 3) Understand the coping mechanisms and resilience from low-income households faced with multiple difficulties. In conclusion, three specific types of assistance are suggested in the following areas: 1) Children and education; 2) Support and awareness in obtaining assistance; and 3) Emotional support.

Key words:

Low-income households, Malay/Muslims, coping strategies, resilience, education, Singapore

1. Beyond National Statistics - The Importance of Narratives

According to the Singapore Population Census of 2010, Malay households constitute 10.6% of the total number of resident households in the country. Key economic statistics for Malay households in Singapore show that many are disproportionately lagging behind economically. Based on the 2010 Census, the national median income for all households was estimated at \$5000, compared with only \$3844 for Malay households specifically.¹ Average monthly household income from work for Malay households in 2010 was estimated as \$4575 (with a median of \$3844) compared to a national average of \$7214 (with a national median of \$5000).² In addition, as of 2012, the number of Malay pupils with at least 5 'O' Level passes was 62% compared with a national average of 81%.³ Only 5.1 percent of the Malay residents have University degrees, compared to a national average of 22.8%.⁴ This article provides qualitative evidence on some of the key challenges faced by low-income households, preventing them from moving up the economic scale.

Census data and national household statistics and other large-scale datasets such as these form the basis for evidence-based policy-making. However, in the last decade, systematic qualitative data collection producing rich and textured narratives have begun to feed into policy-making arena in Singapore. In the last three years along, the Singapore Conversations and the discussion on the Singapore Population White Paper offer two of the most prominent examples of this trend. In a similar vein, this study complements national statistics and presents the results of detailed and systematic collection of narratives from purposely selected low-income Malay/Muslim households residing in Singapore. This study adds depth to our current knowledge of the daily challenges of these households, and provides strong evidence to draw on in order to refine strategies and programs to address their needs.

The complexity and diversity of daily challenges - and consequent needs – faced by low-income Malay Muslim households in Singapore comes across very clearly from the rich narratives collected in this study. This article summarizes some of the insights into the lives of 25 Malay/Muslim low-income households living in Singapore, based on a qualitative study commissioned by Yayasan MENDAKI in 2013. The final report presenting the integral findings of the study will be released in early 2015.

¹ Singapore Census of Population 2010, Release 2

² Ibid

³ Ministry of Education Statistics Digest (2014: 51)

⁴ Singapore Census of Population 2010, Release 2

Research Objectives

The reduced scope of this article focuses on the following research objectives:

- To attain in-depth understanding of the households everyday lives;
- To identify to what extent the households are aware of, and benefited from, the assistance schemes within the social service sector;
- To understand the coping mechanisms and resilience from low-income households faced with multiple difficulties.

The narratives focused on six themes cutting across all three rounds of interviews and the survey, namely: life priorities; happy times and celebrations; crises and challenges faced; children and education; coping strategies and resilience; and support received and awareness of assistance available.

The article is organized as follows. The next section briefly describes the research methodology and the scope and limitations of the research. Section three summarizes selected key findings from the three rounds of data collection. The final section provides recommendations for Malay/Muslim organizations, and concluding remarks on future steps required to continue to improve our understanding of the challenges faced by low-income households in Singapore.

2. Research Methodology

This research is descriptive and exploratory. It involves two rounds of in-depth interviews and one survey, within a 15-month period (from June 2013 to September 2014) with a sample of low-income Malay/Muslim households. The sampling design is based on 25 low-income purposely selected households in the first and second rounds of in-depth interviews, and 22 households in the survey. Three households opted to drop out of the study due lack of time in participating in the survey.

The households were identified through purposive sampling, to ensure a wide range of characteristics such as:

- Single-headed households
- High dependency ratio
- Unemployed head of household
- Households receiving some form of assistance and support
- Households without any form of assistance from any organization
- Households headed by elderly and taking care of grand-children

Data Collection

The interview questions and the survey were designed with MENDAKI, based on the desired objectives described above. All data collection tools were pre-tested with four households prior to refinement and finalization. A purposive sampling design was

adopted to ensure that the sample included a wide range of household characteristics, and to enable sub-group analysis in the more comprehensive final report. The sample size was determined based on the resources available and the timeframe, and to ensure a variety of answers to achieve in-depth qualitative data collection.

The interviews were conducted face-to-face and generally took place in the participants' home, in Malay, with two interviewers, one male and one female. Data was recorded upon consent of all participants, and were subsequently transcribed and translated. All respondents signed a consent form, received an information sheet informing them of their rights. A strict code of ethics was applied before during and after data collection to ensure anonymity and confidentiality of the respondents.

The research design ensured triangulation of data across the three data collection stages, to increase data reliability and to validate findings. For example, this was done through a repetition of some of the questions across two rounds of data collection, such as household expenditure. This data triangulation also helped to refine the depth of investigation in other key and complex areas, such as daily challenges brought by lack of income.

Data Analysis

Data analysis uses three distinct methods for all open-ended qualitative questions: 1) Narrative analysis; 2) Systematic analysis using the NVivo software, and 3) Descriptive quantitative analysis of the survey. All statistics presented in the report are descriptive statistics. Due to the small sample size, inferential statistics and correlation analysis would not produce significant results. Data was collected in order to perform qualitative data analysis mainly, which enables greater depth of analysis for a selected number of themes. The findings of this study aim to complement the quantitative profile of low-income households from national statistical surveys.

One of the main analytical limitations inherent to this study relates to the need for the primary data, which were collected in Malay, to be translated into English. Translation of the narratives could lead to varying interpretations of the narratives, influencing the analysis significantly. In order to address this issue, during the data collection and transcription phase, the research team met frequently to clarify the data and to minimize possible misinterpretation. Another limitation in this study is due to the relatively small number of themes that could be covered during the narratives.⁵ However, this was expected within the study design in order to achieve more depth in the narratives and give time for the household to share their experiences. The topics covered in this study are highly personal and brought many emotions on the part of the participants, necessitating much sensitivity on the part of the research team.

⁵ For example, we could not delve into specific government programs or services, or specific institutions within the services provided in Family Service Centers and Community Development Councils.

3. Selected Key Findings

This section discusses the results of the open-ended questions. As mentioned earlier, the narratives focused on six themes cutting across all three rounds of interviews and the survey:

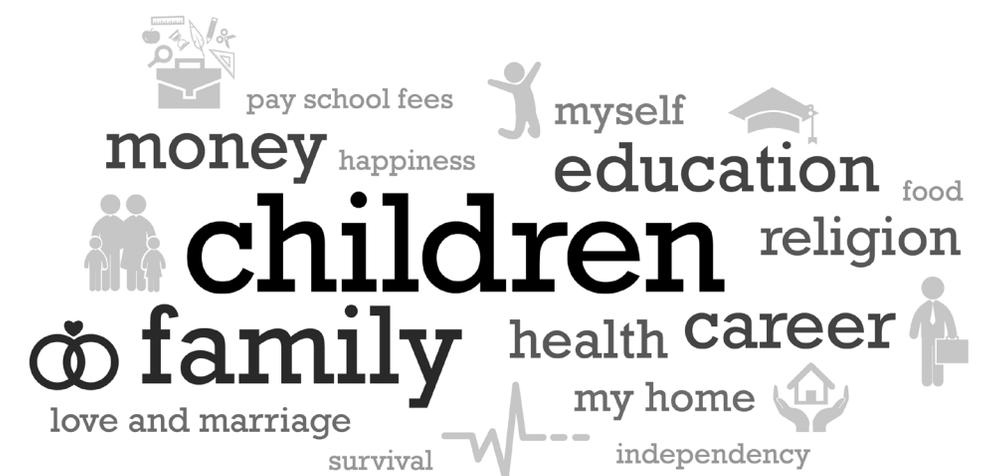
1. Life Priorities
2. Happy Times & Celebrations
3. Crises & Challenges Faced
4. Children and Education
5. Coping Strategies & Resilience
6. Support Received and Awareness of Assistance Available

Although the main results for all six themes are presented below, the discussion and analysis focuses more on themes 3, 4 and 5, due to the relevance on MENDAKI's programs and activities.

“The priority for low-income households in our sample is clearly put on children and family, education, followed closely by career, money, religion and health.”

Life Priorities
Understanding the priorities for low-income households provides an insight in the needs as well as the challenges faced by these households. Figure 1 synthesizes the answers provided by the 25 households. In this figure, the font size for each theme represents the frequency households raising a particular theme as a priority in their life.

Figure 1: Top Three Priorities in Life (R1Q9)



It is noteworthy that none of the respondents raised the issue of ‘work-life balance’ as part of their priorities, in contrast to findings in public consultations for the Singapore White Paper (see diagram 2.4 page 20). Table 1 complements this figure by providing illustrative quotes in the relevant parts of the interviews where life priorities were discussed, and presents some of the explanations given by the respondents.

Table 1: Life Priorities and Sub-Themes (R1Q9)

Item	Theme (Frequency)	Sub-Themes	Illustrative Quotes
1	Children (12)	Young children Teenagers Grand children	“I want them to succeed” “their future (...) be able to be independent”
2	Family (7)	Needs Well-being Healthy interaction Happiness	“Must ensure that they have enough to eat” “Maintaining healthy interaction among family members-ensure that the family remains intact”
3	Education (6)	Children Own studies	“For my own education, I want to... pass.” “Send kids to school” “ensure that my children have education and good religious foundation”
4	Career (6)	Stability Savings Expenses	“Work. Because of our financial problem, my husband still hasn’t gotten a stable job” “Getting a stable job”
5	Money (6)	Savings Stability Expenses	“We hope to have savings in the future” “To be financially stable” “Be able to pay school fees”

6	Religion (6)	Prayers Principles Knowledge Practices	“Prayers are important” “To further my understanding and knowledge of my religion” “Instill religious principles and knowledge to my children”
7	Health (5)	Sickness	“Health to ensure that I can continue working”
9	Myself (4)	Tranquility Upgrade Self	“tranquility for you alone”
8	My Home (3)	Housing Expenses Renovations	“I want to renovate the house (...) the floor tiles are cracked, lights tripping, need rewiring”
10	Love and Marriage (3)	Love Strong Marriage Sincerity	“to go through life through thick and thin together”
11	Happiness (2)	Self In Family In marriage	-
12	Independence (1)		“Not to burden the children and not ask them for help”
13	Survival (1)		-
14	Food (1)		-

The priority for low-income households in our sample is clearly put on children and family, education, followed closely by career, money, religion and health. These findings can be contrasted with those of the “Singapore Conversation Survey” imparted in 2012-13 to 4000 Singaporeans, where top priorities of Singaporeans for today were collected.⁶ In that earlier survey, job security, healthcare and housing were ranked at the top three priorities.⁷

⁶ See <http://www.reach.gov.sg/Portals/0/Microsite/osc/OSC-Survey.pdf> (accessed November 14, 2014)

⁷ See Figure 2 page 2 in “our Singapore Conversation Survey – Final report” at <http://www.reach.gov.sg/Portals/0/Microsite/osc/OSC-Survey.pdf>

Table 2: Challenges and Sub-Themes

Item	Theme (Frequency)	Sub-Themes
1	Health (7)	Sick children Sick parent Sickness leading to unemployment
2	Finances (5)	Job hopping Laid off Multiple part time jobs Instability
3	Children (5)	Child going to prison Unruly child Divorce, separation Raising teenager Coping with educational system
4	Employment (4)	Could not work Unemployment Laid off Instability
5	Utilities cut off (3)	Electricity, lack of light at night to study
6	Not enough to eat (3)	Lack of good nutrients Lack of money Lack of planning
7	Prison (3)	Child incarcerated Husband incarcerated
8	Homelessness (2)	Kicked out of own children's house
9	Financial assistance (2)	When applying for financial assistance When assistance stopped
10	Child out of school (2)	Financial difficulties Child refusal to go to school
11	Violence (2)	Spouse Child
12	After divorce (1)	Financially tight Shouldering all responsibilities alone

13	Unruly child (1)	Staying out late at night
14	Taking over care of grandchildren (1)	When parent in prison
15	Times are always difficult (1)	No happiness in life
16	When facing contemptuous treatment (1)	From in-laws, from family

The narratives also demonstrates how the cause and consequences of problems are often leading to vicious cycles such as when becoming sick and losing a job, and divorce leading to heavy responsibilities and the impacts on children beyond economic pressures, as illustrated by the following quote:

“He has not been visiting the children since early last year (no bonding)- I believe that even though their father and I have separated, there must still be love provided for the children, the children must not be the victims. If there is no contact, the children will not respect you.” [R1Q2]

Children and Education

As part of one of the mandates for MENDAKI, the interview questions led to a more in-depth investigation into the challenges faced by parents and relatives in supporting children education. As many as 18 (out of 22) households felt that they were not sufficiently involved in their children's development and education. Most of those respondents mentioned that they felt ill equipped to help their children in their homework, due to the rigor of the educational system and their lack of familiarity with the curriculum, which differed from when they were in school. Other challenges are listed in Table 3.

