community leaders forum
convention 2013

Network Review Reports
Family • Employability

A Community Connected:
Renewing Common Purpose, Inspiring Engagement, Enabling Participation

family development network

BACKGROUND

During the National Day Rally (NDR) 2003 speech by then Prime Minister Goh Chok Tong , he raised the issue of dysfunctional families within the Malay/Muslim community. He further added that although dysfunctional families formed a small segment of the Malay/Muslim community, it could nevertheless impede the progress of the community and become a serious social problem in the future if efforts to tackle it are not enhanced and well- coordinated. Hence, the Family Development Network (FDN) was formed on 12 September 2004 to address the concerns faced by dysfunctional Malay/Muslim families.

The initial intent of the FDN in 2004[1] was to reach out to young and vulnerable couples and impress upon them the challenges involved in building strong and resilient families, especially those with less than 5 years of marriage. For that purpose, Program Mahligai was piloted in January 2005 and it targeted young and vulnerable couples through a mentorship scheme in order to equip them with the necessary skills and knowledge in meeting the complexities in their marriage journey. The pilot involved 21 agencies comprising Malay Muslim Organizations (MMOs) and mosques which agreed to function as Family Network Ambassadors.

The issue of dysfunctional families was again mentioned in the NDR 2005[2] Speech by Prime Minister (PM) Lee Hsien Loong. Although it is not just peculiar to the Malay/Muslim community, it affects the community more than the other ethnic groups as it was found that more Malays marry young and divorce early. Consequently, they faced multiple problems such as having young children to raise and these are further compounded by their low educational attainment and skillsets. Thus, in order to strengthen a family unit, the Family Excellence Circles (Keluarga AKRAB) was created in 2005 with 16 groups consisting of 227 parents. Keluarga AKRAB functions as a support network and it has certainly benefitted the low-income parents as it serves as a platform to interact, exchange ideas, share experiences and enable them to enhance their chances of upward social mobility.

Persistent challenges faced by dysfunctional Malay/Muslim families were resurfaced by PM Lee in both the NDR 2007 Speech and during MENDAKI's 25th Anniversary Dinner and Award Presentation. In response to that, in November 2007, Minister Yaacob Ibrahim, Minister in charge of Muslim Affairs in the Community Leaders Forum introduced The Action Plan for Strengthening Malay/Muslim Families[3] during the Community Leaders Forum (CLF). It is underpinned by the principles of "Wrap Around Care (WAC)"

[1] Based on the Community Leaders Forum Reports 2004 to 2011
[2] Based on the Community Leaders Forum Reports 2004 to 2011
[3] Based on the Community Leaders Forum Reports 2004 to 2011

concept and it became the blueprint for subsequent FDN initiatives. WAC provides systematic, coordinated and sustainable intervention efforts through partnerships with relevant agencies to meet the complex needs of families and it seeks to utilize the resources and competencies available within the national and community platforms.

In realising the WAC concept, the FDN's engagement of key stakeholders in 2008 was to establish contact and identify needs, enhance linkages and address gaps. Following that, in March 2009, the WAC pilot involving 5 Family Service Centres (FSCs) and 125 families was launched and evaluated in 2010. In 2011, WAC was continued involving 10 agencies and 136 families. Also, in 2011, enhanced WAC (eWAC) was introduced and this involved a team-based approach with phase-based implementation for a more comprehensive intervention strategy.

Initially, the Education Seminar Series was in fact introduced in 2004 to increase the awareness of parents, especially from the low-income, of the changing educational landscape and the alternative pathways. Moving forward, in 2009, the Core Parenting Skills (CPS) programme was customised to provide a standard curriculum comprising 3 broad components in Financial Literacy, Strengthening Family Series in addition to the Education Seminar Series. This is to inculcate the importance of financial management and maintain effective family functioning and to cultivate the essential skills in parents to assist in the development of their children.

From 2008 to 2009, 3 FDN community projects were rolled out. Projek Keluarga Teguh by Muhammadiyah Welfare Home uses a multi-dimensional approach in the form of casework and counselling, religious and moral education and developmental for both the residents (youths) of the home and their family members to enable them to manage life's challenges. The programme features group work, support groups and interactive sessions for families to collectively provide social and emotional support. The pilot phase of the project has produced many positive outcomes such as increased in family income levels and decreased recidivism rates.

Vista Sakinah was introduced in 2009 to tackle marital issues, especially remarriages and step families and the latter further expanded in 2011 to assist and strengthen 600 of such families with appropriate assistance. Much of the programme's success stems from a comprehensive framework of caregiving comprising orientation sessions, marriage enrichment courses, and support group for step parents and workshops for children. Since the inception of As-Salaam in 2000 and the set-up of Vista Sakinah in 2009, it has seen a steady increase of cases and to date, has served over 8000 families.

As for the In-Care Religious Programme by PERGAS introduced in 2008, the project has completed its three-phased programme (Islamic Worldview, Spiritual & Lifeskills & Building Resilience & Preparedness) with 32 Malay/Muslim inmates in July 2013.

Additionally, it also saw the development of curriculum incorporating certain aspects of MUIS'Adult Learning curriculum as well as identification and training of Asatizahs. Moving forward, FDN will continue to work with PERGAS on how to reach out to the inmates more effectively.

The Community of Practice was formed in 2009 to champion social work issues within the Malay/Muslim community, create a deeper appreciation of the social work discipline in addressing the issue of dysfunctional families and to elevate the profile of social work for both Malay/Muslim undergraduates and within the community. The FDN initiatives have been designed in accordance to the Action Plan for Strengthening Malay/Muslim Families. Aspects of the Action Plan include a holistic intervention in the form of WAC, emphasis on continuing employability, empowerment of families beyond national and community social and financial schemes, building on 'grounds-up' networks and leveraging on partnerships with MMOs. In fact, the FDN has been actively involved in improvement efforts of the Malay/Muslim community. Hence, the FDN objectives to realise a resilient, healthy and fully functioning families with young dependents are still as follows:

- Their children complete at least 10 years of formal education,

- Their parents remain employed

- The family finances are maintained with per capita income (PCI) of more than $450

Over the past few decades, it can be said that the Malay/Muslim community has indeed made considerable progress. Minister Yaacob Ibrahim in his speech at a Hari Raya Get-Together 2013 mentioned that rising educational achievements have not only brought about higher income and wealth but an emerging spirit of volunteerism.

During the NDR 2013[4], PM Lee assured that the state will increase its support in three key areas; housing, healthcare and education. He also highlighted that the community will have to step up in its initiatives to assist those vulnerable groups and individuals in the face of new challenges arising from the changes in the social landscape, which are compounded by globalisation and technology.

Presently, more than one-third of the Malay/Muslim community are between the age range of 35 to 59 years old; the mid-life or in the pre-retirement phase. This is a crucial period as many of them are seeking to stabilise and progress in their careers, while simultaneously grappling with socio-economic uncertainties. Despite the community progress and the state's many helping hands approach, there are families who are experiencing regression in their lives. In fact, this is just one of the several current and emerging issues the Malay/Muslim community is facing.

The FDN has still remained true to its motto, "Knowledgeable Families, Quality Families". The Action Plan for Strengthening the

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[4] Refer to the National Day Rally Speech by Prime Minister Lee Hsien Loong (18 August 2013)

Malay/Muslim Families and the on-going initiatives are testament of its efforts to be the "change catalyst" for the Malay/Muslim community. Without a doubt, the changing social landscape is largely influenced by globalisation and technology and necessitates the FDN to constantly alignment its efforts based on the motto. It also requires the Malay/Muslim community to have a more vested interest in community and nation building initiatives.

Purpose

The purpose of the FDN Review is to ascertain on how the Network can support the development of capacity, resource planning and programme management of the Malay Muslim Voluntary Sector (MMVS) through a better understanding of the current issues, emerging trends and availability of the national and community programmes and services which affect the Malay/Muslim families.

FDN Review Framework

Environment Scan of the Malay/Muslim Community based on the 5 Areas

The environment scan of the above 5 areas are based on secondary references derived from official reports of various ministries and national agencies as well as from academic sources. It provides insights on how FDN can achieve the above mentioned desired outcomes by addressing the 5 areas.

Literature Reviews

Findings from the literature review seek to uncover recurrent and emerging social issues and inform us of possible service gaps within the network, MMVS and the social service sector. This would point us towards a review of the existing network's objectives and programmes and thereafter, recommendations and follow-ups to closing the gaps within the Network in the areas of

capacity building, resource planning and programme management .

Demographic trends

For Singaporean Malay/Muslims, the latest Population Census shows a youth bulge as more than half of the Malay/Muslim community are aged below 34 years old (**Figure 1 of Appendix**). However, it is also evident that more than one third (35.6%) of the Malay/Muslim community (Census of Population 2010) are in their mid-life phase, or in their pre-retirement age (i.e. between 35 to 59 years old). Thus, the metaphor of the "sandwiched generation" – along with similar terms like "being caught in the middle" – is commonly used to describe the specific burden placed on those especially in their mid-life, through the demands from work and the dependency of both the older and younger family members[5]. Amongst the writers who testified to this fact are Brody[6] (1990), Zal[7] (1992), Nicholas & Junk[8] (1997) and Roots[9] (1998).

The Malay/Muslim community in Singapore is also faced with the issue of an ageing population. The age of societies, according to a German academician, Harald Kunemund, is a major challenge of the next decades. The increase in numbers and proportions of elderly people and in life expectancy will have tremendous consequences especially during retirement and implications to the health care systems within the societal framework[10]. In addition, the decreasing rate of fertility may result in the lack of potential caregivers to the future elderly generation.

Such demographic trends of the Malay/Muslim community are quite disconcerting as in general, Malay/Muslim families are large. This does have serious implications on whether they have sufficient retirement provisions and especially so for the low-income families which are associated with low-asset ownership in the areas of housing and financial assets.

Marriages & Divorces

It is noted that despite the decline of minor marriages within the local Muslim community over the past 10 years, the proportion of minor marriages among Muslim couples is relatively higher, as compared to the local civil marriages. In 2012, for the local civil marriages based on the *Statistics on Marriages & Divorces* (Singapore: Department of Statistics, 2012), 0.4% of grooms and 1.7% of brides married under the Women's Charter were below 21 years of age. However, for the local Muslim marriages, the corresponding proportions were higher, at 1.7% and 5.5% respectively.

The Muslim community in Singapore has the largest representation of young married couples as compared to their non-Muslim counterparts and this is a concern as teenage mothers are subjected to a higher possibility of health hazards[11]. Additionally, the worry is in terms of financial stability and low educational attainments for both spouses.

In 2012, it was also reported that at least 30% of Muslim marriages were remarriages for at least one of the partners, compared to 24% of

[5] Loc.cit.
[6] E.M. Brody, Women in the Middle: Their Parent-Care Years, (New York: Springer, 1990).
[7] M.H. Zal, (The Sandwich Generation: Caught Between Growing Children and Ageing Parents, (New York: Plenum Press, 1992).
[8] L.S. Nicholas & V.W. Junk, "The Sandwich Generation: Dependency, Proximity, And Task Assistance Needs of Parents" in Journal of Family and Economic Issues, 18 (3): pp.229-326.
[9] C.R. Roots, Sandwich Generation: Adult Caring Children for ageing Parents, (New York:

Garland Publications, 1998).
[10] Harald Kunemund, "Changing Welfare States and the Sandwich Generation" in the International Journal of Ageing and Later Life, 2006 (12): 11-30, (Germany: Institut fur Gerontologie, Hoschule Vechta, 2006), p.12.
[11] It was reported by the World Health Organization (WHO) that having babies during adolescence has serious consequences for the health of the girl and her infant, especially in areas with weak health systems. See http://www.who.int/mediacentre/factsheets/fs364/en/ (downloaded on 12 September 2013).

civil marriages. This creates a concern, as the newly formed married institution has to deal with the complexities of the reconstituted or blended family arrangement. Additionally, in 2011, statistics revealed that 1 in 5 marriages in Singapore involved partners of different ethnic groups[12]. It is to be noted that non-Singaporean spouses are not entitled to the full rights of a Singaporean citizen, and therefore not fully covered in terms of the social safety nets. As reconstituted marriages and marriages involving non-Singaporean spouses are new emerging trends, more work and research are still needed.

