2018

MENDAKI
Policy Digest

Yayasan
MENDAKI

MENDAKI
Policy Digest 2018

CEO's
Foreword

Since 2001, the MENDAKI Policy Digest has been enriching minds by providing incisive analyses of educational and socioeconomic issues affecting Singapore's Malay/Muslim community. In many ways, the Digest represents the voice of the community, helping to put forward Malay/Muslim perspectives against the backdrop of the broader national policy discourse. By featuring various think pieces and research papers from academics and practitioners, as well as environmental scans of various policy areas ranging from education and employability to family and health, the Digest promotes a culture of knowledge sharing within the community, and contributes to the Singapore Public Service's evidence-based policy agenda.

The theme for MENDAKI Policy Digest 2018 is **'Keeping the Singapore Dream Alive: A Reality Check.'** Indeed, these past few months have witnessed renewed debate about mitigating inequality and boosting social mobility in Singapore. It started in December last year, when the Institute of Policy Studies (IPS) released the findings of its social capital study, which revealed that there is a clear class divide in Singapore. The research found that Singaporeans who live in private housing and attend elite schools are very much less likely to have social ties with their fellow countrymen in public housing and from non-elite schools. This is an issue which the government has taken notice: at the Opening of Parliament in May 2018, President Halimah Yacob warned that inequality should not be allowed to tear at our social compact, and that Singapore "must tackle inequality, particularly the increasingly dissimilar starting points of children from different family backgrounds, before the problem becomes entrenched in our society."

MENDAKI has always been part of national efforts to tackle inequality, particularly in helping to level the educational playing field. As a component member of the M³ framework – with the other two organisations being the Islamic Religious Council of Singapore (MUIS) and the People's Association Malay Activity Executive Committees Council (MESRA) – MENDAKI spearheads the KelasMateMatika@CC (KMM) programme, which aims to boost numeracy skills among Malay/Muslim preschool children from needy families. Indeed, more than just building foundation in mathematics, KMM is meant to equalise access to quality preschool programmes. In the coming years, we plan to expand the programme and recruit more educators, so as to benefit an even greater number of families. I hope the MENDAKI Policy Digest can act as a springboard for more of such ideas to help disadvantaged families in our midst.

Finally, I would like to take this opportunity to express my appreciation to all contributors for their effort and time towards this publication. Special mention goes to Minister-in-charge of Muslim Affairs Mr Masagos Zulkifli and Senior Minister of State Dr Mohamad Maliki Osman for granting permission to reprint their musings on this theme. I am confident that the MENDAKI Policy Digest will continue to serve as an authoritative reference for all stakeholders as we journey together to become, as Mr Masagos envisions, a Community that Soars.

Rahayu Buang
Chief Executive Officer
Yayasan MENDAKI

Editor's
Note

I remember watching a Channel NewsAsia documentary – called 'Regardless of Class' – a few months ago which featured, among others, a group of students in conversation about how they see class differences. Sitting among youths from different social backgrounds were Nadiy and Sufa, two Malay Normal (Technical) stream students. One scene was particularly striking: both of them were left at a loss for words when a fellow conversant – a student from the elite Integrated Programme stream – doubted their ability to study in a mixed-ability environment, asserting that "...if the students feel as if they can't cope…they just give up completely." As Singaporeans, we feel for the two boys. But the question is, what more can we do to assist students like them, and help narrow the social divide?

Such students and their families have been at the centre of MENDAKI's mission. From programmes like the MENDAKI Tuition Scheme (MTS) – which not only features extra tuition classes but socioemotional mentoring for students – to support networks for families and various educational subsidies, MENDAKI has always been committed to walk the educational journey with Malay/Muslim families and help boost social mobility in our community. This year, we have been focusing on improving the last-mile delivery of services and, with the advent of the M³ partnership with the Islamic Religious Council of Singapore (MUIS) and the People's Association Malay Activity Executive Committees Council (MESRA), we are confident we can reach even more families in need.

MENDAKI welcomes ideas on how to further assist our low-income Malay/Muslim families. In fact, the MENDAKI Policy Digest aims to catalyse more of such conversations. This year's edition of the Digest includes articles on topics ranging from the government's social assistance philosophy and educational and skills pathways, to possible policy tools to level the educational playing field and youth mentoring. There is also an article about strengthening our Malay/Muslim Organisations (MMOs) by getting them to more actively harness technological tools. Indeed, empowering Malay/Muslim families requires everyone's contribution, and MENDAKI Policy Digest 2018 reflects this ethos. I thank all contributors and a special mention to our peer reviewer, Dr Mustafa Izzuddin, for their thought-provoking submissions and review.

Finally, I would like to take this opportunity to thank MENDAKI Chairman Minister Mr Masagos Zulkifli and MENDAKI CEO Mdm Rahayu Buang for all their guidance and support in making this publication a success.

Sabrena Abdullah
Editor

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**Keeping the Singapore
Dream Alive:**
A Reality Check

A Community that Soars[1]

by Masagos Zulkifli Masagos Mohamad

Abstract

In order to forge a successful Singapore Malay/Muslim community, we need to nurture strong families, pursue lifelong learning, actively contribute to society, and remain united as one people. The solution to our community's challenges lies in the collaborative efforts of our key community institutions – MUIS, MENDAKI and MESRA – or M³ in short. This partnership is further strengthened by the network of Malay/Muslim organisations. Moving forward, the M³ will be the main focal point of collaboration with other community organisations. This will improve support for the community, allowing it to be more integrated and sustained.

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[1]This is an abridged text of the speech given by the author at the Minister's Hari Raya Get-Together on 28 June 2018 at One Farrer Hotel & Spa in Singapore.

Introduction

Our Malay/Muslim community has shared in the fruits of Singapore's progress since independence, because we have all strived hard together. Nearly 40 percent of Malays have post-secondary or higher qualifications, compared to 31 percent 8 years ago[2]. Better education has opened up better employment opportunities. A higher proportion of Malays are working as professionals, managers, executives and technicians, or PMETs. Malay households are also financially stronger – nearly 90 percent of them own their homes, and the majority live in 4-room or higher-end housing in Singapore.

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We can be very proud, because many in our community who have achieved a measure of success, have also come forward to help those in need. I believe that success is not only about getting to the top. I believe that success is about overcoming struggles that come our way, leading a dignified life, and always giving back to society. I believe too that success in life is not solely due to our own strengths, but because everyone cared for each other in good times and bad. It takes a village, not just to raise a child, but for the whole village to do well.

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I returned from Germany last week on an A380 jet plane. As an engineer, I understand how jet planes are able to fly. Even so, I am still amazed every time I see a jet plane take off and land. It seems impossible that a jet plane made of 600 tonnes of metal alloy, weighing the same as 100 elephants, can fly. In fact, the Quran asks us to think about the wonder of flight by observing the birds. Chapter 67, verse 19 of the Quran says: "Have they not seen the birds above them expanding (their wings) and contracting (them)? What is it that lifts them save the Beneficent Allah? Surely He sees everything."

As it turns out, flight depends on very basic principles. For something to fly, we must know how to manage four forces – such that thrust overcomes drag, and lift overcomes gravity. To me, this is an example of how beneficence is bestowed upon us, whereby something seemingly complex can be easily explained if we understand the basic principles behind them. Only by understanding and managing these four forces can a heavy piece of metal alloy fly, along with its passengers and cargo!

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[2]This is according to the 2015 General Household Survey.

A key factor in generating the lift needed for a jet plane to fly when thrust is applied, is the shape of its wings – or what is called 'aerofoil design'. The same applies to the Singapore Malay/Muslim community. If we understand what is needed to shape our community, I am certain we can soar high and far.

If we want to solve problems in our community, we must begin with the end in mind. The shape, or characteristics of our community will determine whether we soar, thrusted forward by education and a strong economy, regardless of life's challenges. Without the right shape, we will plummet to the ground.

We can learn from history, from what transformed the Arab desert community until it shook the Persian and Roman empires, and brought Renaissance to Europe. So what are the characteristics we need in order to fly together?

Strong Families for a Strong Start

First, we need to nurture strong families. Our focus here has often been on families at-risk. However, it is important that we, in our approach and paradigm, do not regard them as victims that need saving, but as potential leaders. Therefore, we should not only help them get through their daily struggles, but also support them in building and growing their family assets – no matter how small – as soon as they start their families. Our efforts require a very different approach from only giving them handouts.

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Lifelong Learning

Second, if parents are too busy making ends meet to pursue self-improvement, they should be supported so that their children have access to quality education. Strong families understand that education is key to social mobility and building their family assets. This starts with an emphasis on early childhood education, and ensuring that their children's development is supported throughout. We also need to support these families by encouraging them to take up skills upgrading and pursue lifelong learning. Those with potential should be given career guidance or mentorship from industry professionals in order to expand their networks, hone their skills, and seize opportunities for growth. In short, this spirit of lifelong learning is the second characteristic our community needs to build together.

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> **Strong families understand that education is key to social mobility and building their family assets**

Actively Contributing Citizens

The third characteristic we want is for us as citizens, especially the successful among us, to actively contribute to our community and our nation. Let us roll up our sleeves and help those in need. Our community is strong when everyone stands shoulder-to-shoulder as equals. Today, many of us are involved in administrative capacities in mosques and Malay/Muslim organisations. I am pleased that our established professionals have already started collaboration with the People's Association Malay Activity Executive Committees Council (MESRA) to better serve our community. I call upon us to continue serving the community.

Caring and Cohesive Community

Outstanding individuals will not make an outstanding community if we are not united – even if each one of them contributes their help. This is why the fourth characteristic is a community that is not only caring, but united. In May, I had the honour of meeting the Grand Imam of Al-Azhar, His Eminence Dr Ahmed Al Tayyeb, when he visited Singapore. Drawing from the Quran and the Hadiths of the Prophet, His Eminence said that Islam requires Muslims to treat all people, Muslims and non-Muslims alike, with kindness and justice. His Eminence also advised on the importance of Muslims integrating well within diverse societies like Singapore – adhering to our faith, while being active members in society who respect other religions, beliefs and cultures.

If we are advised to stand united with our non-Muslim friends, the onus to do so within our own community is even greater. Unity is an important characteristic for our community to progress together. Let us not allow our egos, dissatisfaction and anger to cause us to argue amongst ourselves. We may feel that our way is the only right way, and teach our children not to interact with those who do not share our views. Beware of such negative influences that seek to divide us, because this will be our weakness and downfall. Let us side with the call for unity, because those who wish for unity are those who know humility, how to compromise, and respect diversity. This is one of the traits of Malays, like paddy – the riper it gets, the more it bows. The four great scholars of the schools of thought of Islamic jurisprudence also respected one another despite their differences of opinion. This has allowed their followers to live peacefully with one another for centuries.

M³ Framework

Our unity must be reflected in the cooperation between our key community institutions – the Islamic Religious Council of Singapore (MUIS), MENDAKI and MESRA – or M³ in short. Previously, I had referred to this cooperation as 3M. Because 3M is already widely used, I shall refer to their collaboration as M³, signifying their synergy. If our community is a jet plane, then M³ is its pilot. I am pleased that M³ has already explored various opportunities to work together, utilising

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their unique strengths to improve their respective programmes. Allow me to highlight some examples of these low-hanging fruits.

Project Positive – a pilot initiative by MENDAKI organised this past Ramadan – promotes skills upgrading and lifelong learning for low-income families. By offering courses such as handyman, bread making and sewing courses, participants are given opportunities to learn basic skills that can benefit their family and allow them to earn a little extra for their family income. Participants of Project Positive attended these courses through the use of their SkillsFuture Credits and funds raised through community giving. Project Positive has helped uplift lives, and the M³ collaboration can grow its impact. While MENDAKI provides upgrading opportunities to parents; MESRA, through its grassroots network, would engage the children through initiatives such as the People's Association (PA) Passion Children's Football Programme. This will help to inculcate positive values such as teamwork and resilience in the children. The skills upgrading courses for the parents can also be made available through the SHIOK Series, an initiative launched by MESRA in January 2018. In addition, MUIS can provide support through zakat if need be, and religious education at the mosques.

The second example is zakat. In fostering a caring society, zakat, as one of the five pillars of Islam, is very important. Every year, MUIS administers zakat financial assistance to about 4,000 Muslim households. I am glad that zakat collection has gone up in the last few years from $22.8 million in 2010 to $44.2 million in 2017, or double, as this showcases the growing affluence and strong community spirit of giving. With this larger amount, MUIS has been entrusted to do even more. This Ramadan, MUIS raised the Per Capita Income, or PCI eligibility criterion for zakat financial assistance from $350 to $400. Because of our community's compassion, 700 more needy families are now expected to benefit from zakat financial assistance.

Beyond connecting those in need to national assistance schemes, MUIS is working with MESRA to encourage them to tap on other national programmes. MUIS has also worked closely with the Ministry of Social and Family Development (MSF) to enhance awareness and strengthened the referral process for zakat beneficiaries who require financial assistance to the Social Service Offices (SSOs).

Thirdly, MESRA plays an important role in reaching out to other communities to increase understanding of Islam and our culture, and also our community's understanding of others. For example, MESRA works with mosques to organise iftars where non-Muslims are also invited. A number of Malay Activity Executive Committees (MAECs), which come under the purview of MESRA, also distribute porridge to both Muslim and non-Muslim residents. I am proud of these activities which involve volunteers from all walks of life, including those from Hua Yuan Association, Indian Institute of Technology Alumni Association Singapore and Bijhar Association.

However, MESRA cannot rest on its laurels. MESRA can be a bridge that brings together mosque activists so that they can also take part in the festivities of other communities. This will further strengthen interfaith and multiracial relations. MESRA can also involve them in grassroots activities outside the mosque, so that they can put the spirit of rahmah, or mercy, in practice, regardless of race and religion, as encouraged by His Eminence the Grand Imam of Al-Azhar.

There is much more that MESRA can achieve if it works together with other partners, especially MUIS and MENDAKI. The Malay/Muslim political office holders will work more closely with M³ so that it can be better coordinated alongside government initiatives to address our community's needs.

Whole-of-Community Approach

Our community has made remarkable progress, but we have much more to do. Like our community, others have also improved over time. In education, for instance, while 40 percent of Malays have post-secondary or higher qualifications, Chinese and Indians have registered 51 percent and 63 percent respectively. We must do better. The world of tomorrow will be one that is very different, because the sweeping transformations disrupting our economy will wipe out many existing jobs on the one hand, but also create many new ones on the other. We can do better, and we will, if everyone in our community continues to apply the same can-do spirit, diligence and drive that have spurred our community forward all these years.

It is not only the bread-and-butter issues that we must address. Our Muslim community must also overcome the threats to our socio-religious life. There are insidious ideologies that erode our culture and values, and threaten our way of life. This is a battle for hearts and minds, and if we falter, our community and wider society will fracture. We need everyone in our community – the parents, our youth and seniors, those in our workplaces, our students, and our asatizahs (religious teachers) – to stand united.

The solution to our community's challenges lies in the collaborative efforts of M³, which is further strengthened by the network of Malay/Muslim organisations. Over the past few years, I have had the opportunity of visiting and getting to know these organisations. They have long supported progress for the whole community – for example, supporting our children in education and helping the needy so that they are not left behind. Our community organisations do important work. For example, Jamiyah, Pertapis and Muhammadiyah run welfare homes for the vulnerable. The Singapore Muslim Women's Association (PPIS) and the Association of Muslim Professionals (AMP) play important roles in supporting families, including providing marriage counselling programmes for divorcing couples, and marriage preparation programmes for early marriages and re-marriages. My team and I will continue to support your efforts.

Moving forward, the M³ will be the main focal point of collaboration with other community organisations. This will improve support for the community, allowing the support to be more integrated and sustained. This vision must become an integral part of our culture. Then, not only will our community organisations be stronger, but also more importantly, we will become exceptional as a community. As a first step towards harnessing greater synergy, we aim to set up a joint office run by MUIS and MENDAKI at Wisma Geylang Serai by the end of 2018.

Our community still holds on to the gotong-royong spirit. Our spirit of excellence is clear for all to see, with many ready to come forward, including professionals and Malay/Muslim organisations. I hope that many more will do so to support M³. A renown scholar, Sheikh Abdul Qadir Al Jilani, said: "A morsel in the belly of a starving person is better than the building of a thousand mosques, and even better than the clothing of the Ka'baa with embroidery and better than standing and bowing to God all night long…and better than fasting the whole year in the heat. When flour comes down into the belly of the starving, it has a light that emanates like the bright sunlight. Happy is the one who feeds the starving."

A very short yet pointed khutbah. If only by giving a morsel to the hungry, we can attain such rewards, what more if we help the needy to be independent and then help others too. Perhaps, they too can one day purchase a plane ticket and take flight, to wherever they wish, whenever they want. These aerofoil characteristics of building a community – strong families, lifelong learning, caring and cohesive society, and actively contributing citizens – give wings to our community, so that we can soar high as citizens of Singapore, and on the world stage.

This is What Helping Families Looks Like[1]

by Dr Mohamad Maliki Osman

Abstract

There are extensive healthcare and childcare subsidies available to the poor and, particularly, mothers in low-income households, including those who are not working. In making conclusions about the poor in Singapore, we need to be careful about using some particular cases or groups to generalise about the poor, the system, and the outcomes. We should also draw lessons from the many inspiring households who got back on their feet because they took ownership of their problems, worked hard, and made good use of the help they received.

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[1]A version of this article first appeared under the same title in The Straits Times on 27 June 2018.

Introduction

When I was an undergraduate in social work three decades ago, I learnt that welfare to the poor is a temporary safety net: it is to help individuals get back on their feet.

This lesson resonated with me. Growing up, my family diet was often rice and soya sauce. Clothes and books were handed down from older to younger siblings. My bed was a straw mat in the corridor, because our one-room rental flat was too small for all of us.

Like many families back then, we struggled. But my father, a blue-collar worker who raised nine children, taught me the values of self-reliance, hard work and family support. "There is no shortcut to success – just work hard," he would remind us.

My experience was not unique. Many of my contemporaries, now well-established in their careers, grew up in similarly challenging situations. For example, Professor David Chan of Singapore Management University lived in a rental one-room HDB flat in Bukit Merah with his parents and three siblings for the first 30 years of his life. He had to work full-time for several years to save up to pay for his subsequent university education.

Many of us grew up experiencing many years of being poor, but we also went through the journey of improving our lives with determination and hard work. So we can see things from the perspective of those who are not well off, and also know it is possible to improve one's life in Singapore. This became even clearer to me after I graduated as a social worker and later became a Member of Parliament, as I worked almost daily with families in need of different kinds of help.

But times have changed, and there is a real difference between my growing-up years and now. Today, families in rental flats receive much more help. Financial assistance, food rations, spring cleaning and home painting, changing to energy-saving light bulbs, free tuition for their children, and many other kinds of help are readily available and regularly offered by organisations and individuals alike.

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Despite the extensive help extended, some commentators claim that the poor in Singapore, especially those living in rental flats, have severe unmet needs, and are being neglected.

They say the poor are struggling because help often comes with onerous conditions; that parents do not go to work because they cannot find suitable childcare arrangements, and that they do not qualify for childcare subsidies because they are not working.

But the facts disprove these claims. There are extensive healthcare and childcare subsidies available to mothers in low-income households, including those who are not working.

Low-income households are entitled to subsidies and can pay as little as $5 a month for full-day childcare service. This low monthly fee makes childcare services entirely affordable even for the poorest, provided the parents are willing to make adjustments and take up full-time jobs, like many other low-income parents in Singapore.

Taxpayers' money should not just be given away, even to the needy, without expecting the recipients to help themselves. Social workers working with low-income households on a daily basis (sometimes for many years) have a good understanding of the difficulties they face, and the challenges in helping them. Many have learnt that imposing certain conditions on the families receiving subsidies does help them structure their lives, a necessary first step in progressing towards a better life.

The relevant point here is this: In making conclusions about the poor in Singapore, we need to be careful about using some particular cases or groups to generalise about the poor, the system, and the outcomes. We need to look at the facts and understand the situations. We should also draw lessons from the many inspiring households who got back on their feet because they took ownership of their problems, worked hard, and made good use of the help they received.

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So what is really going on regarding helping low-income families living in rental flats? Let me illustrate with a real-life project we have undertaken over several years.

'Homeless' and Rental Flat Dwellers

The rental flat dwellers I am referring to were previously homeowners. They had sold their flats for various reasons and used up the cash proceeds. They then lived with family or friends, or rented rooms in the open market, and when they outstayed the goodwill of friends and family or funds ran out, they ended up at the beach and parks.

They all asked for a subsidised rental flat, although most did not qualify. So as a temporary measure, the Government gave them a roof over their heads under the Interim Rental Housing (IRH) scheme. It is interim because the social workers need time to work with them on their more complex underlying problems and get them ready to sustain more permanent housing arrangements.

Clearly, these families were undergoing tough times. We empathised with them and mobilised community resources to help them – financial assistance, nightly homework supervision for their children by residents in the neighbourhood, employment assistance,

parenting support, counselling, befriending, and so on. In five years, we helped 1,180 families through the IRH programme. Of these, 84 per cent were former homeowners, and almost two-thirds (64 per cent) had received more than $100,000 in proceeds from the sale of their last flat. This means that they previously had jobs to pay for their mortgages, and they had the potential to own a flat again. For those out of jobs, we helped them get jobs again. We helped place their children in childcare centres with large subsidies to enable the parents to work. Work was the first condition because with work, they could get a loan to purchase a home again.

The helping process has not been easy. Some families, with the parents and adult children all not working, would get upset when the issue of jobs was discussed. Some were unhappy when social workers asked how much they spent on non-essentials. What struck the social workers was that in some families, the young children asked our social workers why their parents could not give them pocket money when they could purchase cigarettes and alcohol.

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Sadly, some families became verbally abusive and threatened the social workers when the help rendered did not meet their expectations. But the social workers persevered. The outcome was clearly positive – almost half of the families managed to purchase new homes, and moved into them, feeling proud that they were homeowners again.

Our experience with the IRH programme is not unique. All over Singapore, there are many examples of communities coming together to help those in need. Preventive programmes include Kids 0-3 by KK Women's and Children's Hospital and its community partners. This particular programme helps poor and vulnerable young, pregnant women until the children reach three years of age so as to give these children a strong start in life.

From my experience of over 25 years, I have found that different families respond to similar life circumstances differently, producing different outcomes, even when they are offered the same help. What distinguishes those families who make it is their willingness to improve their life conditions.

Families living in rental flats elsewhere have the same potential to improve their lives, including those interviewed by Associate Professor Teo You Yenn who is the author of the 2018 book This Is What Inequality Looks Like. She concluded from her research that families became or remained poor because our systems disadvantaged them. I disagree with this finding. I believe that, like other families in Singapore, these research respondents also have hopes and dreams, and they too appreciate the value of work, can acquire self-confidence and self-reliance and achieve their aspirations. What they need is the right

kind of structured help and intervention. Help which comes with a trusting relationship, respecting and giving them self-confidence and hope, and which makes them realise that they have to do their part. This is what the social workers, the Government and society have been doing, and will continue to do and do better.

What Helping Families Means

One fundamental issue in helping the poor is the definition of basic needs. Most will agree that poverty is absolute when one lacks access to shelter, clean running water, electricity, food, healthcare services, and affordable education. These are accepted internationally as basic needs. In Singapore, these basic needs are met for nearly everyone, including most of those living in rental flats.

The fact is that many, nearly 50 per cent of rental flat tenants, did have their own bigger (subsidised) flats, but had sold them and used up the cash proceeds. This means that while they may be down today, they were up yesterday and can certainly be up again tomorrow. If we attribute the cause of their being poor to the system, we should note that the same system that disadvantaged them today advantaged them yesterday. Simply put, the system has not disadvantaged them.

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As part of the continuous effort to help families, the Fresh Start programme was introduced last year by the Housing and Development Board (HDB) to help rental flat tenants who previously owned flats to own their homes again. We provide social support and grants to guide and incentivise these families, giving them hope. There are however conditions to be met, as conditions help families make progress, and ensure taxpayers' money is spent effectively and responsibly to help the poor.

We have far fewer poor families in Singapore today than in the past, and they are receiving help in an ecosystem that works reasonably well by any standard. We need to continue improving the system and make sure all families in real need receive adequate help. Equally important, we need to understand these families' actual circumstances over time. This understanding starts with objective facts and accurate descriptions. The underlying philosophy of Singapore's approach is helping these families get on their feet, which involves providing resources and developing their sense of responsibility and resolve. This is what helping families is all about.

Reimagining the MMO Sector:

Harnessing the Potential of Technology

by Alwi Abdul Hafiz

Abstract

Malay/Muslim Organisations (MMOs) have been adopting technology, mostly in the form of IT productivity tools, in their operations. However, it could be useful to imagine how technology can be further harnessed to make a real difference to both service providers and their intended beneficiaries, in areas such as fund raising, volunteer management, employment matching and education. MMOs can come together and benefit from a single technological platform which would enable them to do bigger, more transformative things.

Trends and Challenges

In his concluding speech at the Budget 2018 presentation, Finance Minister Mr Heng Swee Keat stated that the most critical challenge facing Singapore is economic transformation. While the country prepares itself by pushing the implementation of Industry Transformation Maps (ITMs), it is recognized that a vital element of this is the ability of the Singapore workforce to upskill and reskill to adapt to these changes. Another is the expectation that Singapore will continue to keep its economy open to foreign workers to complement its workforce. Unfortunately, it is quite likely that there will be groups which will be affected by these changes despite concerted efforts to soften the impact.

Technology is one of the certain drivers of the future economy, and likely, a disruptive one. While the pervasive adoption and exploitation of technology will impact some groups, in terms of job displacement or redundancy for example, there are also immense possibilities for technology to be harnessed to help the vulnerable in society.

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To be sure, the voluntary sector, including Malay/Muslim Organisations (MMOs), have been adopting technology, mostly in the form of IT productivity tools, in their operations. This will continue, but perhaps it could be useful to start imagining how else technology can make a real difference to both service providers and their intended beneficiaries.

The Possibilities

Overcoming resource limitations through common platforms
Fund raising is necessarily one of the major preoccupations of MMOs and it remains a key challenge for some, if not most, of them. Data suggests that this is not because of a lack of willingness of Singaporeans to give to charitable causes. According to Budget 2018, total donations grew from $2b in 2011 to $2.7b in 2015. In the 2017 World Giving Index report, Singapore was ranked 30th out of 139 nations polled, and a notable 12th place in terms of giving money.

Online giving platforms like Giving.Sg and Give.asia have gained traction rapidly. Part of the reason, as stated by Mr Andy Sim, director of digital innovation at the National Volunteer and Philanthropy Centre (NVPC) is that "technology has enabled us to transform the traditional transactional relationship to something that is more meaningful as donors can now track their own giving journey at a glance…This helps build an affinity and attachment to causes they support."

A survey on why people donate conducted by the Charities Aid Foundation confirms what seems quite intuitive – that almost every donor interviewed identified with a specific cause they felt passionate about, and, for 75% of people, this was the key influence behind their giving.