Table 3: Types of Challenges Faced

Item	Theme
1	Difficulties due to high standards of education
2	Difficulties due to mathematics
3	Difficulties to being educated in a different educational system
4	Child quit school early
5	Difficulties due to child meandering
6	Difficulties due to health problems
7	Difficulties due to children being handicapped
8	Lack of time

Source: Interviews Round 2 Question 3

One of the respondents put it in these words:

“I reduce expenses on everyday items to use it for expenses on education. You know my pay isn’t that much so we can’t spend that much. It’s not that we cannot – we still do go out to eat but it’s not that often. Once a month: payday.” [R2Q11]

A deeper understanding of the issues raised above would have direct implications not just on MENDAKI’s programs and services, but also on future strategic directions. For example in addressing individual needs of both, the parents and primary care takers (including grandparents) according to age, educational background and language spoken at home, as well as the needs of the school going children, as discussed in further in the final section of this article.

Table 4: Types of Involvement in the Children’s Development and Education

Item	Theme	Frequency
1	In touch with teachers	6
2	Does not get involved	4
3	Grand parent involvement	4
4	Provide encouragement	3
5	Direct involvement regular support in homework	2
6	Send children to student care center	2
7	Ask for father/husband to be involved	1
8	Help with Malay language	1
9	Support with religious education	1

Source: Survey Question E7

As illustrated in Table 4, few respondents mentioned having direct involvement in their children’s education, both for those who did, this consisted mainly in providing encouragement and helping with Malay language and religious education.

Coping Strategies and Resilience

At a broader perspective, participants were asked about the types of trade-offs they faced when going through difficult times. Table 5 reveals the resulting coping strategies used by these households, and helps to illustrate their level of resilience.

Table 5: Coping Strategies (F1)

Item	Theme	Sub-Themes
1	Sacrificing time with children	Juggle work and children
2	Financial sacrifice	Cutting down costs Downsizing flat Caring for children instead of working
3	Personal sacrifice	Personal needs Personal Time Cutting down on sleep Caring for disabled partner
4	Earning more income	Child taking up part time job to help the family Working overtime Having to work because husband unemployed
5	Professional sacrifice	Sacrificing career
6	Asking grandparents to take care of children	Lack of independence

In addition, the following citations also bring light into the more extreme coping strategies, especially when times are hardest:

“I think the amount of money spent on food is the highest [expenditure]. If we do not have enough money, we will just eat rice and egg. We live on a budget.” [R1Q3]

“We seldom eat dinner as the family tries to reduce consumption.” [R1Q7]

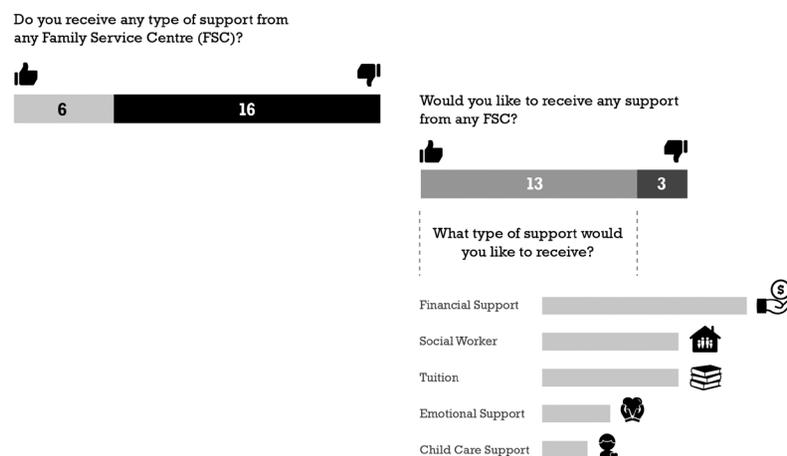
The implications of these findings in terms of coping strategies are discussed in the last section of this paper.

“ reasons provided for not seeking assistance vary greatly, from a lack of awareness, a sense of pride, to a strong sense of personal responsibility ”

Support Received and Awareness of Assistance Available

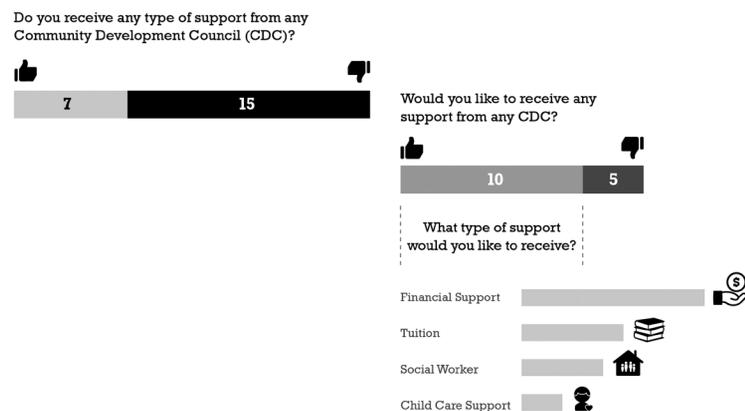
As of 2014, there are more than 35 community-based Family Service Centres in Singapore, run by voluntary organizations and overseen by the Ministry of Social and Family Development (MSF) since July 1st 2013. In addition, there are five Community Development Councils (CDCs) catering for families in need of assistance. One of the key findings of our research is that, in our sample of low-income households, as many as 16 out of 22 households did not receive any type of support from any FSCs. In addition, out of these 16 households, 13 mentioned that they would like to receive assistance from them, as illustrated in Figure 4.

Figure 4: Support from Family Service Centre (R3H1/2/3)



Similarly, 15 out of 22 households did not receive any type of support from any CDCs, however, only 10 of the 15 mentioned that they would like to receive assistance from them, as seen in Figure 5.

Figure 5: Support from Community Development Council (R3H6/7/8)



The survey questionnaire did not require further explanation when households mentioned that they did not wish to receive any support from the CDCs, but this would be an important area for further investigation. However, some of the narratives offer possible reasons, such as facing challenges when applying for financial assistance:

“The biggest [expenditure item] has to be utility bills. It can go as high as \$200 over. But Alhamdulillah CDC pays half lah. They paid about \$90. CDC has been sponsoring half of our utility bills only recently. Since about two to three months ago. But now there’s problems. Apparently the person who handles our application form has left. So when my mother went down to inquire about it, they wanted her to submit all the documents again. It makes no sense to me. The person might have left but they should have our file still. Why do they make us gather all the documents again?” [R1Q3]

Finally, reasons provided for not seeking assistance vary greatly, from a lack of awareness, a sense of pride, to a strong sense of personal responsibility, as illustrated in these illustrative quotes:

“I can’t always be asking for support from others, right? I can only rely on my family members for support. I can’t rely on others, right? (...) As a mother, I had to take on many [income-earning activities], especially sale orders [for kuih-kuih (pastries)]. I had to take them on no matter how tired I was.” [R3F1]

“I’ve not yet reached the stage where I want to speak up and seek assistance. They have all urged me to seek assistance, but I’ve not [reached that stage] yet. I try [to depend on my own first] – if possible, then it’s okay. Be thrifty instead of being a spendthrift. People in difficulties like myself should save, save, save.” [R2Q11]

“I don’t have money. I did think of asking for assistance, but my children say, how are you going to ask for assistance? Who are you going to seek assistance from? I said to myself, that’s true, who am I going to find? Some did ask me to ask assistance from TAA (Tabung Amal Aidilfitri, TAA Trust Fund), but I haven’t gone down to ask yet. I don’t know where the place is.” [R2Q11]

A close look at the data points towards the need to address the lack of awareness on the availability of services. This may require a hands-on approach and an individualized approach. Based on our sample, this appears to be particularly relevant for households headed by older generation. The final section of this article summarizes the implications of our findings for the Malay/Muslim organizations in Singapore and suggests future steps.

4. Implications for Malay/Muslim Organizations

Based on the narratives collected, these selected findings fill knowledge gaps about low-income Malay/Muslims in the following areas: their everyday lives, challenges, coping mechanisms and needs, as well as their level of awareness of available assistance schemes in the social service sector. Various modes support and strategies can be taken by Malay/Muslim organizations to support such low-income households and alleviate the daily challenges faced. This support would complement and go beyond the governmental support currently in place.

In this final section, based on the findings of this study, we suggest to renew focus on three specific types of assistance: 1) Children and education; 2) Support and awareness in obtaining assistance; and 3) Emotional support.

“

Most of those respondents mentioned that they felt ill equipped to help their children in their homework, due to the rigor of the educational system and their lack of familiarity with the curriculum, which differed from when they were in school.



Children and Education

With respect to children's education, the results of this study call for a more individualized approach to addressing needs, according to age, and education background of the parents and primary care takers (including grandparents) and complementary assistance required by the school going children.

1. Engage in a more holistic approach to supporting children's education by targeting groups of parents and care takers to provide them with skills, knowledge and self-confidence necessary to enable them to support their children's education. This would complement the direct support provided to the school-going children in many of the existing programs and would also empower parents and caretakers.
2. Undertake advocacy and awareness campaigns about the issues faced by low-income households on the challenges they face in supporting their children's education. Conduct research specifically on this important topic and bring this evidence at the attention of policy-makers.
3. Guide parents and caretakers on the types of assistance available to them and their children regarding educational support.
4. Take an individualized approach to support targeted groups such as low-income households headed by elderly taking care of their grand children or households including handicapped children.

Support and awareness in obtaining assistance

In terms of facilitating access to support, improving awareness and outreach, would require proactivity and advocacy. The implications of the findings suggest a need to refine support services and raise awareness in the following ways:

1. Conduct door-to-door campaigns to raise awareness on support available to low-income households
2. Providing assistance during the process of requesting for assistance either by providing transportation and/or helping with the paperwork itself.
3. Proactively send out information on the types and sources of support available and the application process. Identify appropriate communication channels beyond those currently used.
4. Accompany first-time households or those facing particular difficulties, assisting staff in handing difficult cases in a sensitive manner
5. Reach out and target protection and support to vulnerable and isolated households, including households headed by elderly individuals. Tailoring support for elderly income earners, and grandparents taking care of grandchildren.
6. Provide financial management skills and guidance in managing budgets.

Emotional Support

Many of the households participating in this study did not have opportunities to express themselves about their daily challenges, and mentioned that they found some degree of relief while discussing with the research team. In addition, some participants specifically requested for emotional support in addition to financial support. Therefore, it would be useful to consider the following:

1. Providing specialized support from psychologists or social workers with whom low-income households can voice their concerns confidentially, separate from those provided by the government.
2. Providing a channel through which low-income households can voice their concerns either individually or as a group, either via focus-group discussions, and use this information to inform the design of targeted services.

Final remarks

This study offer a rare insight in the challenging lives of low-income Malay/Muslim households and their underlying needs. This qualitative study brings depth and richness of details which cannot transpire from large scale surveys. However, this study does not attempt to measure the severity and breadth of the problems faced by low income households. Hence it is recommended that further complementary studies be implemented, to build on these findings. In particular, it is recommended that:

1. new types of targeted services be designed in a participatory manner with the potential beneficiaries;
2. data be collected on a wider scale, via multiple focus group discussion to study the extent of social capital in low-income families and their role in providing safety nets and support;
3. action research be undertaken in order to understand the bottlenecks faced by low income households when applying for support from social services;
4. an in depth study be undertaken on coping mechanisms in relation to specific types of challenges;
5. an advocacy group be created in order to raise the voices of low-income households and increase awareness about their daily challenges so that adequate and accessible support be provided.