Educational & Occupational Profiles

Based on the present educational and occupational profiles of the Malay/Muslim community in Singapore, an increasing number of families might be potentially slipping towards a state of regression if they fail to embrace the importance of economic prudence, life-long learning, and consistently upgrading themselves to be relevant with present demands.

A comparative observation of the highest education among major ethnic groups in Singapore indicates that the Malay/Muslims have the highest number of individuals who do not have post-secondary level of education (Figure 2 in Appendix). The major implication of a lowly-educated community is reflected in the nature of career options for the Malay/Muslim community of Singapore. It is obvious that the prevalent Malay/Muslim workforce occupy the low-skilled and low-paying sectors, such as manufacturing, logistics (transportation), and administration

support **(Figure 2 in Appendix)**. These sectors are most vulnerable during the economic downturn, leaving workers vulnerable to retrenchment and hence affecting the state of their economic household income.

However, our Malay/Muslim youths are gradually showing promise in the area of education. Based on a 10-year time frame (2002 to 2011) for percentage passes in GCE 'A' Levels, the Malay/Muslims showed the most improved percentage of 11.6% compared to the Chinese (+5.4%) the Indians (+5.5%) and Others (+0.3%). In fact, between 2000 and 2010, the percentage of Malay/Muslims attaining at least tertiary qualifications has increased from 2.9% to 15.6% and 2 from 2% to 6.8% for polytechnic and university qualifications respectively[13]. These achievements will certainly pave the way for more Malay/Muslims to compete for the Professional, Manager and Executive (PME) jobs.

Housing

Comparing the type of household dwelling among Singaporeans and that among the Malay/ Muslims, almost 70% of the latter are living in 4-room flats or smaller. More importantly, the Malay/Muslim community is over-represented in the 1 or 2-room flats as compared to the national level which indicates non-ownership of their homes and compromising the quality of living especially for a large family.

Based on the Key Household Income Trends 2012, it was indicated that the rate of home ownership among Malay/Muslims in Singapore had dropped from 93.4% in

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[12] Theresa Tan, "More Singaporean Men Marrying Foreign Asian Brides" in The Straits Times, 02 October 2012.

[13] See The Next Decade: Strengthening Our Community's Architecture, 30 June 2012

2000, to a rate of 89.6% in 2010. This seems to be in parallel with the increasing number of homeless families assisted by the former Ministry of Community Development, Youth and Sports (MCYS) in recent years **(Table 1 of Appendix)[14].**

Decreasing public home ownership and the homelessness phenomenon are major concerns. The Minister for National Development, Mr Khaw Boon Wan, commented that 60% of HDB rental blocks have reached the 25% limit allowed for Malay residents per block[15]. Therefore the quota will be reviewed based on the present demographic patterns where generally, families in rental dwellings belong to the following categories:

-   Young tenants under age of 30, with dependants (children, parents or siblings)
-   Middle-aged married couples between 30-45 , usually second time down-graders with school-going children
-   The elderly

Health & Wellness

In the context of the Malay/Muslim community, efforts in promoting the idea of active ageing[16] will be futile if the general health status of the community continues to be in a dire state. The National Health Survey 2010 indicated that the present health situation of Singaporean Malay/Muslims ought to be given close attention and be acted upon before a situation of crisis befalls the community (Figure 3 in Appendix).

Desired Outcome of Building Resilient Families

It was mentioned that FDN will seek to ensure healthy and fully functioning Malay/Muslim families. In the context of the changing social landscape brought about by globalisation and technological developments, there is certainly a need to increase the resilience of families in addition to just being healthy and fully functioning in order to overcome present challenges and confidently brave future uncertainties.

According to the 2003 article " Family Resilience and Good Child Outcomes: An Overview by Ross Mackay, Principal Advisor in the Ministry of Social Development in New Zealand, family resilience is still widely considered as an emerging concept while Luthar et al. (2000) defined family resilience **as "a dynamic process encompassing positive adaptation within the context of significant adversity"**

A family can be considered resilient if it has encountered adversity and coped successfully with the challenges by utilizing its inherent strengths or qualities. The ability of a family to face challenges is normally measured against a range of family domains of family functioning; *family cohesion, family belief systems, the role of religion, coping strategies & communication.*

The outcomes can actually help to ascertain the type of strengths the families are

[14] Neo Chai Chin. "Without Home To Live In. More Families Getting Help: Number of Homeless Families Assisted by MCYS Nearly Doubles in the Last Three Years" in TODAY, 23 August 2012.
[15] http://app.mnd.gov.sg/Newsroom/NewsPage.aspx?ID=4633&category=Parliamentary%20Q%20&%20A&year=2013&RA1=&RA2=&RA3= (downloaded on 13 September 2013)
[16] According to the definition from the World Health Organization (WHO), active ageing is the process of optimizing opportunities for health, participation and security in order to enhance quality of life as people age. It applies to both individuals and population groups. Active ageing allows people to realize their potential for physical, social, and mental well-being throughout the life course and to participate in society, while providing them with adequate protection, security and care when they need. See http://www.who.int/ageing/active_ageing/en/index.html (downloaded on 13 September 2013).

associated with, resulting in adaptive outcomes under unfavourable conditions. A resilient family is able to overcome challenges and fend for themselves without always relying on social and financial assistance from national and community agencies.

Moreover, resilience can only be understood in relation to risk. Thus, it is useful to give some consideration on how resilience could be developed even with families facing regression. In fact, Singapore has within its legal system uses community-based programs to address social issues amongst the youths, especially in the areas of juvenile delinquency and crimes. In a 2013 paper[17] by Lee Kuan School of Public Policy titled "Tackling Juvenile Delinquency: Enhancing Restorative Justice in Singapore", it cited that the Family Group Conferencing model for Juvenile Justice formally institutionalized in New Zealand has been adapted by Beyond Social Services Singapore in tackling deviants. The model entails a decision-making process involving family or extended family members to put together a reconciliation and rehabilitative plan.

It is quite evident then that addressing social issues of the younger generation calls for a collective involvement of their families. If not managed properly, many families, especially those vulnerable ones in Singapore, will function on a rather fragile foundation of social, economic and cultural capital.

Accumulation and transmission of capital for family to achieve resilience

The structure and functioning of the social world is underpinned by the three different forms of capital[18]; economic, cultural and social. In fact, a family is like an organization, where there are cultural and social norms to adhere to and which are passed down from the senior workers to the junior ones. Hence, to prepare the younger generation to face future uncertainties, there has to be an effective generational transfer of the three types of capital between the mid-life families to the younger ones. Accumulation of capital starts with the younger generation while transmission of capital occurs with the older generation, which includes the mid-life.

Economic capital is the root of cultural as well as social capital and can be transformed into either of them. For cultural capital, perhaps the most significant aspect is the values system which could be in the form of best practices where the older generation seeks to cultivate in the younger generation.

For social capital, the aggregate of actual and potential resources are becoming more essential in the context of a properly functioning family. Social capital is influenced by the different social class but one important area is that the durable network of relationships provides access to vital information and support as well as assistance in time of crisis. One can also acquire skills and education from such relationships with people and institutions of influence.

Scanning of the MMVS

The literature review findings and our preliminary environment scan of the MMVS reveal service gaps which lead us to ask if these gaps are being addressed by the

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[17] The Restorative Justice in Singapore is adapted from the New Zealand model. See Tackling Juvenile Delinquency: Enhancing Restorative Justice in Singapore, Lee Kuan Yew School of Public Policy, National University Singapore (April 2013) & Restorative Justice Service Beyond Social Services (November 2004)

[18] See The Next Decade: Strengthening Our Community's Architecture, 30 June 2012

MMOs and other agencies within CLF. The environment scan of the MMVS includes observations provided in the Forward Planning Exercise (FPE) 2010 and the "Suara Musyawarah" Report 2013.

AREA		AMP	PERDAUS	4PM	MUHAMMADIYAH ASSOC.	JAMIYAH	PERTAPIS	DPPMS	LBKM	PPIS	HBI	MAJLIS PUSAT	KGMS	SGM	ADAM ASSN	AIN SOCIETY	PERGAS	CLUBILYA	HIRA SOCIETY	DARUL AEQAM	MKAC	CASA RAUDHA	CLUB HEAL	MENDAKI
FAMILY RELATED	Counseling	*		*	*	*	*			*					*		*		*	*	*	*	*	*	
	Support Grp			*	*					*					*				*	*	*	*	*	*	*
	Financial (Cash/Subsidy Prog)	*			*	*	*			*							*	*		*	*		*	*	
	Homes/Shelter					*	*								*							*			
	Dev Prog	*		*	*	*	*			*							*		*	*	*	*	*	*	*

This table provides an overview of the agencies within the MMVS and the various programmes and services they provide. However, this is not an exhaustive list and the preliminary scan done so far has been in terms of the needs analysis of the gaps which are still being looked into.

In the FPE 2010[19], a series of focus group discussions (FGDs) and dialogues conducted by the Family Workgroup (FWG) with representatives and social service practitioners within the MMVS in addition to community leaders and academicians revealed several pertinent observations.

The diversity of family structures is an essential element as it is acknowledged that the MMVS is working with an increasing diversity of family types such as divorced/widowed or reconstituted families. It is believed that much is still needed to be done in catering to the needs of such families in the form of a diversified approach in policy frameworks and service provision which advocate differentiated support services.

The diversification of role beyond the family nucleus implies the importance of the availability of a pool of dependable significant persons within the immediate family's social support system for the purpose of nurturance and mentoring. Taking it a step further, resiliency in a family requires the need to capitalize on protective factors in the community and this is still a gap which the MMVS has not fully addressed. It has to be realised that circulation of social systems and the supporting community structures provide the impetus for upward mobility.

The MMVS has been working in tandem with national agencies to provide assistance schemes targeted to the bottom 20% of the Malay/Muslim community. However, it is apparent that the lower-middle income Malay/Muslims have been left out of the radar. Thus, this gap should be analysed by

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[19] Refer to the Forward Planning Exercise 2010 "A Conscientized Generation"

the MMVS as the lower-middle income group may have the greatest potential for growth and social mobility.

Building on the gaps highlighted in the FPE 2010, during the 3rd National Convention of Singapore Muslim Professionals in June 2012, it was reiterated that significant challenges in the spheres of financial, social, religion and educational were still faced by the Malay/Muslim community, especially that of the "Malay underclass". Their unmet needs are still not appropriately addressed by the MMVS and the reasons cited were due to lack of coordination amongst the MMOs in outreach programmes and services as well as the human resource constraints in the shortage of Malay/Muslim Social Service Professionals.