Online charitable crowdfunding platforms have also emerged, and many have been successful. Some, like Skolafund – which connects donors to students and researchers who require funds for study or research expenses – are highly focused while others take traditional practices of discretionary charitable giving and provide a higher level of transparency into how the funds are managed and distributed.

The above gives us a reason to imagine a possible state where no worthy cause goes unfunded and charitable donations collected are effectively and efficiently channelled to enable this.

Picture a common platform where MMOs are able to describe their projects and appeal for donations to support them. Donors are able to select causes they are passionate about and channel their donations easily to such MMOs. Discretionary donors are able to see what campaigns are available and pick those they believe are most worthy to support. Management of all donations is transparent, raising the confidence of donors and increasing the level of accountability of receiving organisations. Unspecified or discretionary donations are channelled to general funds, which can then be directed to underfunded causes. Other sources of funds – for example government or community programs like the existing Malay/Muslim Community Development Fund (MMCDF) – could also be channelled into this common funding platform.

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Of course, platforms offering similar features – like Giving.Sg – exist today, and one option is to encourage MMOs to tap on them, which some already do. However, there could be advantages in having an "MMO" version of the platform, or possibly to create an "MMO instance" within an existing platform. Bringing MMOs onboard such a platform will have to include assistance on how to portray causes in a manner which would be more appealing – possibly including templates and other aids, and procedures for proper accountability. This way, outreach in getting the fundraising concept embraced by donors and the community at large could be easier to execute.

The 2015 Suara Musyawarah Committee report found that besides funding, many MMOs highlighted that their programmes often face a lack of specific expertise. The Committee also noted that there is a sense that coordination and cooperation among MMOs are absent or lacking, and that there is some level of duplication in their programs. Another finding was that many of the people who were potential beneficiaries were not aware of existing programmes offered by various groups including MMOs, and that those most in need of assistance do not have easy access to information on help available.

Meanwhile, there is a sense that there is a significant pool of potential volunteers, some with specific skills or expertise, who have the desire and intention to offer their services, but are unsure of how to do so. There are likely others who would like to offer their contributions and expertise based on their availability, but are not aware of any reliable mechanism to match these with the needs of service providers.

As with the funding platform, there are existing platforms for volunteering (SGCares, The Volunteer Switchboard etc.) but it may be worth exploring the specific needs and opportunities relating to the MMO sector. A single platform where MMOs describe their services, projects and requirements, where potential beneficiaries (in some cases with the help of social workers) can seek specific assistance and where potential volunteers can explore opportunities to contribute should be considered.

The common thread in the above examples is the application of the commercial online marketplace concept to the social service / voluntary sector. This concept is relatively mature in the commercial space. Besides matching supply and demand more efficiently and effectively, they have evolved rapidly to incorporate technologies like data analytics, machine learning and artificial intelligence to do more.

It can be expected that once these platforms are established in the social / voluntary services space, similar opportunities will emerge. Examples of the latter include predictive assessment of needs and outcomes and proactive recommendations for intervention strategies, based on trends and other data collected. Perhaps this is where the possibilities for a truly significant transformation lie.

The above suggests that such platforms need to be actively managed. There would be questions like funding and governance, including ensuring that privacy and potentially sensitive information are well protected. This implies that either the initiatives and resultant platforms are provided and managed by an umbrella organization like Majlis Pusat or MENDAKI, or outsourced and entrusted to a particular entity with an agreed mechanism for oversight.

Enabling empowerment
Another interesting observation made by the Suara Musyawarah Committee in its conversations with some of the more vulnerable groups in the community is that people

who are facing hard times generally prefer assistance to get back on their feet rather than mere handouts.

Employment remains the primary source of income for most Singaporeans. The gig economy, while offering some level of disruption, is not expected to change the current situation dramatically, at least for the foreseeable future. Typically, help extended to those who have lost their means of income is in the form of skills training, retraining and/or job-matching. Essentially, the focus rightfully is providing the means to empower individuals and help them get back on their feet. This would remain important of course, and there are significant possibilities in harnessing technologies to improve the effectiveness of current schemes.

MENDAKI SENSE is one of the various organizations which provide both skills training and job-matching services. Job-matching fairs complement information sharing platforms and provide opportunities for in-depth and personal interaction for both employers and job seekers. To make the process even more efficient, perhaps technology can be deployed to maximize the likelihood that information on available opportunities actually reach the groups of people who are (1) most likely to need this information (current and potential job-seekers), (2) most likely to be able to fulfill the specific requirements for the jobs available and (3) those who could potentially fulfill the requirements with additional training. Data could be captured throughout all engagements, including successful and unsuccessful matches and the reasons behind each case, and how long matched job seekers stay in the job, for example. These could then be used to gain deeper insights to further improve the success rates of such schemes.

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Another possible innovation could be to go beyond job matching and explore the potential of using technology to help people monetize their skills more easily and effectively. This could target not only people who do not have permanent or secure employment, but also people who, for various reasons, choose not to be employed in the traditional sense but have valuable skills which could be monetized. Homemakers and retirees are examples of the latter. A platform matching service buyers to potential providers might be relatively easy to build technically, but there are many operational matters which need to be explored and resolved. Just as in the above example, such platforms need to be actively managed

to ensure that they successfully serve the intended purpose and also to ensure proper administration and governance. Valuable data could be collected in the process, which would then be fed back into the system and thereby continuously improving it, as well as be analyzed for other purposes.

Improving outcomes in education
The aforementioned are examples of application of technology to relatively broad areas. There would be numerous possibilities where specific technologies can be applied to either solve persistent or emerging challenges, or to help capitalize on opportunities

The MENDAKI Tuition Scheme (MTS) provides affordable or highly subsidized tuition classes for a large number of Malay/Muslim students. While technology has been deployed in the administration of the scheme, the classes themselves can benefit from further use of technological tools. For example, it is possible to redesign the scheme where diagnostics are obtained for every concept/topic per subject per student, even while maintaining similar numbers of students per class. Personalized intervention strategies are then formulated and tutors act as facilitators to implement them, possibly working together with teachers from the respective students' schools. These are achieved by getting students to do exercises electronically, and recording not only their responses but also other factors like level of confidence. The questions are carefully crafted to assess the level of understanding of a particular concept with the sequence and pattern of questions dependent on each response, all driven by intelligence built into a platform which itself learns based on the responses of all the users – thus designed to become more accurate over time.

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The intended result is that the MTS sessions are transformed to highly personalized sessions designed to help students self-diagnose and assess their learning process, and to reinforce key concepts such that students are better able to follow the actual lessons conducted in school. Besides improving learning outcomes in school, the process develops the students' abilities in self-assessment, which is an important life skill.

As in the previous examples, such systems allow data to be collected continuously. The data can then be analyzed, organized and used to inform decision-making and improve outcomes.

Making better decisions
Singapore's education system has been dynamic and responsive to changing demands and developments, to the extent that parents sometimes feel a little lost when trying to navigate

the numerous possibilities and pathways for their children. Curriculum and pedagogy are updated continuously. Even fundamental school components like the value of closed-book examinations and the effectiveness of teacher-directed lessons are constantly challenged. For example, for a period following its establishment, Republic Polytechnic chose a drastically different path in moving towards an almost completely problem-based learning approach in its courses.

Meanwhile, the Malay/Muslim community continues to grapple with educational performance as measured traditionally. The community's achievement has improved significantly in absolute terms but remains a challenge when compared to the progress in other communities.

Nevertheless, the economic value of traditional educational achievements is changing. There are interesting trends which suggest that skills training and apprenticeships are becoming viable alternatives to traditional academic schooling. Educational pathways like the Institute of Technical Education (ITE), sports and arts schools offer more alternatives than ever before.

There is a question as to whether parents are able to make optimal decisions for their children at each stage of the latter's educational journey. While schools generally try to counsel the parents, there is potential for technology to be harnessed to not only provide relevant information, but also to possibly make recommendations based on personal information gathered about the student, including his/her performance history, interests and available pathways. Another aspect which is sometimes missed by parents in making these decisions is the cost associated with certain options, especially when these involve overseas institutions. These online advisory systems could help to provide such financial projections and even include planning assistance and information on scholarships, loans or other facilities available, enabling preparations to be started earlier.

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Call to Action

The MMO sector is diverse, driven mainly by volunteers. In many cases, they are founded by groups of like-minded people focused on achieving specific objectives. Unlike businesses, where the need and urgency to survive and thrive is tangible, perhaps there is less of a burning platform for MMOs to proactively explore and deploy technology to help

them remain relevant and continue to serve their respective beneficiaries as effectively and efficiently as possible.

The possibilities described above are just examples. They may or may not be easily achievable. Perhaps we can start by painting a vision, getting interested MMOs to jointly develop it and then start planning for execution. This is likely to be an iterative process, so we can possibly start with some high-impact, lower risk projects. Enabling platforms can be provided and funding made available to help organisations embrace these technologies and align or even transform their operations so that they can realise their full potential. Impacts should be measured along the way, with lessons learnt and new approaches adopted. MMOs can also decide for themselves, individually, what they want to do and how they want to adopt available technologies. However, the risk is that there could be missed opportunities to consolidate and optimize resources, and hence, to do bigger, more transformative things with technological implementation.

Decision-Making Processes of Low-Income Households: Towards Early Childhood Care and Education in Singapore

by Attiya Ashraf Ali and Siti Afiyah Mustapha

Abstract

This paper explores the barriers that low-income families face in sending their children to pre-school and actively supporting them during their early childhood education through a decision-making matrix. Understanding the thought processes behind such decisions is ever-essential due to pre-school enrolment rates of these children falling short in spite of the overall increasing enrolment rates in Singapore, especially among younger children. While there is more appreciation towards the importance of early childhood development through efforts in the Early Childhood Care and Education sector by the government, some of the challenges faced by low-income families have yet to be addressed. Research shows that an early childhood education is an important milestone, and is an opportunity for children to be in a structured setting and taught self-regulation, which facilitates transition to formal schooling. Hence, it is imperative that children from low-income families acquire pre-school education as this would reduce the disparities between them and other children when primary one commences. This paper strives to break down the decision-making processes of low-income families to gain insight on how resources can be channeled more effectively in early childhood education to reduce inequalities and benefit Singapore society as a whole.

Introduction and Context

Recent statistics by Singapore's Early Childhood Development Agency (ECDA) showed that a record number of children in Singapore are attending pre-school, with more enrolled at a younger age (Teng, 2018). Greater recognition of the importance of early childhood development and the rise in dual-income families and working grandparents were amongst reasons cited for this trend. To meet the rising demand whilst boosting the quality of the Early Childhood Education and Care (ECCE) sector, Prime Minister Lee Hsien Loong announced at the 2017 National Day Rally the addition of 40,000 pre-school places by 2022, totaling to about 200,000, and the establishment of a new national training institute for early childhood educators to enhance the quality of teaching (Chua, 2017). In fact, by 2023, about two-thirds of the early childhood industry is expected to be regulated by the Government, which includes Ministry of Education (MOE) kindergartens and pre-schools under the Anchor Operator (AOP) and Partner Operator (POP) schemes that administer grants and necessitate the commitment of operators to quality improvements, amongst other things.

The sectoral ramp up is a step to gain on decades of scientific and economic research that converge on the benefits of early investments in early childhood development. A prominent study by Phillips and Shonkoff (2000) established that "virtually every aspect of early human development, from the brain's evolving circuitry to the child's capacity for empathy, is affected by the environments and experiences that are encountered in a cumulative fashion, beginning in the prenatal period and extending through the early childhood years". Later achievement boils down to the foundations laid earlier that amplifies at every progressive stage. Starting at ages three or four is belated, as it underestimates how skills beget skills very early on dynamically and complementarily (Heckman, 2007). For instance, emotional security in a child promotes exploration and the robust acquiring of cognitive skills, which reciprocally raises the stock of cognitive skills in the next phase (Heckman, 2007). These principles speak for the need to prioritise at-risk and disadvantaged children as early as possible.

Differences in socio-economic status (SES) translate into inequalities in child development. Imagine SES as a ladder – every higher rung implies improved prospects for child development. The resulting spectrum of developmental outcomes stem from the broad array of systematic differences in experiences and environmental conditions that vary across different SES levels. The spectrum of developmental outcomes is found in both cognitive and non-cognitive domains. These disparities in outcomes across different SES levels have long term outcomes. 25% or more of children reach adulthood without literacy and numeracy skills needed to participate in the economy. In light of this, societies need to be concerned with those in the lowest SES — but not solely. In principle, the optimal strategy for improving child development would be to reduce the disparity in outcomes, through spreading the conditions for healthy child development as broadly as possible throughout society (Hertzman, Irwin, Siddiqi, Hertzman, & Vaghri, 2012).

The expansion of subsidies for early childhood education and the development of state-run quality pre-schools for the low and middle-income came only recently, amidst growing public discourse on the issue of intensifying income inequality in the country. In a written February 2018 parliamentary reply to a question on whether there are any government plans to ensure that the income gap will not cause social divide and safeguard social mobility, Prime Minister Lee Hsien Loong emphasised that the government wanted to ensure that "every child has access to quality education and a good start in life, regardless of income", with bursaries and subsidies offered to needy students. Mr Lee also highlighted KidSTART as a new addition to the ecosystem of support for vulnerable families, and financial support for households such as the Kindergarten Fee Assistance Scheme (KiFAS). M^3 – a collaboration between key Malay/Muslim institutions MENDAKI, MUIS and MESRA –, alongside the Government and other Malay/Muslims Organisations, has also been mooted to tackle the challenge of getting more Malay/Muslim children to attend pre-school, alongside supporting those who are left behind because of drugs or social problems, as well as empowering and mentoring youth. Early childhood experts highlight that children need not wait until they turn five to be enrolled in pre-school, although they stressed that early enrolment is not about hothousing them for primary education or "starting a toddler rat race" (Teng, 2018). Rather, pre-school is an environment to build confidence in learning and communicating, foster relationships and exploration, as well as an opportunity for children to be in a structured setting and taught self-regulation, which facilitates transition to formal schooling.

Despite provisions and subsidies, there remain about 500 to 600 cases of children from lower-income families in Singapore that are not enrolled in pre-schools and are referred to ECDA's partners annually (Teng, 2018). This is a rise from the 261 children documented as not attending pre-school in 2012, of which most were attending other enrichment programmes or were being home-schooled (ECDA, 2012). This implies that there are other barriers that the aforementioned developments fail to address. Achievement gaps continue to afflict the education system because children from low-income families face challenges in accessing pre-school education, and equally pertinent, a high quality one. These statistics challenge us to understand how to provide access to factors fundamental to the education and development of these families. Specifically, this paper explores key factors that affect the decision-making of parents with children from age zero to six, in particular lower income parents, to send their children to pre-school (childcare or kindergarten) and to engage their children in learning.

For any decision-making process, individuals/households strive to maximise their utility or benefit, while accounting for their respective constraints. Every choice comes with a trade-off between present and future values due to the scarcity of resources that an individual/household possesses. For instance, the more an individual/household discounts the future, the more they would allocate resources that lead to greater benefits at the present, compromising on potential gains in the future. Generally, lower-income households face significantly much more constraints than those from higher-income households. Hence,

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for lower-income households, the opportunity costs of the very same decisions are vastly different, leading to different outcomes. The decision in focus for this paper is that of intact lower-income households in enrolling in pre-school and actively supporting their children's education (beyond financial means, e.g. parental engagement). This paper also acknowledges that there are other family structures, such as divorced or single-parent households, whose circumstances may affect decision-making in other ways (e.g. dual versus single income households, ineligibility for certain financial schemes such as the Baby Bonus for unwed mothers).

Decision-Making Matrix

This paper structures the decision-making matrix of low-income households as follows:

The decision of sending children to pre-school would primarily be based on economic barriers while that of the provision of support (e.g. asking child about school, active engagement through home-based cognitive activities) to children would be largely based on social barriers such as the lack of cultural and social capital. In reference to the figure above, the vertical-axis represents the extent of economic barriers, while the horizontal-axis represents the extent of socio-cultural barriers. Option C under which parents choose to send their children to school and also provide active support to them is selected when both economic and social barriers are low. This option is taken to be the one that maximizes utility of low-income households and Singapore society as a whole. Thus, action by policy-makers, pre-schools and even parents themselves has to be directed in such a way that enables Option C to come to fruition.

That said, there are parents who choose Option A, whereby children are homeschooled. This option may be considered optimal as well for selected households, should they have access to resources and understanding of the expectations of formal schooling such that they are able to prepare their child better. In the subsequent sections, it will be made clearer how low-income parents may not have such luxuries, implying that Option C is the more ideal goal.

Barriers Affecting Parents' Decisions to Enroll Child into Pre-school

Evidently, lower SES individuals/households struggle with scarce resources, including that of time, money and effort. This would have implications on decision-making processes, including that of school enrolment and employment choices. Those from lower SES are not able to engage in long-term decision-making due to stress associated with present financial woes that would limit the amount of effort they can allocate to other cognitive resources that look at longer-term outcomes (Gennetian, Darling, & Aber, 2016; Paulo & Alshahab, 2018).

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For instance, in Singapore, a large proportion of those from lower SES tend to have educational qualifications up to either the primary or secondary level (Ministry of Social and Family Development (MSF), 2011; Association of Women for Action and Research (AWARE), 2018). This would automatically limit the nature of jobs that are available, most of which are low-skilled and low-paying. Those who take up such jobs are easily replaceable due to the lower barriers to entry, which makes it difficult for low-income parents who have children in pre-school. This is particularly so if work hours clash with that of child pick-up and drop-off hours, and if employers are inflexible when parents have to attend to child-related emergencies. Additionally, many of such jobs do not offer sufficient employment benefits such as that of paid leave and protection clauses (AWARE, 2018; Teo, 2018). Having limited options for employment, much of their energies are focused on performing in whatever jobs they can possibly acquire.

With a lack of reliable family and public support to reallocate the caregiving responsibilities even temporarily, low-income parents, particularly mothers, have not much options but to withdraw from the workforce (Teo, 2018). This further strains existing financial resources which could then lead to their children not being sent to school. According to a Care Corner[1] social worker, lower-income households do not necessarily view pre-school education as

[1]Care Corner is an organization that provides a wide variety of services and programmes to vulnerable groups in society, including that of low-income families, to empower them to function well in Singapore society.

important especially if they have other more urgent needs to address (TODAY Online, 2015). Parents who wish to enroll their children in pre-school prefer subsidised services provided by Anchor Operator or Partner Operator centres. However, the availability of spaces there is limited, with there being high demand due to the low-cost appeal. Children are then placed on a waiting list, with no alternative options (AWARE, 2018).

Additionally, a report on low-income mothers published by AWARE, highlighted that one of the challenges they faced in acquiring subsidies for childcare was that they were required to work for a minimum of 56 hours weekly. Considering that they are the sole caregiver of their children with low educational qualifications, the low-skilled, informal work that many of them engage it may not be sufficient to fulfil these criteria. Further, as mentioned, the nature of such work tends to be inflexible, making it difficult to send and pick their children to and from pre-school (AWARE, 2018). Further, low-income non-working mothers possibly face a conundrum when considering placement of their children in childcare centres. To obtain maximum government subsidies, the mothers must be in formal employment. However, to facilitate employment, the children must already be in an alternative care which they may not be able to afford in the first place without the subsidies. Even with the maximum claimable Basic Subsidy, Additional Subsidies and Start-Up Grant for pre-school enrolment, families could still face difficulties in paying for the un-subsidised portion of the monthly childcare fees (Abdullah & Mustapha, 2018).

Economic barriers can also affect parents' decisions as to whether they can actively support their children through means such as engaging them in activities at home. Due to strains on their cognitive resources, parents may have limited energies and time to sufficiently provide support for their children's educational journey (Gennetian, Darling, & Aber, 2016; Paulo & Alshahab, 2018). This could be due to stresses such as those related to juggling multiple shifts or jobs so as to make ends meet. There is a lesser probability of their higher-income counterparts facing such constraints. Even if they are not able to get off work, they can rely on hired help to reallocate caregiving responsibilities. This would consequently enable children of such backgrounds to be able to enroll into a well-resourced, quality pre-school and attend more regularly. Additionally, parents may have the extra capacity to send their children to private childcare or even enrichment classes that would undoubtedly put them a few more steps ahead (Teo, 2018). Despite there being Early Childhood Care and Education (ECCE) initiatives, low-income families find it difficult to maneuver around the various constraints to ensure that their children get quality pre-school education.

Barriers Affecting Parents' Decision to Actively Support Children

Apart from economic barriers, people of varying SES face unique cultural and socio-cultural barriers. These barriers affect who individuals tend to interact with, and subsequently the resources and opportunities they have access to. These barriers have implications on inequality, and are visible as early as at the pre-school level.

The term "cultural capital" was introduced primarily by Pierre Bourdieu in the 1970s. It refers to

> "cultural practices, including language patterns and experiences such as visits to museums, that provide knowledge of middle- and upper-class culture – the culture of schools. Cultural capital allows students from middle and upper classes to convert home and school advantages to economic advantage" (Ballantine & Spade, 2008, p. 15)

Children in these homes learn or acquire interests such as knowledge of classical music, science or art through family socialization. They may also pick up prestigious accents and vocabulary. They may acquire this knowledge simply through prolonged exposure. These can be built up through "parent socialisation" whereby children develop by imitating their parents' behaviours and interactions (Hughes, 2014). Children from higher SES get an upper hand in terms of adopting mannerisms and skills that can eventually be recognised as legitimate credentials (Teo, 2018). Madigan (2002, p. 122) emphasizes that

> "[t]he acquisition of cultural capital in the family or school takes time, effort, sacrifice, and ingenuity. Unlike economic capital, it is not something that can be given to someone in a moment's notice or in a day's time… The degree to which schools are successful in their attempts to educate a child depends on how much cultural capital was directly transmitted to the child by his or her family and how early the transmission occurred. Schools demand, more or less, what students from families high in cultural capital possess… the educational system regulates the conversion of cultural capital acquired in the family… into educational capital (which eventually produces economic capital). Educational capital guarantees cultural capital."

Thus, having a higher amount of cultural capital from young already puts an individual at a higher footing. For instance, children from a lower SES lag behind once they enter primary one because those from a higher SES are more familiar with reading and writing (Teo, 2018). Variances in cultural capital undermines the effectiveness of ECCE initiatives as a tool for reducing inequalities because those from lower SES have an additional barrier to overcome.

The amount of cultural capital a parent from any SES possesses will affect the amount of social capital he or she can acquire because people tend to converge towards those who are similar to them, be it in terms of the way they communicate, social norms or interests (Institute of Policy Studies (IPS), 2017). 'Social capital', a term introduced by James S Coleman in 1988, refers to the "social resources students bring to their education and future engagement in school or community, resulting in building of networks and relationships they can use as contacts for future opportunities". (Ballantine & Spade, 2008, p. 15). These close ties may provide parents access to helpful information that serves to enhance their children's educational success.

Social capital could potentially improve outcomes of their children. Parents from a lower SES would likely not have the same connections as those from a higher SES, which could limit their capabilities of providing for their children due to information asymmetry, and quantity and quality of connections (IPS, 2017). Additionally, a study from the Lee Kuan Yew School of Public Policy found that social interactions among Singaporeans were divided based on education and housing, indicators of SES (IPS 2017; Shih, 2018). For instance, information asymmetry could lead to parents of higher SES being more aware of the expectations of formal schooling through other affluent and involved parents who have older children and can thus provide advice. Further, lack of social and cultural capital can impede the formulation of long-term aspirations for their children. Whilst parents may have ideas about engaging private tutors, providing emotional support, and acquiring assistance over the longer term in terms of finances and parenting advice, they may not understand how to leverage on these to set aspirations for their children. Having support from others who have had the cognitive resources to do so for their children would be useful. Thus, it is evident that capital enables those from higher SES to better prepare their children for formal education regardless of ECCE initiatives.

Social barriers can also influence whether parents choose to send their child to pre-school. Since pre-school is not made compulsory, parents who lack information from others that enable them to gain appreciation for early childhood education may perceive that sending their child to pre-school is not necessary.

The lack of cultural and social capital can adversely affect the self-efficacy of parents. Self-efficacy refers to the level of confidence an individual has in being able to achieve a certain goal (Carey & Forsyth, 2018). The aforementioned social barriers can impede parents' ability to provide sufficient resources for their child, be it in terms of nurturing an environment through which they are able to develop favoured mannerisms and abilities, or providing guidance throughout their child's formal education. These constraints can lead to parents perceiving that they are not capable of providing quality support for their children. Further, research has shown that parents' SES affects their self-efficacy beliefs in empowering their child, which subsequently influences their child's occupational efficacy (Bandura, Barbaranelli, Caprara, & Pastorelli, 2001). There is a risk of parents choosing not to actively provide support for their children because they feel that they are not the best people to do so. They may instead choose to transfer that responsibility completely to teachers. However,

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80% of a young child's development takes place in the home environment, indicating that parents play a very crucial role as nurturers (Economic Intelligence Unit, 2012).

Addressing disparities in development outcomes that arise due to economic and social barriers would be essential so that the efforts made in the ECCE sector are not undermined. It is critical for these gaps to be addressed early on during the child's education years because catching up later on with someone who started off at a better footing would be difficult and overwhelming for the child from a lower SES (as mentioned, they have other constraints that stress their cognitive resources (Gennetian et. al., 2016)), as opposed to ensuring the starting point is similar so as to ease the child's journey in education. Tackling inequalities through breaking down structural barriers would undoubtedly be a community effort, which will be covered in the next section. In reference to the decision matrix, addressing these constraints could potentially lead to the optimal decision of Option C being selected.

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Achieving Option C

This section explores the various tiers (Macro, Meso and Micro) at which different stakeholders can facilitate the decision-making processes of low-income households to nudge them towards selecting **Option C: Send child to pre-school; Actively support child.**

At the macro level, authorities who are involved in direct planning of developments within the ECCE sector such as through policy-making should address the aforementioned economic and social barriers directly. Financial policies in the form of subsidies have conditions attached to them to ensure that they are targeted at low-income households while incentivising parents, in particular mothers, to engage in paid work. That said, assessment should be conducted as to whether these conditions themselves are barriers that reduce accessibility to funds. For instance, there could be caveats attached to the minimum number of hours a mother should work in order to be eligible for an additional subsidy to account for the challenges that come with engaging in low-skilled shift work. The launch of an inter-agency taskforce known as UPLIFT – Uplifting Pupils in Lift and Inspiring Families Task Force – in October also aims to "reduce inequality and boost social mobility" by targeting disadvantaged students early in pre-school and primary school through assessing existing initiatives and programmes, identifying their limitations, and

subsequently formulating solutions to address them (Chia, 2018). Apart from providing support at specific levels of education, taskforces such as UPLIFT should also look into providing support systems for low-income families at transitionary stages of their children's

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</blockquote>

educational journey such as from the final year of pre-school to primary one. This is crucial especially since such stages entail a steep learning curve for these children, what with a drastic change in school environment, level of difficulty of curriculum and the changing nature of teacher-to-student interactions.