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Older Malay-Muslims in Singapore: An Analysis of Current Trends

By Suen Johan

“

As individuals enter into the latter stages of their life-course and experience potentially life-changing events, such as retirement or grandparenthood, ethnic identities serve to facilitate the creative and agentic transformation and revitalization of their social identities and selves



1. *Ageing and Ethnicity in Singapore*

While the experience of growing older does have some universally shared aspects, it is also strongly shaped by an ageing individual's biography and social position, which includes such characteristics as their socio-economic status, gender, and ethnic identity. In their study on ethnic minorities in the United States, Gelfand and Barresi (1987: 11) demonstrated how "ethnicity serves as an important link to a cultural heritage that specifies how things should be done, including thinking and behaving in old age, relationships with family, and involvement in the larger community". In other words, as individuals enter into the latter stages of their life-course and experience potentially life-changing events, such as retirement or grandparenthood, ethnic identities serve to facilitate the creative and agentic transformation and revitalization of their social identities and selves (Luborsky and Rubinstein, 1987). There is a dynamic intertwining relationship between ethno-cultural systems of meaning and the ageing process (Bastida, 1987). Thus, while age may be perceived of as being a "leveller" that emphasizes the commonalities between older persons, attention should also be paid to ethnic elements, which play a powerful role in structuring their lives as well.

In terms of current social policies, academic studies, programmes, and general efforts that attempt to address issues of older Singaporeans, ethnic dimensions and ethnic-based assistance have hitherto been relatively underexplored and underdeveloped. Nevertheless, important contributions towards filling such a gap in knowledge on aging among different ethnic groups include research by Chan, Ostbye, Malhotra, and Hu (2013), Kang, Tan, and Teng (2013), and Mehta (1997a; 1997b), who have respectively studied informal caregiving, senior citizens in general, and the cross-cultural strategies, beliefs, and practices of elderly Singaporeans. Initiatives such as the Pioneer Generation Joint Committee between Mendaki and MUIS (Prime Minister's Office Singapore, 2014) are also positive steps towards promoting a cross-cultural appreciation of ageing issues. The main objective of this paper will be to extract findings and data on Malay-Muslims from both published and unpublished research on elderly Singaporeans in order to advance a more detailed understanding of older Singaporean Malay-Muslims. Secondly, this paper will highlight specific issues and extrapolate on how they will impact older Malay-Muslims and their families, the Malay-Muslim community, and Singapore society in general. Cited works will include survey reports, academic literature, as well as several academic exercises written by students from the National University of Singapore.

2. *Profile of Older Malay-Muslims in Singapore*

2.1 Selected Demographic Indicators

Based on data from the census of population, the percentage of Singaporeans aged 65 years and above is 11.9 per cent. In comparison, Malay-Muslims have a relatively younger population with only 6.9% in such an age group (Department of Statistics, 2011). However, when examining older populations, a more pertinent indicator to include would be the old age dependency ratio (ADR), which juxtaposes the proportion of those in the retirement age-group (65 years and above) with those in the working age-groups (15-64 years). While the ADR for Malay-Muslims is still relatively lower than national figures (9.5 in 2010) due to the more youthful population structure of the former, it is worth noting that this number has been steadily rising

“These figures underscore the vulnerabilities that are faced by older Malay-Muslim women and older women in Singapore in general, especially since there tend to be more females among the elderly in Singapore

from 6.4 in 1990 and 8.6 in 2000. This means that the age structure of the Malay-Muslim population is gradually increasing with possible important ramifications for the labour market and intergenerational support, which will be discussed in further detail in the ensuing subsections.

2.2 Socio-economic characteristics

In the 2013 National Survey of Senior Citizens (NSSC)¹ (Kang, Tan, and Teng, 2013), it was reported that the majority of Malay-Muslim men aged 55 and above had only primary school education (45.3%). This was only slightly higher than the national percentage of 41.1 per cent for men. However, a potential cause for concern is the proportion of older women without any formal educational qualifications, which for older Malay-Muslim women, stands at 42 per cent. The lack of educational attainment also complements the fact that the overwhelming proportion of older Malay-Muslim women are economically inactive (95.9% in 2010)(Department of Statistics, 2011). These figures underscore the vulnerabilities that are faced by older Malay-Muslim women and older women in Singapore in general, especially since there tend to be more females among the elderly in Singapore (Ibid).

On the whole, economic activity among older adults appears to be rising steadily among all ethnic groups, which appears to be the case for most industrialized countries (Taylor, 2013: 3). However, with the generally low educational profile of older workers and job-seekers in Singapore, their occupations tend to be low-skilled and service-oriented in nature. The survey on informal caregiving² by Chan et al. (2013: 52), revealed that a significantly larger percentage of their Malay respondents were employed as cleaners and labourers (47.9%) as compared to Chinese and Indian respondents who were 27.8 per cent and 33.3 per cent respectively. As such jobs were the "longest held

“there is a high possibility that there may be a significant proportion of older Malay-Muslims facing financial hardship in retirement, and thus are compelled to continue undertaking such manual labour if their health and familial circumstances permit.

occupation” of the respondents, and as they tend to be relatively lowly paid forms of work, there is a high possibility that there may be a significant proportion of older Malay-Muslims facing financial hardship in retirement, and thus are compelled to continue undertaking such manual labour if their health and familial circumstances permit.

2.3 Household Profile and Living Arrangements

The households of Malay respondents in the survey on informal caregiving appeared to have the highest mean number of members (4.94) among the three ethnic groups with Chinese and Indian households averaging 4.23 and 3.74 members respectively (Chan et al., 2013). Taken together with the finding that Malay respondents were least likely to hire a foreign domestic worker (FDW) to provide care or help for an elderly care recipient³, we can assume that caregiving responsibilities have to be borne by the household members themselves; in particular the daughters and daughters-in-law, as the study also reported that primary caregivers tend to be females between the ages of 45 and 59 years (Ibid: 26). According to figures from the Census of Population 2010, 70.4 per cent of Malays aged 65 years and above live in households with their working children. Around 32.9 per cent of Malay households have heads⁴ aged 50 years and above, with the bulk of this proportion within the age group of 50-64 years

“Within the household though, Malay-Muslims tend not to live alone, and are in living arrangements with their spouse, children, or grandchildren (Kang, Tan, & Yap, 2013). A more detailed appraisal of their living arrangements reveal that, compared with respondents of other ethnic groups, there are more older Malay-Muslim respondents living in households with their grandchildren (17.1% compared to the overall respondent average of 11.7%) (Ibid). This would thus have a bearing on the issue of intergeneration relations

(27.3%). For these households, 28.8 per cent of them have children below 15 years of age (Department of Statistics, 2011). In light of the abovementioned socio-economic characteristics of older Malay-Muslims, it is recommended that more information be gathered on such households in order to identify possibilities for rendering assistance, especially for households with lower-income and economically inactive members who also have dependents such as young children and elderly persons.

In terms of home ownership, findings from the NSSC indicate that the majority of Malay respondents above the age of 55 years are home owners (65.7%). Nevertheless, in comparison to the rest of the survey’s respondents, Malay-Muslims fall short by 13.4 percentage points. As for housing types, Malay-Muslim respondents do not differ much from other ethnic groups with most of them living in 3-4 room flats. However, the percentage of Malay-Muslims living in 1-2 room apartments exceeds the average percentage of other ethnic groups by 5.2 percentage points. Within the household though, Malay-Muslims tend not to live alone, and are in living arrangements with their spouse, children, or grandchildren (Kang, Tan, & Yap, 2013). A more detailed appraisal of their living arrangements reveal that, compared with respondents of other ethnic groups, there are more older Malay-Muslim respondents living in households with their grandchildren (17.1% compared to the overall respondent average of 11.7%) (Ibid). This would thus have a bearing on the issue of intergeneration relations and would be discussed further in section 3.

Additionally, the NSSC found that a significant group of Malay-Muslim respondents (32.7%) reside in households categorized as having “other living arrangements”, and is thus an interesting point of departure from Blake’s (1992: 8) assessment of the households with Malay elderly. In her seminal work entitled, *Growing Old in The Malay Community*, she describes the majority of elderly Malay-Muslims’ living arrangements as comprising of the immediate family (95%) where most of her respondents resided with either their children, sons- and daughters-in-law, or their grandchildren. The mean household size of Blake’s study was also much smaller (2.2) (Ibid). As both the NSSC and Blake’s research utilized a stratified random sampling method, we can plausibly make an analytical point regarding a change in the size and structure of households with older Malay-Muslims; living arrangements now not only involve a growing number of members, but also consist of members who may not be immediately related to the elderly person(s). Such a statement is also supported by qualitative fieldwork conducted by the author on lower-income caregivers of dependent elderly, where one-third of the Malay-Muslim households interviewed had at least one single and younger member who was either a niece, nephew, grandniece, or grandnephew. Furthermore, in almost all of such cases, the primary caregiver, who could potentially be both the spouse or child of the dependent elderly, tends to also shoulder the responsibility of caring for these younger household members. It is therefore imperative that conceptions of the household composition of older Malay-Muslims be expanded to include other forms of living arrangements that vary from the predominant 2- or 3-generation household.

2.4 Intergenerational relations and support

This section will discuss relationships of support and the transfer of resources between older Malay-Muslims, their adult children, and grandchildren. While there is a strong tendency to understand such flows of economic, financial, and emotional resources in an overly quantitative and instrumental manner, we should also try to understand the socio-cultural meanings and values operating within intergenerational relationships and undergirding certain beliefs and practices (Moody, 1988: 82). Kohli's (1987) work on the moral economy of old age provision would be useful here to explain how the decision-making processes behind the allocation of resources between generations are guided by principles and notions of justice and fairness. Although Kohli was addressing macroeconomic welfare and social security systems, an understanding of the interplay between culturally-specific mores and economic action could also be extended to the micro-social sphere of the family and household. As the extracted findings below will illustrate, various forms of intergenerational relations and support appear to have certain ethnic-based differences. For the purposes of this paper, only differences between Malay-Muslims and overall averages between other ethnic groups will be analyzed and compared.

“**In terms of the attitudes towards intergenerational transfer of economic resources, around half of older Malay-Muslims agree that they as parents should set aside money or property as inheritance for their children, and only one-fifth of them do not expect their adult children to support them in old age (Kang, Tan, & Yap, 2013).**”

When it comes to the frequency of contact between older Malay-Muslims and their children, the NSSC reports that their Malay-Muslim respondents significantly scored higher than overall percentages as 80.6 per cent of them had cited daily contact with their children (overall average = 68.7%). Around 35 per cent of older Malay-Muslim respondents from the NSSC also state that they provided assistance with looking after their grandchildren.

The majority of them (89%) also agreed with the statement, “parents should help adult children with their childcare if needed”, which was the highest among the other ethnic groups surveyed, albeit only by around 6 to 8 percentage points. In terms of the attitudes towards intergenerational transfer of economic resources, around half of older Malay-Muslims agree that they as parents should set aside money or property as inheritance for their children, and only one-fifth of them do not expect their adult children to support them in old age (Kang, Tan, & Yap, 2013).

“**older Malay-Muslims, in terms of their attitudes and expectations, have a strong preference to remain and be integrated into a family unit. While they expect to be supported financially and emotionally, they are also willing to play their role in assisting their adult children with childrearing activities.**”

A study by Yong (2000) on the motives for familial support and intergenerational transfers⁵ revealed that 88.7 per cent of her Malay respondents aged 60 years and above cited that their main source of income was the allowance received from their children. This proportion was higher than the other ethnic groups in her sample by around 4 to 7 percentage points. However, the majority of older Malays (65.4%) received less than S\$299⁶ per month as compared to 40.9 per cent of Chinese and 55.6 per cent of Indian respondents. The providers of income tend to be both co-resident and non-resident daughters (approximately 70%). Interestingly, there was a small but significant group (11.3%) of older Malays in Yong's sample that were supporting themselves either through salaries, business incomes, or other means.