It is rather evident from the aforementioned service gaps, the MMVS needs to put in place structures to more effectively coordinate outreach efforts and service provisions, including creating a platform to better manage human resources. In the "Suara Musyawarah" Report 2013, the committee believes that more is required to position the role of Community Leaders Forum (CLF) as a holistic community-centric platform in the minds of the Malay/Muslim community. This is based on perceptions from the participants of the FGDs extracted from the report which highlighted several gaps within the MMVS:

- Visibility and impact of CLF has been found wanting
- Lack of coordination and support amongst CLF members, especially with the MMOs

- Undermining of CLF potential due to the probable issue of insufficient staff to drive CLF's initiatives
- Improvements required in the operationalization and implementation of the Asset-Based Community Development principles in CLF

Overview of the FDN initiatives in achieving the desired outcome

Since the conceptualization of The Action Plan for Strengthening Malay/Muslim Families in FDN initiatives have been underpinned by the aspects of the Action Plan which include a holistic intervention in the form of WAC, emphasis on continuing employability, empowerment of families beyond national and community social and financial schemes, building on 'grounds-up' networks and leveraging on partnerships with MMOs. Thus, for more appropriate actions to be taken in the future, it is essential to analyse the various FDN initiatives based on the 3 areas to determine the challenges faced and opportunities which we can exploit; *Programme Management, Resource Planning and Capacity Building*

Programme Management

The effectiveness and efficacy of CLF programmes are closely monitored and evaluated according to the MENDAKI Programme Evaluation System (MaPES). This evaluation tool, based on the Logic Model, allows for a systematic way towards successful programme planning, implementation and outcome measurement. It captures the

emerging trends in the social landscape, determine the needs of the beneficiaries and evaluate the effectiveness of the programmes.

Wrap Around Care

The evaluation of the eWAC teams which are currently in their final stage of its 2-year pilot will take place from September 2013 to January 2014. During this pilot period, an interim review was conducted to ascertain the progress and ways to improve on the service deliverables.

An interim review was conducted in 2012 to study the effectiveness of eWAC compared conventional casework management against the eWAC. It was realised that clients benefitted more from the eWAC as they managed to progress more and quicker in the four areas; *presenting issues, family dynamics, children's to educational and developmental needs and self-reliance.* Social workers acknowledged that eWAC provides seamless communication and transparent exchange of information between partners and facilitates effective coordination of assistance.

MAPES seeks to ensure the programme management in eWAC will be appropriately replicated or enhanced in future eWAC teams.

Community Projects

Projek Keluarga Teguh by Muhammadiyah Welfare Home features group work, support groups and interactive sessions for families to collectively provide social and emotional support. The pilot phase of the project has produced many positive outcomes such as increased in family income levels and decreased recidivism rates.

For Vista Sakinah, the programme consists of a comprehensive framework of caregiving, comprising orientation sessions, marriage enrichment courses, and support group for step parents and workshops for children to develop resilient families.

The In-Care Religious Programme by PERGAS will also feature a revised curriculum incorporating certain aspects of MUIS'Adult Learning curriculum as well as identification and training of Asatizahs in order to reach out to the inmates more effectively.

It is clearly demonstrated that for the above initiatives, MAPES facilitates a more effective service deliverables with the implementation of proper and well-thought through processes and curriculum.

Core Parenting Skills (CPS)

Through MAPES, it is observed that the programme has consistently elicited positive responses from the participants. However, the continuing challenges are still in outreach and new and relevant programme topics in light of issues pertaining to retirement and housing which would in fact present the perfect opportunity for MENDAKI and other MMOs to work closer with national agencies such as HDB and MUIS.

Family Excellence Circles (FEC)

FDN plans to form lower-middle FEC groups in the future and the challenge will be

in the programme management in the areas of programme fidelity and feasibility of the group support sessions, bonding sessions and learning journeys. MAPES will determine the needs of these new groups as their aspirations are definitely different as compared to the existing FEC groups which comprise members generally in the low income category.

Capacity Building

In determining the effectiveness of the FDN programmes, it is also acknowledged of the possible lack of capacity of the FDN partners in meeting the expectations and needs of the beneficiaries as well as in the areas of governance.

Over the years, we have provided various platforms to improve the capacity building within the MMVS, especially for the FDN partners. Through case study sharing sessions which shared about CLF Labs, an Integrated Approach towards Assisting Malay/Muslim Families and The Evolution of Family Excellence Circles, partners will be better equipped to approach the issues faced by their beneficiaries. Also, workshops conducted by national agencies, quarterly policy forums and special CLF forums organized by Yayasan MENDAKI, learning journeys on programme effectiveness conducted by partners and seminars such as "Engaging Hearts & Minds" 2010 and 2013 have been ways to increase the capacity within the MMVS.

Community of Practice (CoP) & CPS
The Community of Practice initiative provides an excellent avenue to discuss on possible

capacity building efforts required by social service practitioners and those aspiring to be. Nowadays, a social worker will be required to upgrade his skills and knowledge as the social gaps mentioned earlier need creative and effective management. Hence, this issue ensures the MMVS continuously look into possible platforms and partnerships to remain relevant.

For CPS, apart from the need to **review the feasibility** of its programmes, identification of more agencies to conduct these programmes does pose a significant challenge as there is an immediate need to upscale knowledge and skills of the FDN partners in delivering them. The best way perhaps is to partner with national agencies to acquire the necessary capabilities.

Resource Planning

With the recent increase of the Malay/Muslim Community Development Fund (MMCDF) to $2.6 million per year, it could greatly facilitate the Asset-based Development (ABCD) to be applied in the FDN. In addition, it will support towards the betterment of programme management in the areas of effective programme deliverables through a more comprehensive curriculum and a more effective resource planning, especially in the context of developing and retaining talents within the MMVS.

Recommendations

The analysis of the current Action Plan initiatives has revealed the areas which the network has to work on. To make it

consistent and effective, the service gaps are assessed based on aspects of programme management, resource planning and capacity building.

To sustain a holistic and integrated intervention using eWAC

The eWAC approach will adopt the ABCD principles to not only provide the appropriate intervention but to look into working with the various community assets in the form of informal support networks. It is believed that for families to stay resilient, they need to be continuously plugged into the social connections and community structures and not always rely on external assistance by national agencies.

A more coordinated and integrated outreach system through partnerships

Inter-network collaborations within CLF with family as the focal point should be more prominent. One example is in the area of continuing education and training (CET) for Malay/Muslim families. Through upgrading, they will be equipped with relevant knowledge and skills for better employment opportunities and subsequently, improve on their social mobility. To better achieve this, Family Development and Employability Networks (EmN) will require fostering closer partnerships with each other. Regular inter-network communications will prevent groups from working in 'silos'.

Based on the Suara Musyawarah Report, it is strongly encouraged for collaborations between mosques and MMOs to take place. Not only it facilitates effective outreach efforts but it also makes social and financial

assistance more accessible to the families. FDN can look into ways to facilitate such collaborations.

Besides collaborations within the MMVS, there should also be inter-agency collaborations through eWAC, involving SSOs, FSCs and even with informal support networks. Information sharing, case conferencing, regular meetings and networking are areas that the FDN can enhance. This ensures needy Malay/Muslim families are able to receive a more holistic intervention within a shorter period and leveraging on community assets within the vicinity which will work towards empowering them to achieve resilience.

Public Education

It is essential to continuously engage the Malay/Muslim community on the developments occurring in the five areas indicated in the FDN Review Framework. Such engagements will require FDN partners and MMVS to work closely with national agencies.

To address deteriorating health status, in addition to forming closer partnerships with Health Promotion Board (HPB), MMOs and mosques, relevant healthcare modules should be incorporated in CPS to educate the community on chronic disease prevention and management. In the area of retirement preparations, the MMVS should work closely with the Ministry of Social and Family Development (MSF) and Central Provident Fund (CPF) Board to better understand the active ageing policies and availability of financial education programmes. This could also be achieved by having a more

comprehensive financial management programme in CPS.

For lifelong learning to be always embraced, it is only through closer partnerships with the Workforce Development Agency (WDA) and SSOs that CET can be more effectively 'sold' by FDN and EmN to the community for higher educational attainment and better employment opportunities.

Family empowerment is the key to continuing resilience. Members from the informal support networks like FEC can serve as role models, share best practices and relevant knowledge and provide the social and emotional support for families with issues. Increasing the number of FEC groups must be coupled with a strong curriculum to build the capacities of its members to not only empower but inspire others who may be facing similar issues.

Capacity Building

Members of the FDN Community of Practice will benefit from the sharing of best practices among social workers working with the complex issues of their Malay/Muslim clients. One possible area of development is a Framework for Family Empowerment which the members of CoP can embark on. FDN, in conjunction with the CLF secretariat, should also work with newly formed agencies within the MMVS to address issues on governance and capacity building.

Conclusion

The FDN Review has enabled us to have a better understanding of the current issues and emerging trends concerning Malay/Muslim families and whether the MMVS and national programmes, services and schemes available have been able to meet their needs.

In order to meet these needs, FDN has to look further into programme management, resource planning and capacity building in the MMVS in light of the changing social landscape which affects the 5 broad areas of education, employment, health, housing and retirement. Hence, it is recognized that resilience in Malay/Muslim families is essential in today's context and tomorrow's uncertainties. This can be achieved by collaborations and better coordinated approach coming from the political and community leaders.

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Secondary Data

- Speeches

  - National Day Rally Speech by Prime Minister Lee Hsien Loong (18 August 2013)

  - Speech by Minister in Prime Minister's Office and Second Minister for Home Affairs and Trade & Industry, Mr. Iswaran, "Keeping Our Communities Safe" (01 March 2012)

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Appendix

Figure 1 (Demographics)

Singapore's general demographic trends at a glance, based on the Population in Brief 2012 official report, indicate that the non-resident population grew by 7.2% in 2011, compared to 6.9% the year before, due to strong manpower demand in a tight domestic labour environment. The resident unemployment rate remained low at 2.9% in 2011[20].

With Singapore's increasing life expectancy and low fertility rates, the proportion of citizens aged 65 and above has continued to rise from 10.4% in 2011 to 11.1% in 2012. More worryingly, Singapore's citizen old-age support ratio is also declining in tandem with the increasing elderly population. Overall, there are currently about 5.9 citizens in the working ages of 20-64 years, for each citizen aged 65 years and above. This ratio has fallen over the years, and is expected to continue to fall quickly as about 900,000 citizens in our baby boomer generation (those born between 1947 and 1965) turn 65 over the next 17 years[21].

Below is a table that indicates how the Chinese experienced an increase in their resident total fertility rate (TFR) in 2011, while the fertility rates for the Malays and Indians continued to decline. However, the resident TFR for the Chinese in 2011 remained lower for the Malays and Indians.

Total Fertility Rate By Ethnic Group

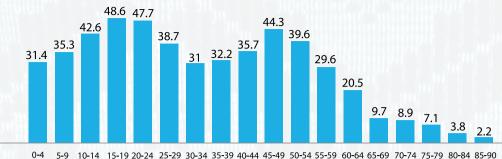| Year	Total*	Chinese	Malays	Indians
1990	1.83	1.65	2.69	1.89
2000	1.60	1.43	2.54	1.59
2007	1.29	1.14	1.94	1.25
2008	1.28	1.14	1.91	1.19
2009	1.22	1.08	1.82	1.14
2010	1.15	1.02	1.65	1.13
2011	1.20	1.08	1.64	1.09

*Includes "Others" ethnic group. Source: Population Trends 2012, (Singapore: Department of Statistics, 2012), p.21

Overall, despite Singapore's resident TFR which was 1.20 in 2011, that indicated a slight increase from 1.15 in 2010, the republic's TFR has been on a general declining trend and has remained below the replacement level of 2.1 for more than 30 years.