At the meso-level, pre-schools and community organisations play a critical role in understanding and supporting the needs of low-income individuals and households. They are in an optimal position to do so as they are in most direct contact with parents, and community efforts complement government agencies in bridging the last mile of service delivery. As early as 2007, there have been joint efforts by public agencies, grassroots organisations and Voluntary Welfare Organisations to outreach to such children households and monitor their pre-school attendance whilst attending to multiple household needs such as employment and family issues (ECDA, 2012). Besides finding ways to address gaps in existing initiatives, data should also be collected to find out more about the prevalence of information asymmetries. Such asymmetries would undoubtedly reduce the effectiveness of any initiative rolled out, simply due to beneficiaries not being aware of the resources they can tap on. Coordinated efforts to collect data to gain a deeper understanding of the perception, expectations, concerns and constraints of parents in relation to ECCE, and act upon the insights is vital. These insights can be translated into actions by pre-schools, be it through direct engagement with parents or by enlisting the help and resources provided by other organisations. Given that pre-schools could face bandwidth limitations in being able to conduct home visits and parental engagements beyond school hours, community organisations may step in to partner pre-schools and fill this gap.

At the micro-level, parents play a key role in influencing their child's education outcomes. At the crux of every decision-making process, is an assessment of opportunity cost. Minimising this would ensure that the decision selected is most beneficial. Since the concern raised is that low-income parents are not selecting Option C, a skewed perception of potential benefits and costs of that particular option could be influencing their decision.

As established earlier, this can be attributed to factors such as a strain on cognitive resources due to financial, parenting or socio-emotional stresses, or even the lack of information or productive habits that could result from a low level of social or cultural capital.

Building up on savings is one such habit that enables those of lower-income to overcome financial barriers, which can be achieved through exposure to information on financial literacy. Savings are generally put aside for consumption in the future, which implies that such behaviours are prevalent among those who are able to appreciate long-term goal-setting and planning. Building up of savings is essential, especially when children rely on parents to supplement their tertiary education in polytechnic or university, which empower them with skills and knowledge for entry into the workforce, thus having implications on economic and social mobility. There are existing schemes in place, such as the government co-matching of funds in the Child Development Account up to a cap, depending on the birth order of the child, to defray the cost of raising a child; however, they require "redesigning" due to failure in addressing the complexities associated with poor decision making in financial consumption (MSF, 2018; Paulo & Alshahab, 2018). However, this amount may be insufficient amidst the overall rising cost of living, cost of education – especially at the pre-school and tertiary levels –, and expectations of educational enrichment, all of which also affect middle-income families. Such schemes are predicated upon households' leeway and ability to save in the first place. Understanding the psychology behind behaviours of parents towards savings, and subsequently equipping them with financial literacy skills, as well as practical and actionable advice to inculcate these lifeskills in their children, is one way they can appreciate the idea of progressively accumulating their 'endowment fund', be it for their children's education or for other essentials.

Parents' decision-making matrix can also be influenced through reframing their perceptions of intelligence, which can lead them to associating non-enrollment into pre-schools as extremely costly. Lower-income groups are more likely to perceive intelligence as fixed as compared to those higher-income groups. While being from a low-income background has negative effects on child achievement, one of the mechanisms through which this outcome arises is the absence of the growth mindset (Claro, Paunseku, Dweck, Thompson, & Wilson, 2016). The growth mindset which posits that intelligence is something that can be cultivated through time (Claro, Paunseku, Dweck, Thompson, & Wilson, 2016). Changing their mindset towards believing that intelligence is malleable could enable them to see pre-school as a critical window of opportunity for them to build the foundations of their children's learning journey in terms of how they internalise and react to their surroundings, thus increasing the opportunity cost of non-enrolment.

To facilitate this thought process, nudges to subconsciously alter behaviours can be used. For instance, attending pre-school could be made compulsory, sending a signal to parents that ECCE is a need rather than an option. Additionally, provision of bite-sized information through formal and informal networks, such as those initiated by grassroots or community organisations, on the potential long-term paths that children can take in their

formal education can be useful. Many changes have taken place in the education sector, be it at the pre-school, primary, secondary or tertiary level. New education pathways have been introduced over the years, resulting in many significant changes since the times at which parents themselves were students. Empowering them with this knowledge would enable them to make a more wholesome decision. Other than this, low-income parents may also lack the resources and know-how to engage their children on a day-to-day basis, resulting in them choosing to not actively support their children in education. To circumvent this, a potential solution that does not compromise on the already-limited constraints of these households would be to provide parents with simple ideas on at-home cognitive activities that can be done without heavy investment on their part. From the above, it is evident that parents play a crucial role in influencing their children's education outcomes, and that there are multiple issues to be addressed to empower them to perform this role optimally.

Conclusion

This paper, whilst acknowledging the developments and efforts made in the ECCE sector, also explored the gaps that these changes have yet to address. All in all, it is evident that the decision-making matrix of low-income parents on their children's education outcomes is reliant on both systematic and personal factors. Bringing this back to the concept of inequality, the constraints faced by lower-income households differ significantly from that of higher-income households. This paper placed much emphasis on conceptualising these constraints to gain deeper insight into the mechanisms that ought to be targeted to minimise them. Additionally, the perceived utility gained from a pre-school education and provision of support to children is another approach that was probed into. With these in mind, enabling parents to choose Option C: Send child to pre-school; Actively support child would lead to utility maximisation and is a step to providing their children a leg up in their education trajectory.

Enrolment is just the first step. Other ECCE issues at-large such as regular attendance, quality teaching and curriculum, and exposure to experience, should concurrently be looked at to ensure gains from early childhood education are maximised. At the same time, this paper acknowledges that efforts by ECCE to reduce disparities across different SES can still be counteracted by the competitive high stakes environment reproduced by formal schooling, necessitating a re-look into the broader education system (Teo, 2018). This issue is explored in succeeding articles in the edition.

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Keeping the Singapore Dream Alive:

Breaking the Link between Family Background and Educational Attainment[1]

by Muhammad Farouq Osman

Abstract

The Organisation for Economic Co-operation and Development (OECD)'s Programme for International Student Assessment (PISA) indicators consistently show that Singapore students outperform their peers in other developed countries in areas like mathematics, science and reading skills. However, 2015 PISA data also highlighted the important influence of family socioeconomic background in determining Singapore students' test performance, raising questions about the Republic's educational equity. It revealed that Singapore students from low-income families are more than four times more likely to be low performers compared to their wealthier peers. What then are the education policy tools that can be used to break the link between family socioeconomic background and educational performance in Singapore? This paper recommends four policy measures which the Singapore government can implement so as to level the education playing field, thereby promoting social mobility and mitigating the effects of inequality.

Introduction and Context

The Organisation for Economic Co-operation and Development's (OECD) Programme for International Student Assessment (PISA) indicators consistently show that Singapore students outperform their peers in other developed countries in areas like mathematics, science and reading skills. Indeed, the latest iteration of the international test conducted in 2015 saw Singapore topping the list in performance in science and other subjects (OECD, 2018: 4). Such is the reputation of Singapore's education system that when "it is Singapore's turn to speak" at any international conference of education ministers, "everyone listens very closely," said Andreas Schleicher, the education and skills director at the OECD (quoted in Financial Times, 22 July 2016).

However, 2015 PISA data also highlighted the important influence of family socioeconomic background in determining Singapore students' test performance, raising questions about the Republic's educational equity. It revealed that Singapore students from low-income families – based on "their parents' jobs and qualifications, home resources and environment" – are "more than four times more likely to be low performers" compared to their wealthier peers (OECD, 2016 quoted in Straits Times, 25 November 2017). Tellingly, socioeconomic status "accounted for 17% of the variation in students' science performance in PISA," compared to the "OECD average of 13%" (OECD, 2016 quoted in Straits Times, 25 November 2017). In short, the PISA results suggested that Singapore's education system might be skewed to more well-off families who have access to greater resources to further their children's academic potential. Poorer children on the other hand, are less likely to enjoy "similar opportunities to benefit from education" (OECD, 2016 quoted in Straits Times, 25 November 2017).

That access to resources makes such a significant difference to one's educational performance in Singapore has become a matter of great consternation to community leaders, social workers and academics, because it puts children from poor homes at a disadvantage. Singapore society has long been predicated upon the People's Action Party (PAP) government's twin ideological

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principles of meritocracy and multiculturalism, which professes that no matter one's socioeconomic, parental or ethnic background, one can succeed in Singapore if one works hard enough (Mauzy and Milne, 2002: 55-56). It is a belief that preaches equality and pride in self-reliance, as reflected in Singapore's lack of an extensive social safety net commonly found in Western European countries. However, meritocracy presupposes that everyone has an equal starting point in life, and that all that matters is one's own individual effort. In reality,

those from the frequently overlapping ethnic minority and poorer backgrounds have access to fewer resources to compete in Singapore's educational race, which, in recent years, has featured familial wealth as a significant determinant of success. For instance, middle- and upper-class parents have come to rely on expensive after-school private tutoring – a S$1 billion industry in Singapore – to buttress their children's performance in examinations (Straits Times, 25 December 2016). For them, the stakes are high: educational credentials in Singapore's Asian milieu are seen as having great signalling effect for their children's future, in terms of gaining admission to good schools down the educational path, and landing high-paying professional jobs later in life. The flipside of Singapore's PISA success story is that minority "Malay and Indian students are underrepresented in higher education institutions" vis-à-vis their majority Chinese counterparts, and there is a burgeoning need to manage "educational disparities" along "social class lines" (Joseph and Matthews, 2014: 22). For example, we know that a disproportionately large amount of Malay students – many of whom from low-income homes – languish in the slower-track Normal (Academic) or Normal (Technical) streams at secondary school (Association of Muslim Professionals, 2010: 10). This is due in part to their poor performance at the Primary School Leaving Examination (PSLE) where around 40% of Malay students failed to achieve a pass grade for mathematics, a core subject, between 2002 and 2011 (Singapore Ministry of Education, 2012).

As a result, the role of Singapore's education system as a channel for upward social mobility is diminished – an observation which the government is beginning to acknowledge. In October 2018, the government announced the forming of the inter-agency UPLIFT (Uplifting Pupils in Life and Inspiring Families Taskforce) committee, to strengthen support for students from disadvantaged families by ramping up parent outreach and engagement, among others (Singapore Ministry of Education, 2018). In fact, the growing inequality in Singapore's education system mirrors that in wider Singapore society: Singapore's Gini coefficient – a measure of income inequality – rose from 0.442 in 2000 to 0.478 in 2012, one of the highest in the developed world (Cheung, 2015: 4). Alarm bells have also been sounded on the potential ramifications of social inequality on Singapore's societal cohesion, and how such inequality is reflected in, and perpetuated by, the education system. A 2017 survey by Singapore's Institute of Policy Studies (IPS) found an increasing "concentration of social networks around class differentiators (including) schools attended" (Chua, 18 February 2018). The research revealed that Singaporeans who "studied in non-elite schools had ties to 3.9 people who went to

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similar schools, and ties to only 0.4 people who studied in elite schools" (Chua, 18 February 2018) such as Raffles Institution – Singapore's equivalent of Britain's top grammar schools like Eton. The survey results sparked debate in Singapore's mainstream media about other

aspects of the education system (besides private tutoring mentioned above) that privilege the rich, such as preferential admission to well-resourced primary schools (which has a cascading effect later in the educational journey), early streaming at age 10, and high-stakes standardised national examinations at age 12 (Ng and Toh, 29 May 2018). These will be discussed in greater detail in subsequent sections.

This paper aims to investigate the policy tools in education that can be used to break the link between family socioeconomic background and educational performance in Singapore. In doing so, it will examine common policies in other countries rated by the OECD (2016: 218) as having both "above-average" education systems and education equity levels, such as Canada, Denmark, Estonia, Finland, Norway and Sweden. The paper will end with a set of recommendations which the Singapore government can implement so as to level the education playing field, thereby promoting social mobility and mitigating the effects of inequality.

Methods

This paper deals with the main research question of how the link between family socioeconomic background and educational performance in Singapore can be broken, focusing on the equivalent of primary and lower secondary education years in Singapore – from age seven to 14. In Singapore, it is during the crucial primary education years that a child's subsequent education and even career trajectories get decided upon, through the grades he or she obtains for the national examination which all students sit for at the end of the six years.

This article utilises material from Singapore, Canadian, Danish, Estonian, Finnish, Norwegian, and Swedish sources to shed light on this important topic. Unlike Singapore, the other countries mentioned have both higher-than-average education equity levels and proportions of students who perform well in PISA tests (OECD, 2016: 218). This article examines official government publications, reports from Singapore and overseas think-tanks and international organisations, academic books, peer-reviewed journals, periodicals and op-eds. As a result of this review, the author has managed to corral a wide variety of viewpoints – from government and non-government sources – about the impact of Singapore's education system on low-income families (among others), thus, reducing the bias in this research study.

Nevertheless, this paper has its limitations and uncertainties. Different countries have varied educational systems, and sometimes terms like 'setting' or 'streaming' are understood differently. Where such definitions are concerned, the author relies on one standard interpretation throughout the paper and applies it only if it fits the intended meaning of the policy. Furthermore, some countries have different years of primary education compared to Singapore, so generalisation about efficacy of policies might not be possible.

Singapore's Education System in a Nutshell

Before delving into the drivers of inequality in Singapore education, it is necessary to give a broad overview of the national education system. From four to six years of age, parents have the option of sending their children to private or the recently introduced government-run kindergartens (Singapore Ministry of Education, 2018). The latter offers places at a subsidised rate. Compulsory education (with no school fees) is applicable to the six years of primary education which students attend from age seven to 12 (Singapore Ministry of Education, 2018). At the end of primary education, students sit the Primary School Leaving Examination (PSLE), an important national examination which categorises students into the Express, Normal (Academic) or Normal (Technical) streams at secondary school, according to their performance. The two Normal categories are typically seen as the 'slower' streams (five years), and the more academically-inclined students attend the Express stream where they sit the 'O' Levels after four years (Rahim, 1998: 124-125). Very good performance at the PSLE rewards one the opportunity to attend elite and expensive Independent Schools which have a through-train system, allowing students to skip the aforementioned 'O' Levels at Year 10 and only sit the 'A' Levels at junior college at Year 12 (Gopinathan, 2015: 50-52). Post-secondary options are generally divided into three: the two-year junior college which offers 'A' Levels, the three-year polytechnic which offers a diploma in various trades, or the two- or three-year Institute of Technical Education (ITE) which awards vocational qualifications (Rahim, 1998: 124). Those with an 'A' Level or diploma can apply for entry into the competitive publicly-funded universities, or their private counterparts.

Main Drivers of Inequality in Singapore Education

The PSLE is seen as having a powerful determinative effect on one's future education and career trajectories – sorting students into different streams and hence, life chances, from the secondary level onwards – and that primary education serves as the 'training ground' for PSLE. Parents understand that if their children do not do well for PSLE, "you don't get

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streamed to your desired (secondary) school, (and) you won't have the kind of opportunities to rise to your potential" (Straughan, 2018 quoted in Channel NewsAsia, 18 February 2018). Parents therefore strive to "do everything (they) can in the formative years of their (children's) education – which is really primary school" (Straughan, 2018 quoted in Channel NewsAsia, 18 February 2018). However, parents from the middle and upper classes have a distinct advantage over others because the system favours those families with material resources in three significant ways, as listed below.

a. Unfair primary and secondary school admissions

Primary school admissions in Singapore are based on prior familial, grassroots and volunteer or geographical links, all of which can have the effect of privileging the well-to-do. This is particularly true for admissions to well-endowed primary schools, known for their quality of teaching, facilities and starred alumni. These popular primary schools often serve as feeder institutions for prestigious independent secondary schools under the affiliated schools system, with students from the former enjoying priority admissions to the latter. Prospective pupils who have a "sibling studying in the primary school of choice" have priority over those who do not (Singapore Ministry of Education, 2018). Furthermore, those prospective pupils whose parents have been alumni members of the school, volunteered on the School Advisory or Management Committee or have served as a community leader in the ruling PAP government's grassroots network all enjoy priority admissions over those pupils whose parents do not have such links (Singapore Ministry of Education, 2018). Undergirding all these criteria is a rule that privileges families who live within 1 km or 2 km from the school of choice. However, because popular primary schools tend to be located within wealthy neighbourhood districts such as Bukit Timah, those from lower-income households have little chance of entering these elite primary schools (Rahim, 1998: 146). Moreover, this system of special admissions undermines the government's avowed meritocratic ethos: those parents who have the financial and time resources to volunteer are likely to have "more secure, well-paying jobs, or are homemakers married to spouses with (professional) jobs" (Chua, 18 February 2018). Singapore's Prime Minister Lee Hsien Loong has acknowledged public disquiet over the inherent unfairness in primary school admissions. In 2013, he announced that such popular primary schools would be mandated to reserve at least 40 places for pupils whose parents have no prior links (Asiaone, 21 August 2013). Nevertheless, the new policy failed to fully address concerns that the less privileged are ultimately undermined in the admissions process.

> " These popular primary schools often serve as feeder institutions for prestigious independent secondary schools under the affiliated schools system, with students from the former enjoying priority admissions to the latter

b. Early streaming at Year 4 and Year 6

Even before students are categorised at the end of primary school based on their PSLE results, there is an earlier streaming exercise at Year 4 (age 10) which segregates students according to their standardised test performance, where middle- and upper-class students tend to score better. This class manifestation is similarly reproduced when these students sit the PSLE at the end of primary education (Year 6), with low-income students disproportionately ending up in the slower-track Normal streams instead of the Express stream. Singapore's National Institute of Education (NIE) don Jason Tan argues that streaming students at such early ages has "very serious societal consequences" because it "institutionalised existing inequalities by segregating and producing a generation of students with very different educational outcomes,

incomes and social networks" (quoted in Straits Times, 30 March 2014). This observation is confirmed by the experiences of the poor and ethnic minority in other countries such as New Zealand, where statistics illustrated "a concentration of Maori children and children from low socioeconomic status families in the lower, non-academic streams" at school (Middleton, 1995: 146). Furthermore, evidence from a research involving six meta-analyses by the United Kingdom's Education Endowment Foundation shows that streaming appears to be "detrimental to the learning of mid-range and lower attaining learners" (Education Endowment Foundation, 2018) who

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are disproportionately represented by low-income students. Indeed, for low-income students streamed into 'slower' tracks, there is the danger of a self-fulfilling prophecy: they come to believe and internalise the negative labels and stereotypes attached to them by virtue of the academic stream they are posted to. Studies from Singapore have shown that such students who "have been stigmatised as 'slow' and academic failures begin to lose the motivation to study hard and catch up with other students in the faster track streams" (Rahim, 1998: 125). Acknowledging the pernicious effects of labelling through early streaming, Singapore's Ministry of Education (MOE) introduced "subject-based banding as a refinement to the streaming process" in 2014 at the Year 4 level so that students can be assessed based on his or her varied "interests and strengths," taking a mix of subjects at either the standard or foundation level (Jagdish, 11 November 2017). However, it still segregates students according to test results and, by corollary, socioeconomic status, undermining the future academic paths of low-income students.

c. PSLE and role of private tutoring

The high-stakes PSLE, whose results determine which secondary schools and streams the student is eligible for, privileges middle- and upper-class students because the latter have access to the material resources needed for expensive private tutoring (tuition) to boost their performance in the examination. Indeed, education experts have pointed out that as long as "there are high-stakes national examinations," private tuition will continue to "exist" in Singapore (Straits Times, 25 December 2016). Even as the MOE announced in September 2018 the reduction in the number of school-based assessments in primary and secondary schools (while retaining the PSLE) in a bid to "move away from an over-emphasis on academic results" (Singapore Ministry of Education, 2018), some parents turned to private tuition centres to fill the void in assessment opportunities for their children (TODAY, 13 October 2018). Furthermore, after-school private tuition with smaller class sizes has increasingly been seen as a necessity rather than a luxury for well-to-do students, because the relatively large class sizes in Singapore primary and secondary schools – an average of "33 to 34 students" (Straits Times, 23 November 2017) each class – mean that students tend to receive less

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individualised attention from their teachers. In addition, the highly competitive nature of Singapore's primary education system, where success is judged solely based on one's single PSLE performance, has pressured parents to ensure that their children do not 'lose out' in the "educational arms race" (Yang, 3 August 2017) by sending them to tuition, even if their grades are good. As such, the prevalence of tuition in Singapore is high: about 70% of parents here, "from pre-school to secondary levels" send their children for extra tuition (Davie, 9 July 2015). Such tuition classes are a preserve of the middle- and upper-classes: families spend "a median monthly amount on tuition that ranges from \$155 to \$260," (Davie, 9 July 2015) a sum out of reach to lower-income families. The former alludes to the rise of 'parentocracy' in Singapore, where "educational…achievement is increasingly reliant on (parental) wealth rather than effort" (Rahim, 1998: 140-141). This situation simply widens the educational performance gap between the haves and the have-nots, with those wealthier students who could have passed through examinations easily getting extra help, while low-income students clearly in need of extra assistance, due to reasons of slower development, not getting private tuition. Calls to abolish the PSLE have so far been ignored (Straits Times, 6 March 2018). While a step in the right direction, it remains to be seen if the aforementioned shift in education policy – in terms of reducing the number of assessments in primary and secondary schools – would concomitantly diminish the need for students to attend tuition in the longer term.

Review of Education Policies from High-Equity, High-Performance Countries

This section examines education policies from countries like Canada, Denmark, Estonia, Finland, Norway and Sweden – known both for high educational equity, and high performance in PISA tests – and compares them to Singapore.

a. Free early childhood education

According to the International Association for the Evaluation of Educational Achievement (IEA), Estonia provides "free, universal" (IEA, 2016: 150) early childhood education services for children from 18 months to seven years of age, unlike Singapore. Both the childcare (Lapsehoiuteenus) and kindergarten (Koolieelne lasteasutus) services in Estonia are provided by the government, through the Estonian Ministry of Education and Research (IEA, 2016:

149). Kindergarten is allocated for children from 1.5 years old to seven, after which they enter primary school. Moreover, there is an overt policy to encourage low-income and ethnic minority parents to send their children for childcare and kindergarten, including those with "special needs or disability" (IEA, 2016: 150). Unlike Estonia, Singapore does not have free early childhood education, and the highly subsidised Singapore state-run MOE Kindergarten was only introduced in 2014 (Channel NewsAsia, 29 February 2016). Until 2014, Singapore's MOE merely played a regulatory role in early childhood education provision, and it was only in 2016 that the KidSTART programme to engage low-income families in early childhood development, including kindergarten attendance, was introduced (Singapore Ministry of Social and Family Development, 2017). Going one step further from providing subsidies for preschool education to making it free for Singapore children from low-income homes would only represent a marginal addition to total education expenditure, and hence would be a good investment.

b. Fair school admissions

Primary school admissions in Finland are based on geographical location only, and are not influenced by familial or other connections, as is the case in Singapore. According to the Finnish National Agency for Education (NAE), primary schools "do not select their students" (NAE, 2018). Rather, students are "allocated a place in a nearby school," or they can "choose another school" subject to restrictions (NAE, 2018). Furthermore, if the child is living in a rural or sparsely populated area and his or her preferred primary school is located a distance away, free transportation would be provided for the child (European Commission, 2018). Overall, only 2% of Finnish students attend private primary schools and differences in resources between schools are "small" (European Commission, 2018). This "non-selective" (NAE, 2018) ethos of primary education in Finland stands in stark contrast to Singapore, where primary schools under the affiliated schools system, known for having a wealth of private resources and starred alumni, are well sought-after. While disallowing familial and other connections in school admissions could prove politically unpopular among wealthier voters for the ruling government, it would be a necessary step for Singapore to live up to its avowedly meritocratic ethos.

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c. Small class sizes

Denmark is known for having small class sizes in its primary and secondary levels, unlike Singapore. In 2010, the average class size in Danish primary schools was less than 20 (OECD, 2012: 2). In contrast, Singapore primary and secondary schools have an average of "33 to 34 students" per class (Straits Times, 23 November 2017). According to the OECD (2012: 1), small class sizes are seen as "allowing teachers to spend more time with each student

and less time in classroom management," thereby giving students the opportunity to receive individualised attention from teachers. In Estonia, reduced class sizes, from an average of 20 to 12 students per class, has succeeded in providing students, in particular, the "laggards," extra support (The Economist, 10 December 2016). However, decreasing class sizes can be costly, as it involves recruiting more teachers and "possibly building more classrooms" (Straits Times, 23 November 2017). Furthermore, in some countries, "prioritising higher teacher quality over smaller classes" has proven effective in improving "student outcomes" (OECD, 2012: 4). Nevertheless, in Singapore's context where there is already a high quality of teacher training through the National Institute of Education (NIE), small class sizes are something worth exploring to address Singapore's low level of educational equity. Perhaps, such a policy could be explored in schools located in poorer Singapore neighbourhoods.

d. Mixed-ability learning environment

While Singapore primary school students are segregated as early as in Year 4 (age 10) based on their test results, Swedish and Danish students are exposed to a mixed-ability learning environment up till around lower secondary level, thereby allowing students of different social backgrounds to intermingle. Moreover, mixed-ability classes do not have detrimental effects on teaching and learning outcomes. A Danish study has shown that "mixed ability teaching (i.e. teaching in heterogeneous classes) gives at least as good results as teaching in differentiated classes" (Skov, 1986: 85). Similarly, another study, from Sweden, illustrates that the mixed ability group had better test results in various subjects like Mathematics, Swedish and English at the end of Year 7, compared to the streamed group (Malmquist, 1968 quoted in Marklund, 1984: 105-106). Besides a positive effect on learning and test outcomes, mixed-ability classes also make a positive difference to students' attitudes to school. A research involving Swedish Year 7 students suggests that those in mixed-ability learning environments enjoy greater well-being compared to their streamed peers (Rudberg, 1963 quoted in Marklund, 1984: 106). In contrast, Singapore students who do not benefit from mixed-ability classes suffer from a lack of motivation to study, when they realise that they have been streamed into the 'slower' tracks (Rahim, 1998: 125). Nevertheless, implementing mixed-ability classes in Singapore primary and secondary schools could present pedagogical difficulties, since not all teachers are trained to handle

> " A Danish study has shown that "mixed ability teaching (i.e. teaching in heterogeneous classes) gives at least as good results as teaching in differentiated classes" (Skov, 1986: 85)

classes with a mixed set of learning abilities. Perhaps, this policy could be piloted by more experienced teachers in schools located within poorer neighbourhoods.

e. Delayed streaming

While Singapore students are channelled into the academic (Express or Normal [Academic]) or vocational (Normal [Technical]) routes as early as in Year 6 (age 12) after sitting the PSLE, countries like Norway and Canada do so only at the end of the lower secondary level (age 15 or 16). In fact, Norwegian schools operate under a through-train system, where primary and lower secondary levels are combined together. In contrast, a Singapore child's PSLE

results determine which secondary school stream he or she is eligible for: those who score well qualify for the academically-inclined Express stream, while others attend the two Normal streams which prepare students for a more vocational route. Unlike Singapore and Norway, Canada does not have a single national education system, as different provincial authorities exercise control over the former in their own territory. However, a common theme across Canada's different education jurisdictions is a "commitment to an equal chance in school" (British Broadcasting Corporation, 2 August 2017). Arguably as a result of its delayed streaming policy, test scores throughout Canada illustrate "a very high average, with relatively little difference between advantaged and disadvantaged students" (British Broadcasting Corporation, 2 August 2017). Implementing delayed streaming by offering a through-train primary-to-secondary system would represent a massive revamp of Singapore education, and could be administratively difficult. However, by making use of existing physical resources, it would not be costly and hence, would be worth exploring for the sake of educational equity.

f. Continual assessments and delayed standardised national examinations
Unlike Singapore which subjects its students to a standardised national examination in Year 6 (age 12), Nordic countries like Finland have national examinations only "at the end of general upper secondary education," after 16 years of age (European Commission, 2018). Similar to Norway, Finnish schools offer a through-train system which covers from primary till early secondary level, known as basic education. Instead of national examinations, students are tested for what they have learnt via continual assessments conducted by their own "class or subject teacher" (European Commission, 2018). Rather than mainly serving as a means to signal credentials, academic assessments in Finnish schools are meant "to help pupils in their learning process," with continuous teacher feedback aimed at guiding students "in a positive manner" (European Commission, 2018). Furthermore, delaying standardised national examinations and having continual assessments benefits slow learners, as it gives them time to learn at their own pace and catch up, with constant guidance. Needless to say, Finland's system of continual assessments, coupled with its holistic educational ethos, result in the absence of an educational arms race in the country. Placing less emphasis on national examinations and more on continual assessments – a financially feasible option for the Singapore government – would go a long way in addressing Singapore's unhealthy obsession with grades, reflected by the pervasive role of expensive after-school private tutoring. While Singapore's Education Ministry recently announced in September 2018 that it intends to remove the mid-year and/ or year-end examinations at certain primary and secondary school levels, its effects remain to be seen in the coming years.