Apart from economic resources, intergenerational support also come in the form of material support (food, clothing, items of necessity), emotional support, and time assistance with activities of daily living (ADL). Yong (2000) found that among all the ethnic groups, Malay respondents received more of such non-economic resources. They had almost double the proportion of Chinese and Indian respondents who received material support (13.5% to 6.8% and 6.5%); and more than half of Malay respondents reported that their adult children were willing to listen to their problems and worries, with 63.4 per cent of them citing a “great deal” of emotional support received (compared with 33.7% of Chinese and 53.6% of Indian respondents). Even Malay caregivers recorded being the least stressed among the ethnic groups when they were asked to report their level of stress arising from providing care for their older parents on a scale of 1 to 10⁷ (Yong, 2000).

Based on the findings from the studies cited above, we may thus infer that older Malay-Muslims, in terms of their attitudes and expectations, have a strong preference to remain and be integrated into a family unit. While they expect to be supported financially and emotionally, they are also willing to play their role in assisting their adult children with childrearing activities. Again, cases from the author's qualitative fieldwork on caregivers reveal that older Malay-Muslim interviewees who were still physically mobile continue to perform domestic chores such as cleaning, cooking, and washing on a regular basis, even if they had been suffering from chronic ailments that do not severely impair their movement.

2.5 Health and Health Coverage

Drawing on the findings from the NSSC, only 38.3 per cent of older Malays report themselves to be free of medical conditions. However, the majority 72.7 per cent of older Malay respondents self-rated their health status as “Good” and “Very good”. This apparent contradiction between self-perception and their actual health condition may be problematic especially if it causes individuals to forego regular health screenings. Data from the National Health Survey (2011) indicate that Malays aged between 40 and 69 years have the lowest percentages of adults going for diabetes, hypertension, and high blood cholesterol screenings among the other ethnic groups. While only a minority of older Malays (8%) are unable to perform at least 4 ADLs (such as housekeeping, using the phone, preparing food, laundry, travelling, taking medication, and handling finances), their proportion is more than double than that of Chinese (3.4%) and Indian (3%) respondents (Kang, Tan, and Yap, 2013). This tendency is also repeated for those unable to perform at least 3 ADLs such as bathing, dressing, toileting, and feeding. Such trends could also explain why more Malay caregivers tend to dedicate more time towards providing assistance with ADLs⁸(Ibid).

“Drawing on the findings from the NSSC, only 38.3 per cent of older Malays report themselves to be free of medical conditions. However, the majority 72.7 per cent of older Malay respondents self-rated their health status as “Good” and “Very good”. This apparent contradiction between self-perception and their actual health condition may be problematic especially if it causes individuals to forego regular health screenings.

An important corollary to health issues would be the topic of health coverage. In the survey of informal caregiving, Malay respondents aged 75 years and above were the least likely to have Medishield insurance (11.5%) and are most likely to be unsure about such coverage (21.8%) (Chan et al., 2013). However, it is encouraging to note that Malay caregivers in their sample had the highest percentage with Medisave (93.5%) and Eldersshield coverage (52.8%). Between the various ethnic groups, Malay

“More assistance should be provided to facilitate the labour force participation rate of the “young-old” who are between the ages of 65 to 74 years. Such assistance could be through more customized job matching and placement, as well as through job design, in order to ensure occupations suit the requirements of older workers while also leveraging on their strengths to benefit potential employers.

caregivers were the ones with the highest mean amount for such coverage (S\$21,735), had the highest percentage to receive health benefits through employers, and were also most likely to have ever used, or be willing to use their Medisave to pay for their elderly parents’ medical expenses (Ibid).

From the themes and findings highlighted thus far, it is possible for us to obtain both a general idea of the profile of older Malay-Muslims in Singapore, as well as certain socio-cultural and familial nuances. The next section will build on the findings above and draw attention to potential areas in which social policies and programmes may address in the short- and long-term.

3. *Extrapolating current issues, future scenarios, and policy recommendations*

3.1 Encouraging post-retirement work

The trend of planning an earlier exit from the labour market is on the decline and as indicated above, economic activity among older adults including Malay-Muslims aged 65 years and above is on the rise. More assistance should be provided to facilitate the labour force participation rate of the “young-old” who are between the ages of 65 to

“While the demand for work definitely exists among older Singaporeans, the programmes and policies that aid the process of transitioning into post-retirement occupations could be further strengthened, not just in terms of providing relevant training, but also job searching (taking into account issues of proximity to the older person’s residence) and job re-design.

74 years. Such assistance could be through more customized job matching and placement, as well as through job design, in order to ensure occupations suit the requirements of older workers while also leveraging on their strengths to benefit potential employers. Blake (1992) , Li (1989), and Khamasya (2013: 61), reported in their respective studies that a large proportion of the cohort of Malays aged 65

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the profile of households with older Malay-Muslims is increasing in mean number of members, which would continue to add to the strain on both economic and emotional resources. Nevertheless, while intergenerational relations between older Malay-Muslims and their adult children seem to be generally healthy, efforts should be made to help older persons remain integrated and contributing members within the household.



years and above “will not receive any form of monthly benefits upon retirement”, which means that there is a strong financial motivation to continue working past the age of retirement. However, based on the abovementioned data indicating that the previous occupations of older Malay-Muslims tend to be in the low-skilled service work such as cleaners and labourers, it is highly likely that they will continue with or return to such manual jobs past retirement. Due to the physically demanding nature of such jobs, it is imperative that their incomes be further supplemented in order for them to be able to reduce the number of hours worked. The re-designing of job scopes to draw on older workers’ experience and perhaps place them in a more supervisory role would help increase their productivity, reduce the physical demands of their work, and potentially increase their value to employers. Ultimately, prolonging the stay in the labour market would not only ease the financial costs incurred by an older person’s support networks, but also improve their sense of self-worth and well-being by allowing them to remain socially connected and economically independent. According to a survey by Mathews and Straughan (2014) on the perceptions and attitudes towards ageing and seniors⁹, 58.4 per cent of their respondents aged 50 to 74 years indicated that they intend to either start a new career or seek part time and flexible work. While the demand for work definitely exists among older Singaporeans, the programmes and policies that aid the process of transitioning into post-retirement occupations could be further strengthened, not just in terms of providing relevant training, but also job searching (taking into account issues of proximity to the older person’s residence) and job re-design.

3.2 Health Issues, the vulnerable old, and caregivers

As briefly mentioned earlier in this paper, ethnic-based findings from the National Health Survey (2011) reveal that health risks among Malay-Muslims are generally higher than Chinese and Indians. While having the highest percentages for high blood pressure, high cholesterol, obesity, and smoking, they also have the lowest proportions who regularly exercise as well as going for health screenings. The negative consequences of such health trends tend to manifest more acutely in the later stages of life and therefore need to be addressed further “upstream”.

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several key themes have been illuminated; the vulnerability of older females as well as retirees from lower-income groups and with low educational qualifications, increasing support for caregivers and intergenerational relations, facilitation of post-retirement employment, as well as improving health-related conditions and practices in the long-term.



From the findings of the various studies discussed above, it appears that the most vulnerable group within the population of older Malay-Muslims would be the women with little or no education and are of lower socio-economic status. Despite their positions of vulnerability, such women may still assume caregiving responsibilities within the household, especially if there are members who are young and not working, bedridden or severely ill. Due to certain problems with the means-testing process stemming from fractured or complicated family situations, older persons in such circumstances may fall through the cracks of social and welfare policies.

Lastly, on the issue of intergenerational relations, adult children caregivers should be given additional support, particularly if they are “sandwiched” between taking care of both their children and elderly parent(s). Such stresses would be even more pronounced among lower-income households with scarce financial resources. As previously mentioned, the profile of households with older Malay-Muslims is increasing in mean number of members, which would continue to add to the strain on both economic and emotional resources. Nevertheless, while intergenerational relations between older Malay-Muslims and their adult children seem to be generally healthy, efforts should be made to help older persons remain integrated and contributing members within the household.

4. Conclusion

Thus far, this paper has sought to examine the ethnic dimensions of ageing issues through a discussion of findings from selected studies on older persons in Singapore, specifically those featuring data on Malay-Muslims. By providing a review of such works and a cursory description of the demographic and socio-economic profile of older Malay-Muslims, several key themes have been illuminated; the vulnerability of older females as well as retirees from lower-income groups and with low educational qualifications, increasing support for caregivers and intergenerational relations, facilitation of post-retirement employment, as well as improving health-related conditions and practices in the long-term. It should be stressed that while such issues have particular tendencies and relevance to the Malay-Muslim community, their long-term solutions lie both within the community and at the national level. In other words, further research, policy-making, and programmes aimed at addressing them should try to adopt approaches that are culturally contextualized but also socially holistic, and which draw a link between micro-social experiences and realities with macro-social trends.

¹Total sample size of 5,000 older persons aged 55 and above, of which around 500 were Malay respondents (10%).

²For this section on the “longest held occupation by ethnicity”, the numbers of Chinese, Malay, and Indian respondents were 428, 165, and 54 respectively. The total sample size of the survey of informal caregiving is 1,190 (Chan et al., 2013).

³Only 31% of Malay respondents stated they were agreeable to hiring a FDW to assist with caregiving duties as compared to 62% of Chinese and 42.4% of Indian respondents.

⁴The head of a household is the person generally acknowledged as such by other members of the household. The head is normally the oldest member, the main income earner, the owner-occupier of the house or the person who manages the affairs of the household.

⁵Yong had a total sample size of 1,029 with Malay respondents constituting 12%.

⁶Malay-Muslims also had the highest proportion receiving less than S\$100 per month (23.6% compared to 9.7% of Chinese, and 20.9% of Indian respondents)

⁷1 being least stressed and 10 being most stressed, Malays scored 3.9 while Chinese and Indians scored 4.3 and 4.7 respectively.

⁸64.7% of Malay adult children provided ADL time assistance categorized as “Often” (Chinese – 47.4%; Indians – 14.3%)

⁹Mathews and Straughan had a sample of 2,006 Singaporean residents from households with at least one member aged 50 to 74 years old.

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Section

III

Social Policy Scan for 2014
& Its Impact on the Malay/
Muslim Community

“General Scan of Education Policies” Part I

By RPD Team

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New Education Policies Announced in 2014

Pre School Education - Enhancements to the Kindergarten Fee Assistance Scheme (KiFAS):

Gross household income cap raised from \$3,500 to \$6,000 (or, for larger households, gross monthly per capita income (PCI) does not exceed \$1,500). Scheme is extended to kindergartens by anchor operators and MOE. Subsidy amount raised from \$108 per month to \$160 per month.

The amount of fee assistance receivable is based on the maximum percentage of fees that can be covered by KiFAS capped at the maximum fee assistance.

Gross Monthly Household Income	Gross Monthly Per Capita Income	Maximum % (Fee Assistance as a % of Fee)	Maximum Fee Assistance
\$2,500 and below	\$625 and below	99%	\$160
\$2,501 - \$3,000	\$626 - \$750	98%	\$155
\$3,001 - \$3,500	\$751 - \$875	90%	\$140
\$3,501 - \$4,000	\$876 - \$1,000	75%	\$120
\$4,001 - \$4,500	\$1,001 - \$1,125	50%	\$80
\$4,501 - \$5,000	\$1,126 - \$1,250	35%	\$55
\$5,001 - \$6,000	\$1,251 - \$1,500	20%	\$30

Source: Early Childhood Development Agency (ECDA) Press Release, 13 March 2014

Anchor Operator Scheme



The Anchor Operator Scheme (AOP) for kindergarten and child care operators provides funding support to eligible operators to scale up the provision of good quality and affordable early childhood care and education services for the mass market.



In return for the Government grants, the anchor operators must provide affordable pre-school places, with school fees capped at S\$720 for a full-day childcare programme and S\$160 for kindergartens.