[20] Population in Brief 2012 (Singapore: National Population and Talent Division, 2012), p.7.
[21] Population in Brief 2012, ibid, p.8.

Bar chart values by age group:
- 0-4: 31.4
- 5-9: 35.3
- 10-14: 42.6
- 15-19: 48.6
- 20-24: 47.7
- 25-29: 38.7
- 30-34: 31
- 35-39: 32.2
- 40-44: 35.7
- 45-49: 44.3
- 50-54: 39.6
- 55-59: 29.6
- 60-64: 20.5
- 65-69: 9.7
- 70-74: 8.9
- 75-79: 7.1
- 80-84: 3.8
- 85-90: 2.2

Source: Census of Population 2010, Statistical Release 1 (Singapore Department of Statistics)

Marriages

Experts believe that women who are "Others" are likely to be foreigners, with many coming from Indonesia, the Philippines, Thailand and Vietnam. Another set of data, in the *Population in Brief 2011* report supports the observation, whereby Institute of Policy Studies (IPS) demographer, Yap Mui Ting, noted that marriages between a citizen and a non-citizen made up 40.6% of all marriages involving a citizen in 2010, up from 32.1% in 2000. And 96% of the non-citizen brides in 2010 were from Asia[22].

From the *Statistics on Marriages and Divorces, 2012*, figures in the report too indicated that based on the inter-ethnic marriages under the Marriages Under the Administration of Muslim Law (AMLA) for 2012, of the 666 Malay grooms who was engaged in inter-ethnic marriage in 2012, more than half of the inter-ethnic marriage, or 389 of their brides, to be precise, belong to the category of "Others", whom most likely are non-Singaporeans.

It needs to be noted that non-Singaporean spouses are not entitled to the full rights of a Singaporean citizen, and therefore not fully covered in term of the social safety nets, as provided to Singaporean citizens. Thus, the question here is that, can this type of families support themselves sufficiently, with the extra incurred costs for their non-Singaporean spouse, especially in crucial areas such as healthcare and continued education?
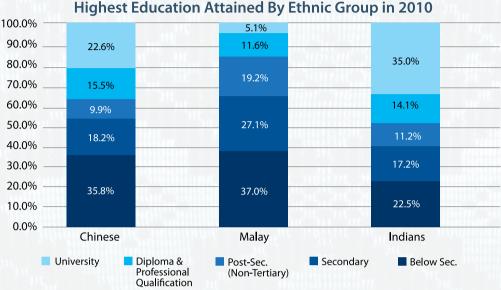
Another concern in relation to non-citizen marriage is the fact that, in Singapore, the age gap between Singaporean men and their foreign brides tended to be much wider than in the case where both parties were Singapore citizens (National Population Secretariat, 2009). The implication here is that, if the elderly male spouse, especially if he is the sole-bread-winner for the family for instance, pass away suddenly, what then will be the fate of his foreign spouse, especially if the family has young, school-going dependants?[23]

Figure 2 (Educational & Occupational)

In fact, based on the *Singapore Census of Population 2010 (Statistical Release 1: Demographic Characteristics, Education, Language and Religion)*, it is clearly illustrated

[22] Op.cit.
[23] For greater details, refer to Gavin W. Jones, <u>International Marriage in Asia: What Do We Know, and What Do We Need To Know?</u>, Working Paper Series No.174, (Singapore: Asia Research Institute, 2012), p.8.

as to how the Malay/Muslim community are under-represented from the other races, in terms of those with tertiary qualifications (see graph below).

Highest Education Attained By Ethnic Group in 2010

	Chinese	Malay	Indians
University	22.6%	5.1%	35.0%
Diploma & Professional Qualification	15.5%	11.6%	14.1%
Post-Sec. (Non-Tertiary)	9.9%	19.2%	11.2%
Secondary	18.2%	27.1%	17.2%
Below Sec.	35.8%	37.0%	22.5%

Legend: University, Diploma & Professional Qualification, Post-Sec. (Non-Tertiary), Secondary, Below Sec.
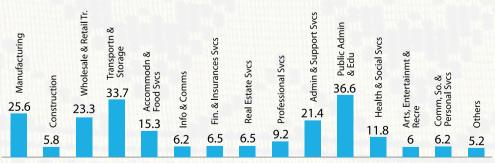
* Malays have the highest proportion with Below Sec., Secondary and Post-Sec. (Non-tertiary) education.
They also have the lowest proportion of University and Diploma.
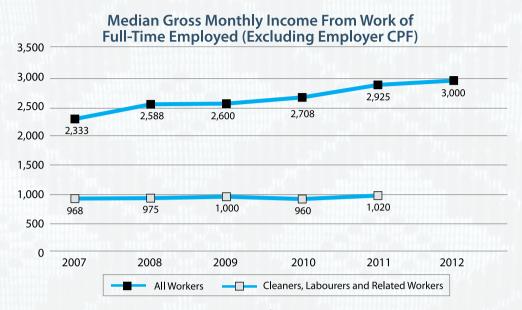Source: Singapore Census of Population 2010

The main implication of a lowly-educated community is reflected in the nature of career options for the Malay/Muslim community of Singapore. Based on the *Census of Population 2010, Statistical Release 3 (Singapore Department of Statistics)*, it is obvious that the MM workforce prevalently occupy the low-skilled and low-paying industries, such as manufacturing, logistics (transportation), and administration support (see graph below). These industries are most vulnerable during the economic downturn, leaving workers vulnerable to retrenchment, and hence affecting the state of their economic household income.

Industry	Value
Manufacturing	25.6
Construction	5.8
Wholesale & Retail Tr.	23.3
Transportn & Storage	33.7
Accommodn & Food Svcs	15.3
Info & Comms	6.2
Fin. & Insurances Svcs	6.5
Real Estate Svcs	6.5
Professional Svcs	9.2
Admin & Support Svcs	21.4
Public Admin & Edu	36.6
Health & Social Svcs	11.8
Arts, Entertainmt & Recre	6
Comm, So. & Personal Svcs	6.2
Others	5.2

Source: Singapore Census of Population 2010

Stagnation of income

Median Gross Monthly Income From Work of Full-Time Employed (Excluding Employer CPF)

All Workers: 2,333 (2007), 2,588 (2008), 2,600 (2009), 2,708 (2010), 2,925 (2011), 3,000 (2012)

Cleaners, Labourers and Related Workers: 968 (2007), 975 (2008), 1,000 (2009), 960 (2010), 1,020 (2011)

Source: Report on Wages in Singapore 2011 (Singpore: Ministry of Manpower)

As a result of low academic qualifications, many MM employees run the risk of being trapped in the category of the low-income workers. Empirical data shown in the graph above has proven that for full-time employees in Singapore, those from the lower-income category (earning below $2,000), such as cleaners and labourers, their income had been relatively stagnant.
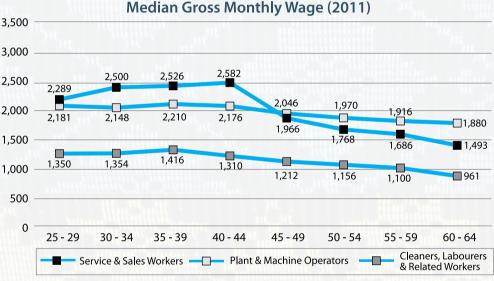
It was in fact reported in 2011, based on the feedback of Singapore's Ministry of Manpower, the bottom 20 per cent of working Singaporeans saw their pay stagnate over the last 10 years[24]. Though their nominal income rose to $1,400 in 2010, $200 more than in 2001, real income only rose by 0.3 per cent over the decade. The figures, however, have not included various government transfers and schemes, which further raises overall income received from work by low-wage workers. Real median income for Singaporeans in the middle was found to have grown by 11per cent over the decade, from $2,000 in 2001 to $2,588 in 2010.

In a more recent report, the local Malay vernacular newspaper which featured Mr. Zainal Sapari, the Director for NTUC's Unit for Contract and Casual Workers (UCCW), claimed that he was motivated to participate in the union to enable him to champion the rights of the low-wage earners, as it was through his personal observation, that he realized as to how present employees working as cleaners for example, still generally receive the same amount of pay, as of what his father earned as a cleaner 20 years ago – approximately $600[25].

Indeed, Mr. Sapari's anecdotal experience testified as to how certain segments of Singaporeans are left behind in terms of their wage earnings which result in possible

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[24] Fann Sim, "Low-Wage Earners Pay Stagnated Over Last Decade: MOM" in *Yahoo! Newsroom*, 12 October 2011. See http://sg.news.yahoo.com/mom-report-finds-lower-income-s-poreans--pay-stagnated-over-last-decade.html (downloaded on 12 September 2013)

[25] See Irma Kamarudin, "Gaji Masih Sama 20 Tahun Lalu: Pendapatan Pekerja Pember-sihan Masih Sekitar $600 Sebulan Dorong Zainal Sertai Kesatuan Dengan Azam Mahu Membela Nasib Mereka" in Berita Harian (Singapore), 12 August 2013, p.4.

detrimental effects. Official statistics may not be available, but it is rather evident that MM are significantly represented in the low-income wage earners such as cleaners and the likes. The next question, of course, will be that – What then is the fate of the family members surviving on such a low household income?

Further analysing the income trend of low-wage earners in Singapore, the graph below vividly indicates that for those working in the service, sales and manufacturing industries, with the income bracket of $2,500 and below per month, this category of workers are faced

with income regression once they cross over the mid-life age of 40 years onwards. In fact, those cleaners, labourers and other related workers (whom usually refer to casual workers) seems to have a plateaued income trend, while those earning slightly above $2,500 before their forties, faced the greatest dip in income once they reached mid-life (above 40 years). Most worryingly, many Malays may belong to the categories listed below, based on their academic qualifications, especially those who did not upgrade themselves during their earlier careers.

Median Gross Monthly Wage (2011)

Source: Report on Wages in Singapore 2011 (Singpore: Ministry of Manpower)

Based on the Singapore Population Census in 2010, more than 60% resident households in Singapore live on household income that is lower than the national average of $8,726, while the national median is $6,340[26].

However, based on a similar empirical source, alarmingly, MM in Singapore in general are faced with a situation of living even below the national median income. See below.

Resident Malay/Muslim Household Income in 2010	
Average Household Income	$4,574
Median Household Income	$3,844

Source: Census of Population 2010, Statistical Release 2 (Singapore: Department of Statistics)

[26] See Census of Population 2010, Statistical Release 2 (Singapore: Department of Statistics).

But what are the implications of being entrapped in the lower-income group? Elaine Kempson (1996), an academician from the University of Bristol, reveals that "life of a low income…is a stressful and debilitating experience especially for those on social assistance who face a struggle against encroaching debt and social isolation where even the most resilient and resourceful are hard pressed to survive."[27]

The Monetary Authority of Singapore (MAS) statistics had shown that there has been an increase of almost one million principal credit cards for the year 2012. As of the end of December in 2012, there were then 9.2 million principal and supplementary credit cards for 1.45 million individual accounts. Rollover debt had been increasing faster than billings on credit cards, and Credit Counselling Singapore had experienced an almost 50% increase in the number of distressed individuals asking for assistance for the year 2012. These figures suggest that more individuals are finding difficulties in making payment[28].

In the context of the Malay/Muslims in Singapore, to what extent are they equally entrapped in this precarious debt situation? Perhaps in the context of the lower income group, the inability to secure credit cards, may not actually deter the practice of money borrowing, that can be alternatively be resorted via from the unlicensed money lenders. In 2011 alone, there were a total of 3,492 cases of unlicensed money lending or related harassment cases related to it[29].