Recommendations for the Singapore Government

The following are a mix of policy measures which the Singapore government, through its Education Ministry, can implement up to lower secondary level so as to forge a more equitable education system, complementing its high performance. This blend of policy measures is proposed based on the experiences of the countries mentioned in the previous section, but tailored to suit Singapore's existing system.

a. Free early childhood education for low-income Singapore children

Singapore children from low-income families should be entitled to free early childhood education at the state-run MOE Kindergarten. Currently, their parents are only entitled to subsidies. Removing the cost factor from kindergarten enrolment would encourage more parents to sign up their children for early childhood education. Beyond finances, more efforts should also be done by the MOE and the Ministry of Social and Family Development to engage low-income families and ensure that their children attend kindergarten regularly. All these represent worthwhile investment in society as a whole because there is "overwhelming evidence" (UK Department for Education, 2011: 3) that educational and developmental interventions during the first five years of a child's life have positive effects on his or her life chances later – thus mitigating the cost to society arising from crime, ill health and associated detriments.

b. Fair Singapore primary and secondary school admissions

Obstacles to fair Singapore primary school admissions should be removed by abolishing priority admissions based on parental connections such as school alumni and political volunteer links. Admissions based on geographical and sibling links may still be continued for most primary schools. However, admissions to popular, well-resourced primary schools should be determined via a random ballot, and successful children who live far away from their allocated school should be provided with free transport. Furthermore, the affiliated school system, where students from certain primary schools enjoy priority admissions to sister secondary schools, should be abolished as well. All these would open up opportunities for low-income children to attend well-resourced schools, and ensure a good social mix in Singapore schools overall.

c. Small class sizes in Singapore primary and secondary schools

Class sizes in Singapore primary and secondary schools should be reduced from an average of "33 to 34 students" (Straits Times, 23 November 2017) per class to less than 20, as is the case in Danish schools (OECD, 2012: 2). Doing so would allow students, especially those with learning issues, to receive more and personalised attention. Beyond teaching and learning, small class sizes could help in

> **However, admissions to popular, well-resourced primary schools should be determined via a random ballot, and successful children who live far away from their allocated school should be provided with free transport**

fostering interpersonal links between teachers and students, thus helping the latter to develop socioemotional skills as they enter their adolescent years. Indeed, such class sizes would be conducive for teachers to act as mentors to students, with those from low-income homes in need of closer attention benefitting the most.

d. Delay standardised national examinations and streaming

Singapore should consider developing a through-train system encompassing the primary and lower secondary levels. This would involve abolishing the high-stakes PSLE which students

presently take at the end of primary school (Year 6). Instead, students would take a standardised national examination for core subjects at the end of Year 8 (equivalent to the present Secondary 2 level), after which they may be streamed into the academic, vocational or other routes. These measures would enable the implementation of mixed-ability classes where collaborative learning practices could be tried out. Furthermore, delaying national examinations and placing more importance on continual assessments would help to reduce Singapore's obsession with academic grades and decrease stress among students and parents. Most importantly, delaying standardised national examinations and streaming would give students from low-income homes a fighting chance to succeed in the education system, as the importance of expensive private tutoring would diminish.

Afternote

While the above measures would help forge a more equitable education system in Singapore and promote social mobility, efforts to mitigate broader inequality – as manifested in the growing income gap between Singaporeans of different social classes – should be accompanied by wider policy measures outside the education system in order to be effective. The latter could include higher taxes on "high income earners," "levies on capital gains, estates and inheritances" and a "stronger social safety net" overall (Lim and Pang, 2 June 2018).

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The Education Factor of Inequality in Singapore

by Muhammad Hazique Salahudin

Abstract

Inequalities have emerged at the forefront of public discourse in Singapore in recent years. This phenomenon however, is in reality not new. For decades, the Singapore government has recognised its existence and has been employing various methods to mitigate it. The education policy is an integral part of the solution with meritocracy being the guiding ideology behind it. Education has been a key lever in ensuring that everyone has the opportunity at success and that as many Singaporeans are uplifted as possible. However, a once unquestionable strategy is now being tested as cracks have emerged. This paper will explore these cracks in relation to intersections of the education policy with the meritocratic ideology, making the argument for several needed shifts in Singapore's education policy to ensure its role in tackling inequalities continues to be effective.

Introduction

In early 2018, inequalities emerged at the forefront of public discourse in Singapore. It manifested itself in various mediums including Channel NewsAsia's documentary "Regardless of Class", Teo You Yenn's "This is what Inequality Looks Like" and even in the President's Opening Address to Parliament. In an incisive moment of clarity amidst the otherwise mundane political scene, inequality became the issue which had cut across the traditional social strata of race. Yet, this seemingly blinding revelation had in actuality always existed dimly amidst the bright and colourful lights of our cityscape. For every 100 people in Singapore, 14 of us live the reality of barely meeting our basic needs (Sim, 2017). Over 10,000 social service sector workers serving the 400,000 individuals who approach the state for assistance can testify to the above (Ministry of Social and Family Development, 2012). Inequalities are, and have always, been real. Measures to assist and even uplift the underclass had always been in place, but it was one that lacked priority and visibility, leading it to fester beneath. As Teo aptly questions:

> *"(W)hat about the dignity of those who have not been and are not mobile? What of those who have, within the structure of this narrative, stood still?"*

What has happened in 2018, is long overdue; stronger acknowledgement for the people who have been left behind would hopefully intensify efforts to uplift them, with education as a particularly potent tool in doing so. Therefore in this paper, I will be focusing on the issue of inequalities specific to education. I will first discuss the state of inequalities and lay out the reasons as to why a focus on it matters. Following which, I will discuss the role of education and meritocracy in alleviating inequality in Singapore, questioning their ability and sufficiency. It will be argued that (i) meritocracy is still relevant, but its current form needs to be rethought, and that (ii) a greater appreciation of education as a social leveller needs to be argued for, and accordingly a case for its further evolution. Finally, I conclude by relating how MENDAKI has recognised these realities for some time, and share the measures and policies it has evolved to meet the needs of the Malay/Muslim community in this matter.

Inequality as a Social Phenomenon

There is a need to first understand what is really meant when inequality is being discussed. Often, discussions refer only to economic inequality, which is both shallow and insufficient, as it disregards the greater social context. A better measure is the concept of social inequality, the condition "where people have unequal access to valued resources, services, and positions in the society" which come in the form of power, status, gender, ethnicity and lifestyle (Blackburn, 2008, p. 250; Kerbo, 2003). These factors contribute and intersect with each other, ultimately manifesting most explicitly as economic inequality in society. Without considering underlying factors, at best we can only treat the symptoms of an ailing society instead of giving the cure.

> **Without considering underlying factors, at best we can only treat the symptoms of an ailing society instead of giving the cure**

Arguments in tackling inequality also focus on the realistic objective of minimising, rather than eliminating it, and that attaining identity (identical status as one another) is not the way to achieve equality. While the continuum of inequality theoretically posits that zero inequality exists, achieving it is impossible in practice due to the realities societal life (Blackburn, 2008, pp. 251-252). It is also explained that minimising inequality "does not require people to be equal on every aspect, but rather that inequalities balance out so that, all areas of life considered, no individual is disadvantaged compared to the rest" (p. 256). These are important points to remember as it provides us with the understanding of what is realistically attainable in our efforts to ground our efforts in tackling equality.

In Singapore, inequality is an issue needs to be addressed more comprehensively. Regardless of the indicator, signs essentially point towards the real and dire. For example, the Gini coefficient stands at 0.458 before transfers and 0.402 after transfers in 2016 (Teo, 2018). This is above the 0.4, which UN-Habitat already advises as the level of alert. In addition, an estimated 110,000-140,000 of Singapore resident households are likely living in absolute poverty (Smith, Donaldson, Mudaliar, Md Kadir, & Lam, 2015, p. 15), while another 35% are in relative poverty (p. 17) . Qualitative anecdotal sharing through the likes of Teo You Yenn's book and the Channel NewsAsia's series of documentaries on inequality is a small window into this reality. The Singapore government recognises the multi-faceted nature of inequalities and thus takes a multi-pronged approach - both direct and indirect - to reduce it. These can be seen in the form of tax rebates for those outside the high-income brackets, social welfare allowances and vouchers for the lower-income, and tiered education subsidies, bursaries and scholarships for the general population. While there are many more, this paper will focus solely on education.

Education, Inequality and Social Mobility in Singapore

Education has been a key tool for Singapore to tackle inequality through its effects in enabling social and economic development where an especially "intimate link" between education and economic development was made by the Singapore government since full-independence in

1965 (Goh & Gopinathan, 2006). This meant that education was already seen as a social leveller at that point, and educational policies were designed with economic needs in consideration. Through the fulfilment of this, citizens would have secure employment and in turn better lives. Although the socialisation function of education was present,

> **Education has been a key tool for Singapore to tackle inequality through its effects in enabling social and economic development**

the economic imperative took precedence. This was evident in the development of different sub-areas, such as in language education, and prioritising the areas to be developed vis-à-vis prevailing economic trends. For example, from 1959 until 1965, teaching Malay had been emphasised due to the union with Malaysia (p. 9). After independence, the focus was shifted to English in order to build Singapore's image as the "marketplace of the world" (p. 8). Similarly, we see how the technical streams in Singapore's schools constantly evolve to suit the changing needs of industry (p. 15). Evidently, we see that the Singapore government pro-actively wields education as a tool to alleviate inequality. While education provides the "hardware" by which success could be achieved by those within it, the ideology of meritocracy could be said to be the "software" that guides the thinking of those going through it.

Meritocracy and Education

The Cambridge Dictionary defines meritocracy as "a social system, society, or organization in which people get success or power because of their abilities, not because of their money or social position". Meritocracy is a deeply-ingrained underpinning ideology that shapes the Singaporean way of life (Goh & Gopinathan, 2006, p. 56; Lim, 2013). From young, Singaporeans internalise the national education message of "We must uphold meritocracy and incorruptibility", as well as the Confucian and Protestant work ethics of reaping what one has sown. These values becomes Singaporeans' impetus to be individually productive, and its

> **"**
> **Meritocracy is a deeply-ingrained underpinning ideology that shapes the Singaporean way of life**

successful transmission is evident. So successful is the internalisation of primacy of self-effort in attaining success that the disadvantaged often assign a large portion of their failures onto themselves, marginalising the presence of structural impediments (Teo, 2018).

> **"**
> **So successful is the internalisation of primacy of self-effort in attaining success that the disadvantaged often assign a large portion of their failures onto themselves, marginalising the presence of structural impediments**

Meritocracy is especially prevalent in the sphere of education, where the transactional nature of effort-equals-rewards is most easily seen and where the "starting point of the race" is (Lim, 2016). It is operationalised through the process of streaming students into various schools and courses, and the examinations which support the above. Here, inequality undermines the meritocratic process as not every student is equally resourced at the point of examination, and not every school or course available are valued equally. While this does not violate the underlying principle of meritocracy, the form it currently takes ignores lifelong structural

obstacles which certain groups in society have to constantly contend with. A disadvantaged start means a gap to close, which is possibly widened when the baton is passed on to the next generation (p. 161). Such is the key flaw of meritocracy that needs to be addressed and will be discussed in the following sub-sections.

Meritocracy and Life Chances

Meritocracy decides reward through effort; in the Singapore system, examinations are the meritocratic tool that determines reward. Examination results stream students, thus opening or closing opportunities to the student down the line. The better the examination results are, the higher the chance for the student to continue on a more prestigious school or higher valued course is. The access to better schools having desirable courses with quality resources, or valuable alumni networks, in turn, is generally assumed to improve one's life chances later on. Conversely, an underperforming student will have to make do with less well-equipped schools and possibly miss out on the chance to build social capital through alumni networks in totality.

Singapore attempts to mitigate such inequalities through instituting a quality standardised curriculum across schools. However, as Lim (2016, p.171) contends through the example of the learning of "critical thinking", such measures of "educational equity" play out differently in practice. Despite having to learn a similar subject, a student from the less advantaged school may not reap the benefits of learning it as much as a student from a more advantaged school due to "pedagogical re-contextualisation". The depth and way the standardised concept is taught altered according to social context. In turn, this affects the quantity and quality of opportunities able to be enjoyed from the learning. This is just one example of how meritocracy produces a multiplier effect that can worsen life chances despite having taken the same "fair" curriculum or examination as their successful counterpart in the preceding education stage.

It needs to be understood that the student that is likely to be in the less advantaged school and perform worse is likely to come from a disadvantaged background (Lim, 2013). Coming from a lower income household, or dysfunctional homes means facing a lack of resources to perform well in the examinations. A child born into a more privileged household on the other hand – higher income, present and well-connected parents, etc. – are accorded with resources to prepare him or her for the same examination. The child would be able to afford the privilege of tuition, enrichment classes and is able to focus on studying; such structural gaps are too great to be overcome by personal effort alone. This is best exemplified in this comic:

Source: Lyman, (n.d.)

"Unqualified" meritocracy – meritocracy which does not recognise the social context – would pin the failure of the less-privileged child on themselves. The child would be blamed for not putting in enough effort in preparing for his exams, when the reality is that the myriad of structural constraints saps his energies in the process. Life chances are affected adversely for those unable to perform, and this can cause inter-generational poverty (Smith, Donaldson, Mudaliar, Md Kadir, & Lam, 2015, pp. 28-29). Beyond the emotional distress of not being able to pursue one's interest or passion, or having been placed in a stream based on an unfortunate result in a milestone examination, the lesser-valued courses often lead to lesser economically-valued employment upon completing the educational journey. Underperformance as a result of being in a course which is not desired may also ensue and worsen life chances, perpetuating inequality. The student, now a worker, may thus lack the economic ability to uplift himself and his future family sufficiently to a higher income stratum. In contrast, the more privileged student could have many opportunities opened up to him along the way, increasing his life chances. This is how inter-generational disadvantages are transmitted and made worse in this system; inequalities become ingrained and social mobility ultimately kept low.

> **Beyond the emotional distress of not being able to pursue one's interest or passion, or having been placed in a stream based on an unfortunate result in a milestone examination, the lesser-valued courses often lead to lesser economically-valued employment upon completing the educational journey**

Is Meritocracy Still Relevant?

This does not mean, however, meritocracy has no place in Singapore society. As at its core, meritocracy in Singapore's education system does provide opportunities for success to those who would otherwise have no access to it. The alternatives to meritocracy – such as distribution through family inheritance, social class or the experiments of identical distribution in 20th-century communism – lacks in fairness and level of upliftment that meritocracy had been able to accord. For the past five decades, it has lifted many

> **As at its core, meritocracy in Singapore's education system does provide opportunities for success to those who would otherwise have no access to it**

Singaporeans out of poverty which was once rampant here. The core philosophy of according rewards through effort remains to be fair, but as emphasised, there is a real need to consciously ensure that it continues to be able to play the role of social leveller. The education policymakers need to recognise and appreciate deeper the role of education in affecting the life chances of Singaporeans. Meritocracy is not to be dismissed for it remains to be the fairer resource distribution mechanism in society. What is important, is that we ensure that the system remains open and fair.

Two fronts need to be tackled. On the individual front, the support mechanisms to ensure that disadvantaged students are able to compete on a fair playing field must be present. As Blackburn reminded us, reducing inequalities entail the balancing out of the various factors that contribute to causing inequalities. Thus, the support system needs to consider holistically all the issues surrounding a student's educational journey that may hinder his performance. Beyond providing mere tuition, quality help would account for the student's home and family situation, and also his ability to access the needed resources. On the institutional front, the education, economic and employment policies need to move in the direction where both the economic and cultural value of academic courses, schools and employment categories are made more equal. While we are already on the right track for academics where "every school is a good school", there perhaps need to be a movement that views "every course as a good course" and "every job as a good job".

Most certainly, this is an idealistic goal considering it would require a shift of how we not only view educational courses, but jobs as well. The cultural gap in how we value labourers, PMETs and business owners, for example, need to be minimised if we are serious in heading towards a direction of economic equality. It is undoubtedly complex and even seemingly impossible, but at the very least, there should at least be an effort to do so. The closing in of the gaps in the employment landscape would spill over into the education system and this would enable academic courses and schools to be viewed more equally. Meritocracy is still very much relevant in our system to close the inequality gap. What it needs, however, is a re-tweaking to ensure that it continues providing opportunity and that it does not end up perpetuating inequalities instead. It needs to be re-aligned it with the realities of our society and economy today. Meritocracy was a conscious choice made by Singapore's pioneering leaders. Just as it was a conscious choice then, there is a need for us to consciously tweak it such that it remains working.

What MENDAKI is Doing

MENDAKI is fully aware of the fact that unequal conditions and circumstances are one of the key impediments that hinder disadvantaged students from excelling within the education system. To that end, MENDAKI has moved beyond a mere provider of subsidised tuition, to an agency that has intervention at every critical point in every life stage of the student. It also realises that the earlier the intervention, the better it is as it tackles inequalities faced by the child upstream, providing a more equal footing by the time the child reaches the first competitive milestone – primary school. MENDAKI's strategy takes on a life-path approach that categorises a student's educational journey to three key stages – early childhood, primary and secondary school, and higher education. Interventions are tailored to what is most critically required at each stage, summed up in the outcomes of "school-readiness" for early childhood, "perform in school" for primary and secondary school and "future-readiness" for higher education.

At the early childhood stage, MENDAKI ensures school-readiness through a two-pronged approach that targets both parent and child. MENDAKI realises that parenthood-preparedness is a key issue within lower income Malay/Muslim families and thus, it runs programmes to help parents gain awareness on the early childhood education landscape and the know-how on skills in educating young children. One such programme is the KelasMateMatemetika (KMM) at the community centres, which exposes young children to critical math concepts while parents learn approaches to teach their children after the programme. At the formal-schooling age, MENDAKI aims to ensure the peak performance of Malay/Muslim students. To achieve this goes beyond the provision of tuition classes. A host of other factors come into play, such as the student's motivation level, home environment and access to developmental opportunities. As such, MENDAKI complements its tuition scheme with an "ethics of care" framework to enable its tutors to play the roles of mentors while also providing a range of enrichment opportunities for the students. Finally, at the higher learning level, MENDAKI seeks to ensure the "future-readiness" of Malay/Muslim students. MENDAKI does this in various ways, from the provision of financial subsidies assistance and awards for educational courses at higher learning institutes, through the provision of career planning, mentoring and networking opportunities for targeted groups. With these, MENDAKI hopes to level-up Malay/Muslim students' abilities and enable better life chances within the meritocratic system for them.

While MENDAKI has transformed itself to provide more meaningful and holistic solutions that could give disadvantaged Malay/Muslim students within the education system a leg up, the reality is that institutional changes at the national level are needed for meaningful changes to take place. MENDAKI's solutions are at the community and individual level, and is aimed at maximising the chances of its beneficiaries within the current framework. As we establish, what really needs progressive tweaking is the framework itself and that the issues of meritocracy are essentially national-level class issues. MENDAKI does have a role in providing the ground sentiment of the Malay/Muslim community with regards to the education policy.

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Conclusion

In sum, this paper had intended to shed light on how education and meritocracy related to each other and affected the situation of inequality in Singapore. In doing so, I started by providing a context to understand the discussions on inequality in Singapore. It was emphasised that while inequality manifested itself as an economic issue, it is at its core, social phenomenon. Following which, I explained how education has been a tool for the Singapore government to tackle inequality since independence and how meritocracy is a key driving ideology that shaped the education system. It was argued that while meritocracy continues to be relevant in its value as a relatively fair resource distribution mechanism, much tweaks were needed to ensure that it continued to do so. A well-functioning meritocratic system that does not perpetuate inequalities, but continues to provide opportunities would be beneficial to Singapore. There is a need for us to also rethink how we socially and economically value the various academic and occupational categories present as well. Both individual and institutional level policy changes would be needed to effect the changes. Finally, some of MENDAKI's experiences in changing its approach in view of this reality were shared.

Issues of inequality are in reality complex and multi-dimensional. Tweaking the educational policy alone would not suffice to resolve it, but other factors including our economic, employment and welfare policies are important considerations too. The fight for a more equal, egalitarian Singapore is by no means an easy social project. However, it is one that we should not give up in, for it is our collective moral duty to ensure that all our fellow citizens do not get left behind.

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A Re-look at The Efficacy of "Alternative Pathways" to Educational and Social Mobility in Singapore

by Fitri Zuraini Abdullah & Siti Afiyah Mustapha

Abstract

Education is viewed as a source of social mobility, providing the means to higher earnings. However, what education achieves in theory does not always materialize in reality. This paper takes a retrospective approach in understanding one possible hypothesis to educational immobility for the Malay community – the gap in acknowledgements and institutionalisation of cultural goals of the wider society vis-à-vis the Malay community. The reality is that these children do not compete on the international stage on a day-to-day basis but rather with children in their own schools and classrooms where relative failure can and does lead to underperformance. It is this relative underperformance that is the focus of this paper – it propounds that the multiple pathways approach requires a review vis-à-vis the social dynamics. The discussions in this paper have been framed in tentative terms, because they are based on current trends in Singapore and findings from overseas, not on actual evaluations on systems and programmes in Singapore.

Introduction

The past decade, particularly the last five years, has witnessed alternative education pathways being progressively introduced into the Singapore education system. Amongst others, these include structures and policies such as the revamp of the technical and vocational education, formation of Specialised Schools and Specialised Independent Schools, review of the admissions criteria and channels for Institutes of Technical Education (ITE) and Polytechnic Students, and opportunity for mature workers to re-enter the education system for knowledge and skills upgrading. They aim to recognise and reward diverse strengths and aptitude beyond academics, recognise "late bloomers" who do well or discover their interests later in their educational trajectory, and enable lifelong learning beyond the formal education years. These pathways are deemed as key to social mobility – educational safety nets that enable student and working populations alike to not be circumscribed or stagnated by standardized tests and constantly set within a single field or industry, but allows the attainment of aspirations and broaden means for progressions to align oneself with the shifts in the economy. This reflects a key principle of the education system that "we should not cap achievement at the top, but continue to strive to lift the bottom" (Chia, 2018).

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Yet, this paper articulates the need to look at the structural nuances and hidden narratives behind the alternative pathways that may impede educational and social mobility. Discussions revolve extensively around social (and subsumed within it, educational) inequalities that is attributed to disparities in opportunities for social mixing, resources, and education policies that prize credentials. Alongside social inequality, this paper brings attention to the notion of social inequity, which refers to how society labels and put value on individuals' credentials and discounts the impact on families and students arising from the gaps in their social and cultural capital – an arguably harder issue to manipulate in the eyes of policymakers. Social inequity affects educational trajectories despite the changes to the system, that perpetuate or extend the degree of inequality. Bearing these in mind, it is imperative for policymakers and social agents to be cognisant of the implications of confounding population markers of ethnicity, class, academic performance, and income to be subjugated on a single plane of appraisal based on simplistic assumptions of differences. The ability to navigate these multiple pathways is also predicated upon

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one's "resilience", which OECD (2018) refers to one's capability to perform vis-à-vis his or her counterparts (national and abroad). Accordingly, in exploring such suggestions, the authors would be attempting to address the following questions voiced by Minister Ong Ye Kung (2018): (1) Can we customise education without the labelling and stigmatisation, and making people feel that they're being sorted? and *(2) How do we make sure that as we progress, there are many options, many paths, so that everyone is focused on not just that one academic path?*

The Need for Academic Resilience in Navigating Respective Education Pathways

Painting the representativeness of our society's social fabric, Associate Professor Tan Ern Ser asserted that "between race, religion, sexual orientation, nationality and class; class matters" (Paulo and Minmin, 2018). Highlighting this statement at this juncture serves to frame the ensuing probing into the aforementioned notions of "stigmatisation" and "sort[ing]" that implicitly subsists within the education system (and ultimately the society); from which point this paper would thereafter lay grounds for the authors to critically affirm the cultivation of academic resilience and positive disposition towards learning through the multiple education pathways approach.

Nursila and Irene (2012) present a finding that shows amongst all the youths sampled for their exploratory study, "educational aspirations are generally high, with 60.4% of them aspiring to attain a degree and above". However, it is observed that passing rates of Malay students are lower than the other ethnicities at all levels, from primary leaving to secondary leaving (Ministry of Education, 2011). This portrays the acknowledgment of their comparably lower "national resilience". However, looking beyond differences, one should not discount the fact that across all levels of ethnicity, there has been a continuous upwards trend in academic performance which corresponds with progressive trends in relative income levels and employability. In 1984, only 16% of the Malay cohort had at least five 'O' Level passes, whilst Chinese and Indians formed 44% and 43%, respectively (Ministry of Education, 2013). Ten years ago, Malays raised their percentage to 59.3%, and in 2017, these figures were 65.9%, 86.7% and 78.6% for Malays, Chinese and Indians, respectively (Ministry of Education, 2018). Parallel to this, it is evident that there has been positive change in income; as median household income from work per household member also rose in the last decade. Resident employed households recorded real growth of 22.9% cumulatively or 4.2% per annum from 2012 to 2017, and 13.2% cumulatively or 2.5% per annum from 2007 to 2012 (Department of Statistics, 2017).