Anchor Operators 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. They must also have good governance processes, and be accountable for the assistance received under the scheme.

In 2014, there are 5 preschools under the enhanced AOP:

- ◆ NTUC's My First Skool
- ◆ Kinderland's Skool4Kidz
- ◆ PAP Community Foundation
- ◆ EtonHouse International's E-bridge Pre-school
- ◆ YMCA's MY World Preschool

Announcements for AOP

2013

2013 june

Call for More Anchor Operators:
The Govt announced that it would be selecting a few additional Anchor Operators and revised the eligibility criteria to allow commercial and locally-owned religious organisations to apply for the scheme.
Govt pledges to add 20,000 childcare places (approx 200 centres) by 2017.

2014 january

Three new anchor operators were appointed by the Early Childhood Development Agency (ECDA), including two private industry players which will be operating a for-profit model.
The three were selected out of 16 applicants, and would operate for a five year term. They are also expected to provide at least 8,000 more childcare places over the next few years.

2014 february

To better gauge demand and decide on the location of childcare centres, ECDA will set up a database of those in the queue for a childcare place.
The database will filter out repeat applications, and reveal the number of people waiting for a place.

2014 april

ECDA announced the allocation of 17 new sites to its 5 preschool Anchor Operators. These will collectively provide an additional 1,700 preschool places.

2014

Relevance to the Malay Muslim Community

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At the 2014 MENDAKI Policy Forum (Budget), while noting the existence of several preschools which are run by Malay Muslim institutions, Dr Intan Azura asked the audience what they thought of Malay Muslim preschool operators coming forward, forming consortiums and subsequently securing the AOP licence.

While these schools would have to be secular in their approach, she urged the crowd to “think of the possibilities, the employment opportunities, (and) the reach.”

With KiFAS, the government is acknowledging that a good preschool education lays an important foundation for later success. The enhanced subsidies ensure that quality preschool education is within the reach of almost every household in Singapore and ensures that students enter Primary 1 on a more level playing field.

Lower income Muslim families are also able to tap on the Education Trust Fund (ETF) to pay the balance of the school fees. ETF is a financial assistance scheme provided to students from pre-school education till secondary school education.

Schemes	Target Group	Assistance Quantum
1. ETF Pre-school Subsidy	5 to 6 years old	Up to 90% of the balance of school fees (parents to co-pay 10% of the school fees)
2. ETF School Assistance Scheme	Primary 1 to Secondary 5 (studying full-time in local govt or govt-aided schools and madrasahs)	Pri 1 – 5: \$200 book voucher Sec 1 – 5: \$250 book voucher

To be eligible for ETF, net total family income of applicant must not be more than \$1, 800 or the family's per capita income (PCI) must not be more than \$450.

Tertiary Education

Enhanced IHL Bursaries for Students

The income eligibility criteria for IHL Bursaries will be increased:

Income cut-off to qualify will be raised from \$1, 700 per capita income (PCI) to \$1, 900 / month.

Expected to benefit a total of approximately 120, 000 students per year.

Increase in amount of IHL Bursaries given (two types):

CDC/CCC Bursaries

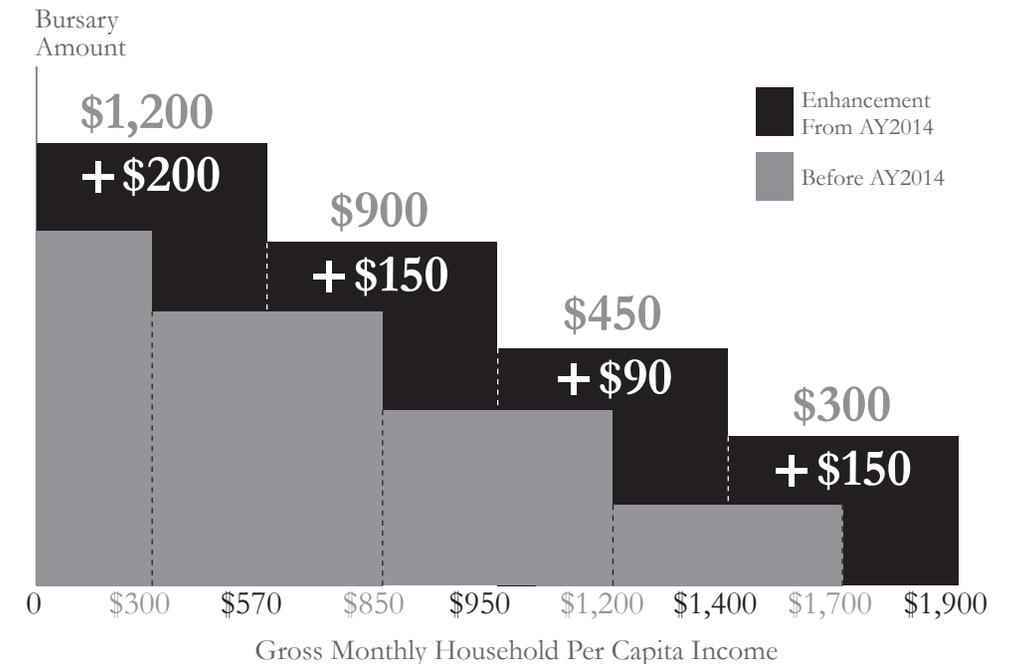
MOE Bursary

For ITE Students

■ School Fees:

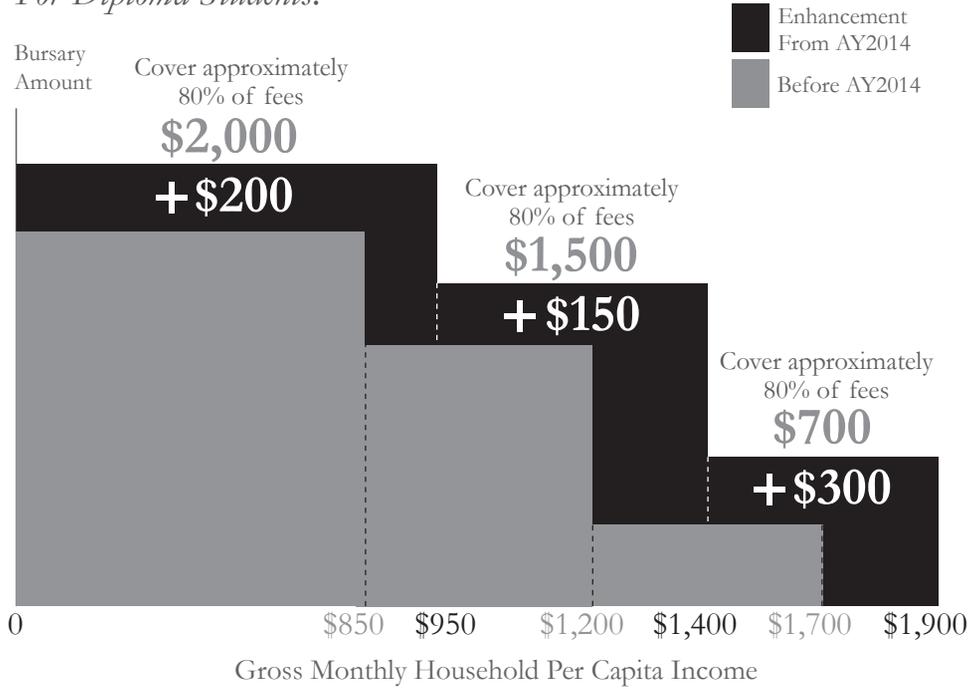
2013 Fees/Academic Year

Nitec | \$357.20
Higher Nitec | \$601.20

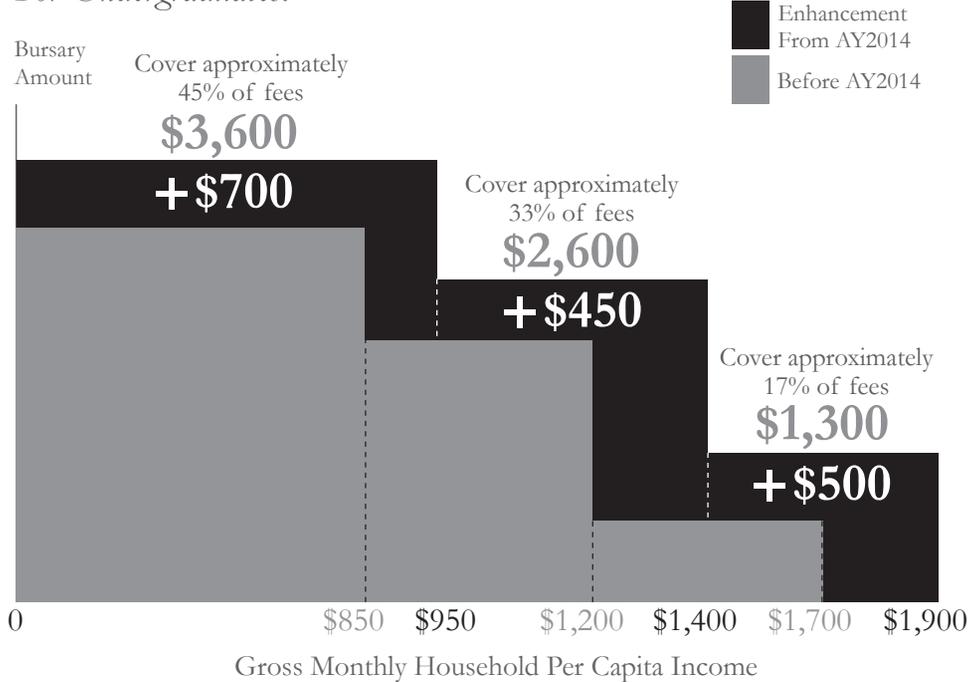


Source: Ministry of Education (MOE) Press Release, 7 March 2014

For Diploma Students:



For Undergraduates:



Relevance to the Malay Muslim Community

At the tertiary level, the enhanced IHL Bursaries implemented in the 2014 Budget can be used above and beyond the MENDAKI Tertiary Tuition Fee Subsidy (TTFS). Hence Malay students from lower income families are able to enjoy greater subsidies, which helps ensure financial peace of mind for the entire family.

Malay students who come from households with per capita monthly household income (PCI) of below \$1,500 will be eligible for the following TTFS subsidies:

Per Capita Income	Eligible Subsidy
\$1,000 and below	100%
Between \$ 1,001 and \$1,200	75%
Between \$ 1,201 and \$1,500	50%

In AY 2012/2013, there were 5835 recipients of the MENDAKI TTFS.

Source: Ministry of Education (MOE) Press Release, 7 March 2014

“General Scan of ASPIRE’s Recommendations” Part II

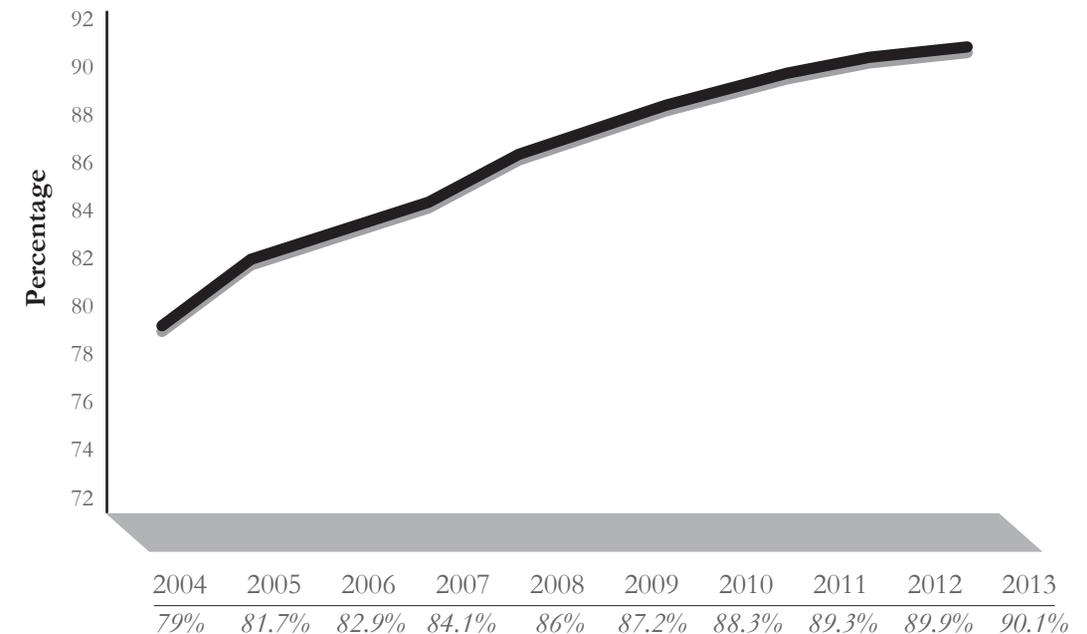
By RPD Team

RPD Team
Aidaroyani Adam | Sabrena Abdullah | Siti Khadijah Setyo R S | Khairun Nisa Yusni | Norshahira A Aziz |
Muhammad Farouq Osman

Like any other education system, the Singapore’s education system is designed to develop an efficient and relevant pool of human capital that is able to contribute to the economy. Educational policies and initiatives introduced by the Ministry of Education focus on equipping students with the knowledge, skills and dispositions that would be useful for the labour market.