Thus, it is of no surprise that especially in public rental flats and interim rental housing in Singapore today, various initiatives on educating the public on the implications and threats as a result of unlicensed money borrowing have been intensified. The picture below was taken in one of the public lifts at an interim block in Bedok South.

Besides the financial struggle, low-income households may also be faced with a situation of a poor living environment. McCormick & Brooks-Gunn[30] (1989) termed this as "poverty cofactors", that encompass poor living situations, crowdedness, few material resources, depleted and often dangerous neighbourhoods, inadequate schools, limited access to healthcare, childcare and other community services and resources, lack of stimulation at home, parental psychological distress, harsh and restrictive parenting, and low levels of social support. These concerns

[27] See Ruth Lister, Poverty, (Cambridge: Polity Press, 2004), p.54.
[28] "More Seeking Help Over Card Debts: Credit Counseling Agency" in The Straits Times, 27 December 2012.
[29] Based on speech by Minister in Prime Minister's Office and Second Minister for Home Affairs and Trade & Industry, Mr. Iswaran in "Keeping Our Communities Safe" dated on 01 March 2012. See http://www.mha.gov.sg/news_details.aspx?nid=MjM4NQ%3D%3D-3OjQoZxa9wE%3D (downloaded on 12 September 2013).
[30] M.C. McCormick & J. Brooks-Gunn, "The Health of Children and Adolescents" in H.E. Freeman and S. Levine (eds.), Handbook of Medical Sociology, (Englewood Cliffs, New Jersey: Prentice-Hall, 1989), pp.347-380.

are equally shared from the works of Entwisle & Alaxender[31](1992), Hashima & Amato[32] (1994) and McLoyd, Jayaratne, Ceballo & Borquez[33] (1994).

Table 1

State of the Singapore Malay/Muslim Community								
National Figures (Type of Dwelling) %								
Year	Total	Total HDB	1 & 2 - Room	3 - Room	4 - Room	5 - Room & Executive	Condominium & Other Apartments	Landed Property
2000	100	88.0	5.0	25.8	33.1	23.5	6.5	5.1
2005	100	84.4	4.3	20.7	32.5	26.6	9.8	5.4
2010	100	82.4	4.6	20.0	31.9	25.6	11.5	5.7
2012	100	81.6	4.7	18.6	32.6	25.5	12.1	6.0
Key Household Income Trends, 2012 (Singapore: Department of Statistics)								

Malay Resident Household (Type of Dwelling) % in 2010						
Dwelling Type	1 & 2 Room HDB	3-Room HDB	4-Room HDB	5-Room & Exec HDB	Condo & Other Apartments	Landed Property
Percentage	8.7	22	39.2	26.9	1.9	0.9
Source: Singapore Population Census 2010						

Year	2009	2010	2011
No. of Homeless Cases Reported to MCYS	72 cases	128 cases	141 cases

In fact, since 2009, the general mass media, especially the local Malay vernacular newspaper, *Berita Harian*, had consistently raised the phenomenon of the homeless among the Malay/Muslim community. These families are known as "masyarakat pantai" (homeless people by the beach), and "keluarga bobrok" (dysfunctional families) with multiple issues, no home ownership, and nomadic in terms of searching for a roof above their heads. When all else fail, these families were identified as illegally pitching tents along the beaches and sleeping in public parks across Singapore, due to the desperation as a result of being homeless[34].

[31] D.R. Entwisle & J.L. Alaxender, "Summer Setback: Race, Poverty, School Composition and Mathematics Achievement in the First Two Years of School" in American Sociological Review, (57), 1992, pp.72-84.
[32] P.Y. Hashima & P.R. Amato, "Poverty, Social Support, and Parental Behaviour" in Child Development, (65), 1994, pp.394-403.
[33] V.C. McLoyd, T.E. Jayaratne, R. Ceballo & J. Borquez, "Unemployment and Working Interruption Among African American Single Mothers: Effects on Parenting and Adolescent Socio-Emotional Functioning" in Child Development, (61), 1994, pp.562-589.

[34] Among the articles covered for the purpose of literature review are of the following: Zawiyah Salleh, "11 Kali Pindah-Randah" in Berita Minggu (31 May 2009), p.11; Dewani Abbas, "Bila Langit Menjadi Bumbung" in Sutra (Singapore: Singapore Press Holdings, March 2012), pp.50-53.; and Zul Othman, "Underprivileged & Overcrowded: More Than One Family to a Flat. Is There Any Hope For the Children?" in The New Paper (Singapore), 03 June 2012, pp.3-5.

Figure 3 (Health & Wellness)

High cholesterol level more prevalent among Malays (22.6%) as compared to Chinese (17.1%) and Indians (12.6%)

Among all ethnic groups, the Malays had the highest proportion of hypertension (28.0%) followed by Chinese (23.4%) and Indians (19.3%)

Obesity is most prevalent among Malays (24.0%), followed by Indians (16.9%) and Chinese (7.9%)

Malay males has the highest prevalence of daily cigarette smoking (45.5%) followed by Chinese males (22.2%) and Indian males (17.3%)

In terms of physical exercise, Indians were more prevalent (21.7%), with Chinese following second at (19.2%) and Malays at (15.3%)

13.0% of the Malay/Muslim community affected by poor mental health

Source: National Health Survey 2010, (Singapore: Ministry of Health, July 2013)

employability network

BACKGROUND

Singapore faced one of the major economic downturns in 2002 and 2003 followed by the Asian Crisis and SARS. This increased the unemployment rate in Singapore to 5%, one of the highest rates in decades. This time the unemployment rate was a result of redundancies in jobs with skills-set that were obsolete such as production operators, manufacturing skills etc. In order to deal with the crisis the Government set up a dedicated Statutory Board, Singapore Workforce Development Agency (WDA)[1], to look into developing the workforce for the new skills needed in the evolving Singapore economy. In response to this and to ensure that the needs of the Malay/Muslim (M/M) workforce are adhered to, a dedicated Network to assist M/M workers was recommended by the Community Leaders' Forum in 2003 and subsequently the Employability Network was set up in 2004. The initial initiatives and strategies crafted by the Network were designed to complement the national schemes and ensure that our workers are well guided to take advantage of the national schemes.

Similar to the national challenges, the M/M workforce also faced similar issues of structural unemployment, lack of relevant skills and reluctance to embrace the new economy jobs. The challenges for the M/M workforce were further complicated by the low education level of the workers which resulted in our workers being employed in the most vulnerable sectors. Figure 1 shows that in the year 2000 a significant proportion of our workers were in the rank and file jobs (76.6%)[2] and many of the workers were in production and manufacturing sectors, the sectors most hard hit during the crisis. Besides the concern for workers already in the workforce, there was another growing concern, the new entrants into the workforce. In 2004, 75% of the Malay cohort entering the workforce had attained post-secondary education, leaving the remaining quarter of the Malay/Muslim youth workforce at risk. It was projected that the number of new entrants to the workforce without post-secondary education from 2001 and 2009 would be approximately 17,400[3].

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[1] The Singapore Workforce Development Agency (WDA) aims to help workers advance in their careers and lives by developing and strengthening skills-based training for adults.
[2] Source: Census of Population 2000, General Household Survey 2005 & Census of Population 2010

[3] This is based on a linear projection of post-secondary attainment at a 2.5% increment each year from 75% for 2004.

	2000	2005	2010	
Senior Officials, Managers and Professionals	6.9	7	8.5	
Associate Professionals and Technicians	16.4	14.2	19.3	
Clerical Workers Service & Sales Workers	20	18.6	17.5	
Agricultural & Fishery Workers	16.2	20.3	20.1	
Production Craftsmen & Related Workers Plant & Machine Operators & Assemblers	8	9.3	7.5	
Cleaners, Labourers & Related Workers	19.5	16.8	12.4	
Workers Not Classifiable by Occupation	10.7	10.8	11.1	
	2.2	3	3.4	

Figure 1: Resident Working Malays by Occupation

Furthermore, prior to 2004, employment and training activities were conducted by very few Malay/Muslim Organisations. The way forward was for the M/M workers were to capitalise on job opportunities through skills upgrading and continuous lifelong learning to remain relevant in the ever-changing employment landscape. It was reported that only 20% of Malay workers[4] were keen to take up the Skills Redevelopment Programme (SRP)[5], a government-funded scheme administered by WDA. Looking at the urgency and seriousness of the challenges and to ensure that the M/M community's needs were addressed, one of the key recommendations of the network was to set-up a dedicated organisation to champion employment and employability issues of the M/M workforce. MENDAKI Social Enterprise Network Singapore (SENSE) was officially launched on 26th June 2004 as the vehicle to implement employment programmes to assist the M/M workforce.

FIRST PHASE - THE BEGINNING

With the set-up of MENDAKI SENSE, the Employability Network then crafted the strategies to bridge the gap and ensure that our workers are not left behind as Singapore moves towards the new economy. The programmes were developed to meet the needs of the M/M workforce, tapping on the national schemes that are available and to ensure that we are in-line with the national and economic agenda of Singapore. Three key initiatives were a) facilitating re-skills through

[4] Berita Harian, 25 February 2005. 'Pekerja Melayu masih berat ikuti latihan semula'
[5] The Skills Redevelopment Programme (SRP) is a national funding incentive programme which allows a company to claim the salary of their employee while he or she is attending any WDA Accredited courses during working hours

skills upgrading programmes b) Rebranding of the workers through employment facilitation services, and c) Microenterprise development.

2.1 Re-skilling through Skills Upgrading Programmes

It has been established earlier in this paper that Singaporeans needed to re-skill to take advantage of the new jobs that were created as these new jobs required higher thinking order skills. To address this shift in economy, national programmes were rolled out. In collaboration with the Workforce Development Agency (WDA) and the National Trades Union Congress (NTUC)[6], the Network promoted the Workforce Skills Qualification (WSQ)[7] and took the leading role in providing and facilitating skills training to the M/M workers. Starting out as a facilitator, the Network assisted workers to tap on the Skills Development Fund (SDF)[8] under the Surrogate Employer Programme. The Network worked with more than 25 partners to offer over 200 courses in various sectors from pre-school training, logistics, security, food and beverage, hospitality, retail, service, business, healthcare etc. The Network through MENDAKI SENSE also built its capability to be a training provider, conducting the Workforce Skills Qualifications (WSQ) courses as an Approved Training

Organisation (ATO)[9]. Over the years, the organisation has progressed from an ATO to a Programme Partner and finally a Continuing Education and Training (CET)[10] centres in 2009. The appointment as a CET centre allows higher funding support from WDA to employed and unemployed individuals.

From 2004 to mid-2013 more than 100,000 training places have been achieved by the Network. The number of training places facilitated by the network through SENSE has bucked the national trend for two years consecutively, where nationally the training places have shown a downward trend in the last three years while the training places achieved by the Network has been on an upward trend. This signals a positive shift in mind-set and receptiveness of the community towards skills upgrading (Figure 2).

The training places achieved by the network have been steadily increasing over the years by more than 75%, between the years 2004 to 2012, bringing the total number of training places to 94,180, with the exception in 2006 whereby a slight dip was recorded as shown in figure A below. As at June 2013 the number of training places has crossed the 100, 000th mark.

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[6] The National Trades Union Congress (NTUC) is a national confederation of trade unions in the industrial, service and public sectors in Singapore.
[7] The Singapore Workforce Skills Qualifications (WSQ) is a national credentialing system. It trains, develops, assesses and recognises individuals for the key competencies that companies look for in potential employees.
[8] The CPF Board collects the Skills Development Levy on behalf of the Singapore Work-force Development Agency. The levy collected is channelled into the Skills Development Fund (SDF), which provide grants to companies that send their workers for training.