Bearing these in mind, in deliberating the assumptions of educational inequalities, two matters are observed: firstly, it is plausible that gaps in educational resources determine to some extent the relative performance and educational trajectory of a child when one compares from the point of income and the relative opportunities. But it should also be noted that despite income or social perspectives placed on ethnicity, education and its synonymous aspirations for social mobility are coveted equally highly across all social strata, and generally is not stigmatised as an exclusive Singapore dream only for the haves. This is

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evident from the above data, and how intergenerational mobility has been comparatively high in Singapore as compared to other developed countries (albeit signs of plateauing) – there has been vast positive intergenerational mobility between the 1980s cohort and 2010s cohort; indicating that most of our current generations are a rank higher in terms of socioeconomic status (SES) compared to their fathers, regardless of the difference in household income between these two generations (Ministry of Finance, 2015). Adding on, another qualitative literature on voices of low-income families affirms the findings of Nursila and Irene that was mentioned earlier; that low-income parents do aspire for their children to achieve higher educational credentials than them (Brassard, 2015). Ergo, the education system that is characterised by streaming and national examinations do surface class fallacies within its system when differences in achievements and its consequent opportunities are highlighted. However, it also reveals the significance of standardised tests, that enables an infrastructure of choices pegged to aptitude and passion paved through multiple educational pathways – signaling to possible educational mobility, whilst simultaneously ensuring sustained efficient human capital.

Nonetheless, it is myopic to simply disregard the paradox that is highlighted in these elucidations into the vocational education in Singapore that is touted to be a key aspect in Singapore's multiple pathways approach. It has undeniably reflected the contours of social dynamics and its deterministic influence in one's mobility. As Chong (2014) has suggested, this is the flip-side to the proverbial coin, and whilst it does not suggest the failing of the system, it surely underscores the need to address these paradoxes which would be done subsequently here. Indeed, vocational education in Singapore has been empirically observed to have contributed to a reduction in income disparity and wider society have benefited from it in terms of increased wages (Sakellariou, 2006). The monthly salary of ITE graduates has been on a gradual increase from an average of $1391 a month in 2009 to $1717 in 2017. Similarly, the average monthly salary of polytechnic graduates has also seen a proportionate rise (Department of Statistics, 2018). These again alludes to the general rise of purchasing power (if not mobility yet) across the board. Nonetheless, a relook into our education system and social mobility paints the simultaneous interplay of inclusion and exclusion of narratives. Accordingly, there are two primary hidden narratives within Singapore's multiple pathways approach, particularly our vocational education. The first is the ethnic implication in ITE. According to publicly available data, Malays continuously form the lowest percentage of students with at least five GCE 'O' Level passes, compared to Chinese and Indians. Furthermore, Malays have the lowest rate of post-secondary school participation. These data offer a strong basis for deducing that the largest ethnic percentage

of students enrolled in vocational education comes from the Malay community. Such figures entrench the discourse on the Malay community and its attitudes towards education. Whether there are cultural and structural 'impediments' to educational development, the disproportionate number of Malay students in vocational education perpetuates certain beliefs. From which point, elucidations on any overall increase in the society would be coloured by this class fallacy – notwithstanding the fact that efforts to close any gaps in the education system is in a reality a moving target for the Malay community.

The second reflection that this paper aim to delineate, before proposing several pragmatic deliberations on broadening of our multiple educational pathways, is the narrowing "gates" of the post-secondary vocational education. Access to vocational education, like other forms of post-secondary education, is increasingly dependent on students' performance at primary and secondary school level. Only students with GCE 'O' Levels and GCE 'N' Levels, the latter of which consists of five years of secondary schooling instead of the typical four years, are eligible for ITE. Although, Ministry of Education (2018) has established course-specific aptitudes and interest in their early admissions process, a look at the Minimum Entry Requirements for ITE for growing courses like Applied Food Science, Nursing, and Engineering, shows that students still require good performance in their school leaving examinations ('O'-Level and 'N'-Level) – 3 GCE 'N' Passes (Grade A-D or Grade 1-5) in Mathematics or Science and two other subjects, or 2 GCE 'O' Grades (Grade 1-8) in any two subjects. The concern over the long term is that vocational education will, like the rest of the education system, become increasingly hierarchal and stratified where students' performance in national exams like the Primary School Leaving Exam (PSLE) and 'O' and 'N' Levels will determine access not only to vocational education but also to the popular courses available. Of the six ITE courses currently at ITE–Applied and Health Sciences; Business and Services; Design and Media; Engineering; Electronics and Infocomm Technology and Hospitality. Business and Services, and Electronics and Infocomm Technology are the most popular with total enrolment at 7797 and 6513 for 2017, respectively (Ministry of Education, 2018). It is not difficult to envisage that these two courses will only grow in popularity given the employment opportunities and higher salaries they command, as alluded in the Industry Transformation Maps which highlights these two as part of the thriving sectors. It would be ironic if vocational education in Singapore became progressively hinged on academic performance, thus entrenching the credentialism within the education system – limping the multiple pathways approach.

Pragmatic Deliberations on Broadening Multiple Educational Pathways

Harkening back to the probe into: How do we make sure that as we progress, there are many options, many paths, so that everyone is focused on not just that one academic path? Preliminarily, this paper conjectures that it is possible to highlight that the education system's philosophy of multiple pathways has yet to be confirmed in terms of its social viability within the society. Minister Ong Ye Kung has stated that "more Malay students in each cohort are pursuing postgraduate education by taking full-time of part-time diploma courses" (2018). For the year of entry in 2008, the percentage of Malay students was 39.3%.

In 2017, it is 52.5%; indicating an increase of 13 percentage points. The admission trends of P1 cohort to the various Institutes of Higher Learning (IHLs) shows a marginally balanced outlook of academic and vocational education in Singapore – there has been steady intake trend of students admitted to full-time polytechnic diploma; we see a slowing down of intake into full-time pre-university courses from 2012-2017; on the other hand, admissions to full-time Nitec and Higher Nitec courses have seen steady increase within the same period (Ministry of Education, 2018). However, looking at the other side of the proverbial coin again, with deeper probing into the university Graduates Employability Survey, the university courses that majority of the Malay graduates are enrolled in are recorded to be less employable, and correspondingly calls for lesser real wages. The authors acknowledge how this would require a more in-depth probing into the viability of the multiple pathways in terms of its objectives, extensive comparisons of data of our graduates, and the society's perception or worldview imposed on the system. At this juncture, the authors would attempt to add value to the conversation on the multiple pathways by outlining two possible deliberations to broaden and fortify the multiple pathways approach in the system: (i) educational trajectories would have to inculcate cultural goals that would have to be accepted by a large majority of its members for it to be identified as a success; and lastly (ii) a look at how parental influence on educational decisions affect the multiple pathways vision.

First: Educational trajectories would have to inculcate cultural goals that would have to be accepted by a large majority of its members for it to be identified as a success.

Findings from the Programme for International Student Assessment (PISA) 2012 revealed that whilst Singapore has consistently been ranked as one of the world's top education systems, there is also a long tail in achievement distributions (OECD, 2013). The percentages of Secondary 3 low performing students were 10% for reading and science, and 8% for mathematics. The reality is that these students do not compete on the international stage on a day-to-day basis but rather with children in their own schools and classrooms where relative failure can and does lead to underperformance. In fact, there is extensive debate highlighting the reinforcing effect of Singapore's education system on intergenerational immobility, by factors such as ability-based and school-based streaming, decentralisation of basic and tertiary education, and expansion of tertiary education whilst increasing fees.

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The reality is that these students do not compete on the international stage on a day-to-day basis but rather with children in their own schools and classrooms where relative failure can and does lead to underperformance

As discussed in the earlier section of this paper, as much as social and cultural capital plays a role in ensuring the educational resources that a student gets, the comparison basis that is being done implicitly on a daily basis (in classrooms and out) is predominantly social and intangible. Looking at the overall increase in resident household

income also hints on the vicious cycle of discussions that narrows pragmatic policy considerations to just merely revolve around the criticisms of the failings of meritocracy and educational inequality (between the haves and the have-nots) – when a more just dealing of it would have to involve the acknowledgement that it is not an exclusive phenomenon to multi-ethnic Singapore.

Hence, it seems fit to propose a look at how social paradigms would be able to contribute to a better system – this paper would like to highlight the Merton's classic strain theory (1938) for this. It suggests that cultural goals would have to be accepted by a large majority of its members for it to be identified as a success – and the authors portend that for this context, it would have to be members of society, members of the various communities, members of the education system, and members of the various schools and institutions itself. It draws the further necessity to look at how our rewards on positive dispositions to learning affects academic resilience which would ultimately influence one's long-term behaviour towards learning, and attempting educational mobility throughout one's life. In drawing parameters to these rewards, and the dispositions that we look for, it is crucial for us to acknowledge and parallel them to the cultural goals of the various units of society – be it the Malay community, the lower-income families, or even the affluent but comparatively underperforming student. Resilience theorists posits that by not assessing an individual's goals, would simply classify such individuals as non-resilient, and thus unable to grow despite the multiple opportunity channels. This paper recommends a closer look at how our rewards system and multiple educational gateways are able to nurture students who although denied access to the legitimate means like educational resources or financial means, nevertheless continue to aspire to the cultural goals and manage to achieve them through innovative means. One criticism that this paper would like to lay in this regard would be the possibility in the long-run (if without critical review on the effects of social dynamics on it), the agenda for the vocational education pathway would be misconstrued and the emphasis on scaffolding abilities and passions as the alternative pathway from the other more academic ones would be shadowed by the increasing significance put on society on the popularity of courses based on reputation, credentialism, and employability.

Second: A look at how parental influence on educational decisions affect the multiple pathways vision.
Despite the formal flexibility, it is empirically evident that the choice of secondary school type more or less predetermines much of a student's pathway into either an academic or a vocational career. The choice of secondary school is also found to be influenced by parents' social capital, and essentially awareness of the education system and its inherent social dynamics. (Mu'ller, 1996; Shavit & Blossfeld, 1993), that the influence of family background is more pronounced when those decisions have to be made early in the students' school milestones. The younger the student, the less information about his or her academic potential is available, the more uncertainty is involved in the decision. This is certainly true when one is assessing the vast and varied Early Childhood Care and Education (ECCE) sector. Schnabel, Alfeld, Eccles, Ko'ller, and Baumert (2002) posits that

uncertainty, however, favors "conservative" decisions, which means in this context to stick with the parents' own biography as a guiding model by default. This mechanism seems to be rather universal and applies not only to their examined societies (United States and Germany) but also across the full developmental period from the end of elementary school up to the point where the pros and cons of tertiary education are being weighed.

In conclusion, the multiple pathways approach is one that forms a critical nexus within the vast educational continuum in Singapore, and the social dynamics. It is one that balances the significant social and human capital tools of streaming, and the Primary School Leaving Examination (PSLE), within an ecosystem whereby parental influence remains as a strong determinant of every child's educational outcome. Therefore it requires rigorous and critical reviews continuously as social demographics change.

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The Singapore Perspective:
Supporting Social Mobility through Education and Acquiring Future Skills

by Syed Salleh Hassan Alsagoff & Murshida Mohamed Kadir

Abstract

In this increasingly competitive global economy, it is important to ensure that our students are not left behind regardless of their socio-economic circumstances. Singapore adopts an interventionist policy in its education system, to 'lift the bottom' segment of society. This is done by widening opportunities and enhancing accessibility to resources for students from disadvantaged families. Interventionist policies also aim to provide multiple pathways to success by diluting focus solely on academic achievement to considering other aspects like acquiring 21st century skills and competencies. The latter include the acquisition of interpersonal skills and social intelligence. Such competencies are critical for achieving social mobility, as they help shape a student holistically, as well as prepare them to face the volatile, uncertain, complex and ambiguous (VUCA) future.

Introduction

> "The accumulation of cultural capital - the acquisition of knowledge - is the key to social mobility." ~ *Michael Gove*

Education as a Bridge to Achieve Social Mobility

In his July 2018 Parliamentary speech, Education Minister Ong Ye Kung highlighted that one of the key principles of Singapore's education policy is to focus on 'lifting the bottom' and helping disadvantaged families. This is done by widening opportunities and enhancing accessibility of resources to students from poor or disadvantaged families to ensure that they too have an equal chance of excelling in school. Mr Ong's speech sends a strong signal that the government is committed to ensure that all students, regardless of their social class, will be able to enjoy quality resources and tap on available opportunities to advance themselves. Indeed, Singapore ranks among the top in the world when it comes to upward social mobility,

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with nearly 6 in 10 adults better educated than their parents (Organisation for Economic Co-operation and Development, 2018).

The researchers Betraux and Thompson believed that the possibilities for social mobility are limited to economic and cultural resources, group prejudice and privilege, opportunities provided by the national economy, access to education, means to travel, as well as social imagination. The American sociologist C. Wright Mills defined social imagination as "the vivid awareness of the relationship between personal experience and the wider society" (Crossman, 2018). In order to achieve this, one is required to step back and view the situation from an alternative perspective. Paradoxically, this ability to broaden the perspective and employ critical thinking is linked to education and knowledge. While there are other mitigating factors that impact social mobility as highlighted above, this paper will focus on education and the acquiring of skills as the key to promote social mobility in Singapore.and the acquiring of skills and knowledge as the key to promote social mobility in Singapore.

Upstream Efforts Targeting Children in Vulnerable Families

Government interventions have played a major role in helping students from disadvantaged families level-up to their better-off peers. To tackle the issue at its root, government initiatives have focused on upstream efforts to enable children from low-income and vulnerable families to have a good start in life through the KidSTART programme. The programme "coordinates and strengthens support across agencies, extends new forms of support, and monitors the progress of children from birth onwards" (Early Childhood

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Development Agency, 2017). Such upstream efforts hope to narrow the developmental gap faced by children from vulnerable families by equipping their parents with related skills and providing the latter a network of support system. This programme acknowledges that parents from low-income families may not have the adequate parenting skills and resources to help their child develop. As a result, children from these low-income families have a different starting point in the educational race compared to their other, more affluent peers: the latter enjoy a headstart in their education journey due to the plethora of resources and opportunities available to them. This unequal starting point at the beginning of the education journey may impact children from vulnerable families throughout their life. Researchers believed that "(n)eural connections formed early in life lay the foundations for physical and

Researchers found that "(n)eural connections formed early in life lay the foundations for physical and mental health, affecting adaptability, learning capacity, longevity and resilience"

mental health, affecting adaptability, learning capacity, longevity and resilience" (Daelmans et al., 2015). Hence, early intervention by the government is crucial in ensuring that children from vulnerable families have equal opportunities to succeed in their education journey and attain social mobility.

Creating Multiple Pathways to Success

With technology disrupting every industry and changing the future of work, it is imperative to move away from the traditional emphasis on academic and paper qualifications as the sole barometer of success. Our education system needs to adapt and evolve with changing times so as to equip students with skills needed to survive in the dynamic global work environment. Mr Ong aptly emphasised on the need to create an "alternate pathway for nurturing talent" (Ong, 8 June 2018). The creation of such pathways will make social mobility more accessible and achievable in the future. The barrier for re-entry to the education system is also diminished, allowing more to penetrate into the system at various time and stages.

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Sociology academic Associate Professor Tan Ern Ser recommended that the education system nurtures students' strengths, aptitude and ability (Tan, 2016). This will allow more students to thrive in the education system, beyond the academics. This recommendation has been

put in place in the education system through, for instance, the Early Admissions Exercise (EAE) in Polytechnics. The EAE allows a wider range of talents to be recognised through offering conditional entry into relevant diploma courses for 'O' Level and final-year Institute of Technical Education (ITE) students based on their aptitude and interests. Schools will also take into account students' achievements and talents beyond the academics, for instance, in the field of arts, sports, leadership, entrepreneurship and community service.

Another initiative to broaden pathways in the education system is the 'Work-Learn Technical Diploma Programme' (WLTD) which will be expanded to include more industries in April 2019. The programme offers a holistic exposure to relevant skills through technical education in ITE and on-the-job training in sponsoring companies. Students participating in WLTD can also enjoy performance-based career advancement upon graduation and deepen their knowledge through guided training and apprenticeship throughout the duration of the programme. WLTD will help to launch ITE students into their respective careers and open up pathways for them to advance in their career through acquiring relevant skill sets. This deepening of skills and career progression is an avenue for ITE students to attain social mobility and close the income inequality gap with their peers.

In helping youths to better prepare for the future economy, the Singapore government launched the MySkillsFuture.sg portal for students in October 2017. With the aim of promoting continuous learning, the portal allows students to find out more about their possible education and career pathways. It also encourages students to set goals for their education and career aspirations.

In addition, under the SkillsFuture banner, those enrolled into the ITEs and Polytechnics can benefit from the Earn and Learn Programme which supports students' transition into the workforce. The 12-18 months training programme aims to "deepen skills through structured workplace learning, mentorship and facilitated learning" (SkillsFuture Singapore, 2017). Through this, students can have a headstart in their career, learn industry-specific skills and advance themselves with acquired skills and knowledge.

Acquiring Cultural Capital

Government intervention through programmes that serve to provide multiple pathways to help students succeed in education and have a headstart in their career will especially benefit those who lack opportunities due to socio-economic circumstances. These initiatives aim to equip disadvantaged students with cultural competency, a key factor in facilitating upward mobility. Cultural competency is acquired by building cultural capital

> **"**
> **These initiatives aim to equip disadvantaged students with cultural competency, a key factor in facilitating upward mobility** **}**

through a combination of knowledge, skills and education. While those in the upper and middle classes are able to tap on their social networks to build their cultural capital, students from the disadvantaged families require interventionist policies to acquire cultural capital and improve their social standing. Through this, they can also open doors for their future generation to achieve upward mobility. Hence, interventionist policies in Singapore help ensure that cultural capital does not exclusively belong to the domain of the rich and powerful. By providing opportunities for multiple pathways, more Singaporeans of different backgrounds can get ahead in education and in life and acquire cultural competency in the long term.

21st Century Competencies

Aside from helping disadvantaged students acquire cultural capital, we also see a fundamental shift in the education system to equip students to be holistic learners and global citizens. In response to technological and cultural globalization, increasing competitiveness in the global economy and a VUCA (volatile, uncertain, complex and ambiguous) world, the Ministry of Education undertook a major curriculum review in 1997 to rethink its education goals and directions for the future (Poon et al., 2017). This led to the inception of the 'Thinking Schools, Learning Nation' (TSLN) vision in the same year. TSLN concretizes Singapore's vision in equipping students with 21st Century Competencies (21CC) (Poon et al., 2017). The 21CC framework (see Figure 1) has been infused into the academic curriculum, co-curricular activities, character and citizenship education, as well as applied learning programmes.
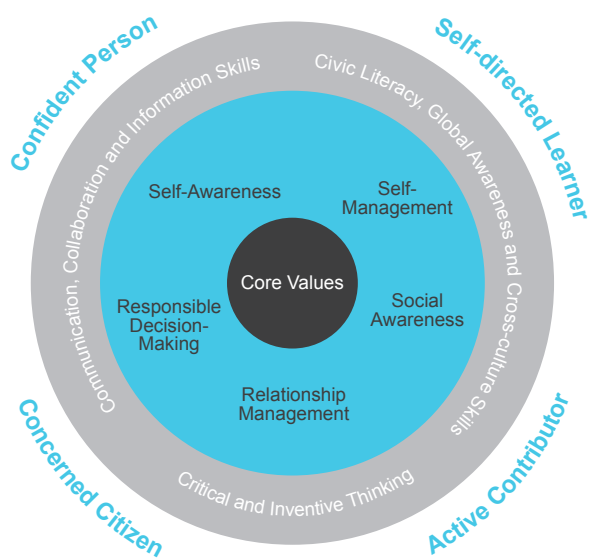

Figure 1. Framework for 21CC and desired student outcomes. (Source: Ministry of Education, Singapore, 2015.)

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Singapore's education system aims to equip learners to take full advantage of the opportunities that the VUCA world offers. While there are many factors contributing to the lack of social mobility, one important factor is students who enter the labour market and have not been able to keep pace with the skill set required to succeed in an increasingly advanced and global economy. 21CC imparts emotional or 'soft' skills which are critical for students to effectively navigate their social environment, work well with others and achieve their goals. The economists James Heckman and Tim Kautz of the University of Chicago documented the importance of soft skills in their landmark 2012 paper, "Hard Evidence on Soft Skills." It is fascinating that recent evidence indicates that these soft skills may have become a critical factor for success in the modern labour market, more so than just traditional hard skills (or cognitive skills). A 2014 US National Bureau of Economic Research paper (Kautz, Heckman, Diris, Weel and Borghans, 2017) found that "(Soft skills') predictive power rivals that of cognitive skills." Ensuring that students have the ability to develop and hone these 21CC is therefore critical to ensuring upward social mobility.

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Building Social Capital of Our Malay Youths through Mentoring

by Dhaifina Dasri

Abstract

Education has been traditionally used as a tool to combat inequality. While there has been empirical evidence in its success, literature also suggests that social capital is also an important factor in alleviating the effects of inequality. In Singapore, Malays are being inflicted with the `Malay Effect' resulting in lack of aspirations due to a negative implication pegged to their racial identity. Malay youths, between 20 - 29 years old, makes up the largest group amongst the Malay population in Singapore (Department of Statistics, 2018). Thus, this paper discusses how the use of mentoring, in particular peer mentoring, could help strip Malay youths of the `Malay Effect' and create a positive social environment to foster bigger aspirations. As our successors, we must arm our youths with the vital tools needed to adapt and succeed in this rapidly evolving world.

Introduction

During her address at the second session of the thirteenth parliament on 7th May 2018, President Halimah Yacob emphasised on the need to tackle inequality in order to forge a caring and cohesive society (The Istana, 2018). Since then, inequality and social mobility has received much attention on various national platforms with policymakers, scholars and even general public weighing in to prevent a stratified social system that would affect the lives of Singaporeans. This is especially prevalent as a study conducted by the Institute of Policy Studies (IPS) highlighted a gap between classes with regards to education and housing (Yong, 2017). Recently, an Oxfam report highlighted Singapore as one of the bottom 10 countries in the world for its efforts to reduce inequality as per the Commitment to Reducing Inequality (CRI) index. According to the report, Singapore was dragged down due to its new indicator on tax and low public social spending of 39 percent as compared to its Asian counterparts (Mokhtar, 2018). Therefore, we know that it is a detrimental problem that needs to be addressed swiftly.

It has been said that Malays are not unfamiliar with inequality. On many national discourses, much has been addressed regarding the issues pertaining to Malays such as being economically backwards and myriad of social problems such as drug abuse, dysfunctional families and low education (Chua & Ng, 2015). These impressions coupled with the lack of social capital and positive social networks where information and resources flow creates an overrepresented racial group. This led to the group being deemed as a "problem" and requires constant interventions in order to gain an equal footing with the rest of the population (Dominguez & Arford, 2010). Given the current narratives of inequality and repeatedly used stereotypes of Malays, how do we help our youths be equipped with the tools needed to uplift themselves and contribute positively to society?

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Contemporary research on inequality has stressed on providing an upstream intervention that targets the root of the problem and facilitate upwards social mobility. Many scholars have cited the use of education as a tool to alleviate inequality as it would provide a solid foundation for children and later on in life when they enter the workforce. However, Joel Podolny and James Baron (1997) have underscored the importance of social capital and networks to ease inequality. Social ties include a sense of belonging which can assimilate information and resources which in turn can build up a person's social capital (Podolny & Baron, 1997). In this case, intervention programmes such as mentoring could assist our youths to become caring and capable adults in the future and navigate their way to increase social mobility.

The 'Malay Effect'

Long before Singapore turned into the cosmopolitan hub that we know today, the country was largely a Malay fishing village. Syed Hussein Alatas suggested that Malays were perceived as `lazy' and `not progressive' as they were unable to adapt to the sudden influx of immigrant communities in a monopolistic colonial economy during the colonisation period (Ibrahim, 2014). In his book called Narrating Presence: Awakening from Cultural Amnesia, Dr Azhar Ibrahim who is a Deputy Head in the Department of Malay Studies at the National University of Singapore (NUS), relooks the socio-historical development of the Malay community in Singapore and how it contributes to the current Malay narrative. He suggested that history gave rise to the various issues including the stereotype given during colonisation still affects our community today. Needless to say, this typecast has painted a grim picture on our youth's worldview. This resonated with the statistics where Malays were notably underrepresented in local universities at 7.7 percent as compared to the dominant Chinese and fellow minority group, Indians at 28.4 percent and 39.4 percent respectively in 2015 (Department of Statistics, 2016). Therein lies the 'Malay Effect' infliction on our youths whereby aspects of `being' Malay has adversely impacted their aspirations and self-efficacy to do better in life.

One might argue that being Malay is not an excuse or deterrence in achieving the best results. In our meritocratic nation, hard work and perseverance paves the way for success. However, meritocracy do contribute to inequalities as an equal head start might not translate to equal end results as one might hope (Smith, Donaldson, Mudaliar, Md Kadir, & Lam, 2015). Comparably, this notion infers that despite the equal opportunities provided, Malays are unable to excel in a meritocratic society because they do not work hard enough (Rahim, 1998). However, studies have shown that although education is important, it does not contribute wholly to facilitating social mobility. A youth's family of origin, mainly the parental socioeconomic status, social networks and motivations, are crucial components that shape their scholastic performance and ambitions (Breen & Jonsson, 2005). This can be linked back to Chua and Ng (2015) study whereby one's social sphere has an effect on their life outcomes. In this case, youths from disadvantaged backgrounds might be conditioned to view their status as a "norm" because their family and friends are in the same boat. Hence, they do not see the need to aspire bigger and better.

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In MENDAKI's Future Ready Conversation series report, it is apparent that the Malay youths are encountering the brunt of this 'Malay Effect'. The report comprised of conversations through a series of engagements between January and July 2016 with secondary and tertiary students in order to gauge Malay/Muslim youths' future-

readiness. Anecdotal references from the report showed the youths feared being viewed as "lazy" due to the negative connotation attached to their race (Yayasan MENDAKI, 2018). This train of thought could lead to youths seeing this as a deterrence in achieving their aims. On a much grimmer note, youths born into disadvantaged families will still be trapped in the vicious cycle of low education and low income if they feel that they are being looked down upon. These viewpoints breeds social isolation from the larger society and in turn,

> **it is imperative to provide a more encouraging and positive social environment that bridges gaps and cultivates aspirations and growth**

reduces one's social capital (Mohamed Nasir, 2007). Therefore, it is imperative to provide a more encouraging and positive social environment that bridges gaps and cultivates aspirations and growth.

Mentoring Programmes to Build Social Capital

Social capital is defined as a `sum of current and potential resources incorporated in, available in, and derived from the network of relations possessed by an individual or social unity' (Nahapiet & Ghoshal, 1998, p. 243). Discourses on inequality have placed much importance of educational attainments as the solution in preventing a stratified social system. In contrast, social capital has an equal weightage in assuaging inequality. Social capital helps to foster relationships that can provides a need for social activities. In turn, these social activities increases capacities in information, resources and even, influence (Bueno, Salmador, & Rodríguez, 2004). Youths from disadvantaged backgrounds might not have access to additional resources and opportunities to increase their social capital as compared to their higher-status counterparts. This might be due to being in a lower quality school or housing background that lacks mixing with those of higher social capital (Chua & Ng, 2015). Mentors are seen as human capital with the connections, information and

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experience to foster a positive social environment that can increase social capital through the relationship built between mentors and mentees. Therefore, youths can benefit from their mentors' human capital in order to uplift themselves.