Over the decade, Malay/Muslim students have made laudable progress in their academic achievements. Progress made in national examinations by the students has translated in more of them progressing to post-secondary institutions such as junior colleges, polytechnics, Institute of Technical Education (ITE) and universities. Over a period of 10 years (2004 to 2013), the percentage of Malay/Muslim students progressing to post-secondary institutions increased by 11.1% (Chart 1).

Chart 1: Admission into Post-Secondary Institutions



Source: 10-year Trend of Educational Performance 2004-2013

Greater participation in post-secondary institutions translates into wider learning and skills development opportunities. This in turn result in better employment opportunities as students are well-equipped with the necessary skills and dispositions through their post-secondary education experience. For example, students in polytechnics and ITEs are given opportunities to develop relevant work experience and skills through internship programmes. Such experience will not only look good on a candidate's resume, but students would have also benefitted from a first-hand working experience in their industry of choice.

In ensuring that post-secondary students, especially those in polytechnics and ITEs, are well-equipped with skills that are highly demanded by the workforce, the Applied Study in Polytechnic and ITE Review (ASPIRE) Committee put forth ten key recommendations that would strengthen the applied education pathways in the polytechnics and ITEs. These recommendations centre on three key themes – (i) helping students to make better education and career **choices**, (ii) creating more opportunities to grow the **skills** needed to excel in the career they choose to pursue and (iii) building more **pathways** that will allow polytechnic and ITE graduates progress in the career.

Strengthen education and career guidance (ECG) in schools, polytechnics and ITEs	Provide more development and support programmes for students
Enhance internships in the polytechnics and ITEs	New programmes that integrate study and work (e.g. place-and-train programme)
Increase Nitec to Higher Nitec progression opportunities	Increase post-diploma Continuing and Education Training (CET)
Establish polytechnic and ITE leads for each key industry sector	Support vocation-based deployment during National Service (NS)
Expand online learning opportunities	Develop sector-specific skills frameworks and career progression pathways in collaborations with industry

Recommendations	Specifics	Implications on MMC
<p>Strengthen education and career guidance (ECG) in schools, polytechnics and ITEs</p>	<ul style="list-style-type: none"> Coordinating ECG efforts as part of an integrated national ECG framework More trained ECG officers be made available to students Supported by a one-stop online portal 	<ul style="list-style-type: none"> Easier access to information on career guidance and support Students should leverage on these services, and parents be made aware of existing services to guide their children's learning and career development MMOs play pivotal role in disseminating palatable information on services provided by schools. Close partnerships between schools and MMOs are critical in ensuring that key messages reach the community
<p>Enhance internships in the polytechnics and ITEs</p>	<ul style="list-style-type: none"> Review of curricula and approach to internships Support from host companies 	<ul style="list-style-type: none"> Improve internship experience where students are able to develop their skills and gain valuable work experience Opportunities for personal development (e.g. communication skills, working under pressure and getting along with fellow colleagues) Mentors to monitor and guide students' learning process

Recommendations	Specifics	Implications on MMC
Increase Nitec to Higher Nitec progression opportunities	<ul style="list-style-type: none"> Increasing the number of Higher Nitec places for Nitec graduates 	<ul style="list-style-type: none"> More opportunities to hone technical skills through Higher Nitec certification, and this translates to better employment prospects The culture of lifelong learning and skills upgrading should be instilled in the community, and opportunities for Nitec graduates to attain higher level certifications should be encouraged
Establish polytechnic and ITE leads for each key industry sector	<ul style="list-style-type: none"> Strengthen linkages with industry & enhance programme offerings 	<ul style="list-style-type: none"> Enhanced programme offerings provides more industry-relevant training Greater opportunities for industry-relevant training encourage students to be interested in their learning, and thus possibly reducing the attrition rates. This is especially so when they are able to link and apply theoretical knowledge into the real world
Expand online learning opportunities	<ul style="list-style-type: none"> Flexible timing Skill-refresher & skill-deepening modules Bite-sized modules to deepen area of knowledge students need at work, or something they want to study purely out of interest 	<ul style="list-style-type: none"> Students are able to learn at their own time and pace Learning online expands the possibility for collaborative learning Development of “tools for schools” where students are guided to effectively gather information online and make meaning of them

Recommendations	Specifics	Implications on MMC
Provide more development and support programmes for students	<ul style="list-style-type: none"> Holistic support Development of soft skills More opportunities for social innovation & entrepreneurship On-campus work opportunities 	<ul style="list-style-type: none"> Strengthen students’ leadership, character and resilience through holistic education One of the causes of attrition is students’ desire to seek employment to supplement household income. On-campus work opportunities allow students to work without major disruptions to their learning
New programmes that integrate study and work (e.g. place-and-train programme)	<ul style="list-style-type: none"> Apprenticeship & curricula will be designed in consultation with industry Graduates will be matched to committed employers 	<ul style="list-style-type: none"> Effective way of improving students’ work proficiencies Good “stepping stone” for MM students to develop and deepen industry-relevant skills Students will receive salaries and attain employer-recognised skill certifications upon completion of on-the-job training Opportunities for progression and higher pay for those who performed well
Increase post-diploma Continuing and Education Training (CET)	<ul style="list-style-type: none"> More skills-refresher & skills-deepening opportunities Master Craftsman programmes 	<ul style="list-style-type: none"> Instilling the culture of lifelong learning through post-diploma CET Continuous upgrading of skills and proficiencies, thus opening up opportunities for career progression for graduates CET ensures that MM graduates remain competitive and relevant

Recommendations

Specifics

Implications on MMC

Support vocation-based deployment during National Service (NS)

- NS deployment will take into account skills and prior training

- Vocation-based deployments during NS will allow graduates to maintain, or even improve, their skills and proficiencies
- Ensures that they are work-ready upon completion of NS

Develop sector-specific skills frameworks and career progression pathways in collaborations with industry

- Greater credibility and validity by having sector-specific
- Industry-relevant skills required for advancements to be clearly articulated
- Guideline for hiring & progression

- Development of sector-specific skills enhance labour market mobility for MM polytechnic and ITE graduates, thus allowing them to be competitive and relevant across the sector

In our zeal to deepen technical skills and competencies, it is important that we do not inadvertently discourage individuals from pursuing higher academic qualifications. Such is antithesis to the spirit and culture of lifelong learning. The Malay/Muslim community should pursue excellence and success to the highest level possible. ASPIRE is about recognising various talents and multiple educational and career pathways and more importantly, it is about having and realising higher aspirations. The applied education pathway is one, of the many pathways to success, and the Malay/Muslim community should leverage on the learning and development opportunities provided in polytechnics and ITEs to continuously uplift the community's educational achievements. Apart from the students themselves, Malay/Muslim parents and organisations have pivotal roles to play in supporting the younger generations to maximise their potential and realise their aspirations.

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“General Scan of Employability Policies”

By RPD Team

RPD Team

Aidaroyani Adam | Sabrena Abdullah | Siti Khadijah Setyo R S | Khairun Nisa Yusni | Norshahira A Aziz | Muhammad Farouq Osman

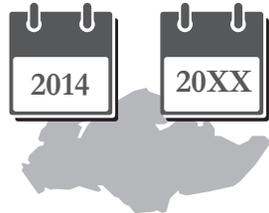
SkillsFuture Council

Following the recommendations by the ASPIRE Committee, PM Lee Hsien Loong announced at this year's National Day Rally that a tripartite council will be set up to look into the implementation of the recommendations.

The SkillsFuture Council, chaired by DPM Tharman Shanmugaratnam, aims to develop an integrated system of education, training and career progression for all Singaporeans. The council would work on three key areas:



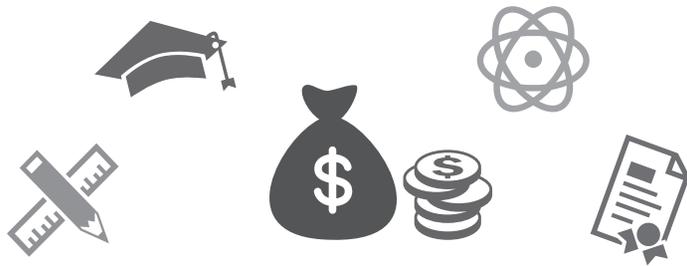
Training courses need to be kept short, bite-sized and modular to encourage attendance.



The transformation of Singapore's workforce will be a long-term effort.



Companies must invest in talent and reward workers for their mastery of skills. There should be guidelines on the kinds of skills that workers need to advance in their respective industry and careers.



A new **SkillsFuture Jubilee Fund** was also announced, which would focus on those already in the workforce, aimed at encouraging “mastery in every skill and business”.

- ◆ The fund has a target of \$30 million, with the hope for contributions from employers and unions. The Govt will also match donations to the fund dollar for dollar.

CET 2020

The new Continuing Education and Training (CET) Masterplan will support the work of the SkillsFuture Council.

The Masterplan will support efforts to restructure the economy and build a career-resilient workforce:



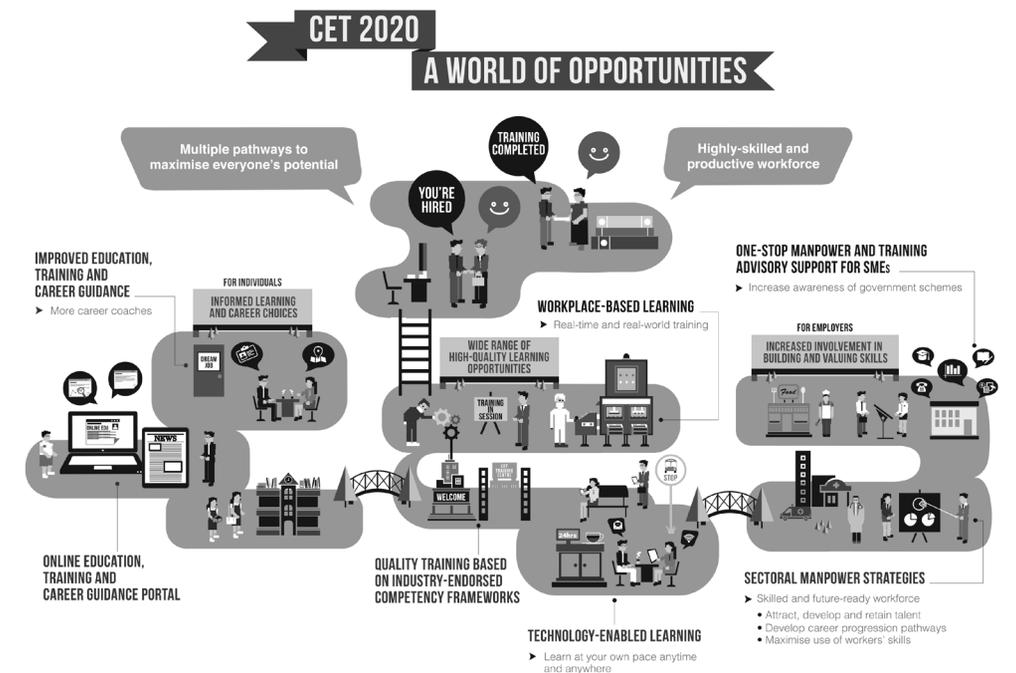
a. Build deep expertise in the Singapore workforce, with increased involvement by employers in building and valuing skills.