[9] A training organisation is considered an Approved Training Organisation (ATO) when it is accredited to provide WSQ training and assessments.
[10] WDA has established CET centres to deliver quality adult training. CET Centres are public training providers which offer a comprehensive array of WSQ courses as well as additional services, such as employment advisory and placement. These centres are also required to monitor and report their trainees' training and job placement activities according to WDA's reporting requirements.

SENSE Training Places

Line chart titled "SENSE Training Places" showing Training Places from 2004 to 2012:
- 2004: 7956
- 2005: 8739
- 2006: 8020
- 2007: 8755
- 2008: 10285
- 2009: 11164
- 2010: 12721
- 2011: 12568
- 2012: 13972

Legend: Training Places

National Training Participation Rate

Line chart titled "National Training Participation Rate" from 2004 to 2012:
- 2004: 25.2
- 2005: 27.4
- 2006: 30.9
- 2007: 32.4
- 2008: 32.1
- 2009: 27.9
- 2010: 29
- 2011: 26.9
- 2012: 29

Legend: Training Participation Rate

Figure 2: Bucking the national training participation rate[11]

2.2 Rebranding of Workers through Employment Facilitation

Higher unemployment rates and periodic cycles of economic downturn resulted in competition at workplace and this was further compounded by foreign labour competition as Singapore grew as a global economy. It was increasingly important for workers to take responsibility of their careers and embrace the opportunities that the new workplace provided. Nationally institutions such as NTUC, Employment and Employability Institute (E2i)[12],

WDA Career Link among others were set-up to assist workers in changing their mind-sets and taking up new jobs that were created by the economy. The Network set up services in collaboration with the national agencies and with the support of national funding to help M/M workers, especially the long term unemployed (workers employed for more than six months) as these workers had complex issues needing holistic intervention. These workers were assisted with using a case management approach to address mind-set issues such as working shifts, uniform jobs, career switch after 20 years of being in

a specific sector, re-skilling (unlearning and learning new skills) etc. Other barriers to work such as child care, elder care, children's education needs etc also needed to be addressed.

Since 2004, a total of 26,362 job seekers have been assisted over the last 8 years (Figure 3). Out of the total number of jobseekers, 38% comprise of LTUs. Particularly, the years 2008 – 2009 recorded a surge in the number of jobseekers, as a result of the economic downturn. These numbers eventually declined as the economy improved, especially in 2011, which saw the number of assistance rendered by SENSE drop by more than half as compared 2010.
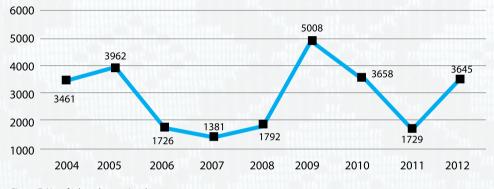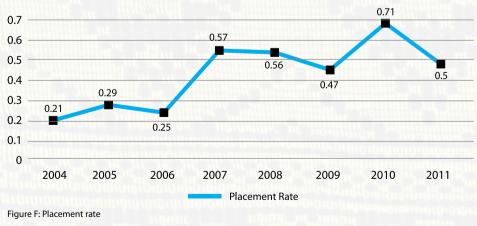

Figure E: No. of job seekers assisted

The placement rate averages 50% over the years (Figure 4). The placement facilitated by the network targeted a minimum S$1000 monthly salary for full time jobs and this has been achieved and maintained. In the recent months the minimum salary has been increased to $1200 monthly salary for full time jobs, allowing our workers to take advantage of the booming economy and tight labor market. Notably, this placement rate is higher than the national level as reported by the Ministry of Manpower which is 40% as compared to the Networks placement rate of 50%[13].

Figure F: Placement rate

[13] MOF – Singapore Budget 2013 – Revenue and Expenditure Expenses (MOM)

2.3 Microenterprise

The third initiative proposed by the network was to create opportunities for M/M workers to utilise their skills by setting up home businesses or micro business. M/M community has many talents that are traditional in nature and people with these talents are often sought after, talents such as massage skills, specifically for pre-natal and post-natal care, make-up skills, hairstyling, culinary skills, sewing skills etc. Facilitating Microenterprise opportunities for these workers to harness their talents was recommended as a solution to overcome the employment and other challenges such as child care, elder care etc faced by the M/M workers, especially the women.

Setting up home-businesses and micro businesses were taken as an alternative source of income during times of economic downturn. Through the network business counselling, technical advice, marketing and pricing skills were provided for those who were interested. Other related microenterprise offered included home based infant care, embroidery and domestic cleaning.

There was a group of these talented workers who were experts in the technical skills however they could not market their skills or budget their business. To further assist this special group and harness the potential of the M/M workers with marketable skills, the 'Suri' brand was launched as a social enterprise. Through SURI three areas of businesses were set up; Suri Stitch, Suri Spa and Suri Salon.

With the volatility of the economic and employment landscape, microenterprise was not a viable option for many as it became harder and was not lucrative. While there were some notable successes of women opening their own salon, spa, home-business, sewing business etc., the numbers were few. The impact was limited. As the impact was limited and the demands of running microenterprise became more challenging with stiff competition, the network decided to re-align its focus to getting workers into mainstream employment.

PHASE TWO – NEXT STEPS

While the network started out as a facilitator to assist workers to take advantage of the national schemes and policies, it was not enough. The demands of the new workplace were getting more complex and the various groups of workers that needed assistance varied. The assistance was no longer limited to skills training and mind-set shift. There were other barriers to finding and retaining jobs. There were barriers to progressing at workplace. This was not only a challenge for the M/M community, but it was a national issue. Many dedicated programmes and initiatives were developed over the years

by various national bodies such as NTUC, WDA, and Community Development Agency, Singapore National Employers Federation among others. A summary of these new programmes introduced over the last decade a captured in Annex A. Singapore budget also has significant resources put aside for employment and training related initiatives. National Policies were enhanced to assist more workers and niche groups (details in Annex A).

The Network also responded to the changes in the economy and the national initiatives. It was essential now to ensure that the Network outreached to the workers and inform them on how to navigate the national programmes. This is where the close **collaboration with the Mosques** worked for the Network. The mosques became the Learning Ambassadors for Skills Upgrading and employment programmes offered both nationally and by the network. The mosques were the key partners of the Network and were instrumental in the achievements of the network including the 100,000 training places and 25,000 jobseekers assisted. With support from the mosques, the network conducted pre-Friday sermon sessions, roadshows, seminars, mini job fairs, mini training fairs etc. As many of the training programmes were conducted during the evenings after work, it was imperative that the training is conducted as convenient locations and island-wide. Decentralizing the training venues allows us to provide better accessibility to our trainees and training classes in the mosques annex building allowed the best possible solution.

As mentioned earlier, the M/M workforce lagged behind the national workforce. To further give a boost to the M/M workforce and with the intention to narrow the gap, new programmes were rolled out to serve the needs of various types of workers including Long Term Unemployed (LTU), Low Wage/ Low Skilled Workers (LWW), Back to Work Women (BWW), single parents, Professionals, Managers and Executives (PMEs) and Contract and Casual Workers (CCW). The details of the programme can be found in Annex B.

We have explained how the Network was started during the Asian Crisis and MENDAKI SENSE a dedicated organisation was set up to address the needs of the workers. We have also discussed how during the first phase the network's role was to facilitate and match workers to the national schemes that are available. We have also seen how the economic evolution led to more programmes by the national agencies and further led to complimenting programmes by the Network, with the mosques as learning ambassadors playing a key role. In the next few paragraphs we will outline how the network built its capacity and capability during this phase. The Network's key outcomes can be categorised as follows:

3.1 Capacity Building

a. Foundational and Functional Skills

The Network through MENDAKI SENSE built its capacity to become a provider of skills training programmes for both foundational and functional skills.

It started as an Approved Training Organisation (ATO) in 2005 in offering Workforce Skill Qualifications (WSQ) programmes, and moved its way to become Programme Partners (PP) and Continuing Education and Training Centre (CETC) for varied WSQ training frameworks. By building its capacity and capability in training and being awarded status of a CET centre, MENDAKI SENSE is able to provide higher course fee funding for its workers to benefit.

b. Partnerships

The task to assist M/M workers to improve their employment and employability required various partners and over the years the Network strived to build strategic partnerships over the years. The Network works with various partners such as:

- government agencies and statutory boards such as WDA, Ministry of Manpower, Ministry of Community and Youth Services, Infocomm Technology etc

- government-affiliated agencies NTUC, CDC, SNEF

- private training providers – 25 partners offering 200 over courses

- employers – average 200 employers partner the network per year

- Learning Ambassadors – the network works with 15 satellite mosques island-wide

3.2 Programme Management

As we have established earlier, employment and employability programmes and initiatives have to be aligned to the economic landscape, and with the change in the business outlook, the programme must evolve and change. The programme management framework created by the network is developed based on labour market conditions, national focus, employers' needs and M/M Workforce attributes. And this framework requires rigorous and regular reviews and improvements. The Network uses WDA's guide for Continuous Improvement and Review (CIR) to ensure that ensure the programme fits and ultimately achieves the objectives set. This framework also allows the Network to study the gaps in target groups, in funding schemes, in intervention strategies. The Figure below illustrates the various target groups and interventions that the Network has rolled out over the years under the (CIR) framework.

3.3 Resource Allocation

a. Programme Funding

- Government Funding

Training programmes offered by the Network through MENDAKI SENSE are accredited nationally under the Workforce Skills Qualifications (WSQ) by Workforce Development Agency (WDA). These programmes receive upto 90% funding which means that workers only need to co-pay a minimum sum. This allows more workers to go for training and benefit from the available funding.

- Private Funding

Besides funding for training programmes, the Network has been proactive in applying for and receiving funding for intervention from the national agencies and private funders such as Temasek Cares, Lee Foundation etc.

b. Physical Allocation

- Close to Heartlands

It is integral to have a wide outreach to get as many workers to benefit from the programmes and enjoy the available programme funding. This is done by going closer to the heartlands. The setup of MENDAKI Integrated Hubs (MIH), MENDAKI SENSE branch offices in Tampines and Chua Chu Kang and the close collaboration with mosques has assisted in ensuring that our programmes are well positioned geographically.
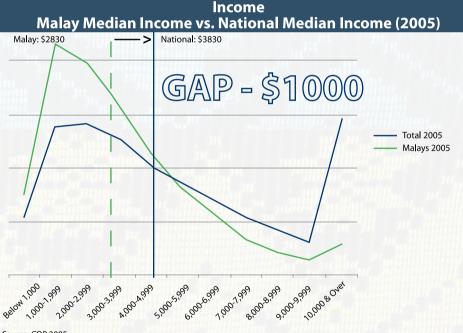
- Outreach

Beside ensuring direct presence in the heartlands for programme

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[15] MOF - Singapore Budget 2013 - Revenue and Expenditure Expenses (MOM)

intervention, the Network conducts a series of outreach activities. Outreach activities conducted include Career Fairs at shopping areas, road shows at MRT and Bus interchange, back-to-work women seminars, Mini Job Fairs among others. SENSE reaches out to over 25,000 workers yearly through over 250 outreach activities such as roadshows and fairs at the heartlands. A series of Career Talks and Career Readiness Workshops are conducted monthly to provide information and prepare individuals who are entering the workforce or going for career-switch, on jobs opportunities and requirements in the various industries.