Literature on mentoring have provided insights on how informal (non-parental figures) relationships can contribute to positive outcomes in youth developmental outcomes such as relationships between peers and parents, academic achievements, self-concepts as well as limit juvenile delinquency (Grossman & Lee, 2002). For youths who do not have access to interactions or activities that increases their social capital beyond school or family

setting, mentoring could provide an important platform to empower and uplift themselves. Mentoring helps to facilitate socio-emotional development by providing an alternative sounding board beyond their current environment, cognitive development by integrating social learning through conversations and activities and positive identity development by providing positive role models and opportunities for youths' future selves (Rhodes , Spencer, Keller, Liang, & Noam, 2006). The latter is reminiscent to Cooley's (1902) Looking-Glass Self theory wherein interactions with significant people in their lives play a role in identity development. Younger people such as children and youths often pick up traits from people they are the closest to such as parents, siblings, extended family members and even friends through interactions. In the case of disadvantaged youths, mentors can promote their participation in positive social settings and expose them to a socially desirable or high achieving peer group that can they identify with. With this exposure, youths can construct their sense of self by expanding their social's sphere and pick up favourable attributes from the group that can eliminate the 'Malay Effect'.

It is noteworthy that mentoring relationships are not homogenous. In order to yield the desired outcomes, rapport has to be built between the two. This is where frequency of contact plays a crucial role in building a mentoring relationship between mentors and mentees. Infrequent contact could provide a negative stance of mentees that they are not worth the mentor's time and effort and hence, breeds distrust and non-participation in the relationship (Grossman & Rhodes, 2002). Trust in an important facet in mentorship as it forms a bond between the two. A lack of trusting bond is unlikely to deliver positive outcomes. Admittedly, frequent contact might not be as realistic given the personal commitments of both mentors and mentees. Adults mentors who are working and have their own families might not be able to meet their mentees are frequently as possible. Sporadic contact time might limit the impact a mentor could potentially have on the mentees.

Youth as Assets in Peer Mentoring

While traditional mentoring (Adult and Youths) would be a more feasible method, peer mentoring would yield similar positive results. Particularly, youths would be more receptive to their similar-age peers rather than connecting to an adult who might be seen as an authority figure rather than a "friend". Kathy Kram and Lynn Isabella (1985) defined peer mentoring as a helping relationship between two individuals of similar age or experience in pursuit of combination of domains of future-readiness such as information sharing and/or psychosocial such as emotional support (Terrion & Leonard, 2007). Peer mentoring provides a mutual understanding due to the narrow age gap between mentor and mentee.

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With that in mind, youths would be the perfect asset to mentor their disadvantaged counterparts due to shared experience of embarking into adulthood. According to Poppy Husband and Pamela Jacobs (2009), older mentors are not always needed, While youths may lack in life experiences to serve as mentors, they may be more competent in other skills and mentees might feel more comfortable in sharing more about themselves to their peers (Husband & Jacobs, 2009). However, in order to create a more positive social environment to facilitate increase in social capital, there is a need to bridge youths from different socioeconomic classes. The mentors can expose the mentees to his/her social circles and from there, foster positive social interactions. Through these social interactions, it may serve as an example to the mentees of productive behaviours and better aspirations can lead to achieving similar successes. The notion of "if he/she can do it, why not me?" might resonate deeply within the youths and influence their current and future decisions to do better. This mentorship could also expand the worldview of both parties by introducing them to different worlds and thus, creating a more caring and cohesive society as envisioned by President Halimah Yacob.

It is human nature to veer towards people who are similar, race might an important consideration in matching peer mentors to their mentees. According to a study conducted on mentoring relationships, same-race matching increases satisfaction levels in mentor-mentee relationship (Terrion & Leonard, 2007). It is believed that a mentor of different racial background, especially if he/she does not fall within the minority groups, is unable to understand their mentees (Sipe, 2002). In this case, a Chinese or an Indian mentor might not understand the infliction the `Malay Effect' may have on our Malay youths. Proponents of same-race matching theorises that trust, sharing and understanding cannot be fully realised without the common bond of race and ethnicity. Mentoring in this context is not about propagating ethnic-based cultural values, but rather, about creating a positive social environment. Jean Grossman and Judy Lee (2002) has argued that a cross-race matching provides an avenue to bridge social distances and dismantle societal barriers set upon racial backgrounds. As a melting pot of cultures, it is imperative for Singaporeans to mix across racial backgrounds and learn how to relate to one another. As our youths embark into adulthood, they will be working with people of various ethnicities and classes. A cross-race mentorship would be able to provide a better grasp of each other's perspective of social and racial backgrounds.

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Supporting our Malay/Muslim Community in Enhancing our Future Assets

With quite a bit of literature available on social capital and its contribution in decreasing inequality and promoting upward mobility, policymakers should take heed the implications research has brought forth when crafting policies to curb inequality. In the Digital Sensing

on Youth Concerns report conducted by National Youth Council through an online poll, it is apparent that youths are suffering the weight of inequality and have called for a more inclusive society (National Youth Council, 2018). As the forerunners of Singapore's future, it is important that we provide our youths with the necessary instruments to realise their aspirations and contribute positively to society.

On a national level, policymakers have taken steps to encourage mixing between socioeconomic classes in the youth populations. In the educational landscape, the Ministry of Education will ensure that elite schools are not isolated from the community and would be more open to admitting eligible students from different backgrounds (Prime Minister's Office, 2018). Additionally, there is greater emphasis to develop socially responsible youths who are able to contribute meaningfully to the community in MOE's Values in Action programme which was developed in 2012. This component can be used to encourage qualified students to mentor their disadvantaged peers through concerted efforts in engagements and collaborations via the school. The school setting can provide a constant interaction between the two parties which could foster a rapport that can yield the desired outcomes of mentorship such as a positive social environment that fosters aspirations for both parties.

On a community level, more can be done to outreach to the Malay youths. Organisations can recruit youths who were formerly the mentees, participants in youth programmes or recipients of scholarships to volunteer as mentors and contribute back to society. For the disadvantaged youths, it is important to inform and reshape their views on being Malay, that being Malay does not mean that they are unable to aspire further and excel in life. Additionally, reaching out to the parents of mentees are equally important as they are the sources of support for these group. Organisations should highlight the importance of mentoring as an approach to increase their youth's social capital which would positively impact their educational and occupational attainments. Over and above recruiting youths' participation, community organisations should also assist parents to change their mindset

> "
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from being socially deficit due to the notion of the `Malay Effect'. Parents should develop efficacy in their children and play a more active role in creating a stimulating environment at home. Youths would be more inclined to aspire and work harder to achieve their goals if their parents are supportive.

A Mentoring Alliance has been set up in July 2018 to furnish youths with the essential tools needed when encountering setbacks and failures. The alliance is a collaborative force

between Architects of Life, CARE Singapore, Lakeside Family Services, Malay Youth Literary Association (4PM) and various Voluntary Welfare Organisations (VWOs) that allows mentors to journey with their mentees (Wong, 2018). In the Malay-Muslim landscape, there are youth developmental programmes with a mentoring element such as Association of Muslim Professional's (AMP) Youth Enrichment Programme, MENDAKI's Mentoring @ MTS (MENDAKI Tuition Scheme) and Empowerment Programme for Girls. These programmes serve as a platform for youths to connect to mentors through various social interactions and activities that are designed to build characters and attributes that would help them adapt as they continue to mature.

Conclusion

In conclusion, mentorship could be the answer for assistance when institutional agents such as schools or social agencies in Singapore are overwhelmed. It is a promising option for the disadvantaged youths who do not have the resources or capacity to increase their social capital within their own spheres. Every youth should be able to dream and aspire bigger and better things for their future and as a community, we should tap on every available resource to ensure that our youths are equipped with the tools necessary to embrace the ever-changing world with ease. As per a Malay saying, gotong-royong is often lauded to be the ethos of the community. In light of the M³ collaboration between MENDAKI, People's Association Malay Activity Executive Committees Council (MESRA) and Islamic Religious Council of Singapore (MUIS), we can

> " **Every youth should be able to dream and aspire bigger and better things for their future** }

further entrench this spirit in our youths for them to help each other out as they pursue their life goals.

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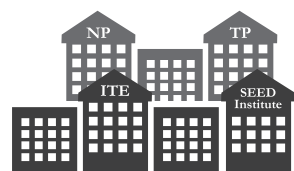
Section

II

Scan of Key National Policies in Singapore and their Implications for the Malay/Muslim Community

General Scan of Education Policies

A. EARLY CHILDHOOD CARE AND EDUCATION POLICIES

1 Core Modules, New Diploma & Cross-Campus Experiences for National Institute of Early Childhood Development (NIEC) Students

Identified as NIEC Students

NIEC   JAN 2019

First intake of NIEC students will be in 2019

>> **a. Core Modules to Strengthen Foundational Training for All Diploma Courses**
- Includes Pre-Employment Training (PET) or Continuing Education and Training (CET)
- Strong emphasis on practice-based learning
- Enhanced to give students a more complete and holistic understanding of Early Childhood (EC) development needs of the entire age spectrum, including the very early years
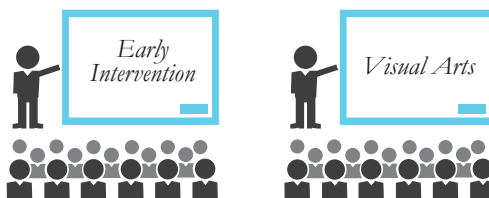
b. New Diploma in Early Childhood Development & Education (ECDE) with Revised Electives and Tracks
- For the 2019 PET student intake
- Available at NP and TP campuses
- For ECDE students who wish to deepen their knowledge or skills in a specific area of interest, NIEC will also offer the **1** Early Intervention Track and **2** Visual Arts Track at NP and TP respectively.

Students may choose to take 3 relevant electives in the

Early Intervention

Visual Arts

field in replacement of the two EC-related electives to complete the Track.

c. NIEC will continue to offer:
- Existing Diploma in Chinese Studies (Early Childhood) and Diploma in Tamil Studies with Early Education at NP.
- Higher Nitec in Early Childhood Education at ITE as a certificate course for EC educators.

d. An Enriched Student Experience
- Those enrolled in EC PET courses will be recognised as NIEC *and* polytechnic/ITE students. They will **complete the polytechnic/ITE core at their institutions** and be fully immersed in campus life – participating in co-curricular and campus activities, as well as accessing student support and other campus services available to all students.

2 Wow Wild Learn Programme in the Malay Language

- A collaboration between the Malay Language Learning and Promotion Committee (MLLPC) and Wildlife Reserves Singapore (WRS)

- Programme will comprise a series of activities for pre-school children and training workshops for pre-school Malay Language teachers

- Programme piloted in 2016 in the Chinese language

32 pre-school centres to participate in the programme this year with plans to expand the WWL programme to 18 more centres by 2019

32
pre-school centres

»

18
more centres by 2019

B. PRIMARY & SECONDARY EDUCATION POLICIES

Empowering Individuals, Nurturing Joy of Learning

1 # Adjustments to School-based Assessment Structures at Primary and Secondary Levels

- Moving away from an over-emphasis on academic results

- Adjustments to **reduce school-based assessment load and perceived examination stakes** aim to free up more time and space in schools to strengthen holistic development, self-discovery and engaged learning and student-centred teaching

Reducing the Number of School-Based Assessments

- Schools will be making changes to school-based assessments in primary and secondary schools, to provide students with adequate time and space to adjust during **key transition stages.**

- For older students, it will also allow them more time to adjust to new subjects, and/or higher content rigour and expectations.

Current Policy	
Currently, there are no semestral examinations for P1 and no Mid-Year Examination (MYE) for P2.	P3, P5, S1 and S3 are transition years, during which students will be exposed to new subjects and/or higher content rigour and expectations.

Policy Changes			
From 2019, all weighted assessments and examinations for P1and P2 students will be removed, and assessments conducted will not be counted to form any overall mark or grade.	MOE will adjust the academic criteria for awarding the **Edusave Merit Bursary (EMB)** to P1 and P2 students and **Edusave Good Progress Award (GPA)** to P2 and P3 students	MYE for these levels will be removed over the next three years (2019 to 2021), starting with the removal of MYE at S1 in 2019.	Schools will conduct no more than one weighted assessment per subject, per school term for all levels starting from P3 to S4/5.
Year-end examination will be removed at P2. Teachers will continue to leverage assessments to check for students' understanding, and provide timely feedback to improve learning.	Adjusted to recognise positive learning orientations such as diligence, curiosity, collaboration and enthusiasm in daily lessons and learning activities.	Removal of MYE will free up to about 3 weeks of curriculum time for each 2-year block (i.e. P3 and P4, P5 and P6, S1 and S2, S3 and S4). Schools will use this time to pace out teaching and learning and leverage engaging pedagogies to deepen understanding, and develop 21st Century Competencies in students.	Scores from weighted assessments count towards a student's overall result in a subject for the year. Each weighted assessment may be assigned different weightings and can take various modes, e.g. class tests, quizzes, presentations, group projects.

Refreshing the Holistic Development Profile

- The Holistic Development Profile (HDP), commonly known as the 'report book', will be adjusted at all levels to better support a student's learning progress.

1. *From 2019, the HDP will no longer present certain academic indicators such as class and level positions of the students. This enables each student to focus on his/her learning progress, and discourages excessive peer comparisons.*

2. *MOE will guide schools to use qualitative descriptors to report students' learning at these levels.*

3. *For the other levels, where marks are used to report students' learning, these will be rounded off and presented as whole numbers.*

2　UPLIFT - "Uplifting Pupils in Life and Inspiring Families Taskforce"

- Aims to strengthen support for students from disadvantaged families, especially those who are under-performing, so as to enable them to meet their true potential.

- UPLIFT aims to plug the gaps in targeted areas, namely:

  a　Improving students' motivation – cultivating the right values and broadening the students' exposure in life, to complement academic programmes;

  b　Tackling long-term absenteeism and drop-out rates – developing strategies to overcome barriers to regular attendance in school;

  c　Stepping up parent outreach and engagement, and parenting programmes

- Minister of State for National Development Mr Zaqy Mohamad and Deputy Chairman of MENDAKI added, "The M³ framework aims to be the pivot of the Malay/Muslim community in Singapore. While MENDAKI, MUIS and MESRA continue to co-deliver programmes to help the Malay community to achieve progress, it is important for us to strengthen the "last-mile service delivery" so that those who require support can get access to it more easily."

3　Other Support for Students

c. *MOE will expand the School-to-Work transition programme to offer customised training to help more students secure employment*

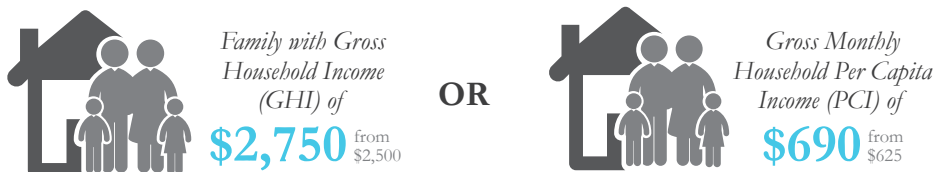b. *From 2019, MOE will roll out compulsory education for children with special educational needs*

a. *All primary schools will have a school-based Student Care Centre (SCC) by 2020. SCCs cater to the educational, social, and emotional well-being of our students, especially those from disadvantaged families*

4 Enhanced Financial Support for Students at Primary, Secondary, and Post-Secondary Levels

a. MOE Financial Assistance Scheme

- Criterion for the MOE Financial Assistance Scheme (FAS), including for Special Education (SPED) students, increased to:

Family with Gross Household Income (GHI) of

$2,750 from $2,500

OR

Gross Monthly Household Per Capita Income (PCI) of

$690 from $625

- About **6,000 more** Singaporean students expected to benefit
- Bursary quantum for pre-university students on MOE FAS will be increased from **$750 to $900 per annum**

b. School Meals Programme

Increase in meal provisions under the School Meals Programme (SMP) from

7 *meals* to **10** *meals*

per school week for secondary school students on MOE FAS and students aged 13 and above and on SPED FAS

c. Edusave Merit Bursary (EMB)

Awarded to Singaporean students in the top

25%

of academic performance for their level and course

Income criterion to be raised to a monthly GHI of

$6,900

up from the current $6,000

Monthly PCI criterion will be raised to

$1,725

up from the current $1,500

d. Increase in Edusave Contribution Rates

January 2019

Increase to **$230** *from $200 for primary level students*

Up to **$290** *from $240 for secondary level students*

Income criteria for Independent School Bursary (ISB) will be revised, with more students from middle-income families receiving higher fee subsidies. Changes will help ensure that education in Independent Schools and Specialised Independent Schools (ISSIS) remains affordable.

- About **51,000** Singaporean students are currently receiving benefits from MOE FAS

5 Nurturing Innovation through Applied Learning

All secondary schools and more than

80 primary schools

now offer an ALP. MOE will support all primary schools to establish an ALP by 2023.

In 2019, more than

50 schools

will offer Applied Subjects at the O-Level

30 schools

will offer MOE-ITE Applied Subjects at the N(T)-Level

a. *MOE to provide more guidance to teachers in designing meaningful Applied Learning experiences for students.*

b. *Schools encouraged to provide ungraded learning spaces to encourage students to explore and experiment with new ideas.*

c. *Applied Learning opportunities to be complemented with Education and Career Guidance programmes, enabling students to discover their interests and passions.*

6 Harnessing Technology to Transform Learning

To be rolled out to all schools this year to encourage self-directed and collaborative learning

SINGAPORE STUDENT LEARNING SPACE

Students will be empowered to learn anytime, anywhere, and at their own pace.

Parents Gateway

An online platform which allows both groups to work together to better support the learning needs of our students, aims to strengthen the interface between schools and parents

Schools

Parents

7 Opening Of 2 New Primary Schools in Punggol

Valour Primary School

Northshore Primary School

To meet the high demand for primary school places in Punggol
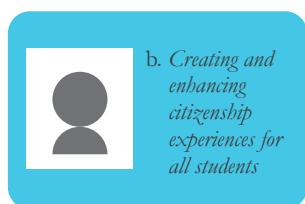
To begin operations and admit its first Primary One cohort in 2020

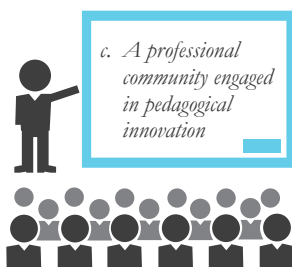## 8 Refreshing the Approach to National Education (NE)

- Follows a review conducted by a 30-member NE Review Committee
- NE will be driven by **three thrusts**, in order to provide students with rich, authentic and relevant learning experiences:

a. A shared and lively Singapore narrative

– A narrative of Singapore that is more multi-dimensional and relevant to students' lives

– Dedicating curriculum time to bring contemporary issues into classroom discussions, so that students can better understand the perspectives of different Singaporeans

– Curriculum resources to be constantly updated for relevance

b. Creating and enhancing citizenship experiences for all students

– Students encouraged to reflect on what it means to be Singaporean through milestone citizenship experiences in schools, such as an NRIC presentation ceremony for 15-year-old students

– Schools encouraged to better design learning experiences, where students will assume ownership and contribute to their communities
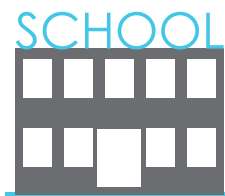
c. A professional community engaged in pedagogical innovation

– Educators to be given the time and space to have open dialogues with their peers on contemporary issues

– Equipped with pedagogical skills to facilitate meaningful classroom discussions

– Experienced educators to spearhead pedagogical innovation within the teaching fraternity, to support their peers in guiding classroom discussions

9 Refinements to the P1 Registration Exercise

Computerised balloting is a secure process which has been used by MOE for the Secondary One Posting and the Joint Admissions Exercises for many years

Still ensures that all registrants are assured of an equal chance for admission into the school

– Under the existing P1 registration framework, if the number of applications exceeds the vacancies at a school during a particular registration phase and home-school distance category, the remaining vacancies are allocated by ballot

– Manual balloting by schools replaced by computerised balloting conducted centrally by MOE HQ in 2018 P1 registration exercise

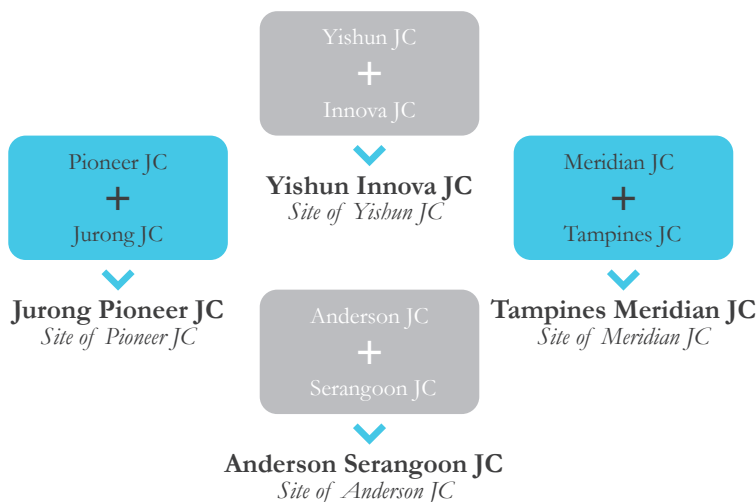International Students – Submission Of Online 'Indication Of Interest' Form Prior To Phase 3 Registration

1. *More applications from international students over the years, resulting in increased time needed to process these applications.*

2. *International students will continue to register after all SCs and PRs have been allocated a place under earlier phases of the P1 registration exercise.*

3. *From the 2018 P1 registration exercise onwards, international students will be required to undergo a two-step process:*

- *Step 1: Submit an online 'indication of interest' form via the MOE P1 website.*

- *Step 2: International students who have submitted the 'indication of interest' form and are notified in October by MOE that they can be offered a P1 place in a school, must register in-person at the designated schools during Phase 3 of the 2018 P1 registration exercise.*

C. POST-SECONDARY

Many Paths, New Possibilities – Ready for a New World Together

1 Junior College (JC) Mergers in 2019

- In light of falling live births and a decline in JC enrolment since 2014, 4 pairs of JCs to be merged to ensure that each school has an adequate number of students for a meaningful educational experience.

- Merged JCs will adopt a combination of the full names of both colleges, with the name of the older JC coming first to reflect the history and heritage of the JCs:

Yishun JC
+
Innova JC
∨
Yishun Innova JC
Site of Yishun JC

Pioneer JC
+
Jurong JC
∨
Jurong Pioneer JC
Site of Pioneer JC

Meridian JC
+
Tampines JC
∨
Tampines Meridian JC
Site of Meridian JC

Anderson JC
+
Serangoon JC
∨
Anderson Serangoon JC
Site of Anderson JC

2 Aptitude-Based Admission in ITE

- ITE will review its admission system
- Place greater emphasis on assessment of students' skills and demonstrated aptitude
- Expansion aptitude-based assessment to more courses in the JIE as a start
- Implemented in phases from AY 2019, starting with selected NITEC courses in Business, Hospitality, and Information and Communications Technology
- Concurrently, MOE will build greater flexibility into the ITE EAE

Currently, each ITE course can take in up to
30% - 50%
of its intake via EAE. From AY 2019, MOE will lift this cap to give ITE more latitude to select and admit students under EAE.
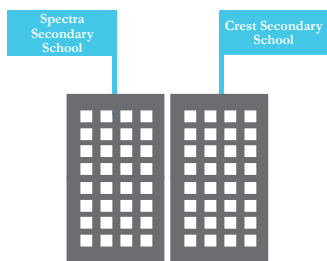
The total proportion of students that ITE can take in under EAE will remain at **15%**

3 Increase in ITE and Polytechnic Fees

- 3% to 7% increase in school fees for new students enrolling into polytechnic and NITEC courses for the 2019 academic year
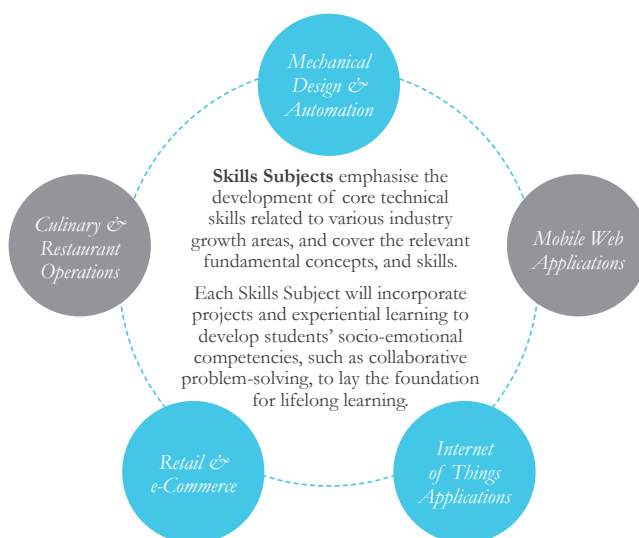
4 Introduction of Institute of Technical Education (ITE) Skills Subject Certificate (ISSC) in Specialised Schools for Normal (Technical) Students

Spectra Secondary School

Crest Secondary School

ISSC will be introduced in 2 Specialised Schools for Normal (Technical) students (SSNT)

- SSNT currently offer both GCE N-Level subjects and ITE Skills Certificate (ISC). The new ISSC will replace the ISC. Secondary 1 students admitted to the SSNT in January 2019 will be the first cohort to take the ISSC when they enter Secondary 3 in 2021

- ISSC will provide SSNT students with a more broad-based curriculum that widens their exposure to different industry growth areas
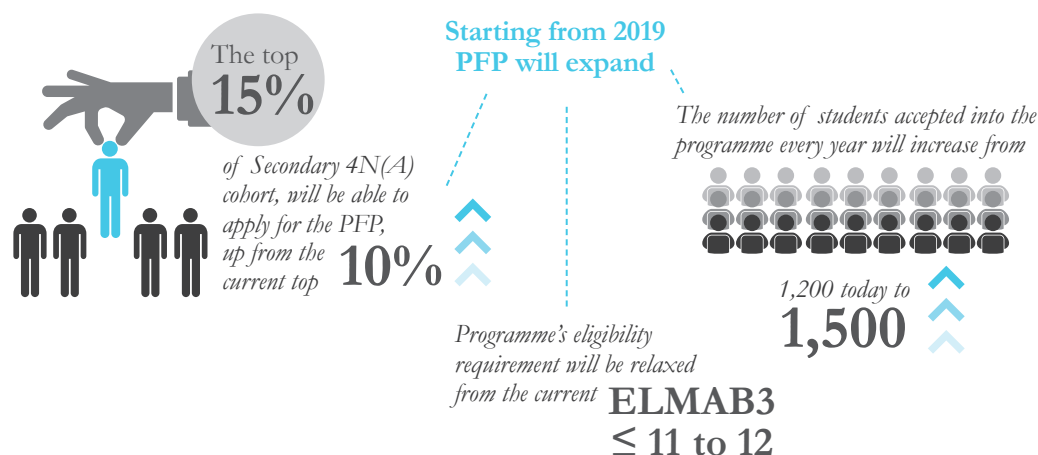
- SSNT students will graduate with an N-Level certificate and the ISSC qualification

- ISSC offered over two years in Secondary 3 and 4. Students can **choose 2 of 5 Skills Subjects** offered:

Mechanical Design & Automation

Mobile Web Applications

Culinary & Restaurant Operations

Skills Subjects emphasise the development of core technical skills related to various industry growth areas, and cover the relevant fundamental concepts, and skills.