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Source: Workforce Development Agency (WDA)

Relevance to the Malay Muslim Community

Table: Resident Economically Active Malays by Age Group

Total	232,484	
15 - 24	40,443	Relatively young Malay workforce, indicating a large pool to possibly tap on and benefit from CET resources.
25 - 34	55,519	
35 - 44	52,043	
45 - 54	57,696	
55 - 64	23,185	
65 & Over	3,597	

Table: Resident Malay Working Persons Aged 15 & Over by Occupation

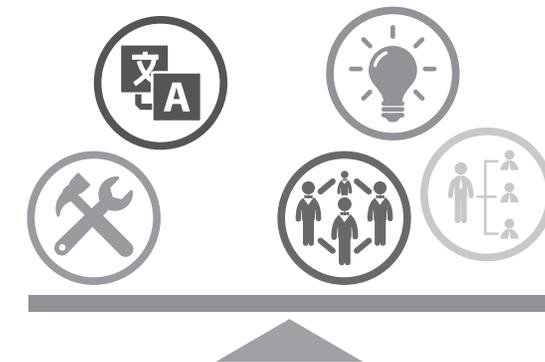
Total	219,329	
Senior Officials & Managers	5,780	Largest numbers of Malay Workers in these Occupations
Professionals	12,941	
Associate Professionals & Technicians	42,429	
Clerical Workers	38,453	
Service & Sales Workers	44,142	
Agricultural & Fishery Workers	76	
Production Craftsmen & Related Workers	16,512	
Plant & Machine Operators & Assemblers	27,297	
Cleaners, Labourers & Related Workers	24,241	
Workers not Classifiable by Occupation	7,459	

Source: 2010 Department of Statistics

Relevance to the Malay Muslim Community



As Minister of Communications and Information (MCI), as well as the Minister-In-Charge of Muslim Affairs Dr Yaacob Ibrahim observes, one of the objectives of education is to prepare students to seize economic opportunities.



Alongside efforts to equip students with hard skills like language and technology, he also emphasized on the importance of “soft skills, like creativity, management and effective networking.”

- ◆ In his March 2014 Committee of Supply (COS) speech, Dr Yaacob also announced that MENDAKI would be introducing a new initiative to equip Malay /Muslim tertiary students with universal career skills such as staff management, career planning and networking.
- ◆ MENDAKI SENSE had also recently collaborated with Temasek Cares to start a two-year mentoring programme to coach employees on “soft” skills such as leadership and management. Priority is given to those from low income families.

Relevance to the Malay Muslim Community



10,000 sq feet
facility

In Sept 2014, **MENDAKI Social Enterprise Network Singapore Pte Ltd (SENSE)**, the training arm of Yayasan MENDAKI, opened the doors to its new 10,000 sq feet facility at the Work in Style@Changi Building.

Accommodate up to 250 trainees



The new headquarters is also a CET centre, which can accommodate up to 250 trainees at any one time, more than a six-fold increase compared to its former centre in Toa Payoh. To strengthen outreach efforts, the training spaces are also open to partners like voluntary welfare organizations to rent at a subsidized rate.

In 2004, SENSE became an approved training provider under the Workforce Skills Qualification system to offer Employability Skills training programmes. As a CET centre, SENSE also provides Workplace Literacy and Numeracy programmes, as well as a Workforce Development Agency programme partner offering training under Leadership and People Management and Service Excellence.



We are prepared to invest in a place and this investment is for the community, so I think it is a signal to the community that we are here to be your partner for the rest of your life in terms of lifelong learning. Secondly, it is just to facilitate the whole lifelong learning process, with better classrooms and better facilities (in a) better location.



– *Dr Yaacob Ibrahim on the opening of
MENDAKI SENSE's new headquarters in Changi.*

“A General Scan of CPF & Housing Policies”

By RPD Team

RPD Team

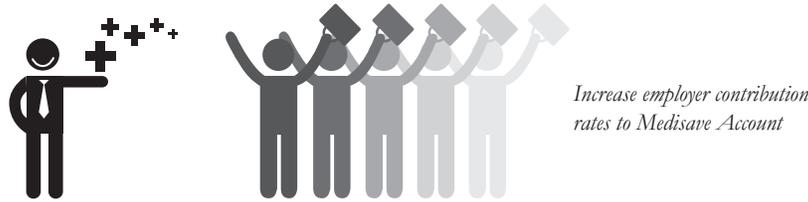
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A. Measures announced during the Ministry of Finance Budget Statement and Ministry of National Development Committee of Supply (COS) Address in Parliament in 2014:

CPF Policy



Increase in Medisave Contribution Rates



To help Singaporeans save more for healthcare needs, the Government will increase the employer contribution rates to the Medisave Account (MA) by 1 percentage point. The increase will apply to wages earned from 1 January 2015.



Self-employed persons with annual net trade income of \$18k and above

Medisave contribution rates will also be raised by 1 percentage point for self-employed persons with annual net trade income of \$18,000 and above, to align with the increase for employees. The 1 percentage point increase will apply to income earned from 1 January 2015.



Increase in CPF Contribution Rates for Older Workers

The CPF contribution rates for workers aged above 50 years, up to 65 years will be increased according to the schedule shown below. This will be on top of the 1 percentage point increase in MA contribution rates:

Increase in CPF contribution rates for older workers

Employee Age (Years)	Increase in CPF contribution rate (% of wages)		
	Contribution by Employer	Contribution by Employee	Total
Above 50 – 55	+1	+0.5	+1.5
Above 55 – 60	+0.5	-	+0.5
Above 60 – 65	+0.5	-	+0.5

The increase in employer contribution rates will be allocated to the Special Account, while the rise in employee contribution rates will be allocated to the Ordinary Account. These will apply to wages earned from 1 January 2015.



Enhancements to the Special Employment Credit (SEC) for Employers

The SEC will be enhanced for one year to provide employers who hire Singaporean workers aged above 50 and earning up to \$4,000 a month with an additional offset of up to 0.5 percent of wages.

With the enhancement, employers who hire older Singaporean workers between 1 January 2015 and 31 December 2015 will receive an SEC of up to 8.5 percent of a worker's monthly wage.

Source: CPF Board (2014)



Temporary Employment Credit (TEC) for Employers

One-year offset
0.5% of wages

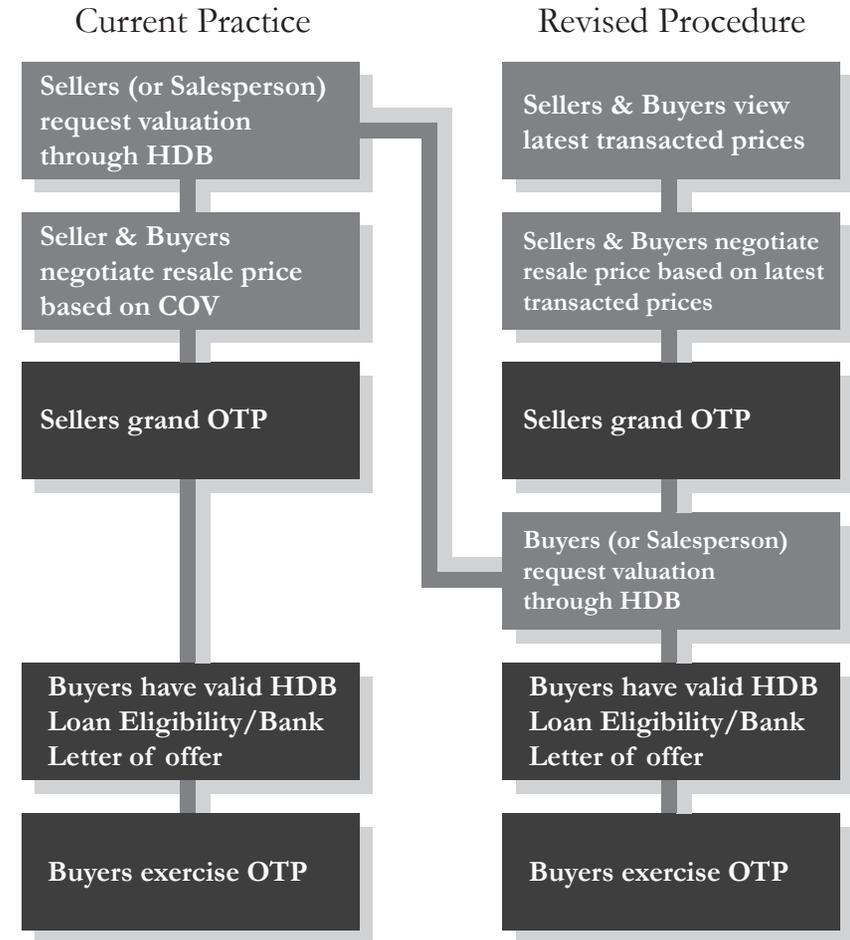


To alleviate the rise in business costs with the increase in Medisave contribution rates, employers will receive a one-year offset of 0.5% of wages for Singaporean and Permanent Resident workers up to the CPF salary ceiling of \$5,000.

With the enhancement, employers who hire older Singaporean workers between 1 January 2015 and 31 December 2015 will receive an SEC of up to 8.5 percent of a worker's monthly wage.

Housing Policy

Revised HDB Resale Procedure



HDB is to publish daily prices of resale transactions as soon as they are registered, instead of fortnightly after the resale transactions are approved. This will allow flat buyers and sellers to negotiate based on recent transaction prices and reduce the focus on Cash-Over-Valuation (COV) in negotiation.

To encourage buyers and sellers to focus on the sum total of flat price, HDB has begun to only accept valuation requests from resale flat buyers (or their appointed salesperson), after the buyers have been granted an Option to Purchase (OTP) by flat sellers.

These changes are aimed at improving the long-term stability of the resale market.

Source: Ministry of National Development (2014)



Supporting the Low-Income and Vulnerable

MND is studying ways to better support public rental tenants in progressing to homeownership, and to better provide for the housing needs of vulnerable groups, including divorcees with children. More details will be released in due course.

Existing schemes to meet the housing needs of low-income and vulnerable groups include Additional CPF Housing Grant (AHG), Special CPF Housing Grant (SHG), Step-Up CPF Housing Grant, Tenants' Priority Scheme, Assistance Scheme for Second-Timers (ASSIST) for divorced or widowed parents and Parenthood Provisional Housing Scheme (PPHS).



Helping Extended Families Live Closer

MND is studying ways to provide more help to extended families to live together or near one another. This includes building on existing schemes and exploring the need for new schemes. More details will be released in due course.

Such schemes include Married Child Priority Scheme (MCPS), Multi-Generation Priority Scheme (MGPS), Higher-tier CPF Housing Grant for eligible families and Three-Generation (3Gen) Flat.