4   CHALLENGES AND OPPORTUNITIES

4.1   Upward Mobility

In 2010, the median monthly income for Indian and Chinese households was $5,370 and $5,100 respectively. In contrast, the median monthly income for Malay households was $3 844 – which is 25 percent below the national average of $5 000. The gap between the Malay median income and the national median income has increased from 1000 in 2005 for 1156 in 2010[14] (Figures 5 and 6).

Income
Malay Median Income vs. National Median Income (2005)

Malay: $2830   >   National: $3830

GAP - $1000

Total 2005
Malays 2005

Below 1,000 · 1,000-1,999 · 2,000-2,999 · 3,000-3,999 · 4,000-4,999 · 5,000-5,999 · 6,000-6,999 · 7,000-7,999 · 8,000-8,999 · 9,000-9,999 · 10,000 & Over

Source: COP 2005

Figure 5: Malay Median Income vs. National Median Income (2005)

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[14] Source: General Household Survey 2005 and 2010

Income
Malay Median Income vs. National Median Income (2010)

Malay: $3844 ——> National: $5000

GAP - $1156

Total 2010
Malays 2010

Below 1,000 / 1,000-1,999 / 2,000-2,999 / 3,000-3,999 / 4,000-4,999 / 5,000-5,999 / 6,000-6,999 / 7,000-7,999 / 8,000-8,999 / 9,000-9,999 / 10,000 & Over
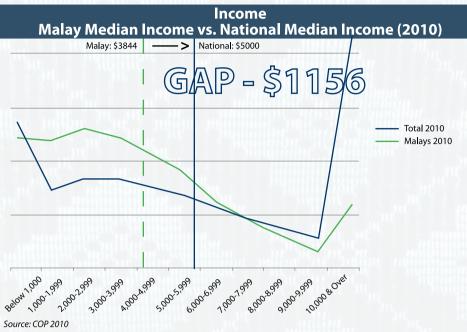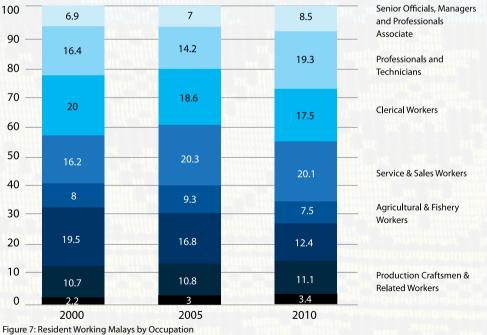
Source: COP 2010

Figure 6: Malay Median Income vs. National Median Income (2010)

Furthermore, in 2010's General Household Survey, it was reported that 27.8%[15] of resident working Malays hold PME jobs. This is a significant increase by about 6.6% since 2005 and the number is expected to increase

over the next few years. Despite this increase, the number of M/M PMEs is much lower than the PMEs from other ethnic groups. In comparison to national statistics in 2005, M/M holding PME jobs is 21.2% as compared to the national figure of 44.8%. (Figures 7 and 8 for details)

Figure 7: Resident Working Malays by Occupation
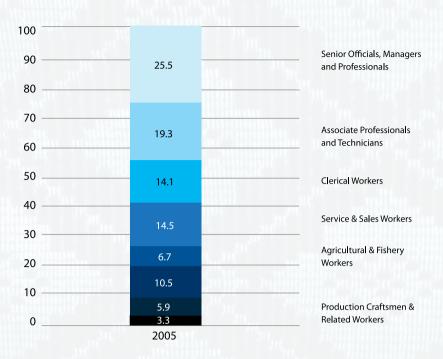
[15] General Household Survey 2010

Figure 8: Resident Working Persons by Occupation (Nationally)

The above two statistics show that there have been improvements within the community in the participation of the workforce in higher level PME jobs. This growth in the number of PMEs corresponds to the number of new entrants into the workforce who have post-secondary qualification. Despite that we are growing at a slower rate and this has an impact on the median household income.

It is perhaps timely that the network looks at the need to push for upward mobility, by assisting more workers to move up from rank and file positions to supervisory positions and from supervisory positions to managerial positions. Anecdotal evidence shows that many workers who aspire to take up additional responsibilities at workplace and have the potential to be promoted experience transitional challenges. This is evident in workers who are taking the step to move into taking up PME jobs. There are skills gap in the areas of soft skills such as leadership skills, management skill, management skills and writing skills which are needed when assuming a leadership role in an organisation. The workers also lack the network and networking skills that is needed to do the job effectively at the PME levels.

To further boost social mobility in our workforce, providing multiple or alternative pathways for workers to gain skills and academic qualifications is also essential. Workers should have the chance and opportunity to take up Certificate, Diploma and Degree programmes at any stage of their career. One possible way to do this is through mapping Workforce Skills Qualifications (WSQ) to certificate, diploma and degree programmes thus allowing for opportunities to re-skill to PME jobs.

4.2   Women in Labour Force

In light of Singapore's ageing population and the tight labour market, the role of the women in the workforce has increased in importance. In 2012, the labour force participation rate (LFPR)[16] for female stands at 57.7%, which is significantly lower than that of men (76%)[17]. The women labour participation rate in Singapore is among the lowest when compared to developed countries in Europe and US. The female LFPR is even lower than that of tradition-steeped countries such as Japan (71%) and Korea (62%).[18] It is further noted that 15% of this group that is not economically active are university graduates, who could otherwise complement Singapore's resident workforce, given its tight labour market[19]. Manpower Ministry statistics show that Singapore women are more likely to drop out of the labour force after marriage and childbirth. Singaporean women, particularly those who have joined Singapore's workforce, are faced with balancing their traditional and modern-day roles in Singaporean society and economy[20].

The Malay women LFPR is lower than those reported as national figures. There is a high proportion of single income households, and correspondingly higher proportion of stay-at-home mothers – i.e 53.6% of all married Malay women between ages 20-59 years, are not working.[21]

The M/M households also have the highest dependency ratio of one economically active person supporting 3 non-economically active persons in comparison to the national ratio of 1:1.[22]

While this is a challenge it is also an opportunity for the community, this pool of untapped valuable manpower resource can and should be enhanced to not just alleviate Singapore's labour crunch, but more importantly boost the community's median household income. Given the high dependency rate of Malay households and lower median household income, better outreach to encourage dual income households can be considered. Housewives lack the know-how of the existing and new schemes available for them to tap on, both at national and community level. The women can be assisted further through structured intervention by providing opportunities to re-skill themselves, gain confidence, provide support to return back to the workforce, including child care and elder care support and a dedicated job matching service including flexi-work.

4.3   Readiness for Training

In the recent report by Suara Musyawarah[23], one of the recommendations is continue efforts in changing mind-sets, promoting skills upgrading and the spirit of learning in the M/M community. The report states that the importance of continuous skills upgrading is widely recognised within the community and there are various initiatives for workers as wells as PMEs are already in place. However, there are still groups of

[16] LFPR is the measure of economic activity among the population
[17] Comprehensive Labour Force Survey, Ministry of Manpower
[18] http://sbr.com.sg/hr-education/commentary/how-attract-singapore-women-rejoin-workforce
[19] http://www.rikvin.com/press-releases/singapore-women-labour-participation/
[20] Chia, A. Campbell K, Lee S.K.J 'The Three Paradoxes: Working Women in Singapore'
[21] Mendaki, 2010. Community Leaders' Forum (CLF) Forward Planning Exercise
[22] General Houshold Survey 2005
[23] SUARA MUSYAWARAH is an Independent Committee to engage the Malay/Muslim community.

workers that are less receptive and more emphasis is needed to address the mind-sets of these groups.

The report also highlighted a small but significant group of workers who are perceived to have been discriminated at workplace. While there are national agencies that look at such feedback, it is proposed that more can be done to then enhance the employability of these workers to give them a fair chance at workplace.

MOVING FORWARD

5.1 Building Capacity of Aspiring Professionals, Managers and Executives (PMEs)

The network's focus and energy has been given to the low-wage workers and this has shown results. The workers have accepted the concept of lifelong learning. These efforts need to continue as we level up our workers to take advantage of the new job opportunities and ensure that their skills are not redundant.

There is a growing group of workers who have shown the potential to do more, especially the workers in their 20's and 30's. Their career lifespan has many more decades. And many of these workers are now ready to take up higher level jobs. As such it is recommended that the rank-and-file workers that aspire to be PMEs are also assisted. This group of workers would need more than just skills upgrading. Through this effort it is recommended that the network study the needs of the PMEs and

roll out a programme designed to help this group of aspiring PMEs and focus on areas of leadership skills, people management skills, networking skills among others. Possibility to look for internship programmes and mentoring can be considered.

MENDAKI SENSE will also have to build up its internal capability to address the needs of the aspiring PMEs and those who are looking for a career switch.

5.2 Enhanced Outreach – Targeted Outreach

While the de-centralised outreach strategies for assisting workers has helped the network reach out to most of the M/M workers, more can be done to increase the targeted outreach. It is proposed that the current partnership with the satellite mosques be enhanced by a closer collaboration with MUIS and by leveraging on the mosques-cluster infra-structure. This will enable the network to reach out to reluctant trainees, back-to-work women, single parents and low-skilled low wage workers

To further complement this outreach through mosque, the network will do more to reach out to those workers who perceive discrimination. A structured collaboration with Tripartite Alliance for Fair Employment Practices (TAFEP) and Ministry of Manpower's Work Rights department will help the network to identify and assist workers who perceive discrimination. While the national bodies will pursue the complaint against the

employer, the network will assist to enhance the workers skills and place them to other jobs, should the worker so desire.

Lastly, making the availability of multiple touch points for the community to receive employability services through MENDAKI Integrated Hubs and SENSE Satellite offices will continue and be enhanced through strategic partnerships with mosques and other national agencies such as Community Centres.

5.3 Building Capacity of Workers through Alternative Pathways

Many workers did not have the opportunity to proceed and complete their post-secondary education. It is recommended that the network look to provide more pathways for such workers to achieve higher learning at any points in the careers. One approach is to map WSQ courses to academic diploma and degree programmes, thus allowing workers to start taking WSQ courses and proceed to getting a degree accredited by universities. Complementing the above approach for alternative pathways shall be the WSQ Workplace Literacy and Numeracy (WPLN) training which has also been recognised as alternative routes to 'N' and 'O' level credentials where recruitment is concerned. The network should strive to get workers to a minimum of Level 4 of the WPLN framework as this is the basic critera required for most WSQ courses.

5.4 Family Resilience through Empowerment

Promoting dual-income households will allow M/M families increase their family disposal income. It is recommended that the Network works closely with the Family Development Network to promote the dual income households in the low income families. This can be done by identifying the women in the family to return to work and/or by identifying the youth who is ready to enter the workforce and help the family holistically to improve their household income.

Besides increasing outreach, it is further recommended that after the women and youth are placed to job and the network has tracked their progress for 3 months, the Network consider forming Family Excellence circles, hereby allowing the Network to keep in touch with the families and should they fall back into the vicious cycle, the case management officers can quickly come in to assist. The Family Excellence Circles will also allow the families to share their experiences and challenges and possibly they are able to find solutions to their problems.

Career Coaching and personality profiling test is also recommended to allow the groups to identify their strengths and weaknesses.

CONCLUSION

The network, through SENSE, has progressed over the years to build its capability and

capacity to conceptualise, develop and execute employability programmes. It has also strived continuously to fulfil its mission to equip the workforce with the relevant skills in anticipation of the future challenges brought about by globalization and rapid change in the operating environment. The programmes support the national agenda of promoting life-long learning and with continuous support from the Government, CLF funds, private funders, partners and a sound periodic continuous improvement review of programmes, the network will continue to strive and ensure programme fidelity to meet their intended outcomes.