Each Skills Subject will incorporate projects and experiential learning to develop students' socio-emotional competencies, such as collaborative problem-solving, to lay the foundation for lifelong learning.

Retail & e-Commerce

Internet of Things Applications

- For admission to National ITE Certificate (NITEC) courses in the ❶ Joint Intake Exercise (JIE), each Skills Subject will be recognised as equivalent to one N(T) subject. Similar to the current ISC, the ISSC will also be recognised in the ❷ ITE Early Admissions Exercise (EAE) for progression to relevant full-time and part-time NITEC courses.

- ISSC will include an Industry Experiential Programme (IEP). Under the IEP, all SSNT students will undertake industry attachments to gain exposure to authentic learning and work environments. Students who obtain passes in both their Skills Subjects and successfully complete the IEP will be awarded the ISSC qualification.

- Students in Specialised Schools and current SSNT students will continue being offered the ISC. ISC will continue to be recognised for entry to ITE via JIE or ITE EAE.

5. Expansion of Polytechnic Foundation Programme (PFP)

- Introduced in 2013 as an alternative to the Secondary 5 year for students in the Normal (Academic) course.
- Selected students can choose to spend the year at one of the polytechnics instead.
- The first graduating cohort of PFP has done very well.
  - Average academic performance achieved by this PFP cohort was found to be better than their peer groups in the polytechnics.
  - Over 35% of PFP students scored a Grade Point Average (GPA) of 3.5 and above, an achievement usually attained by only 25% of each polytechnic cohort.

The top **15%** of Secondary 4N(A) cohort, will be able to apply for the PFP, up from the current top **10%**

Starting from 2019 PFP will expand

The number of students accepted into the programme every year will increase from **1,200 today to 1,500**

Programme's eligibility requirement will be relaxed from the current **ELMAB3 ≤ 11 to 12**

6. Simplification of UAS Computation for Polytechnic Graduates

Current Mode		
For polytechnic graduates who had previously taken the O-Level examinations, the National University of Singapore (NUS) and Nanyang Technological University (NTU) today compute their UAS as a composite of their polytechnic Grade Point Average (GPA) (80%) and their O-Level results (20%).	O-Level results serve as a measure of polytechnic graduates' academic readiness for a university education, which is traditionally more academic in nature compared to practice-based learning in the polytechnics. Polytechnic graduates with no O-Level qualifications are assessed based on their polytechnic GPA.	The other four AUs currently do not hardcode O-Level results when evaluating polytechnic applicants. Instead, they consider a basket of factors such as polytechnic GPA, aptitude tests and interview performance, and take into account O-Level results only where relevant.
Policy Changes		
From the AY2020 admissions cycle (commencing in February 2020), the UAS for polytechnic students applying to all AUs, including NUS and NTU, will comprise only their polytechnic GPA - i.e. the current requirement for their 'O'-level results to comprise 20% of their UAS will be removed. This change will therefore standardise the treatment of O-Level grades for polytechnic graduates applying to all AUs.	By assessing polytechnic graduates primarily based on their latest academic qualification, i.e. their polytechnic GPA, we can better recognise late-bloomers and those who have done well in polytechnics, or after discovering their interest when they are older. This is in line with the current treatment of students with A-Level or International Baccalaureate qualifications.	This change also better supports the more diverse profile of polytechnic upgraders today. Close to a quarter of all students who enter polytechnics do not possess O-Level qualifications (e.g. Polytechnic Foundation Programme students, and ITE graduates including those from Direct-Entry-Scheme to Polytechnic Programme

7 More Common Entry Programmes in Polytechnics, And Streamlining the Number of Polytechnic Courses

Singapore's five polytechnics currently offer about

230 *diploma courses*

with Common Entry Programmes (CEPs) offered in certain broadly defined disciplines such as Engineering and Business

CEPs provide students with the opportunity to learn foundational skills, and be exposed to different specialisations within their chosen discipline, before they decide on one

In line with ECG to better support students in making informed decisions about their pathways, polytechnics will introduce more CEPs in the Business, and Information & Digital Technologies (IDT) clusters.

30% *of intakes*
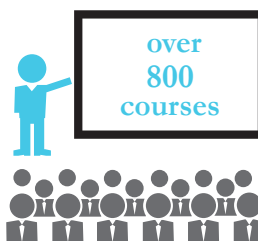
in those clusters from AY 2019 onwards

- Polytechnics will also streamline the number of courses they offer to avoid over-specificity and better prepare students to be more versatile in the face of fast-changing sectoral needs.

- Polytechnics to reduce the number of courses by about 20% over the next 2-3 years.

8 Increased Role of Institutes of Higher Learning in Delivering Continuing Education and Training

MOE will expand reskilling and upskilling opportunities, through industry-relevant and bite-sized modular courses

Over 4,900 individuals have signed up for

over 800 courses
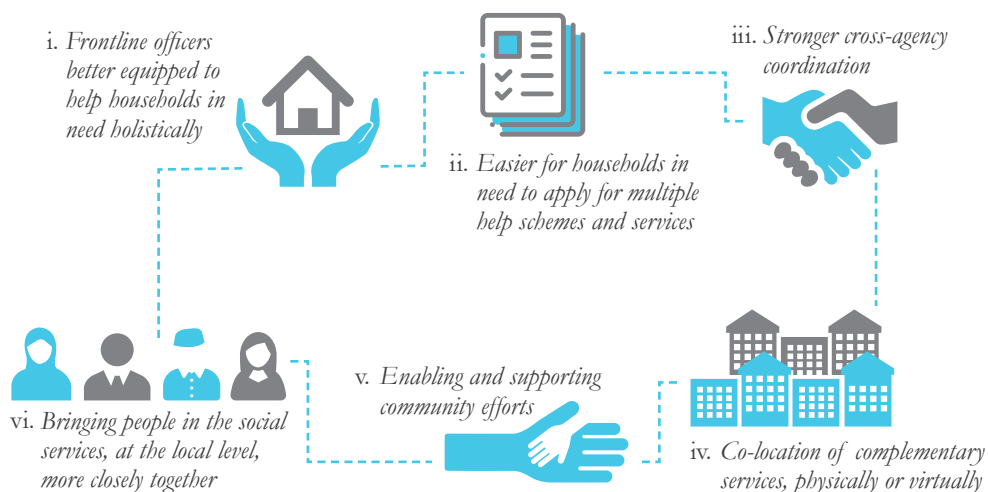
as at February 2018

- Review of subsidies for full-qualification Postgraduate degree by Coursework (PGC) programmes, which include Master's Degrees and Graduate Diplomas.

- For the majority of PGCs that MOE currently funds, International Students will not be subsidised, while Permanent Residents will see a reduction in subsidies. Singapore Citizens will receive the same level of support as before. Changes effective from 2019.

- Autonomous Universities (AUs) are expanding its range of micro-credentials. Micro-credentials are awarded to provide recognition of an individual's learning achievements in a focused, industry-relevant niche, without the need to undertake a full degree programme. AUs to progressively roll these out in coming years.

General Scan
of Household, CPF
and Housing Policies

A. ENHANCED SOCIAL SUPPORT FOR FAMILIES AND INDIVIDUALS

1 Transforming Singapore's Social Service Architecture

- **6-step approach** outlined at the Social Service Summit 2018:

i. *Frontline officers better equipped to help households in need holistically*

ii. *Easier for households in need to apply for multiple help schemes and services*

iii. *Stronger cross-agency coordination*

iv. *Co-location of complementary services, physically or virtually*

v. *Enabling and supporting community efforts*

vi. *Bringing people in the social services, at the local level, more closely together*

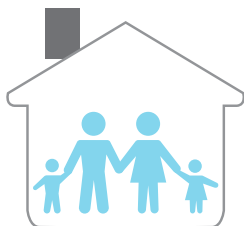### **2** Amendments to the Administration of Muslim Law Act (AML) to Strengthen Families

- Compulsory for minor couples to complete marriage preparation programmes and obtain consent from parents or guardians, prior to making an application for marriage

3 Vulnerable Adults Act (VAA)

- The act safeguards Vulnerable Adults (VA) from abuse, neglect, or self-neglect by further strengthening Singapore's existing adult protection framework and laws, including under the Women's Charter, the Mental Capacity Act, and fire safety and public health laws

- Vulnerable Adult is an individual aged 18 and older, who because of a physical or mental infirmity, disability or incapacity, is incapable of protecting oneself from harm

B. ENABLING GREATER EFFICIENCY IN SERVICE DELIVERY

1 Bringing social services closer to rental housing

Majority of households in rental flats have four members or fewer

- Improving coordination between government agencies and VWOs

- The Housing and Development Board (HDB) reported that the average age of public rental flat applicants is **43 years,** and the average age of children in these flats is **11**

- About 40 per cent of rental households are formed by **singles** – either sole occupiers after family members died, or people who applied under the Joint Singles Scheme, where they share the flat with another single

- A quarter of public rental flat occupants have lived in their current flat for **less than five years,** and about half have lived there for **more than 10 years**

2 More help for young couples starting their first home

- More new flats with **shorter waiting times**

- For young couples who are able to make a serious and considered decision to settle down early, HDB will exercise flexibility to support them in their marriage and parenthood journey

- These young couples comprise first-timers who are or were recently full-time students or National Servicemen

- They will be allowed to apply for their flat first, and defer the assessment of income for housing loans and grants until right before key collection

- This **deferred assessment of income** will apply to eligible couples from the May 2018 BTO/SBF exercise

- The Ministry of National Development (MND) will continue studying how to **streamline processes** to better and more quickly serve the 50,000 flat applications it receives annually, such as examining its processes for the balloting time for flats

3 Pulse of Heartlands

- The Pulse of the Heartlands initiative is part of the Smart HDB Town Framework which maps out how HDB gears to create livable, efficient, sustainable and safe towns for residents

- HDB will be collaborating with Sentient.io, Starhub, IBM and Info-communications Media Development Authority (IMDA) to develop apps and services using Sentient.io's AI and data platform to develop apps and services that will benefit the residents

- A beta version of the app can be downloaded by Q1 2019

C. DEFRAYING COST OF LIVING

1 SG Bonus

- Up to **$300** cash payment to all Singapore Citizens above 21 years old to share the fruits of Singapore's development

- Bonus costing **$700 million** comes from this year's Budget surplus of $9.6 billion

- Those who earn $28,000 and below a year will receive **$300,** while those earning **$28,001 to $100,000** will receive **$200**

- Singaporeans who earn **more than $100,000** a year or who own more than one property will receive **$100**

2 GST to increase 7% to 9%

- Increased GST will be implemented sometime in the period of **2021 to 2025**

- Timing of the raised GST will depend on the economic and expenditure growth and buoyancy of current taxes

- To help the lower income households cope, the permanent GST voucher scheme will be topped up by **$2 billion**

- GST on publicly subsidised education and healthcare will continue to be absorbed

3 GST Voucher – Cash

- Eligible recipients will continue to receive **up to $300** in cash payments to cover some of their household expenses

4 Affordable meals at hawker centres

- More hawker centres being built

- 7 hawker centres built recently, with **13 more** on the way

- Almost every stall in new hawker centres will have at least one meal option at **$3 or less**

5 U-Save rebates for household bills

- Cash subsidies for utilities
- Lower-income families get more
- Eligible households will receive **additional $20 in GST U-Save rebates** from 2019 – 2021 to offset carbon tax

6 Service and Conservancy Charges (S&CC)

- About 900,000 eligible HDB households will receive S&CC Rebate to offset **between 1.5 to 3.5 months of S&CC**
- The S&CC Rebate will cost **$126 million**

Housing Type	S&CC Rebate (months)
1- & 2-Room	3.5
3- & 4-Room	2.5
5-Room	2
Executive or Multi-generation	1.5

D. CPF POLICIES

1 Enhancements to CPF Investment Scheme (CPFIS)

- **Three enhancements** will be made to better cater CPFIS to members who have the knowledge and time to invest and are prepared to take investment risk:
  - i. **Introduction of Self-Awareness Questionnaire** (SAQ)
    – Part of the process of opening a CPFIS account from 1 October 2018
    – Aims to help CPF members decide whether CPFIS is suitable for them by providing them with feedback on their level of basic financial knowledge
    – Members can participate in the CPFIS after taking the SAQ, regardless of the results
    – CPF members who already have a CPFIS account are not required to but are still strongly encouraged to take the SAQ
  - ii. **Removal of sales charge for products offered under CPFIS**
  - iii. **Reduction of maximum wrap fee chargeable on CPFIS investments**

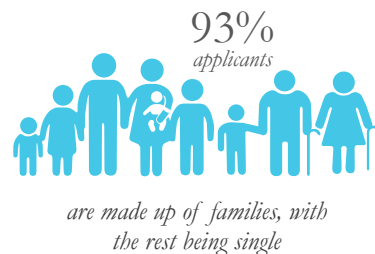| Objective	Current	1 October 2018	1 October 2019
Sales charge **(for new CPFIS purchases)**	3%	1.5%	0%
Wrap fee **(for existing and new accounts)**	1%	0.7%	0.4%

2   Lower Premiums for Home Protection Insurance

- Come 1 July 2018, about **510,000 CPF members** covered by the Home Protection Scheme (HPS) will enjoy a reduction on their annual HPS premiums

- This constitutes **95% of HPS members** paying annual premiums while the rest will continue to enjoy the low premium rates they are currently paying

- Three in four of these members will see **reductions of 10% or more**

- Members who join the HPS scheme on or after 1 July 2018 will get to enjoy the new rates, while existing members paying annual HPS premiums will pay the reduced premiums when they renew or adjust their HPS coverage on or after 1 July 2018

- With the reduction in premiums, a male member aged 32 who is servicing a $200,000 housing loan from HDB for 30 years will pay a reduced annual premium of $183.20 instead of $215 (equivalent to a 15% reduction), when he joins the scheme from 1 July 2018

E. HOUSING GRANTS

1   Proximity Housing Grants (PHG)

- Families made up 93% of the applicants, with the rest being single

- HDB reported that 54% of the households would not have qualified for any grants before the introduction of PHG

12,000 households   **$211** million

Proximity Housing Grants (PHG) to purchase resale flats nearer to their parents or married children

93% applicants

are made up of families, with the rest being single

2   Expanded Proximity Housing Grants (PHG)

- Singles purchasing a resale HDB to live with their parents or near their parents will receive a grant of **$15,000** or **$10,000** respectively

- Families who choose to live with their parents or married children will get **$30,000**

- Proximity has also widened **from 2km to 4km**

F. RENEWING OUR HOMES

1 Voluntary Early Redevelopment Scheme (VERS)

Households will benefit from redevelopment before their leases expire

- Flat owners to vote on Government's offer to buy back flats 70 years and older
- Though less generous than the Selective En bloc Redevelopment Scheme (SERS), VERS will benefit many more people and they can use the proceeds to buy another flat
- VERS will start in about 20 years

2 Extended Home Improvement Programme (HIP)

- Extended to flats built up to 1997
- Government will subsidise up to 95% of costs

Plans to launch about
230,000
flats will benefit, Pasir Ris, Jurong, Tampines, Yishun and more

3 Second Upgrading under HIP II

All flats will be upgraded a second time when they reach
60 to 70 *years*

- Upgrade will keep flats safe and liveable, and help retain their value as leases run down
- HIP II will start in about 10 years
- Every HDB flat will be upgraded twice during its lifespan:
  - i. HIP (About 30-40 years old)
  - ii. HIP II (About 60-70 years old)
- HIP will cost more than $4 billion, HIP II will cost more

General Scan of Healthcare & Elderly Policies

A. EXPANSION OF HEALTHCARE INFRASTRUCTURE

1 New Polyclinics and Hospitals

6 *new polyclinics by 2020,*

and another 6-8 more by 2030, bringing total to

30-32 *polyclinics by 2030*

6 *new hospitals by 2022*

Sengkang General Hospital, opened in 2018, adds

1000 *more acute beds to public hospitals*

2 Scaling Up Post-Discharge Programmes

- Post-discharge programmes are being implemented to ensure that patients continue to receive proper medical care at home and ease the load of public hospitals
  – Piloted in Q2 2018, Khoo Teck Puat Hospital telehealth services is part of the current post-discharge, nurse-led home visit service
  – Tan Tock Seng Hospital plans to develop place-based care model, which looks after patients in a specific geographic area together with community and primary care partners

AIC's Hospital to Home (H2H) programme has benefited

8000 *patients*

since it was launched in April 2017

Earlier pilots have shown an up to

30% *reduction in readmission rates*
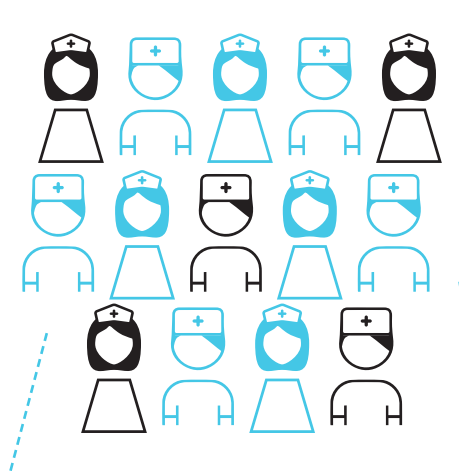
3 Primary Care Networks (PCN)

10 *Primary Care Networks comprising more than*

300 *General Practitioner clinics will be offering holistic team-based care for chronic diseases*

Enables the sharing of resources amongst GP to enable better quality and more holistic care for patients

B. ENHANCING PROFESSIONALISM IN THE HEALTHCARE SECTOR

Singapore Nurse Leaders Programme (SNLP)

- *Jointly developed by MOH and the Healthcare Leadership College*
- *Focuses on developing nurses in having a better understanding of the sector, which includes nursing homes, senior care centres and day rehabilitation facilities*
- *Allows mid-level nurses to develop into future leaders for community care sector*
- *Builds on initiatives announced last year including the Senior Management Associate Scheme, which allows professionals to make a mid-career switch to community care in managerial roles*

National Collaborative Prescribing Programme

- *Certifies highly qualified pharmacists and nurses collaborative prescribing practitioners (CPP) who can prescribe medicine and order tests for patients without needing a doctor to sign off on them*

Tertiary Nursing Programmes

- *ITE Work-Learn Technical Diploma in Rehabilitation Care launched for the Allied Health sector*
- *NUS Bachelor of Nursing degree programme launched for mid-career entrants and Graduate Diploma in Community Health Nursing*
- *SMU-SingHealth Healthcare Administration Undergraduate Programme will be known as the Health Economics and Management programme, and be offered as a second major in SMU*
- *Ngee Ann Academy (NAA)-King's College London (KCL) Bachelor of Science in Nursing with Honours programme launched for qualified nurses*

C. SUPPORTING OUR SENIORS AND THOSE IN NEED

1 ## MERDEKA Generation Package

- Announced during the 2018 National Day Rally and will be launched in 2019

- Package will be awarded to Singaporeans born in the 1950s, and the benefits will be similar to the Pioneer Generation Package (albeit less substantial)

- Includes outpatient subsidies, Medisave top ups, premium subsidies for the MediShield Life insurance scheme and payouts for long term care

2 ## Vulnerable Adults Act (VAA)

- Passed in 2018 to safeguard vulnerable adults from **abuse, neglect** and **self-neglect**

- Strengthens Singapore's existing adult protection framework and laws, including under the Women's Charter, the Mental Capacity Act, and fire safety and public health laws

- **Elderly** in particular will stand to **gain more protection** from this act

3 ## CareShield Life

- CareShield Life will be made compulsory and automatically enrolled for those who will be between the ages of 30 and 40 in 2020 to start paying premiums

- Scheme replaces the optional ElderShield offered by private insurers

- Future cohorts will join at the age of 30

- CareShield Life provides:

  – Lifetime cash payouts as long as you are severely disabled

  – Payouts increase over time, starting from $600 per month in 2020 and until the age of 67 or when claims are made (whichever earlier)

- Government subsidies to make it affordable

- Premiums are fully payable by Medisave

- Older Singaporeans will be offered benefits to switch over to CareShield Life from Eldershield Life

4 Integrated Health and Social Support for Seniors

- The Ministry of Social and Family Development (MSF) will transfer its social aged care functions under the Senior Cluster Network and other programmes to MOH
- **Agency for Integrated Care (AIC)** will be designated the central implementation agency to coordinate such services for seniors and their caregivers
- Pioneer Generation Office (PGO) will merge with AIC and will serve as AIC's outreach arm in implementing CNS
- To reflect its enhanced role, PGO will be renamed **"Silver Generation Office"**
- Singaporeans aged 65 years old and older will be visited **at least once a year** by Pioneer Generation Ambassadors to help them understand schemes such as the Silver Support scheme and how to take charge of their well-being

5 Expansion of Community Network for Seniors (CNS)

- First piloted in selected areas in 2016, CNS aims to promote active ageing among seniors, extend befriending services to seniors living alone, and link up health and social support for seniors
- CNS brings together Government agencies and community partners to do **ABC:**

A *is for* **Active Ageing**

to encourage seniors to remain active and stay healthy

B *is for* **Befriending**

to link up lonely seniors with new friends

C *is for* **Care**

for frail and vulnerable seniors

- The pilot sites has activated over **70 Residents' Committees (RCs)** to hold regular preventive health and active ageing activities for more than 7**0,000 seniors**
- It has matched **more than 600 seniors** to befrienders and assisted about **800 seniors** with complex health and social needs
- To be expanded **nationwide by 2020** to facilitate more support for the elderly population

6 Expansion of Dementia Friendly Communities

- Expanded to **15** in the next 3 years
- Launch of Mobile application to access information on dementia and keep a lookout for lost persons with dementia

7 Improving Accessibility to Wider Range of Care Options

Seniors' Mobility & Enabling Fund

top up by
$100_million_
over the next 5 years

MOH-funded eldercare and dialysis centres

top up to
$150_million_
for 5 years of subsidised transport services

Community Silver Trust

top up by
$300_million_
expanded to match donations raised for active ageing programmes

8 GST Voucher – Medisave

- Older Singaporeans will continue to receive GST Voucher – Medisave in 2018

Age in 2018	Annual Value of Home as at 31 Dec 2017	
	Up to $13,000	$13,001 to $21,000
65 to 74 years	$250	$150
75 to 84 years	$350	$250
85 years and above	$450	$350

Note: Individuals who own more than one property are not eligible for the GSTV Scheme.

D. SUPPORT FOR DISABLED AND SPECIAL NEEDS COMMUNITY

1 Development of Guidelines and Enhancing Facilities

- Singapore has developed its **first set of guidelines** on the **needs of vulnerable or dying babies** to equip healthcare professionals with the knowledge and skills to provide palliative care to such babies

2 Medisave & Elderfund Access

- From 2020, severely disabled Singaporeans can **draw up to $200** in cash from their Medisave every month, provided they or their spouse have **at least $5,000** in their accounts

- Withdrawals give severely disabled flexibility but will not require higher contributions

- Those in financial need will be able to tap into ElderFund and receive **up to $250 monthly** for long-term care needs

E. GENERAL HEALTHCARE POLICIES

1 Foreign Domestic Worker Levy

- Levies for foreign domestic workers who are employed without levy concession will be increased from 1st April 2019

- Monthly levy will be raised from **$265 to $300** for the first foreign domestic worker employed without levy concession, and from **$265 to $450** for the second worker employed.