B. Measures announced by Prime Minister Lee Hsien Loong at the 2014 National Day Rally:

Objective	Policy Announcement	Specifics	Potential Implications
Retirement Adequacy	CPF Lump Sum Withdrawals	<p>CPF members will have the option of making lump sum withdrawals from their CPF account after they retire.</p> <p>This is besides the monthly payouts workers receive from age 63 onwards using savings that they set aside at age 55. The draw-down age increases to 64 in 2015 and 65 in 2018.</p> <p>But these withdrawals will be capped (possibly at 20% of CPF savings) and cannot be excessive. More details will be released in due course.</p>	<p>There have been concerns about the financial literacy of the Malay elderly, who comprised 6.9% of the Malay/Muslim community in 2013 (seniors made up 11.7% of the citizen population in 2013) (NPTD, 2013). Such lump-sum payouts could leave Malay seniors more vulnerable to scams and pressure from family members for loans. Yet, Malays make up only 5% of attendees at many financial literacy talks held at community clubs (Suhaimi Salleh quoted in ST, 8 Sep 2014).</p> <p>Going forward, YM can identify and work with Malay/Muslim organisations, or MoneySENSE (Singapore's national financial education programme by MAS), to communicate the importance of financial literacy to all members of the community, regardless of age group: it is better to start from young. Specific to the seniors, there are tentative plans to introduce a Program Bijak Belanja module tailor-made for the elderly as part of YM-MUIS Pioneer Generation Joint Committee initiatives.</p>

Objective	Policy Announcement	Specifics	Potential Implications
			It is also important to practice prudence where CPF withdrawals are concerned. In the words of PM Lee (ST, 20 Aug 2014), "If you take out the lump sum, that means you have less left in the CPF, your monthly payments will also be less." Minister Dr Yaacob Ibrahim (ST, 5 Sep 2014) cautions that "CPF is meant for retirement. For the Haj, (it's) useful to start planning early."
Retirement Adequacy	CPF Minimum Sum	<p>This will be raised from \$155,000 to \$161,000 for those turning 55 next July. PM Lee noted that he does not see a need for further major increases.</p> <p>The PM pledged that the Government will build more flexibility into the CPF system and give CPF members more choices. An advisory panel has also been set up to study possible improvements to the existing policy, and consultations with self-help groups, among others, are underway.</p>	

Objective	Policy Announcement	Specifics	Potential Implications
Retirement Adequacy	CPF Silver Support Scheme	<p>As part of efforts to help about 10 to 20 per cent of elderly Singaporeans who do not have enough savings in their CPF account and lack other means of financial support, the Government has decided that they will get an annual bonus - named Silver Support - when they turn 65.</p> <p>The bonus payouts are in addition to other forms of Government and community support that needy elderly Singaporeans already receive. More details will be released in due course.</p>	
Retirement Adequacy	HDB Lease Buyback Scheme	<p>Introduced in 2009, the scheme gave elderly low-income home owners the option of monetising their property while continue living in their home. Owners could sell part of their flat's 99-year lease back to the Government, keeping lease for a specified number of years.</p>	<p>There is a need to explain to Malay seniors how the Scheme works for them, as well as helping them enhance their financial management knowledge.</p> <p>This is because some Malay seniors may join the Scheme without knowing that their flat will be taken back by HDB upon the end of the lease period. Such education efforts are undertaken by the YM-MUIS Pioneer Generation Joint Committee.</p>

Objective	Policy Announcement	Specifics	Potential Implications
Retirement Adequacy	HDB Lease Buyback Scheme	<p>Proceeds would be used to top-up their CPF Retirement Account, thus enabling them to receive larger monthly payouts under the CPF Life scheme. The rest of the sales proceeds would go to the seniors as a lump sum in cash.</p> <p>In 2014, changes were introduced to make the scheme more flexible:</p> <ul style="list-style-type: none"> • The scheme is extended to 4-room flats, from the previous 3-room or smaller flats. • Income ceiling to qualify is raised from S\$3,000 to S\$10,000. • For households with 2 or more owners, each owner will only need to top-up to half of the Minimum Sum in the Retirement Account, and have the option to withdraw more cash upfront. • Seniors can choose the length of lease to retain - between 15 to 35 years - depending on senior's age group. <p>HDB assures that no elderly flat owner will be left homeless if he/she outlives the lease.</p>	<p>The Government itself maintains that seniors should join the Scheme only if needed: "We will not proactively try to sell the Scheme to every elderly person out there...(instead) we will sell the message that it is (merely) an option they can exercise." (MOS Dr Muhammad Maliki Osman quoted in CNA, 4 Sep 2014)</p>

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“General Scan of Pioneer Generation Package and Healthcare Policies”

By RPD Team

RPD Team
Aidaroyani Adam | Sabrena Abdullah | Siti Khadijah Setyo R S | Khairun Nisa Yusni | Norshahira A Aziz | Muhammad Farouq Osman

Introduced in the early month of 2014 and officially announced in the Budget 2014 Speech by Deputy Minister and Finance Minister Tharman Shanmugaratnam, the Government is putting \$8 billion into the Pioneer Generation Fund as a way to thank the seniors for their contributions made in the early years of independence. The criteria for eligibility are; 65 years old or older in 2014 and a Singapore citizen before 1987. The package subsidises medical and healthcare costs for those eligible at CHAS-participated private and dental clinics. For those who are moderately to severely disabled will be entitled to receive \$1,200 annually to help with some of their daily living activities.

Nature of Initiatives

- The fund is allocated to thank the seniors for their contributions during the early years of independence and to ease their burden and worry of paying medical bills in Singapore.
- Around 450,000 Singaporeans able to benefit from the Pioneer Generation Package whom met the criteria of being 65 or older in 2014 or gained citizenship on or before 1987.

Types of Benefits

1. Outpatient Care

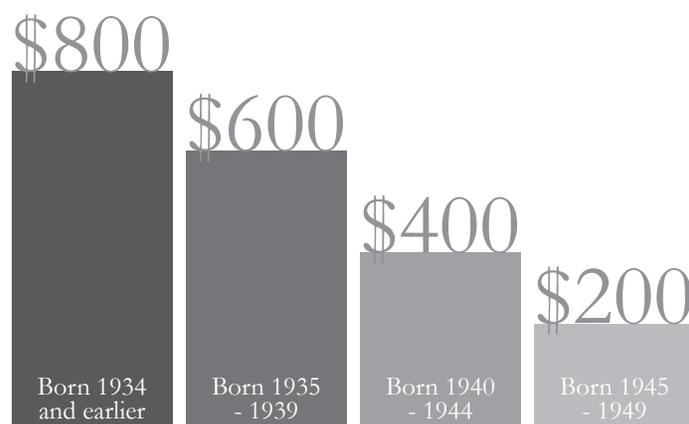
- **Additional 50% off subsidised services and medications** at polyclinics and Specialist Outpatient Clinics (SOCs).
- Cash of \$1,200 a year for those with moderate to severe functional disabilities under the Pioneer Generation **Disability Assistance Scheme**. To qualify, the Pioneers must have been assessed to permanently require assistance with at least **3 out of 6 Activities of Daily Living (ADLs)**; showering, feeding, dressing, toileting, transferring from bed to chair or vice versa or walking/moving on level surface.

Household monthly income per person	Annual value of home for households with no income	Subsidy for SOC subsidised services (From 1 Sep 2014)	Subsidy for SOC and Polyclinic subsidised medication (From 1 Jan 2015)	Subsidy for Pioneers for SOC & Polyclinic services(From 1 Sep 2014) and subsidised medication at SOC and Polyclinic (From 1 Jan 2015)
\$1,100 and below	\$13,000 and below	70%	75%	Additional 50% off the bill
\$1,101 - \$ 1,800	\$13,001 - \$ 21,000	60%		
Above \$1,800/Did not apply for higher subsidy	Above \$21,000/Did not apply for higher subsidy	50%	50%	

Source: Pioneer Generation package (2014)

2. Medisave Top-ups

- \$200 to \$800 annually for life and older cohorts will receive more



3. MediShield Life

- Support for all Pioneers' MediShield Life Premiums with special premium subsidies and Medisave top-ups.
 - Aged 80 and above in 2014: Premiums fully covered
 - Aged 65 to 79 and fully insured under MediShield today, pay half of current premiums

Age of Pioneers in 2014	Current Payables	Annual Premiums Before Subsidies	Pioneer Generation MediShield Life Subsidies	Annual Payables after Subsidies	Annual Payables after Subsidies and Medisave top-ups
65 to 79	\$540 - \$1,123	\$815 - \$1,250	40% - 55%	\$489 - \$566	About half of current premiums or less (\$0 - \$291)
80 & above	\$1,123 - \$1,190	\$1,250 - \$1,530	55% - 60%	\$566 - \$615	Full Covered (\$0)

Source: Pioneer Generation package (2014)



Healthcare and Eldercare Enhancement for Singaporeans

1. 5-years Medisave Top-up for Non-Pioneers

For Singaporeans age 55 and above in 2014 that are not eligible for Pioneer Generation Fund, will get Medisave top-up of \$100 to \$200 annually in the next five years.

Annual Value of Home as at 31 Dec 2013	Up to \$13,000	Above \$13,000 or owns more than 1 property
Singapore Citizens born in 1959 and earlier who do not enjoy Pioneer Generation benefits	\$200/year	\$100/year

2. Ministry of Health (MOH) Nursing Homes

MOH plans to operate their own nursing homes in an effort to ramp up nursing home beds from 15,600 to 17,000 by 2020. The Government is considering operating three or four nursing homes that will serve as platforms where innovations and new care models can be tested, at the same time allowing them to understand operational issues on the ground.



Implications on Malay Muslim Community (MMC)

The Pioneer Generation Package was welcomed well by many Malay Muslim Organisations. MENDAKI together with MUIS formed the Pioneer Generation Joint Committee (PGJC) chaired by the Speaker of Parliament, Mdm Halimah Yaacob to honour the Malay pioneers. Jamiyah in collaboration with the PGJC had also arranged an iftar session in July 2014 as part of creating awareness in the community and disseminating the information on PGP.

Policies Enhancement	Objective	Implications on MMC
Pioneer Generation Package (PGP)	To thank the pioneers for their contributions and sacrifices	Around 30,938 Malays age 65 and above will enjoy this subsidies
Around 450,000 Singaporeans entitled to the subsidies <ul style="list-style-type: none"> • Additional 50 per cent subsidy for Pioneers for services and medication at SOC or Polyclinics 	Provide them with medical support	Malay pioneers can enjoy the subsidies at participating clinics under Community Health Assist Scheme (CHAS) where most can be found near their places for convenience

Policies Enhancement	Objective	Implications on MMC
<p>Disability Assistance Scheme</p> <p>A cash of \$1,200 will be given annually to those who have from moderate to severe functional disabilities</p>	<p>To assist the disabled in their daily activities</p>	<p>Malay pioneers will enjoy more financial support to help defray long-term care expenses</p>
<p>Medisave Top-ups</p> <p>A lifetime grant of \$200 to \$800 to their Medisave accounts based on the birth cohorts. Those who are older will receive more</p>	<p>To support their healthcare cost during retirement</p>	<p>Out of 30,938 Malay pioneers, around 9,662 will receive \$200. 8,714 will receive \$400, 6,752 Malay pioneers will receive \$600 and around 5,810 will get \$800 in their Medisave top-ups</p>
<p>MediShield Life Subsidy</p> <p>All Pioneer Generation members will enjoy subsidies from 40% at age 65 to 60% at 90.will receive more</p>	<p>To assure that their premiums will be affordable as they grow older</p>	<p>Around 30,938 Malay elderly will be entitled to MediShield Life subsidies</p>

Source: Census of Population 2010, Statistical Release 1

Writers' Profile

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worked as an economist for the Government of Ontario in Canada, and then undertook research and long term consultancy work on poverty reduction strategies for several international non-governmental organizations in developing countries, including United Nations Children's Fund in Madagascar, CARE in Bangladesh and Save the Children in Vietnam. She then went on to undertake a PhD in Economics at the University of London, where she taught empirical analysis for economics and management for two years, prior to joining the Lee Kuan Yew School of Public Policy.

She continues to consult with various international organizations including the United Nations Development Program and she teaches on aid governance, research methods, economic development policy, poverty alleviation strategies and empirical analysis for public policy. Her current research focuses on aid governance in Bhutan, Nepal, Indonesia and Vietnam, comparing policies to alleviate poverty and reduce inequalities, Bhutan's development based on Gross National Happiness and the development policy lessons from the Post-Tsunami reconstruction in Aceh, Indonesia.

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Muhammad Farouq Osman

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Sabrena Abdullah

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Equipped with a first double-major degree in Business and Media Studies and coupled with a deep passion in youth development and psychological studies, Sabrena pursued her Masters of Arts under a full scholarship at the Nanyang Technological University in 2010, where she read deeper into the field of Psychological Studies. Her research interests lie in the areas of community mental wellness, leaning towards establishing 'systemic therapeutic relationships' among youths and the community.

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