Moving forward new challenges are faced by the workers today and this includes global competition, rapidly changing technology that requires high thinking skills and the economic cycles. The network must continue to focus on the low income and low skilled workers to ensure that they level up and progress in their careers. The role of the partners and especially the mosques is critical to outreach activities of the network and this should further be strengthened.

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Annex A

National Policies

1.   COMPLEMENTING NATIONAL INITIATIVES

At the national level, a number of programmes have been implemented to the different groups of workers, serving the varying needs. The network's programmes aim to complement these national initiatives. This section will thus examine some of these programmes to identify any gap whereupon the Employment Network can build on.

1.1   Budget 2013

The recent budget announcements highlighted the need for an economic restructuring for quality growth by improving productivity. There is lower productivity in the construction, F&B and retail sectors and shortage of local workers in the construction, marine, process and services. These sectors are most dependant on foreign workers and are furthest behind the international standards of productivity

The other areas were on the need to revive the SME sector by helping business bringing in more efficient techniques and service models. An example to this is the furniture industry where local firms are training

multi-skilled employees, relocating manpower-intensive activities, developing unique brands and carving a niche for themselves in overseas markets.

Matured workers also took centrestage where there is a call to design jobs suitable for older workers, the need for flexible work practices for family and personal development and introduce telecommuting as a working arrangement.

1.2 Workforce Development Agency (WDA) and Ministry of Manpower (MOM)

WDA and MOM introduced the WorkPro which will help employers to create a more progressive and work-life friendly workplace suitable for women to get back to work. This will make it easier for working women to strike a balance between work and family, as well as create more flexible jobs for women who want to return to work.

Feedback from the public is that returning to work is not an easy process. Challenges faced are in terms of getting the suitable job and the access to such jobs. Also, some feel they do not have the necessary skills required and are hesitant to try a new industry. The WorkPro aims to help these women's transition to return to the workforce.

WorkPro programme also looks at providing benefits to the matured workers (above 40) and the long term unemployed (LTU). It helps by first providing a free Job Preparation Workshop where they can learn how to write good resumes, job searching skills and interviewing skills. Following that, job search assistance will be provided by NTUC and SNEF. After securing a job, the worker will have a mentor attached to him to help him cope and adjust to the new job and workplace. Those who are eligible might receive transport allowance for attending courses and retention bonus if manage to be employed for a period of more than 12 months. Employers, who hire, train and retain mature workers and back-to-work locals will also receive funding from WDA.

1.3 Women's Development Secretariat (WDS) - Back2Work with U Programme

The Women's Development Secretariat along with Tripartite Alliance for Fair Employment Practices (TAFEP) implemented the "Back2Work with U Programme" to encourage women to return to the workforce. Their focus was on ensuring the recruitment, re-adjustment and retention of women in the labour force. While WDS has been organizing job fairs since 2007, it was only in 2010 that they decided to be more strategic in engaging specific sectors or industries to guarantee higher placement rates for these women. Particularly, 2010's job fair focus was on the service sector as it

offers more flexi-work arrangements, which are thus more suited to the needs of these women. As of 2012, WDS has assisted 12,500 women.

The programmes by MENDAKI SENSE that aims to assist BWW are similar to this programme offred by Women's Development Secretariat (WDS). However, the programme needs to reach out to more women and more can be done to reach out to them.

1.4   WDS - Jobs on Wheels for U

In June 2012, WDS launched the "Jobs on Wheels for U" which brought these job fairs to the residential areas. Each week, at least 500 job vacancies are offered, ranging from full-time to part-time career opportunities that are situated within the targeted residential area.

1.5   National Unit for Casual and Contract Workers (UCCW)

The National Trade Union Congress (NTUC) set up a National Unit for Casual and Contract Workers (UCCW). Their objective is to enhance the employability and welfare of the casual and contract workers (CCW) and low-wage workers through training and skills upgrading. Other services that are offered by this unit include employment advice with regards to Workfare Training Scheme (WTS), Workfare Income Supplement (WIS)

and advice on worker's rights. As of 2012, more than 5,000 workers have participated in events and/or have benefited from its programmes.

1.6   Employment and Employability Institute (E2I)

E2i provides career coaching and employment facilitation by engaging various training partners and some companies that are part of its "Place and Train" programme. About 15% of the job placements were a result of this programme. This is apart from the bi-monthly job fairs that E2i organizes at community centres. In brief terms, E2i manages various employability programmes namely the employability camp for the low-wage workers, executive workshops for the Professionals, Managers and Executives (PMEs) and English literacy courses to develop workers' soft skills. They also conduct various professional development courses to help workers' improve their functional skills.

In 2012 alone, 12400 jobseekers enrolled in the employability courses while another 6900 workers were equipped with deep skills, with eventual 60% successful placement rate. The top hiring sectors observed were the Services (Tourism, Hospitality, Retail and F&B), Administrative and Support Services, Transportation and Storage, and Manufacturing.

1.7 E2I – STEP IN

A 'Step-In' programme was introduced specifically targeting fresh graduates and young professionals to provide them with industry trends and career management tips. About 34% of the jobseekers e2i assisted in 2012 belonged to the PME group.'Step-In' conducts career management talks as well as runs placement and training initiatives for aspiring PMEs who are interested in becoming accounts and audit professionals, management associates, financial consultants and various positions in the marine industry.

1.8 The Association of Small & Medium Enterprises (ASME) – 'Max Talent Programme

The 'Max Talent' programme, started in April 2012, is a 2 year place and train programme which aims to assist PMEs to secure employment in local Small-Medium Enterprises (SMEs). The programme, targets PMEs working in MNCs and also those who have been recently retrenched.

It helps workers who previously worked in MNCs to switch to working in a smaller company. It is also beneficial for SMEs as they currently experience a talent shortage. By May 2013, more than 400 Singaporean PMEs have been placed to SMEs.

1.9 Professional Conversion Programme (PCP)

The Professional Conversion Programme (PCP) is another place and train programme by Workforce Development Agency designed to suit the PMEs. Some of the place and train programmes are for those aspiring to be various professions in the healthcare sector such as registered nurses, occupational therapists and radiographers.

WDA also runs PME Career Search Skills Workshop where jobseekers can learn how to plan their career, gain resume writing, job search, networking and interviewing skills and also learn how to present and groom themselves to look professional in the working world.

OTHER NATIONAL POLICIES

While we look at broad programmes within and outside of SENSE, we will do a scan of the national policies that workers can benefit. These policies complement the training and employment programmes offered within and outside the network.

Initiative	Description	Benefits	Eligibility Criteria	Evaluation
Workfare Income Supplement Scheme (WIS)	WIS aims to supplement the wages and retirement savings of older low-wage workers as well as to encourage them to stay employed.	WIS Payment depends on age, employment status and earnings	- 35 and above - Earning up to - $1900/mth - Singapore Citizen - Must have at least - worked for 2 months	The scheme has reviewed its income criteria to $1900. This helps to include more workers to benefit from WIS.
Workfare Training Support Scheme (WTS)	WTS encourages older workers to upgrade their skills through training so that they can improve their employability, upgrade to better jobs and earn more.	95% course funding on WSQ courses Training allowance of $4.50/hour Training Commitment Award (TCA) worth $200	35 and above Earning up to $1900/mth Singapore Citizen Must have at least worked for 2 months	Similar changes to the income criteria. Many workers have benefitted from this scheme when taking up WSQ courses.
Workfare Special Bonus (WSB)	To ensure that low-wage workers benefit from economic growth, and particularly in view of the strong economic recovery in 2010, the Minister for Finance announced a one-off Workfare Special Bonus (WSB) over and above the regular Workfare Income Supplement (WIS) payment.	WSB Payment is 50% of WIS for work done in 2010, and 25% more WIS each year for work done in 2011 and 2012.	35 and above Earning up to $1700/mth Singapore Citizen Must have at least worked for 2 months	Encourages many workers to stay employed to enjoy the one off bonus.

| WorkPro | WorkPro will help employees to benefit from good work-life practices. It also aims to improve the employability of mature employees, economically inactive, and individuals who are out of work for three months or more. WorkPro will help these groups of people become more job ready, and encourage them to return to work and stay on the job. | Free job preparation workshops

For those recruited through WorkPro, Receive retention bonus (max $1200)

Transport Allowance (max $200) | 30 and above

Economically inactive or unemployed for more than 3 mths

For retention bonus, all the above + Earning up to $4500/mth

For transport allowance, all the above + From low income households | |

Annex B

Different Programmes for Different Groups of Workers

Name of Programme	Target Group	Description
Microenterprise Development Programme	All workers	The programmes were to prepare the Malay/Muslim workforce for the economic downturn and to be more self-reliant and independent. Business counselling and technical advice were provided for those who were interested. Also, functional courses were offered in selected areas.
Job Plus Centre / CareerLink Plus	All workers	- Help Malay/Muslim workers to develop their soft skills such as conversational language as well as learn hard skills like security, call centre and infant care related. - Employment counselling services and case management - Job matching services

Employability Programme for LTU	Long Term Unemployed	- One to one career counselling - Job placement exercises
Skills Training	Al workers	- WSQ Skills training courses offered as an ATO, Programme Partner and CET centre
Social Enterprise / Suri Enterprise		- Provide flexi-hour employment to those in need - Enterprise focused in areas where there is demand and also suitable for the Malay / Muslim community - Provide training in Suri Salon, Suri Stitch and Suri Spa - SURI sewing classes to aid those who are interested in starting a micro business - WSQ Maintain Professional Image courses - Collaborate with PA to hold short courses
Dedicated Programme for Single Mother Families	Single Mothers and Youths from single parent families	- Intervention to provide employment assistance to single mothers - To prepare for long term economic sustainability - Prepare youth for employment
NexStep	Out of school youth	- Piloted by WDA
Seminar for Casual & Contract Workers	Casual & Contract Workers	- A collaboration with NTUC - This seminar aims to educate them on employment rights and also encourage them to embark on training programmes to upgrade their skills for better employment opportunities in a full time positions - 'Better Skills, Better Future' Seminar - Educate CCW on Employment Rights
Conversational Mandarin Course	All workers	- Partnership with Singapore Chinese Chambers of Commerce and Industry (SCCCI) - Conversational Mandarin course at the workplace
Career Connection Seminar Series	Professionals, Managers, Executives & Technicians	- Feature speakers from various sectors namely education & retail - Career talks in many different areas

Back to Work Women Programme	Back to Work Women (BWW)	- Reach out to women who are looking to return to the workforce - Provide basic literacy skills training - 3 'S'; Step Out, Skills and Support
Career Coaching Programme	Low Skilled Workers	- Targeting mainly at low-skilled workers, the aim of the Career Coaching is to provide consultancy services in drawing out career pathways and identifying skill gaps
Career Fairs and Seminars	All workers	- Inaugural Flexi-Work Seminar and Fair : to provide relevant information and jobs with flexible working arrangements - Learning Festival: to facilitate skills upgrading and job recruitment
Project Step Out	Back to Work Women	- Approved funding from WDA worth $750000 for 1 year - Various WSQ courses to equip the BWWs in stepping out to the workforce - Job placement exercises will also be provided
Career Readiness Workshop (CRW)	All workers, esp, Low wage/Low Skilled Workers	- Resume writing - Interview skills
Project Spark	Single Parents	- To encourage single parents to undergo training and aid them to be placed to jobs

notes:

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