- Households under the aged person scheme will continue to enjoy the same levy concessions even after the new framework has been implemented

$60/month

Households with children below 16 years old, seniors or persons with disabilities will remain the same, the qualifying age for seniors will be raised from 65 to 67 years old

2 CHAS

- Extended to all Singaporeans with chronic conditions, regardless of income

3 War Against Diabetes

- **Healthier Ingredient Development Scheme grant** extended to lower sugar products (e.g. beverages, desserts and sauces)
  - Scheme has supported 26 grant applications, totalling about $7 million
- **Healthier Choice and Dining Programme**
  - HPB observed an increase in the number of healthier meals being sold in Singapore, from 7.5 million in 2014 to 50 million in March 2018
  - Healthier Choice Symbol campaign and Healthier Dining Programme has seen participation from approximately 8,700 eateries nationally taking part the Programme
- As of Feb 2018, close to 30,000 Singaporeans have benefitted from the **enhanced Screen for Life subsidies** to help screen for diabetes
- Government premises, parks, sports facilities and community clubs to **serve beverages with low sugar content**

– MOH to conduct public consultation on measures to reduce sugar consumption
– Health Promotion Board (HPB) to develop guidelines to reduce 25% sugar intake by 2020, possible sugar tax and more drinking water points being mooted

General Scan of Economy & Employability Policies

A. SUPPORT FOR ENTERPRISE DEVELOPMENT

1

Productivity Solutions Grant (PSG)

- New initiative to assist businesses in their transformation journey
- Aligned to the Industry Transformation Maps, PSG provides support for the adoption of IT solutions and equipment that have been selected by the respective industries' lead agencies

Enterprise Development Grant (EDG)

- Integrates support for enterprises to internationalise and develop capabilities to help them compete better locally and abroad
- Existing customised enterprise grants from SPRING and IE Singapore, namely the Capability Development Grant (CDG) and the Global Company Partnership (GCP) Grant, will be harmonised to form EDG

2

3

PACT

- Integrates existing enterprise partnership support measures across various agencies
- Encourages companies to forge strong partnerships and provide more holistic support for collaborations between companies of all sizes

Update on Operation & Technology Road mapping (OTR): Consortium OTRs

- A*STAR started the OTR initiative in 2003 as part of the Growing Enterprises through Technology Upgrade (GET-Up) programme to help local enterprises, especially SMEs, develop customised roadmaps aligned to their business strategies and goals
- As of 2018, A*STAR has engaged 309 companies through OTR since the inception of the scheme

4

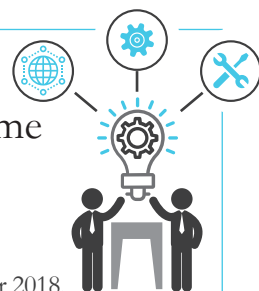## Extension of Pilot Venture Debt Programme (VDP)

- Pilot run of VDP to be extended for another three years from 1 April 2018 to 31 March 2021, to facilitate continued access to alternative financing for high-growth enterprises
- No changes to the existing scheme parameters

5

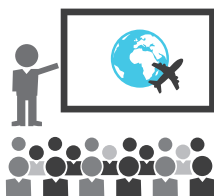## Enhancements to Local Enterprise and Association Development (LEAD) Programme

6

- Support efforts by Trade Associations and Chambers (TACs) to drive industry initiatives, focusing on areas like technology and infrastructure, business collaborations, as well as intelligence and research
- With the merger of SPRING and IE to form Enterprise Singapore in Apr 2018, LEAD will be enhanced to enable more coordinated and comprehensive efforts for projects led by TACs

B. BUILDING CAPABILTIES & PARTNERSHIPS FOR ENTERPRISES

Aviation Transformation Programme (ATP)

1

- Aims to build up Singapore's Research and Development (R&D) capabilities to address challenges arising from increased air traffic and constraints in manpower, land and airspace
- To be administered by Civil Aviation Authority of Singapore (CAAS)

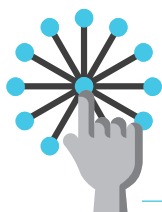## Maritime Transformation Programme (MTP)

2

- Aims to enhance the overall competitiveness of Singapore as a maritime hub, accelerate industry transformation efforts, and deepen critical local maritime R&D capabilities.
- To be administered by Maritime and Port Authority of Singapore (MPA)

Digitalisation of 3 new sectors

3

- The Integrated Digital Delivery (IDD) technologies, Food Services Industry Digital Plan and Services and Digital Economy Technology Roadmap have been launched to use digital solutions to improve productivity and strategies. These plans have emerged to digitalise the construction, food and beverage as well as the info-communications technology sectors

C. SUPPORT FOR INTERNATIONALISATION AND INNOVATION
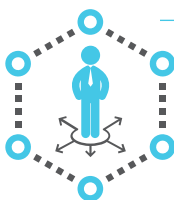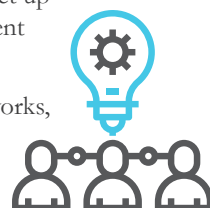
ASEAN Agreement on E-Commerce

- Singapore and ASEAN Member States (AMS) in negotiations to finalise an ASEAN Agreement on Electronic Commerce by end 2018

- This will enhance the regional trade architecture for e-commerce, realise freer movement of e-commerce goods across Southeast Asia and support the regional expansion of companies based in ASEAN

1

ASEAN Innovation Network (AIN)

- Singapore and ASEAN Member States (AMS) are currently in discussions to set up AIN with the view of enabling ASEAN to become more innovative and resilient

2
- Amongst others, AIN will support entrepreneurs, start-ups, Micro, Small and Medium Enterprises (MSMEs) and enterprises of AMS to build overseas networks, expand collaboration and testbed opportunities on innovation and technology projects

Open Innovation Platform (OIP)

- Aims to facilitate innovation and narrow the gap between research and commercialisation

- By matching problem owners and solution providers across sectors, OIP enables them to collaborate and develop innovative digital products

3

National Research Foundation (NRF) - Temasek Intellectual Property (IP) Commercialisation Vehicle

4
- To support the commercialisation of IP generated from publicly-funded research, the Government will set aside $50 million, alongside Temasek's investment of at least $50 million, for the NRF-Temasek IP Commercialisation Vehicle

- Joint venture between NRF and Temasek will be focused on investing in, building and growing start-ups with commercially viable business models that are underpinned by cutting-edge science and technology generated from publicly-funded research in Singapore

Global Innovation Alliance (GIA)

- Launched last year to strengthen Singapore's connections to major innovation hubs around the world

- Creates more opportunities for Singaporeans, students, entrepreneurs and businesses to gain overseas experience, connect, and collaborate with their overseas counterparts

5

Extension of Market Readiness Assistance (MRA)

- Introduced in 2013 to help Singapore SMEs access overseas opportunities
- Aims to encourage more SMEs to begin their internationalisation journeys
- Higher level of support (from 50% to 70%) will be extended for another 2 years till 31 March 2020

6

National Robotics Programme (NRP) Expansion

7

- Launched in Budget 2016 to address labour force constraints in sectors such as healthcare and cleaning through development and deployment of robotics and automation technologies
- NRP to be expanded to the built environment and construction sectors, to transform work processes in areas such as Design for Manufacturing and Assembly (DfMA) and create better job opportunities

D. TALENT DEVELOPMENT

ASEAN Leadership Programme

1

- The ASEAN Leadership Programme is designed to help Singapore business leaders better understand Southeast Asian markets, and encourage them to expand their businesses and build networks in the region
- Eligible Singaporean citizens who wish to participate in this Programme for C-suite executives can look forward to funding support

E. INFRASTRUCTURE DEVELOPMENT

Infrastructure Asia

1

- To support regional development by bringing together local and international partners across the value chain, including infrastructure developers, institutional investors, multilateral development agencies, and legal, accounting, and financial services providers
- Launched by Enterprise Singapore (ESG) and the Monetary Authority of Singapore (MAS) in October 2018, Infrastructure Asia will work hand-in-hand with players in the infrastructure ecosystem

Trade Infrastructure Development Fund (TIDF)

2

- Aims to provide partial grant support for projects across **three key areas:**
  1. Develop business-to-business digital marketplaces and platforms
  2. Stronger support for non-bank trade financing
  3. Strengthen Singapore's commodity derivatives offerings through support for ecosystem players

Fiscally Sustainable Future

Objective	Policy/Initiative	Specifics
Prepare for future expenditures	• Strengthening our fiscal footing to meet growing expenditure needs and to prepare for any unforeseen ones	• Key areas of expenditure growth: - Healthcare - Infrastructure - Security - Education
Fostering prudent spending	• Further moderate the pace of Ministries' budget growth	• From FY2019, Ministries' block budgets will grow by 0.3 times of GDP growth, adjusted down from 0.4 times
	• Streamlining goverment related agencies and optimising resources	• Merge Pioneer Generation Office (PGO) with Agency for Integrated Care (AIC) and make AIC the central implementation agency for seniors • Land Transport Authority (LTA) designed a four in-one facility, integrating one bus and three rail depots in a single development • JTC Corporation has co-developed a robot with the Nanyang Technological University (NTU) to facilitate building inspection works, reducing manpower and time required by 50%
Infrastructure Investments	• Rail Infrastructure Fund	• To save up for major rail lines ahead • Injection of initial S$5 billion in FY2018
	• Statutory Boards and Government-owned companies which build infrastructure to borrow to spread the cost of investment over the years	• For example, the National Environment Agency will look at borrowing to finance the upcoming Integrated Waste Management Facility • LTA will also look at borrowing for upcoming projects such as the KL-Singapore High Speed Rail and the JB-Singapore Rapid Transit System Link • The Changi Airport Group, too, will look at borrowing for Changi T5
	• Providing guarantees for some of these long-term borrowings for critical national infrastructure	• A Government guarantee will enhance the confidence of creditors • Using the strength of our reserves to back our infrastructure projects, without directly drawing on the reserves
Strengthen Revenues to meet Future Needs	• Raise GST progressively from 7% to 9%, sometime in the period from 2021 to 2025	• Increasing GST by two percentage points will provide Singapore with revenue of almost 0.7% of GDP per year • Continue to absorb GST on publicly-subsidised education and healthcare • Enhance the permanent GST Voucher (GSTV) scheme when GST is increased • Implement an offset package for a period to help Singaporeans adjust to the GST increase
Making the Tax System More Progressive	• Buyer's Stamp Duty (BSD) rate raised for residential properties from 3% to 4%	• The new top marginal rate of 4% will apply to the portion of residential property value which is in excess of $1 million
	• Introduce GST on imported services with effect from 1 January 2020	
	• A 10% increase in tobacco excise duty across all tobacco products	
	• Extending and strengthening other tax incentives	
Ensure Sustainable Use of Reserves		

A Smart, Green & Liveable City

Objective	Policy/Initiative	Specifics
Build a Smart Nation through several strategic national projects	• A Smart Nation Sensor Platform	• To deploy sensors and "Internet of Things" devices to enhance municipal service delivery
	• A National Digital Identity system	• To enable citizens to authenticate their identities securely and easily when making online transactions
	• Increasing the adoption of e-payments island-wide	• To allow everyone to make simple, swift and seamless payments
	• Opening up digital platforms for the private sector	• To build innovative services, and more data will be shared with the public to facilitate co-creation
Invest in Sustainability Research	• Energy Grid 2.0	• To develop next-generation grid architectures that can respond quickly and reliably to changes in energy demand and supply
Reduce Emissions	• Carbon Tax	• A carbon tax on all facilities producing 25,000 tonnes or more of greenhouse gas emissions in a year • The carbon tax will be \$5 per tonne of greenhouse gas emissions in the first instance, from 2019 to 2023
	• Support for companies to enhance energy efficiency	• The support for companies will be done through schemes like the Productivity Grant (Energy Efficiency) and the Energy Efficiency Fund

A. RE-SKILLING & UPSKILLING TO MEET INDUSTRY NEEDS

1 Enhancements to Tech Skills Accelerator (TeSA)

- TeSA is a tripartite initiative by the Government, industry and NTUC, to build and strengthen the digital workforce for the Singapore economy, and to enhance employability outcomes for ICT professionals

- TeSA will scale up the Company-led Training (CLT), Tech Immersion and Placement Programme (TIPP) and Critical Infocomm Technology Resource Programme Plus (CITREP+), to develop more local ICT professionals in areas like data analytics, artificial intelligence and cyber security

2 Upgrade of Work Trial to Career Trial

- Increase in training allowance from **$1,200/month** to a range between **$1,200/month** and **$2,400/month**

- Extension of additional one-off **$1,000** incentive to the long-term unemployed (LTU)

- Extension of salary support to employers hiring LTUs (previously available for those unemployed **12 months** or more), with an increase in pay-out per hire from a maximum of **$3,600 to $5,400**

- Effective from **1 April 2018**

3 Enhancements to Place-and-Train programme for Rank-and-File workers

- More support will be given to further encourage employers to hire Singaporean workers who are long-term unemployed

- Increase in salary support from **70% of monthly salary to 90% of monthly salary**

- Higher pay-out for salary support from **$2,000/month to $3,000/month**

- Effective from **1 April 2018**

B. RAISING EMPLOYMENT STANDARDS

1 Best sourcing

- Further safeguard the basic employment rights of outsourced workers in the cleaning, security and landscape sectors, through best sourcing

- Starting this year, the National Parks Board (NParks) will introduce employment law criteria in the Landscape Company Register (LCR)

- **From January 2019**, the Government will only procure from companies with **two consecutive accreditation status**, **good grading** and **LCR status** respectively.

- Employers in all three of these outsourced sectors stand to lose their eligibility to bid for Government contracts, if they commit employment-related offences

2 Enhanced Work-Life Grant (WLG)

- Enhanced to incentivise more sustained adoptions of flexible work arrangements
- Effective from **1 July 2018**, if the regular user of flexible work arrangements is on job sharing, the employer can claim **$3,500 per year (instead of $2,000)**, **capped at $35,000 over 2 years**

3 Review of Progressive Wage Model (PWM) for landscape sector

- The Government has accepted the Tripartite Cluster for Landscape Industry's (TCL) recommendation for a total increase of **$350** to the PWM basic wage levels across all PWM job roles, starting with an increase of **$150 in July 2020**, followed by an increase of **$100 per year in July 2021 and July 2022**
- The Government also supports the TCL's recommendation for an a**nnual increment of minimum 3%** (subject to review) to the PWM basic wage level across all PWM job roles, to be implemented from **July 2023 to July 2025**
- The mandatory PWM Bonus for landscape maintenance employees will be **implemented from 2020**

4 Review of Progressive Wage Model (PWM) for cleaning sector

- The Government has accepted the Tripartite Cluster for Cleaners' (TCC) recommendation for a PWM Bonus quantum comprising no less than two weeks of basic monthly wages to be paid out to eligible resident workers from 2020 onwards
- The Government also supports the TCC's recommendation to implement the scheduled 3% annual wage increases to the PWM wage levels from **2020 to 2022,** across all three cleaning sub-sectors under the PWM
- The mandatory PWM Bonus for workers in the cleaning industry will be **implemented from 2020**

C. SELF-EMPLOYED PERSONS AND OTHER WORKERS

1 Launch of Tripartite Standard on Contracting with Self-Employed Persons (SEPs)

- The Tripartite Workgroup (TWG) was **formed in 2017** to identify common challenges faced by self-employed persons (SEPs) and develop recommendations to address these challenges

- Their recommendations include:
  – Making available an SEP insurance product that provides a daily cash benefit for prolonged illness or injury
  – Adopting a model where a Medisave contribution is required, as and when a service fee is earned
  – Tripartite partners to support SEP associations to assess skills needs and develop occupation-specific competency frameworksoccupation-specific competency frameworks

2 Changes to the Employment Act (EA) to cover all employees effective from 1 April 2019

- Today, core provisions of the EA cover all employees, except managers and executives (M&Es) earning above **$4,500/month**

- **From 1 April 2019,** the **$4,500/month** salary cap will be removed, thereby extending coverage of the EA to all employees

- To provide a **'one-stop service'** for employment dispute resolution, the adjudication of wrongful dismissal claims will be shifted from MOM to the Employment Claims Tribunals (ECT), which currently adjudicate salary-related disputes

General Scan of Culture, Community & Youth Policies

A. ENHANCING OPPORTUNITIES FOR SOCIAL MIXING AND SOCIAL MOBILITY

Promoting Social Mixing

- New grassroots organisation **Residents' Network (RN)** will serve residents of new private as well as public housing estates to promote social mixing amongst people from different income groups
- Self-help groups MENDAKI, CDAC, SINDA and EA launched the **Vibrance@Yishun** centre which focuses on providing educational services for children of needy families from various backgrounds

1

Prism by PA

3

- A new electronic system called **Prism – previously known as the PA Residents' Information System** – to be rolled out to all constituencies by 2019
- For use by PA staff as they accompany MPs and grassroots advisers on visits, and to keep tabs on individuals' concerns and whether they have been addressed
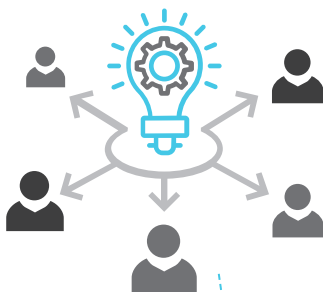
CoLABS Youth Collective

- A new year-long programme brought about by CoLABS, the NVPC and Community Foundation of Singapore (CFS) to help youth from low-income families transition from school to the work environment through workshops and vocational training
- 56 groups in the social service sector involved in initiating the programme
- Part of the national move to help such youth get a leg-up in life to mitigate social inequality in Singapore

2

B. YOUTH-RELATED INITIATIVES & POLICIES

Youth Conversations

- An initiative by MCCY and NYC to understand the views and concerns of Singaporean youth
- Provides youth both online and offline platforms to discuss issues that concern them
- Provides more support for youth in generating and implementing their ideas in contributing to society
- Engages youth through new methods like hackathons, or mass hacking events, and citizen juries

1

Revised Legal Smoking Age

3

- The legal age for smoking will be raised from **18** now to **19** on 1 Jan 2019
- To be further raised every Jan until **2021,** at which the legal age will be **21 years old**
- To reduce the number of smokers between the age of **18 – 21**
- MOH studies found that close to 95 per cent of smokers had their first puff before they turned 21, whilst 45 per cent became regular smokers between their 18th and 21st birthdays

ASEAN Youth Community (AYC)

- A platform to connect young people in the region and provides opportunities to **intern or volunteer** in other South-east Asian countries

2

- Plans to hold **workshops and conferences** for ASEAN youth, such as a summit in December to recognise outstanding youth leaders from ASEAN countries
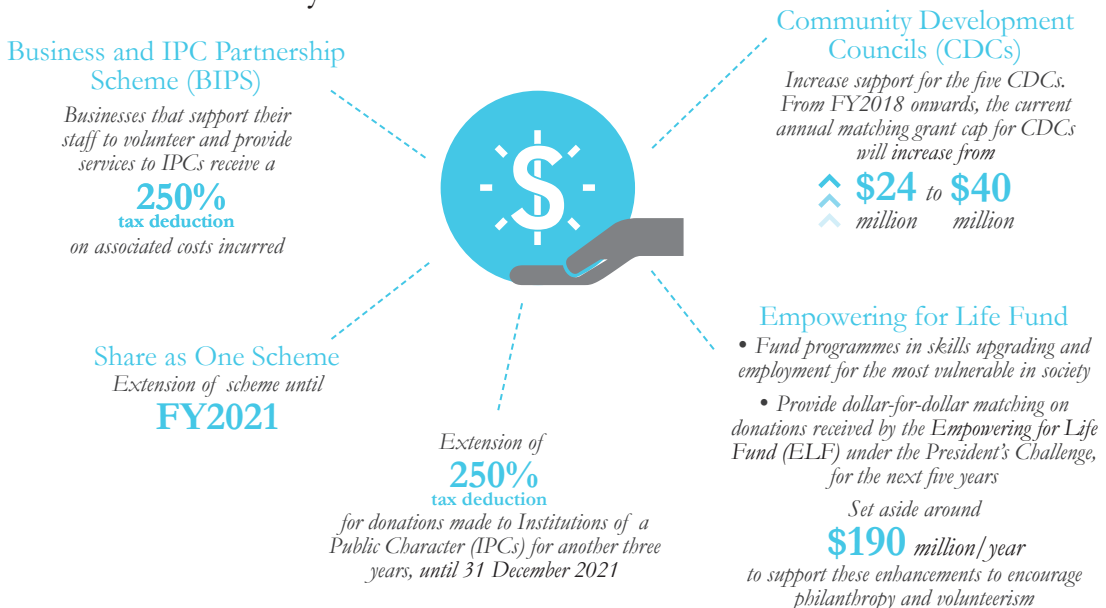
C. ENCOURAGING A SPIRIT OF GIVING

1 SG Cares

- NVPC to roll out **Company of Good 2.0** to deepen engagement of existing members and strengthen support for corporate giving

- NCSS to foster sustained partnerships between corporates and social service organisations, and help social service organisation grow volunteering opportunities to suit corporate organisations

- Launch of **an app developed by SG Cares** to matchmake aspiring do-gooders and social causes, to volunteer or donate
  - A **"digital kampong"** will be grown through enhancing the **Giving.sg service** and integrating it into the SG Cares app

2 Changes to the Charities Act

- Under changes to the Charities Act, the **Commissioner of Charities will be able to suspend fund-raising appeals** in which fund-raisers lie about beneficiaries' circumstances or about how donations will be used

- Launch of a new **Code of Practice for Online Charitable Fundraising** to regulate crowdfunding platforms for donations

- Regulations include giving accurate information to donors, keeping proper records of donations received and using the money for its intended purpose

3 Encouraging Corporate Giving & Increased Community Grants

Business and IPC Partnership Scheme (BIPS)
Businesses that support their staff to volunteer and provide services to IPCs receive a
250%
tax deduction
on associated costs incurred

Community Development Councils (CDCs)
Increase support for the five CDCs. From FY2018 onwards, the current annual matching grant cap for CDCs will increase from
$24 *to* **$40**
million   million

Share as One Scheme
Extension of scheme until
FY2021

Extension of
250%
tax deduction
for donations made to Institutions of a Public Character (IPCs) for another three years, until 31 December 2021

Empowering for Life Fund
- *Fund programmes in skills upgrading and employment for the most vulnerable in society*

- *Provide dollar-for-dollar matching on donations received by the Empowering for Life Fund (ELF) under the President's Challenge, for the next five years*

Set aside around
$190 *million/year*
to support these enhancements to encourage philanthropy and volunteerism

D. PRESERVING SINGAPORE'S HERITAGE

1 Our SG Heritage Plan

- Launch of a comprehensive national blueprint created with the community for the future of Singapore's heritage and museum sector

- Aims to raise awareness and pride in Singapore's heritage and identity

- Singapore to nominate **the island's hawker culture** for the United Nations Educational, Scientific and Cultural Organization's (UNESCO) list of intangible cultural heritage

2 More Active Health Labs Across Singapore

Roll-out of four more Active Health Labs in sports centres at

Woodlands

Sengkang

Bishan

Jurong East

- Active Health is a national movement to spur Singaporeans to take ownership of their health and wellness, as well as help one another meet their goals

- Active Health Labs help Singaporeans learn more about their fitness levels and the appropriate types of exercises

- Active Health Lab was piloted at Our Tampines Hub in 2017, with a second lab launched in early 2018 at Heartbeat @ Bedok

3 Cultivating Sense of Ownership and Participation in Singapore's Visual Landscape

- National Arts Council (NAC) plans to do so by encouraging more public art displays in key locations across Singapore.

    – Two signature artworks will be commissioned in 2019 for Singapore's biennale

    – NAC will partner public agencies to pre-designate sites for public art display
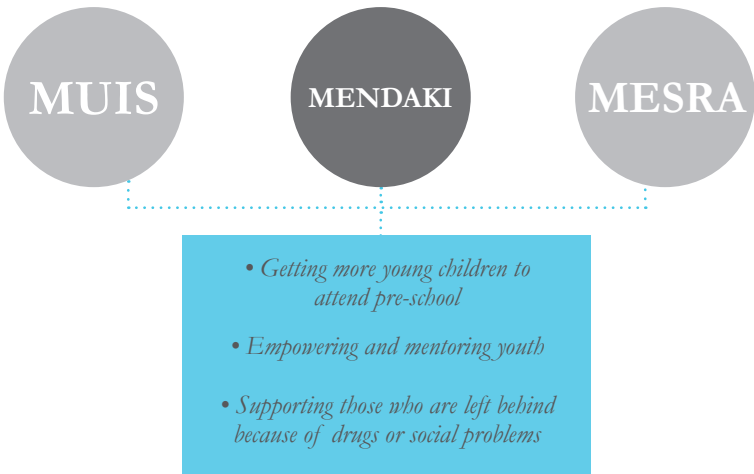
E. DEVELOPMENTS IN THE MALAY/MUSLIM COMMUNITY

1 Community Leadership

- Leadership changes in the MM community occurred this year during the cabinet reshuffle. Mr Masagos Zulkifli took over Mr Yaacob Ibrahim as Minister-in-charge of Muslim Affairs (and chairman of MENDAKI).

2 MENDAKI – MUIS – MESRA (M^3) Initiative

- The M^3 initiative, announced this year, is a collaboration between **three key government-linked agencies – MENDAKI, MUIS and MESRA** – to better serve the community

The organisations will come together, combine resources and volunteers, and collaborate with the Government and other Malay/Muslims Organisations, foremost to tackle three broad challenges:

MUIS   **MENDAKI**   **MESRA**

- *Getting more young children to attend pre-school*

- *Empowering and mentoring youth*

- *Supporting those who are left behind because of drugs or social problems*

- M^3 piloted its first initiative **Kelas MindaMatematika@CC (KMM)**, which was previously known as Maju Minda Matematika (Tiga M) and run by MENDAKI

3 Developing Geylang as a Cultural Precinct

- Wisma Geylang Serai (WGS) opened in the middle of 2018, serving as a cultural and social hub, as well as a civic centre for the Malay/Muslim community

- WGS features a Malay heritage gallery and hosts Malay/Muslim organisations offering various educational and social support services there, including a joint MENDAKI – MUIS office

- KURNIA@WGS, comprising of 8 Malay/Muslim organisations, was launched in November 2018 with the aim of providing integrated services to the community

4 Revised Tertiary Tuition Fee Subsidy (TTFS) Criteria

- TTFS subsidises the tuition fees of Malay students at local government tertiary institutions

- The current and revised TTFS criteria are as follows:

	Current Criteria	Revised Criteria
Eligibility Criterion	Monthly Per Capita Household Income (PCI)	Monthly Per Capita Household Income (PCI)
Eligibility Levels	**100% subsidy:** ≤ PCI $1,000 **70% subsidy:** PCI $1,001 - $1,200 **50% subsidy:** PCI $1,201 - $1,500	**100% subsidy:** ≤ PCI $1,400 **70% subsidy:** PCI $1,401 - $1,700 **50% subsidy:** PCI $1,701 - $2,000

IMPLICATIONS FOR THE MALAY/MUSLIM COMMUNITY

3 Major Shifts in the Coming Decade

- Shift in Global Economic Weight towards Asia
- New Technologies
- Ageing

Reasons why Singaporeans feel the cost of living pressures

- Housing/Education Costs for Young Families
- Healthcare/Education Costs for Sandwiched Generation
- Lifestyle Changes
- Price Increases

Education

- With the establishment of NIEC, more aspiring Malay pre-school educators would be able to gain the proper qualifications and with more extensive attachments. According to statistics from the Manpower Ministry (2017), the top three reasons for why the Teaching and Training Professional sector is difficult to be filled are namely: the lack of (1) necessary work experience (57.7% of national PMET population), (2) the necessary specialised skills (23.1%), and (3) the necessary qualifications (8.2%).

- Using the proxy data of percentage of O-Level students with at least 5 O-Level passes, Malays still form the lowest number of students who passed compared to the other ethnic groups (Ministry of Education, 2017). This offers a strong basis for deducing that the largest ethnic percentage of students enrolled in vocational education comes from the Malay community. With the emphasis on building the portfolio and competitive edge of ITE students and Normal (A/T) students, this would benefit our Malay students to ensure higher opportunities of post-secondary education and improved employability prospects.

- A Future Ready Conversation Series Report (2015) by Yayasan MENDAKI highlighted that Malay/Muslim youths saw value in overseas opportunities, be it for work or study. From the same report, student respondents also mentioned that they would like their school curriculum to provide more internship opportunities. The formation of AYC is one useful platform for youths to leverage on.

- The upward revision in the TTFS criteria would be able to financially support the growing proportion of Malay Primary 1 cohort admitted to post-secondary public institutions (94% in 2016) in their educational pursuits and mobility.

- Measures have been introduced to help businesses compete better locally and abroad, and increase their productivity. These include support in the form of the Enterprise Development Grant (EDG), Productivity Solutions Grant (PSG), Local Enterprise and Association Development (LEAD) Programme, ASEAN Innovation Network (AIN) and Market Readiness Assistance (MRA).

- The Singapore Malay Chamber of Commerce and Industry (SMCCI) can play a leading role in channelling information on these schemes to Malay/Muslim small and medium-sized enterprises (SMEs), so that they can expand their businesses.

- Measures have been introduced to help workers develop their skills and access new careers, as well as to safeguard the employment rights of outsourced and self-employed workers. These include SkillsFuture, Tech Skills Accelerator (TeSA), Career Trial, Place-and-Train Programme, best sourcing in the cleaning, security and landscape sectors and setting the Tripartite Standard on Contracting with Self-Employed Persons (SEPs).

- Malay/Muslim Organisations (MMOs) may collaborate to streamline efforts, consolidate and bridge such information to clients who are working, so that they can benefit from the schemes and regulations.

- With increased accessibility of training, eligible Malay/Muslim individuals should be encouraged to make use of SkillsFuture initiatives: out of 126,000 Singaporeans who have utilised their SkillsFuture credits, only 8.4% were Malays (as of December 2016).

- With increasing attention being paid to the discourse on inequality, there have been a slew of new and enhanced education and social policies, with particular focus on vulnerable groups such as the low-income and elderly. These include, the upward revision of educational financial assistance in schools, UPLIFT, the provision of social services closer to rental housing, CareShield Life, Integrated Health and Social Support for Seniors, and the Expansion of Community Network for Seniors (CNS).

- Wider, targeted and coordinated outreach efforts to these populations in society and the community are needed to bridge the information gap on social assistances, including but not limited to education, employment, and healthcare. Financial literacy is also key to managing cost of living, which will increase even further with the rise in GST in 2021.

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